

**Offering Circular Supplement
(To Base Offering Circular dated March 1, 2000)**

\$1,102,505,694

**Government National Mortgage Association
GINNIE MAE®**



**Guaranteed REMIC Pass-Through Securities
and MX Securities
Ginnie Mae REMIC Trust 2001-60**



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-8 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 December 28, 2001.

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 "exempted securities" under the Securities Exchange Act of 1934.

CREDIT SUISSE FIRST BOSTON

BLAYLOCK & PARTNERS, L.P.

The date of this Offering Circular Supplement is December 19, 2001.

Ginnie Mae REMIC Trust 2001-60

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.

<u>Class of REMIC Securities</u>	<u>Original Principal Balance(2)</u>	<u>Interest Rate</u>	<u>Principal Type(3)</u>	<u>Interest Type(3)</u>	<u>Final Distribution Date(4)</u>	<u>CUSIP Number</u>
Security Group 1						
GA	\$ 52,604,000	6.5%	SUP	FIX	March 2030	38373R4Q9
GB	11,996,000	6.5	SUP	FIX	July 2030	38373R4R7
GC	6,650,000	6.5	SUP	FIX	September 2030	38373R4S5
GD	12,306,000	6.5	SUP	FIX	January 2031	38373R4T3
GE	33,296,548	6.5	SUP	FIX	December 2031	38373R4U0
GH	2,000,000	6.5	SUP/AD	FIX	September 2012	38373R4V8
GJ	2,000,000	6.5	SUP/AD	FIX	December 2018	38373R4W6
GK	2,000,000	6.5	SUP/AD	FIX	May 2023	38373R4X4
GZ	2,000,000	6.5	SUP	FIX/Z	December 2031	38373R4Y2
HA	12,586,000	6.0	SUP	FIX	March 2030	38373R4Z9
HB	2,761,000	6.0	SUP	FIX	June 2030	38373R5A3
HC	1,247,000	6.0	SUP	FIX	August 2030	38373R5B1
HD	1,470,000	6.0	SUP	FIX	October 2030	38373R5C9
HE	2,012,000	6.0	SUP	FIX	January 2031	38373R5D7
HG	1,463,000	6.0	SUP	FIX	February 2031	38373R5E5
HJ	8,461,000	6.0	SUP	FIX	December 2031	38373R5F2
MA	26,933,385	6.0	PAC II	FIX	December 2031	38373R5G0
MB(1)	19,812,302	6.0	PAC II	FIX	December 2031	38373R5H8
MC(1)	5,121,083	6.0	PAC II	FIX	December 2031	38373R5J4
PD	102,081,316	6.0	PAC I	FIX	October 2030	38373R5K1
PK	300,000,000	6.0	PAC I	FIX	September 2028	38373R5L9
PO	10,404,380	0.0	SUP	PO	December 2031	38373R5M7
PZ	17,000,000	6.0	PAC I	FIX/Z	December 2031	38373R5N5
QV(1)	43,513,531	6.0	PAC I/AD	FIX	October 2024	38373R5Q8
TV(1)	6,083,335	6.0	PAC I/AD	FIX	February 2007	38373R5P0
Security Group 2						
AB	50,000,000	6.0	SEQ	FIX	May 2028	38373R5R6
AC(1)	4,659,955	6.0	SEQ	FIX	May 2029	38373R5S4
VA(1)	4,161,315	6.0	SEQ/AD	FIX	September 2012	38373R5T2
VB(1)	4,857,578	6.0	SEQ/AD	FIX	January 2020	38373R5U9
Z(1)	4,646,096	6.0	SEQ	FIX/Z	December 2031	38373R5V7
Security Group 3						
LA	8,911,880	6.5	PAC	FIX	May 2021	38373R5W5
LC	14,512,150	6.5	PAC	FIX	January 2031	38373R5X3
LE	177,059,805	6.5	PAC	FIX	July 2030	38373R5Y1
TA	16,544,000	6.5	SUP	FIX	October 2029	38373R5Z8
TB	52,182,000	6.5	SUP	FIX	April 2030	38373R6A2
TC	3,990,000	6.5	SUP	FIX	April 2030	38373R6B0
TD	3,766,000	6.5	SUP	FIX	June 2030	38373R6C8
TE	16,921,000	6.5	SUP	FIX	January 2031	38373R6D6
TG	27,129,605	6.5	SUP	FIX	December 2031	38373R6E4
VM(1)	10,024,115	6.5	PAC/AD	FIX	September 2012	38373R6F1
VN(1)	7,338,315	6.5	PAC/AD	FIX	July 2017	38373R6G9
ZL(1)	10,000,000	6.5	PAC	FIX/Z	December 2031	38373R6H7
Residual						
R	0	0.0	NPR	NPR	December 2031	38373R6J3

(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.

(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.

AVAILABLE INFORMATION

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

- 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 The Chase Manhattan 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 description of Class Types included in the Base Offering Circular as Appendix I and the Glossary included in the Base Offering Circular as Appendix II for definitions of capitalized terms.

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TERMS SHEET

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

Sponsor: Credit Suisse First Boston Corporation

Trustee: State Street Bank and Trust Company

Tax Administrator: The Trustee

Closing Date: December 28, 2001

Distribution Date: The 20th day of each month or, if the 19th day or the 20th day is not a Business Day, the first Business Day following the 20th day of each month, commencing in January 2002; provided, however, if Ginnie Mae converts to the book-entry system maintained by the U.S. Federal Reserve Banks as described in “Description of the Securities — Form of the Securities” below, the Distribution Date for the Securities will be the 20th day of each month or, if the 20th day is not a Business Day, the first Business Day thereafter.

Trust Assets:

<u>Trust Asset Group</u>	<u>Trust Asset Type</u>	<u>Certificate Rate</u>	<u>Original Term To Maturity (in years)</u>
1	Ginnie Mae II	6.0%	30
2	Ginnie Mae II	6.0%	30
3	Ginnie Mae II	6.5%	30

Security Groups: This Series of Securities consists of multiple Security Groups, as shown on the inside front cover of this Supplement and on Schedule I to this Supplement. Payments on each Security 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 Assets¹:

<u>Principal Balance²</u>	<u>Weighted Average Remaining Term to Maturity (in months)</u>	<u>Weighted Average Loan Age (in months)</u>	<u>Weighted Average Mortgage Rate³</u>
Group 1 Trust Assets \$685,801,880	357	2	6.75%
Group 2 Trust Assets \$ 68,324,944	357	2	6.75%
Group 3 Trust Assets \$348,378,870	357	2	7.25%

¹ As of December 1, 2001.

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

³ The Mortgage Loans underlying the Trust Assets may bear interest at rates ranging from 0.5% to 1.5% per annum above the Certificate Rate.

The actual remaining terms to maturity, loan ages and 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.

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 Class: The Class that constitutes the Principal Only Class.

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

Allocation of Principal: On each Distribution Date, the following distributions will be made to the related securities:

SECURITY GROUP 1

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

- The GZ Accrual Amount in the following order of priority:

- | | | |
|---------------------------|---|---|
| Accretion Directed | { | 1. To GH, GJ and GK, in that order, until retired |
| Accrual | { | 2. To GZ |

- The PZ Accrual Amount in the following order of priority:

- | | | |
|---------------------------|---|---|
| Accretion Directed | { | 1. To TV and QV, in that order, until retired |
| Accrual | { | 2. To PZ |

- The Group 1 Adjusted Principal Distribution Amount in the following order of priority:

- | | | |
|---------------|---|--|
| PAC I | { | 1. Beginning in December 2002, to PK, PD, TV, QV and PZ, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date |
| PAC II | { | 2. To MA, MB and MC, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date, allocated concurrently: <ul style="list-style-type: none"> a. 51.9280167244% to MA, until retired b. 48.0719832756% in the following order of priority: <ul style="list-style-type: none"> i. To MB, until reduced to its Scheduled Principal Balance for that Distribution Date ii. to MC, until retired iii. To MB, without regard to its Scheduled Principal Balance, until retired |

- 3. Concurrently:
 - a. 75.5505681432% in the following order of priority:
 - i. To GA, GB, GC and GD, in that order, until retired
 - ii. Concurrently:
 - (i) 80.6279207647% to GE, until retired
 - (ii) 19.3720792353% to GH, GJ, GK and GZ, in that order, until retired
 - b. 6.2958812837% to PO, until retired
 - c. 18.1535505731% to HA, HB, HC, HD, HE, HG and HJ, in that order, until retired
4. To MA, MB and MC, in the manner and order of priority described in Step 2, but without regard to their Aggregate Scheduled Principal Balance, until retired
5. To PK, PD, TV, QV and PZ, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired

SECURITY GROUP 2

A percentage of the Group 2 Principal Distribution Amount will 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 Z Accrual Amount will be allocated as follows:

- The Z Accrual Amount in the following order of priority:

- 1. To VA and VB, in that order, until retired
- 2. To Z
- The Group 2 Adjusted Principal Distribution Amount to AB, AC, VA, VB and Z, in that order, until retired

SECURITY GROUP 3

A percentage of the Group 3 Principal Distribution Amount will 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 ZL Accrual Amount will be allocated as follows:

- The ZL Accrual Amount in the following order of priority:

- 1. To VM and VN, in that order, until retired
- 2. To ZL

- The Group 3 Adjusted Principal Distribution Amount in the following order of priority:

- | | | |
|---------|---|---|
| PAC | { | 1. To LA, LE, LC, VM, VN and ZL, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date |
| Support | { | 2. Concurrently: <ul style="list-style-type: none"> a. 71.7613730128% to TB, until retired b. 28.2386269872% to TA and TC, in that order, until retired |
| PAC | { | 3. To TD, TE and TG, in that order, until retired |
| PAC | { | 4. To LA, LE, LC, VM, VN and ZL, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired |

Scheduled Principal Balances: The 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:

<u>Class</u>	<u>Ranges</u>
PAC I	
PD, PK, PZ, QV and TV (in the aggregate)	100% PSA through 250% PSA
PAC II	
MA, MB and MC (in the aggregate)	115% PSA through 200% PSA
MB	109% PSA through 200% PSA
PAC	
LA, LC, LE, VM, VN and ZL (in the aggregate)	115% PSA through 325% 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.”

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

Regular and Residual Classes: Class R is a Residual Class; 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 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 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 purchased at a significant premium, you could lose money on your investment if prepayments occur at a rapid rate.

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 classes. 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 Classes, the related Support Classes will not receive any principal distribution on that date. If prepayments result in principal distributions on any distribution date greater than the amount needed to produce scheduled payments on the PAC 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, principal only, 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 Trust MBS 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 Mortgage Rates of the Mortgage Loans. However, the actual remaining terms to maturity, loan ages and 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 the Trust Assets in payment of its fee (the “Trustee 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 “Ginnie Mae Guaranty”). 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 in Book-Entry Form and may be transferred only on the book-entry system of the MBS Division of The Depository Trust Company (together with any successor, the “Book-Entry Depository”). Ginnie Mae has proposed a conversion from this book-entry system to the book-entry system maintained by the U.S. Federal Reserve Banks. It is anticipated that this conversion will be completed during the second quarter of the calendar year 2002, although there can be no assurance that the conversion will occur as scheduled. See Ginnie Mae’s website at www.ginniemae.gov for more information related to the proposed conversion. Under either book-entry system, Beneficial Owners of Securities in book-entry form will ordinarily hold these Securities through one or more financial intermediaries, such as banks, brokerage firms and securities clearing organizations. By request accompanied by the payment of a transfer fee of \$25,000 per physical certificate 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 Class) 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 Class (Class PO) will be issued in minimum denominations of \$198,000.

Distributions

Distributions on each Class of Securities will be made on each Distribution Date, as specified under “Terms Sheet — Distribution Date” in this Supplement. On each Distribution Date, the Trustee will distribute the Distribution Amount to 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 (each, a “Record Date”). For Book-Entry Securities, the Trustee will distribute principal and interest to the Book-Entry Depository, and Beneficial Owners will receive distributions through credits to accounts maintained for their benefit on the books and records of appropriate financial intermediaries. See “*Description of the Securities — Distributions*” and “*— Method of Distributions*” in the Base Offering Circular.

Interest Distributions

On each Distribution Date, the Interest Distribution Amount will be distributed 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 on any Distribution Date will consist of 30 days’ interest on its Class Principal Balance as of the related Record Date.
- Investors can calculate the amount of interest to be distributed on each Class of Securities on 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 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 the calendar month preceding the related Distribution Date.

Interest Rates

Each 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.

Accrual Classes

Each of Class GZ, Class PZ, Class Z and Class ZL is an Accrual Class. Interest will accrue on the Accrual Classes and be distributed as described under “Terms Sheet — Accrual Classes” in this Supplement.

Principal Distributions

The Adjusted Principal Distribution Amounts for each Security Group and the Accrual Amounts will be distributed to the Holders entitled thereto as described above under “Terms Sheet — Allocation of Principal.” 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.

Residual Securities

The Class R Securities will represent the beneficial ownership of the Residual Interest in the Trust REMIC. The Class R Securities have no Class Principal Balance and do not accrue interest. The Class R 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 Distribution Date, the factor (carried out to eight decimal places) that when multiplied by the Original Class Principal Balance of that Class, determines the Class Principal Balance after giving effect to the distribution of principal to be made on the Securities (and any addition to the Class Principal Balance of any Accrual Class) on that Distribution Date (each, a “Class Factor”).

- The Class Factor for each Class for the month of issuance is 1.00000000.
- The Class Factor for any Class of Securities for any month following the issuance of the Securities will reflect its remaining Class Principal 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 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 each month (and Interest Rates), investors in any Class (other than an Accrual Class) can calculate the amount of principal and interest to be distributed to that Class, and investors in any Accrual Class can calculate the total amount of principal and interest to be distributed to (or interest to be added to the Class Principal Balance of) that Class.
- Investors may obtain current Class Factors on gREX.

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

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 the 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 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. The Residual Holders will be entitled to their pro rata share of any assets remaining in the Trust REMIC after payment in full of the amounts described in the foregoing sentence. However, any remaining assets are not likely to be significant.

Modification and Exchange

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

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

A Beneficial Owner proposing to effect an exchange must notify the Trustee through the Beneficial Owner's Book Entry Depository participant. This notice must be received by the Trustee not later than two Business Days before the proposed exchange date. The exchange date can be any Business Day other than the last Business Day of the month. The notice must contain the outstanding principal balance of the Securities to be included in the exchange and the proposed exchange date. The notice is required to be delivered to the Trustee in writing at its Corporate Trust Office, State Street Bank and Trust Company, Global Investor Service Group, Corporate Trust, 2 Avenue de Lafayette, Boston, Massachusetts 02111. The Trustee may be contacted by telephone at (617) 662-1337 and by fax at (617) 662-1435.

A fee will be payable to the Trustee in connection with each exchange equal to 1/32 of 1% of the outstanding principal balance of the Securities surrendered for exchange (but not less than \$2,000 or more than \$25,000). The fee must be paid not later than two business days prior to 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 Class or Classes of 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, Ginnie Mae Issuer advances and, to the extent necessary, proceeds of Ginnie Mae’s guaranty of the Ginnie Mae Certificates. As a result, a high level of 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’s assets, thereby effecting early retirement of the Securities. See “*Description of the Securities — Termination*” in this Supplement.

Accretion Directed Classes

Classes GH, GJ, GK, QV, TV, VA, VB, VM and VN are Accretion Directed Classes. The applicable Accrual Amounts will be applied to making principal distributions on those Classes as described in this Supplement.

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

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

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

Accretion Directed Classes

<u>Class</u>	<u>Maximum Weighted Average Life (in Years)</u>	<u>Final Distribution Date</u>	<u>Prepayment Rate at or below</u>
GH.....	6.0	September 2012	190% PSA
GJ.....	14.1	December 2018	163% PSA
TV.....	2.7	February 2007	732% PSA
VA.....	5.9	September 2012	231% PSA
VM.....	6.0	September 2012	366% PSA

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

Certain Classes other than the Classes listed in the table above have also been classified as Accretion Directed because they are entitled to receive payments from the related Accrual Amounts. These Classes may be somewhat more stable under slow prepayment scenarios than if they weren’t so entitled. However, they typically do not have the principal payment stability frequently associated with Accretion Directed Classes.

Securities that Receive Principal on the Basis of Schedules

As described in this Supplement, each PAC 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 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 Classes are as follows:

<u>Classes</u>	<u>Initial Effective Ranges</u>
PAC I	
PD, PK, PZ, QV and TV (in the aggregate)	100% PSA through 250% PSA
PAC II	
MA, MB and MC (in the aggregate)	115% PSA through 200% PSA
MB	109% PSA through 200% PSA
PAC	
LA, LC, LE, VM, VN and ZL (in the aggregate)	115% PSA through 325% PSA

- The principal payment stability of the PAC Classes will be supported by the related Support Classes.
- The principal payment stability of the Type I PAC Classes also will be supported by the Type II PAC Classes.

If all of the Classes supporting a given Class are retired before the Class being supported is retired, the Class being supported will no longer have an Effective Range and will become more sensitive to prepayments on the 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 table. 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 table, 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 Class not to receive Scheduled Payments, even if prepayment rates remain within the initial Effective Range for that Class. Further, the Effective Range for any PAC Class can narrow or shift over time depending on the actual characteristics of the Mortgage Loans.

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

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

Assumability

Each Mortgage Loan is subject to assumption 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 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 underlying the Trust Assets is assumed to have an original and a remaining term to maturity of 360 months and a Mortgage Rate of 1.5% per annum higher than the Certificate Rate.

2. The Mortgage Loans prepay at the constant percentages of PSA (described below) shown in the related table.

3. Distributions on the Securities are always received on the 20th day of the month whether or not a Business Day, commencing in January 2002.

4. A termination of the Trust does not occur.

5. The Closing Date for the Securities is December 28, 2001.
6. No expenses or fees are paid by the Trust.
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 20th of the month 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 that would remain outstanding following the distribution made each specified month for each Regular or MX Class, based on the assumption that the 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 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 referred to in clause (a).

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 Trust Assets and the Modeling Assumptions.

Percentages of Original Class Principal Balances and Weighted Average Lives

Security Group 1 PSA Prepayment Assumption Rates																				
Distribution Date	Class GA					Class GB					Class GC					Class GD				
	0%	100%	170%	250%	350%	0%	100%	170%	250%	350%	0%	100%	170%	250%	350%	0%	100%	170%	250%	350%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2002	100	100	91	78	61	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2003	100	100	70	28	0	100	100	100	100	100	0	100	100	100	100	87	100	100	100	100
December 2004	100	100	45	0	0	100	100	100	0	0	100	100	100	30	0	100	100	100	100	0
December 2005	100	100	24	0	0	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0
December 2006	100	100	8	0	0	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0
December 2007	100	100	0	0	0	100	100	84	0	0	100	100	100	0	0	100	100	100	0	0
December 2008	100	100	0	0	0	100	100	47	0	0	100	100	100	0	0	100	100	100	0	0
December 2009	100	100	0	0	0	100	100	22	0	0	100	100	100	0	0	100	100	100	0	0
December 2010	100	100	0	0	0	100	100	9	0	0	100	100	100	0	0	100	100	100	0	0
December 2011	100	100	0	0	0	100	100	3	0	0	100	100	100	0	0	100	100	100	0	0
December 2012	100	100	0	0	0	100	100	0	0	0	100	100	91	0	0	100	100	100	0	0
December 2013	100	100	0	0	0	100	100	0	0	0	100	100	67	0	0	100	100	100	0	0
December 2014	100	100	0	0	0	100	100	0	0	0	100	100	4	0	0	100	100	100	0	0
December 2015	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	66	0	0
December 2016	100	91	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	30	0	0
December 2017	100	75	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
December 2018	100	58	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
December 2019	100	41	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
December 2020	100	24	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
December 2021	100	7	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
December 2022	100	0	0	0	0	100	58	0	0	0	100	100	0	0	0	100	100	0	0	0
December 2023	100	0	0	0	0	100	0	0	0	0	100	74	0	0	0	100	100	0	0	0
December 2024	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	71	0	0	0
December 2025	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	5	0	0	0
December 2026	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
December 2027	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
December 2028	81	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
December 2029	14	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
December 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0
December 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	27.5	17.5	2.9	1.5	1.1	28.4	21.1	7.2	2.7	1.9	28.6	22.2	12.2	3.0	2.1	28.9	23.3	14.5	3.3	2.2

PSA Prepayment Assumption Rates																				
Distribution Date	Class GE					Class GH					Class GJ					Class GK				
	0%	100%	170%	250%	350%	0%	100%	170%	250%	350%	0%	100%	170%	250%	350%	0%	100%	170%	250%	350%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2002	100	100	100	100	100	93	93	93	93	93	100	100	100	100	100	100	100	100	100	100
December 2003	100	100	100	100	100	86	86	86	86	86	100	100	100	100	100	100	100	100	100	100
December 2004	100	100	100	100	21	79	79	79	79	0	100	100	100	100	0	100	100	100	100	0
December 2005	100	100	100	78	0	70	70	70	0	0	100	100	100	81	0	100	100	100	100	0
December 2006	100	100	100	37	0	62	62	62	0	0	100	100	100	0	0	100	100	100	9	0
December 2007	100	100	100	10	0	52	52	52	0	0	100	100	100	0	0	100	100	100	0	0
December 2008	100	100	100	0	0	43	43	43	0	0	100	100	100	0	0	100	100	100	0	0
December 2009	100	100	100	0	0	32	32	32	0	0	100	100	100	0	0	100	100	100	0	0
December 2010	100	100	100	0	0	21	21	21	0	0	100	100	100	0	0	100	100	100	0	0
December 2011	100	100	100	0	0	9	9	9	0	0	100	100	100	0	0	100	100	100	0	0
December 2012	100	100	100	0	0	0	0	0	0	0	96	96	96	0	0	100	100	100	0	0
December 2013	100	100	100	0	0	0	0	0	0	0	82	82	82	0	0	100	100	100	0	0
December 2014	100	100	100	0	0	0	0	0	0	0	68	68	68	0	0	100	100	100	0	0
December 2015	100	100	100	0	0	0	0	0	0	0	52	52	52	0	0	100	100	100	0	0
December 2016	100	100	100	0	0	0	0	0	0	0	36	36	36	0	0	100	100	100	0	0
December 2017	100	100	98	0	0	0	0	0	0	0	18	18	11	0	0	100	100	100	0	0
December 2018	100	100	88	0	0	0	0	0	0	0	0	0	0	0	0	99	99	50	0	0
December 2019	100	100	78	0	0	0	0	0	0	0	0	0	0	0	0	79	79	0	0	0
December 2020	100	100	68	0	0	0	0	0	0	0	0	0	0	0	0	57	57	0	0	0
December 2021	100	100	59	0	0	0	0	0	0	0	0	0	0	0	0	34	34	0	0	0
December 2022	100	100	50	0	0	0	0	0	0	0	0	0	0	0	0	10	10	0	0	0
December 2023	100	100	42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2024	100	100	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2025	100	100	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2026	100	82	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2027	100	64	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2028	100	46	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2029	100	28	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2030	100	12	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	29.5	26.8	21.6	4.8	2.8	6.0	6.0	6.0	3.3	2.2	14.1	14.1	14.0	4.2	2.6	19.3	19.3	17.0	4.8	2.8

PSA Prepayment Assumption Rates																				
Distribution Date	Class GZ					Class HA					Class HB					Class HC				
	0%	100%	170%	250%	350%	0%	100%	170%	250%	350%	0%	100%	170%	250%	350%	0%	100%	170%	250%	350%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2002	107	107	107	107	107	100	100	91	77	61	100	100	100	100	100	100	100	100	100	100
December 2003	114	114	114	114	114	100	100	70	27	0	100	100	100	100	0	100	100	100	100	70
December 2004	121	121	121	121	85	100	100	45	0	0	100	100	100	0	0	100	100	100	0	0
December 2005	130	130	130	130	0	100	100	24	0	0	100	100	100	0	0	100	100	100	0	0
December 2006	138	138	138	138	0	100	100	8	0	0	100	100	100	0	0	100	100	100	0	0
December 2007	148	148	148	39	0	100	100	0	0	0	100	100	81	0	0	100	100	100	0	0
December 2008	157	157	157	0	0	100	100	0	0	0	100	100	42	0	0	100	100	100	0	0
December 2009	168	168	168	0	0	100	100	0	0	0	100	100	17	0	0	100	100	100	0	0
December 2010	179	179	179	0	0	100	100	0	0	0	100	100	3	0	0	100	100	100	0	0
December 2011	191	191	191	0	0	100	100	0	0	0	100	100	0	0	0	100	100	93	0	0
December 2012	204	204	204	0	0	100	100	0	0	0	100	100	0	0	0	100	100	74	0	0
December 2013	218	218	218	0	0	100	100	0	0	0	100	100	0	0	0	100	100	43	0	0
December 2014	232	232	232	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
December 2015	248	248	248	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
December 2016	264	264	264	0	0	100	91	0	0	0	100	100	0	0	0	100	100	0	0	0
December 2017	282	282	282	0	0	100	74	0	0	0	100	100	0	0	0	100	100	0	0	0
December 2018	301	301	301	0	0	100	58	0	0	0	100	100	0	0	0	100	100	0	0	0
December 2019	321	321	310	0	0	100	41	0	0	0	100	100	0	0	0	100	100	0	0	0
December 2020	343	343	272	0	0	100	24	0	0	0	100	100	0	0	0	100	100	0	0	0
December 2021	366	366	235	0	0	100	7	0	0	0	100	100	0	0	0	100	100	0	0	0
December 2022	390	390	201	0	0	100	0	0	0	0	100	54	0	0	0	100	100	0	0	0
December 2023	400	400	169	0	0	100	0	0	0	0	100	0	0	0	0	100	53	0	0	0
December 2024	400	400	140	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
December 2025	400	400	113	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
December 2026	400	328	88	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
December 2027	400	254	66	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
December 2028	400	182	46	0	0	81	0	0	0	0	100	0	0	0	0	100	0	0	0	0
December 2029	400	114	27	0	0	14	0	0	0	0	100	0	0	0	0	100	0	0	0	0
December 2030	400	48	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)	29.5	26.8	22.8	5.7	3.1	27.5	17.5	2.9	1.5	1.1	28.4	21.1	7.0	2.6	1.9	28.6	22.0	11.6	2.9	2.0

PSA Prepayment Assumption Rates																				
Distribution Date	Class HD					Class HE					Class HG					Class HJ				
	0%	100%	170%	250%	350%	0%	100%	170%	250%	350%	0%	100%	170%	250%	350%	0%	100%	170%	250%	350%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2002	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2003	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2004	100	100	100	97	0	100	100	100	100	0	100	100	100	100	0	100	100	100	100	25
December 2005	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0	100	100	100	91	0
December 2006	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0	100	100	100	43	0
December 2007	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0	100	100	100	11	0
December 2008	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0
December 2009	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0
December 2010	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0
December 2011	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0
December 2012	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0
December 2013	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0
December 2014	100	100	68	0	0	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0
December 2015	100	100	0	0	0	100	100	97	0	0	100	100	100	0	0	100	100	100	0	0
December 2016	100	100	0	0	0	100	100	44	0	0	100	100	100	0	0	100	100	100	0	0
December 2017	100	100	0	0	0	100	100	0	0	0	100	100	88	0	0	100	100	100	0	0
December 2018	100	100	0	0	0	100	100	0	0	0	100	100	16	0	0	100	100	100	0	0
December 2019	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	91	0	0
December 2020	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	80	0	0
December 2021	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	69	0	0
December 2022	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	59	0	0
December 2023	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	50	0	0
December 2024	100	7	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	41	0	0
December 2025	100	0	0	0	0	100	7	0	0	0	100	100	0	0	0	100	100	33	0	0
December 2026	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	96	26	0	0
December 2027	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	74	19	0	0
December 2028	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	53	13	0	0
December 2029	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	33	8	0	0
December 2030	0	0	0	0	0	2	0	0	0	0	100	0	0	0	0	100	14	3	0	0
December 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)	28.7	22.7	13.3	3.1	2.1	28.9	23.6	14.9	3.4	2.3	29.1	24.5	16.5	3.7	2.4	29.6	27.2	22.4	5.0	2.8

PSA Prepayment Assumption Rates																				
Distribution Date	Classes MA and ML					Class MB					Class MC					Class PD				
	0%	100%	170%	250%	350%	0%	100%	170%	250%	350%	0%	100%	170%	250%	350%	0%	100%	170%	250%	350%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2002	89	68	64	64	64	86	59	57	57	57	100	100	93	93	93	100	100	100	100	100
December 2003	89	68	57	57	57	86	59	51	51	51	100	100	79	79	79	100	100	100	100	100
December 2004	89	68	47	47	47	86	59	44	44	44	100	100	60	60	60	100	100	100	100	100
December 2005	89	68	39	39	0	86	59	37	37	0	100	100	44	44	0	100	100	100	100	100
December 2006	89	68	32	32	0	86	59	32	32	0	100	100	31	31	0	100	100	100	100	100
December 2007	89	68	26	26	0	86	59	28	28	0	100	100	20	20	0	100	100	100	100	100
December 2008	89	68	22	15	0	86	59	24	18	0	100	100	12	0	0	100	100	100	100	86
December 2009	89	68	18	3	0	86	59	22	4	0	100	100	6	0	0	100	100	100	100	52
December 2010	89	68	16	0	0	86	59	20	0	0	100	100	1	0	0	100	96	96	96	26
December 2011	89	64	12	0	0	86	55	15	0	0	100	100	0	0	0	100	69	69	69	5
December 2012	89	55	6	0	0	86	44	7	0	0	100	100	0	0	0	100	46	46	46	0
December 2013	89	42	0	0	0	86	27	0	0	0	100	100	0	0	0	100	27	27	27	0
December 2014	89	26	0	0	0	86	7	0	0	0	100	100	0	0	0	100	10	10	10	0
December 2015	89	8	0	0	0	86	0	0	0	0	100	37	0	0	0	100	0	0	0	0
December 2016	89	0	0	0	0	86	0	0	0	0	100	0	0	0	0	100	0	0	0	0
December 2017	89	0	0	0	0	86	0	0	0	0	100	0	0	0	0	100	0	0	0	0
December 2018	89	0	0	0	0	86	0	0	0	0	100	0	0	0	0	100	0	0	0	0
December 2019	89	0	0	0	0	86	0	0	0	0	100	0	0	0	0	100	0	0	0	0
December 2020	89	0	0	0	0	86	0	0	0	0	100	0	0	0	0	100	0	0	0	0
December 2021	89	0	0	0	0	86	0	0	0	0	100	0	0	0	0	100	0	0	0	0
December 2022	89	0	0	0	0	86	0	0	0	0	100	0	0	0	0	96	0	0	0	0
December 2023	89	0	0	0	0	86	0	0	0	0	100	0	0	0	0	66	0	0	0	0
December 2024	89	0	0	0	0	86	0	0	0	0	100	0	0	0	0	34	0	0	0	0
December 2025	89	0	0	0	0	86	0	0	0	0	100	0	0	0	0	0	0	0	0	0
December 2026	89	0	0	0	0	86	0	0	0	0	100	0	0	0	0	0	0	0	0	0
December 2027	58	0	0	0	0	47	0	0	0	0	100	0	0	0	0	0	0	0	0	0
December 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	23.3	8.6	3.9	3.3	2.2	22.5	7.2	3.9	3.2	2.0	26.6	13.9	4.0	3.8	2.7	22.5	11.0	11.0	11.0	8.2

PSA Prepayment Assumption Rates																				
Distribution Date	Class PK					Class PO					Class PV					Class PZ				
	0%	100%	170%	250%	350%	0%	100%	170%	250%	350%	0%	100%	170%	250%	350%	0%	100%	170%	250%	350%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2002	100	99	99	99	99	100	100	96	91	83	98	98	98	98	98	106	106	106	106	106
December 2003	98	88	88	88	88	100	100	87	70	48	96	96	96	96	96	113	113	113	113	113
December 2004	95	73	73	73	73	100	100	77	45	7	93	93	93	93	93	120	120	120	120	120
December 2005	92	58	58	58	54	100	100	68	26	0	91	91	91	91	91	127	127	127	127	127
December 2006	90	45	45	45	29	100	100	61	12	0	88	88	88	88	88	135	135	135	135	135
December 2007	87	32	32	32	10	100	100	56	3	0	85	85	85	85	85	143	143	143	143	143
December 2008	83	20	20	20	0	100	100	53	0	0	82	82	82	82	82	152	152	152	152	152
December 2009	80	9	9	9	0	100	100	50	0	0	79	79	79	79	79	161	161	161	161	161
December 2010	76	0	0	0	0	100	100	49	0	0	76	76	76	76	76	171	171	171	171	171
December 2011	72	0	0	0	0	100	100	49	0	0	72	72	72	72	72	182	182	182	182	182
December 2012	67	0	0	0	0	100	100	48	0	0	68	68	68	68	45	193	193	193	193	193
December 2013	62	0	0	0	0	100	100	46	0	0	64	64	64	64	15	205	205	205	205	205
December 2014	57	0	0	0	0	100	100	43	0	0	60	60	60	60	0	218	218	218	218	191
December 2015	52	0	0	0	0	100	100	40	0	0	55	49	49	49	0	231	231	231	231	146
December 2016	46	0	0	0	0	100	96	36	0	0	50	21	21	21	0	245	245	245	245	111
December 2017	39	0	0	0	0	100	89	32	0	0	45	0	0	0	0	261	249	249	249	84
December 2018	32	0	0	0	0	100	82	29	0	0	39	0	0	0	0	277	202	202	202	63
December 2019	25	0	0	0	0	100	75	26	0	0	34	0	0	0	0	294	163	163	163	47
December 2020	17	0	0	0	0	100	68	22	0	0	27	0	0	0	0	312	131	131	131	35
December 2021	8	0	0	0	0	100	61	19	0	0	21	0	0	0	0	331	104	104	104	26
December 2022	0	0	0	0	0	100	54	17	0	0	14	0	0	0	0	351	82	82	82	19
December 2023	0	0	0	0	0	100	47	14	0	0	6	0	0	0	0	373	63	63	63	14
December 2024	0	0	0	0	0	100	40	12	0	0	0	0	0	0	0	392	48	48	48	10
December 2025	0	0	0	0	0	100	34	9	0	0	0	0	0	0	0	388	36	36	36	7
December 2026	0	0	0	0	0	100	27	7	0	0	0	0	0	0	0	164	26	26	26	5
December 2027	0	0	0	0	0	100	21	5	0	0	0	0	0	0	0	18	18	18	18	3
December 2028	0	0	0	0	0	92	15	4	0	0	0	0	0	0	0	12	12	12	12	2
December 2029	0	0	0	0	0	64	9	2	0	0	0	0	0	0	0	7	7	7	7	1
December 2030	0	0	0	0	0	33	4	1	0	0	0	0	0	0	0	2	2	2	2	0
December 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	13.3	4.8	4.8	4.8	4.0	28.4	21.7	11.1	3.0	1.9	13.9	11.7	11.7	11.7	9.7	25.0	19.9	19.9	19.9	16.1

PSA Prepayment Assumption Rates

Distribution Date	Class QV					Class TV				
	0%	100%	170%	250%	350%	0%	100%	170%	250%	350%
Initial Percent	100	100	100	100	100	100	100	100	100	100
December 2002	100	100	100	100	100	83	83	83	83	83
December 2003	100	100	100	100	100	64	64	64	64	64
December 2004	100	100	100	100	100	45	45	45	45	45
December 2005	100	100	100	100	100	24	24	24	24	24
December 2006	100	100	100	100	100	3	3	3	3	3
December 2007	97	97	97	97	97	0	0	0	0	0
December 2008	94	94	94	94	94	0	0	0	0	0
December 2009	90	90	90	90	90	0	0	0	0	0
December 2010	86	86	86	86	86	0	0	0	0	0
December 2011	82	82	82	82	82	0	0	0	0	0
December 2012	78	78	78	78	51	0	0	0	0	0
December 2013	73	73	73	73	17	0	0	0	0	0
December 2014	68	68	68	68	0	0	0	0	0	0
December 2015	63	56	56	56	0	0	0	0	0	0
December 2016	57	24	24	24	0	0	0	0	0	0
December 2017	51	0	0	0	0	0	0	0	0	0
December 2018	45	0	0	0	0	0	0	0	0	0
December 2019	38	0	0	0	0	0	0	0	0	0
December 2020	31	0	0	0	0	0	0	0	0	0
December 2021	24	0	0	0	0	0	0	0	0	0
December 2022	16	0	0	0	0	0	0	0	0	0
December 2023	7	0	0	0	0	0	0	0	0	0
December 2024	0	0	0	0	0	0	0	0	0	0
December 2025	0	0	0	0	0	0	0	0	0	0
December 2026	0	0	0	0	0	0	0	0	0	0
December 2027	0	0	0	0	0	0	0	0	0	0
December 2028	0	0	0	0	0	0	0	0	0	0
December 2029	0	0	0	0	0	0	0	0	0	0
December 2030	0	0	0	0	0	0	0	0	0	0
December 2031	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	15.5	13.0	13.0	13.0	10.7	2.7	2.7	2.7	2.7	2.7

**Security Group 2
PSA Prepayment Assumption Rates**

Distribution Date	Class AB					Class AC					Class BD					Class BE					
	0%	125%	251%	375%	500%	0%	125%	251%	375%	500%	0%	125%	251%	375%	500%	0%	125%	251%	375%	500%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2002	99	96	93	90	87	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2003	97	87	78	69	60	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2004	96	77	60	45	31	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2005	94	67	44	25	10	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2006	93	58	31	11	0	100	100	100	100	52	100	100	100	100	100	100	100	100	100	100	88
December 2007	91	49	20	0	0	100	100	100	95	0	100	100	100	100	81	100	100	100	99	60	60
December 2008	89	41	10	0	0	100	100	100	2	0	100	100	100	56	100	100	100	75	42	42	42
December 2009	87	34	3	0	0	100	100	100	0	0	100	100	100	77	38	100	100	100	57	29	29
December 2010	84	27	0	0	0	100	100	57	0	0	100	100	100	58	26	100	100	89	43	20	20
December 2011	82	21	0	0	0	100	100	0	0	0	100	100	99	44	18	100	100	74	33	13	13
December 2012	79	16	0	0	0	100	100	0	0	0	100	100	82	33	12	100	100	61	25	9	9
December 2013	76	10	0	0	0	100	100	0	0	0	100	100	68	25	8	100	100	51	19	6	6
December 2014	73	5	0	0	0	100	100	0	0	0	100	100	56	19	6	100	100	42	14	4	4
December 2015	70	1	0	0	0	100	100	0	0	0	100	100	46	14	4	100	100	34	11	3	3
December 2016	66	0	0	0	0	100	67	0	0	0	100	100	38	11	3	100	92	28	8	2	2
December 2017	63	0	0	0	0	100	26	0	0	0	100	100	31	8	2	100	81	23	6	1	1
December 2018	58	0	0	0	0	100	0	0	0	0	100	96	25	6	1	100	72	18	4	1	1
December 2019	54	0	0	0	0	100	0	0	0	0	100	84	20	4	1	100	63	15	3	1	1
December 2020	49	0	0	0	0	100	0	0	0	0	100	74	16	3	1	100	55	12	2	0	0
December 2021	44	0	0	0	0	100	0	0	0	0	100	64	13	2	0	100	47	9	2	0	0
December 2022	38	0	0	0	0	100	0	0	0	0	100	54	10	2	0	100	41	7	1	0	0
December 2023	32	0	0	0	0	100	0	0	0	0	100	46	8	1	0	100	34	6	1	0	0
December 2024	26	0	0	0	0	100	0	0	0	0	100	38	6	1	0	100	28	4	1	0	0
December 2025	19	0	0	0	0	100	0	0	0	0	100	31	4	1	0	100	23	3	0	0	0
December 2026	11	0	0	0	0	100	0	0	0	0	100	24	3	0	0	100	18	2	0	0	0
December 2027	3	0	0	0	0	100	0	0	0	0	100	18	2	0	0	100	14	2	0	0	0
December 2028	0	0	0	0	0	36	0	0	0	0	100	13	1	0	0	84	10	1	0	0	0
December 2029	0	0	0	0	0	0	0	0	0	0	78	8	1	0	0	58	6	1	0	0	0
December 2030	0	0	0	0	0	0	0	0	0	0	40	3	0	0	0	30	2	0	0	0	0
December 2031	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)	17.3	6.4	3.9	2.9	2.4	26.9	15.4	9.1	6.5	5.0	28.7	22.1	14.8	10.6	8.1	28.3	20.4	13.4	9.5	7.3	7.3

PSA Prepayment Assumption Rates																				
Distribution Date	Class V					Class VA					Class VB					Class Z				
	0%	125%	251%	375%	500%	0%	125%	251%	375%	500%	0%	125%	251%	375%	500%	0%	125%	251%	375%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2002	97	97	97	97	97	93	93	93	93	93	100	100	100	100	100	106	106	106	106	106
December 2003	93	93	93	93	93	86	86	86	86	86	100	100	100	100	100	113	113	113	113	113
December 2004	90	90	90	90	90	78	78	78	78	78	100	100	100	100	100	120	120	120	120	120
December 2005	86	86	86	86	86	70	70	70	70	70	100	100	100	100	100	127	127	127	127	127
December 2006	82	82	82	82	82	61	61	61	61	61	100	100	100	100	100	135	135	135	135	135
December 2007	78	78	78	78	49	52	52	52	52	0	100	100	100	100	91	143	143	143	143	143
December 2008	73	73	73	73	6	42	42	42	42	0	100	100	100	100	11	152	152	152	152	152
December 2009	68	68	68	33	0	31	31	31	0	0	100	100	100	100	61	161	161	161	161	112
December 2010	63	63	63	0	0	20	20	20	0	0	100	100	100	0	0	171	171	171	171	77
December 2011	58	58	57	0	0	9	9	6	0	0	100	100	100	0	0	182	182	182	129	53
December 2012	52	52	25	0	0	0	0	0	0	0	97	97	46	0	0	193	193	193	98	36
December 2013	46	46	0	0	0	0	0	0	0	0	85	85	0	0	0	205	205	200	74	24
December 2014	39	39	0	0	0	0	0	0	0	0	73	73	0	0	0	218	218	164	55	17
December 2015	32	32	0	0	0	0	0	0	0	0	60	60	0	0	0	231	231	135	41	11
December 2016	25	25	0	0	0	0	0	0	0	0	47	47	0	0	0	245	245	110	31	8
December 2017	17	17	0	0	0	0	0	0	0	0	32	32	0	0	0	261	261	90	23	5
December 2018	9	3	0	0	0	0	0	0	0	0	17	6	0	0	0	277	277	73	17	3
December 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	294	248	59	13	2
December 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	294	216	47	9	1
December 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	294	187	37	7	1
December 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	294	160	29	5	1
December 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	294	135	23	3	0
December 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	294	112	17	2	0
December 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	294	91	13	2	0
December 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	294	72	9	1	0
December 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	294	54	6	1	0
December 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	294	38	4	0	0
December 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	229	23	2	0	0
December 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	119	9	1	0	0
December 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	10.6	10.6	8.6	6.8	5.6	5.9	5.9	5.9	5.2	4.5	14.6	14.5	11.0	8.2	6.5	28.7	22.4	16.5	12.5	9.8

Security Group 3 PSA Prepayment Assumption Rates																				
Distribution Date	Class LA					Class LC					Class LD					Class LE				
	0%	125%	257%	375%	525%	0%	125%	257%	375%	525%	0%	125%	257%	375%	525%	0%	125%	257%	375%	525%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2002	67	0	0	0	0	100	100	100	100	100	100	100	100	100	100	100	99	99	99	99
December 2003	32	0	0	0	0	100	100	100	100	100	100	100	100	100	100	100	88	88	88	88
December 2004	0	0	0	0	0	100	100	100	100	100	100	100	100	100	100	100	74	74	74	70
December 2005	0	0	0	0	0	100	100	100	100	100	100	100	100	100	100	98	61	61	61	40
December 2006	0	0	0	0	0	100	100	100	100	100	100	100	100	100	100	95	48	48	45	19
December 2007	0	0	0	0	0	100	100	100	100	100	100	100	100	100	100	93	37	37	29	5
December 2008	0	0	0	0	0	100	100	100	100	49	100	100	100	100	100	90	26	26	16	0
December 2009	0	0	0	0	0	100	100	100	100	0	100	100	100	100	85	87	16	16	7	0
December 2010	0	0	0	0	0	100	100	100	93	0	100	100	100	100	57	84	7	7	0	0
December 2011	0	0	0	0	0	100	100	100	25	0	100	100	100	100	38	81	1	1	0	0
December 2012	0	0	0	0	0	100	47	47	0	0	100	100	100	86	26	77	0	0	0	0
December 2013	0	0	0	0	0	100	0	0	0	0	100	98	98	65	17	73	0	0	0	0
December 2014	0	0	0	0	0	100	0	0	0	0	100	76	76	49	11	69	0	0	0	0
December 2015	0	0	0	0	0	100	0	0	0	0	100	60	60	37	8	64	0	0	0	0
December 2016	0	0	0	0	0	100	0	0	0	0	100	46	46	27	5	59	0	0	0	0
December 2017	0	0	0	0	0	100	0	0	0	0	100	36	36	20	3	54	0	0	0	0
December 2018	0	0	0	0	0	100	0	0	0	0	100	28	28	15	2	48	0	0	0	0
December 2019	0	0	0	0	0	100	0	0	0	0	100	21	21	11	1	42	0	0	0	0
December 2020	0	0	0	0	0	100	0	0	0	0	100	16	16	8	1	35	0	0	0	0
December 2021	0	0	0	0	0	100	0	0	0	0	100	12	12	6	1	27	0	0	0	0
December 2022	0	0	0	0	0	100	0	0	0	0	100	9	9	4	0	19	0	0	0	0
December 2023	0	0	0	0	0	100	0	0	0	0	100	7	7	3	0	10	0	0	0	0
December 2024	0	0	0	0	0	100	0	0	0	0	100	5	5	2	0	1	0	0	0	0
December 2025	0	0	0	0	0	0	0	0	0	0	92	3	3	1	0	0	0	0	0	0
December 2026	0	0	0	0	0	0	0	0	0	0	20	2	2	1	0	0	0	0	0	0
December 2027	0	0	0	0	0	0	0	0	0	0	2	2	2	1	0	0	0	0	0	0
December 2028	0	0	0	0	0	0	0	0	0	0	1	1	1	0	0	0	0	0	0	0
December 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	1.5	0.5	0.5	0.5	0.5	23.5	11.0	11.0	9.7	7.0	24.6	15.7	15.7	13.9	10.1	15.6	5.1	5.1	4.7	3.7

PSA Prepayment Assumption Rates																				
Distribution Date	Class TA					Class TB					Class TC					Class TD				
	0%	125%	257%	375%	525%	0%	125%	257%	375%	525%	0%	125%	257%	375%	525%	0%	125%	257%	375%	525%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2002	100	99	86	74	59	100	99	88	79	67	100	100	100	100	100	100	100	100	100	100
December 2003	100	97	54	17	0	100	97	63	33	0	100	100	100	100	0	100	100	100	100	30
December 2004	100	94	16	0	0	100	95	33	0	0	100	100	100	0	0	100	100	100	0	0
December 2005	100	91	0	0	0	100	93	10	0	0	100	100	50	0	0	100	100	100	0	0
December 2006	100	89	0	0	0	100	91	0	0	0	100	100	0	0	0	100	100	0	0	0
December 2007	100	88	0	0	0	100	90	0	0	0	100	100	0	0	0	100	100	0	0	0
December 2008	100	87	0	0	0	100	89	0	0	0	100	100	0	0	0	100	100	0	0	0
December 2009	100	86	0	0	0	100	88	0	0	0	100	100	0	0	0	100	100	0	0	0
December 2010	100	82	0	0	0	100	85	0	0	0	100	100	0	0	0	100	100	0	0	0
December 2011	100	75	0	0	0	100	80	0	0	0	100	100	0	0	0	100	100	0	0	0
December 2012	100	66	0	0	0	100	73	0	0	0	100	100	0	0	0	100	100	0	0	0
December 2013	100	56	0	0	0	100	65	0	0	0	100	100	0	0	0	100	100	0	0	0
December 2014	100	45	0	0	0	100	56	0	0	0	100	100	0	0	0	100	100	0	0	0
December 2015	100	33	0	0	0	100	46	0	0	0	100	100	0	0	0	100	100	0	0	0
December 2016	100	22	0	0	0	100	37	0	0	0	100	100	0	0	0	100	100	0	0	0
December 2017	100	10	0	0	0	100	27	0	0	0	100	100	0	0	0	100	100	0	0	0
December 2018	100	0	0	0	0	100	18	0	0	0	100	93	0	0	0	100	100	0	0	0
December 2019	100	0	0	0	0	100	9	0	0	0	100	47	0	0	0	100	100	0	0	0
December 2020	100	0	0	0	0	100	1	0	0	0	100	3	0	0	0	100	100	0	0	0
December 2021	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
December 2022	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
December 2023	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
December 2024	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
December 2025	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
December 2026	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
December 2027	72	0	0	0	0	78	0	0	0	0	100	0	0	0	0	100	0	0	0	0
December 2028	33	0	0	0	0	46	0	0	0	0	100	0	0	0	0	100	0	0	0	0
December 2029	0	0	0	0	0	12	0	0	0	0	61	0	0	0	0	100	0	0	0	0
December 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)	26.6	11.7	2.1	1.4	1.1	26.9	12.9	2.4	1.6	1.2	28.1	18.0	4.0	2.4	1.9	28.4	19.4	4.7	2.7	2.0

PSA Prepayment Assumption Rates															
Distribution Date	Class TE					Class TG					Class VM				
	0%	125%	257%	375%	525%	0%	125%	257%	375%	525%	0%	125%	257%	375%	525%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2002	100	100	100	100	100	100	100	100	100	100	100	93	93	93	93
December 2003	100	100	100	100	100	100	100	100	100	100	86	86	86	86	86
December 2004	100	100	100	45	0	100	100	100	100	0	79	79	79	79	79
December 2005	100	100	100	0	0	100	100	100	36	0	70	70	70	70	70
December 2006	100	100	95	0	0	100	100	100	0	0	62	62	62	62	62
December 2007	100	100	48	0	0	100	100	100	0	0	53	53	53	53	53
December 2008	100	100	20	0	0	100	100	100	0	0	43	43	43	43	43
December 2009	100	100	7	0	0	100	100	100	0	0	32	32	32	32	0
December 2010	100	100	0	0	0	100	100	97	0	0	21	21	21	21	0
December 2011	100	100	0	0	0	100	100	88	0	0	9	9	9	9	0
December 2012	100	100	0	0	0	100	100	79	0	0	0	0	0	0	0
December 2013	100	100	0	0	0	100	100	70	0	0	0	0	0	0	0
December 2014	100	100	0	0	0	100	100	62	0	0	0	0	0	0	0
December 2015	100	100	0	0	0	100	100	53	0	0	0	0	0	0	0
December 2016	100	100	0	0	0	100	100	46	0	0	0	0	0	0	0
December 2017	100	100	0	0	0	100	100	39	0	0	0	0	0	0	0
December 2018	100	100	0	0	0	100	100	33	0	0	0	0	0	0	0
December 2019	100	100	0	0	0	100	100	28	0	0	0	0	0	0	0
December 2020	100	100	0	0	0	100	100	23	0	0	0	0	0	0	0
December 2021	100	89	0	0	0	100	100	19	0	0	0	0	0	0	0
December 2022	100	56	0	0	0	100	100	15	0	0	0	0	0	0	0
December 2023	100	24	0	0	0	100	100	12	0	0	0	0	0	0	0
December 2024	100	0	0	0	0	100	97	9	0	0	0	0	0	0	0
December 2025	100	0	0	0	0	100	79	7	0	0	0	0	0	0	0
December 2026	100	0	0	0	0	100	63	5	0	0	0	0	0	0	0
December 2027	100	0	0	0	0	100	48	4	0	0	0	0	0	0	0
December 2028	100	0	0	0	0	100	34	2	0	0	0	0	0	0	0
December 2029	100	0	0	0	0	100	21	1	0	0	0	0	0	0	0
December 2030	13	0	0	0	0	100	9	1	0	0	0	0	0	0	0
December 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average															
Life (years)	28.8	21.2	6.2	3.0	2.2	29.6	26.0	15.5	3.9	2.6	6.0	6.0	6.0	6.0	5.5

Distribution Date	PSA Prepayment Assumption Rates														
	Class VN					Class VP					Class ZL				
	0%	125%	257%	375%	525%	0%	125%	257%	375%	525%	0%	125%	257%	375%	525%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2002	100	100	100	100	100	96	96	96	96	96	107	107	107	107	107
December 2003	100	100	100	100	100	92	92	92	92	92	114	114	114	114	114
December 2004	100	100	100	100	100	88	88	88	88	88	121	121	121	121	121
December 2005	100	100	100	100	100	83	83	83	83	83	130	130	130	130	130
December 2006	100	100	100	100	100	78	78	78	78	78	138	138	138	138	138
December 2007	100	100	100	100	100	73	73	73	73	73	148	148	148	148	148
December 2008	100	100	100	100	100	67	67	67	67	67	157	157	157	157	157
December 2009	100	100	100	100	87	61	61	61	61	37	168	168	168	168	168
December 2010	100	100	100	100	0	54	54	54	54	0	179	179	179	179	156
December 2011	100	100	100	100	0	47	47	47	47	0	191	191	191	191	104
December 2012	95	95	95	42	0	40	40	40	18	0	204	204	204	204	70
December 2013	76	68	68	0	0	32	29	29	0	0	218	218	218	177	47
December 2014	56	0	0	0	0	24	0	0	0	0	232	209	209	133	31
December 2015	35	0	0	0	0	15	0	0	0	0	248	163	163	100	21
December 2016	13	0	0	0	0	5	0	0	0	0	264	127	127	75	14
December 2017	0	0	0	0	0	0	0	0	0	0	274	98	98	56	9
December 2018	0	0	0	0	0	0	0	0	0	0	274	75	75	41	6
December 2019	0	0	0	0	0	0	0	0	0	0	274	58	58	30	4
December 2020	0	0	0	0	0	0	0	0	0	0	274	44	44	22	2
December 2021	0	0	0	0	0	0	0	0	0	0	274	33	33	16	2
December 2022	0	0	0	0	0	0	0	0	0	0	274	25	25	12	1
December 2023	0	0	0	0	0	0	0	0	0	0	274	18	18	8	1
December 2024	0	0	0	0	0	0	0	0	0	0	274	13	13	6	0
December 2025	0	0	0	0	0	0	0	0	0	0	253	9	9	4	0
December 2026	0	0	0	0	0	0	0	0	0	0	55	6	6	3	0
December 2027	0	0	0	0	0	0	0	0	0	0	4	4	4	2	0
December 2028	0	0	0	0	0	0	0	0	0	0	3	3	3	1	0
December 2029	0	0	0	0	0	0	0	0	0	0	1	1	1	0	0
December 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	13.3	12.1	12.1	11.0	8.3	9.1	8.6	8.6	8.1	6.7	24.6	16.4	16.4	14.8	11.2

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 and the investor’s own projection of Mortgage Loan prepayment rates under a variety of scenarios. **No representation is made regarding Mortgage Loan prepayment rates 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 Mortgage Loans.

- In the case of Regular Securities or MX Securities purchased at a premium, faster than anticipated rates of principal payments could result in actual yields to investors that are lower than the anticipated yields.
- In the case of Regular Securities or MX Securities purchased at a discount (especially Principal Only Securities), slower than anticipated rates of principal payments could result in actual yields to investors that are lower than the anticipated yields.

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

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

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

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

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

The Mortgage Loans will not prepay at any constant rate until maturity, nor will all of the Mortgage Loans underlying any Group of Trust Assets 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.

Payment Delay: Effect on Yields

The effective yield on any Regular or MX Class will be less than the yield otherwise produced by its Interest Rate and purchase price because (1) on the first 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 50 days earlier and (2) on each subsequent Distribution Date, the interest payable will accrue during the related Accrual Period, which will end approximately 20 days earlier.

Yield Table

The following table shows the pre-tax yields to maturity on a corporate bond equivalent basis of Class PO at various constant percentages of PSA.

The Mortgage Loans will not prepay at any constant rate until maturity. Moreover, the Mortgage Loans will have characteristics that differ from those of the Modeling Assumptions. **Therefore, the actual pre-tax yield of Class PO may differ from those shown in the table below even if the Class is purchased at the assumed price shown.**

The yields were calculated by

1. determining the monthly discount rate that, when applied to the applicable assumed streams of cash flows to be paid on Class PO, would cause the discounted present value of the assumed streams of cash flows to equal the assumed purchase price of Class PO, and
2. converting the monthly rates to corporate bond equivalent rates.

The information set forth in the following table was prepared on the basis of the Modeling Assumptions and the assumption that the purchase price of Class PO is as indicated in the table. **The assumed purchase price is not necessarily that at which actual sales will occur.**

**Sensitivity of Class PO to Prepayments
(Pre-Tax Yields to Maturity)
Assumed Price 55.2%**

PSA Prepayment Assumption Rates			
<u>100%</u>	<u>170%</u>	<u>250%</u>	<u>350%</u>
2.8%	6.7%	23.0%	36.1%

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 Election

In the opinion of Cadwalader, Wickersham & Taft, for federal income tax purposes, the Trust will constitute a Single REMIC Series.

Regular Securities

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

The Class PO 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 GZ, PZ, Z and ZL Securities are Accrual Securities and are issued with OID. 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.

Based on anticipated prices (including accrued interest), the assumed Mortgage Loan characteristics and the prepayment assumptions described below, the Class AC, MA, MB, MC, PD, QV, TC, TD, TE and VB Securities are also expected to be issued with OID.

Prospective investors in the Securities should be aware, however, that the foregoing expectations about OID could change because of differences (1) between anticipated purchase prices and actual purchase prices or (2) between the assumed characteristics of the Trust Assets and the characteristics of the Trust Assets actually delivered to the Trust. The prepayment assumption that should be used in determining the rates of accrual of OID, if any, on the Regular Securities is 170% PSA in the case of the Group 1 Securities, 251% PSA in the case of the Group 2 Securities and 257% PSA in the case of the Group 3 Securities (as described in “Yield, Maturity and Prepayment Considerations” in this Supplement). No representation is made, however, about the rate at which prepayments on the Mortgage Loans underlying the Trust Assets actually will occur at any time after the date of this Supplement. See “*Certain Federal Income Tax Consequences*” in the Base Offering Circular.

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

Residual Securities

The Class R Securities will represent the beneficial ownership of the Residual Interest in the Trust REMIC. The Residual Securities, *i.e.*, the Class R 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 REMIC, and these requirements will continue until there are no Securities of any class outstanding. 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.

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.

On December 8, 2000, the IRS issued Revenue Procedure 2001-12, effective February 4, 2000 pending finalization of proposed regulations, which expands the safe harbor for transfers of noneconomic residual interests to include transfers to certain taxable domestic corporations with significant gross and net assets, provided that those corporations agree to transfer the residual interests only to other taxable domestic corporations in transactions qualifying for one of the safe harbor provisions. Eligibility for the expanded safe harbor requires, among other things, that the transferor not know of any facts or circumstances that reasonably indicate that the taxes associated with the residual interest will not be paid. The Revenue Procedure provides that transfers to foreign branches of domestic corporations or transfers involving arrangements that subject income from the residual interest to net tax by a foreign country or possession of the United States is not within the safe harbor, and also provides that if the amount of consideration given to the transferee to acquire the residual interest is so low that under any set of reasonable assumptions a reasonable person would conclude that the taxes associated with holding the residual interest will not be paid, then the transferor will be deemed to know that the transferee cannot or will not pay those taxes. *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.*

Effect of the Economic Growth and Tax Relief Reconciliation Act of 2001

As a result of the Economic Growth and Tax Relief Reconciliation Act of 2001, limitations imposed by section 68 of the Code on claiming itemized deductions will be phased-out commencing in 2006, which will affect individuals holding either Regular Securities in Single Class REMICs or Residual Securities. In addition, the backup withholding rate will decline to 30% in 2002, 29% in 2004 and 28% in 2006. Unless the statute is amended, all provisions of the Economic Growth and Tax Relief Reconciliation Act of 2001 will no longer apply for taxable years beginning after December 31, 2010. For information relating to itemized deduction and backup withholding for taxable years beginning on or after January 1, 2011, *see “Certain Federal Income Tax Consequences — Tax Treatment of Regular Securities — Single Class REMICs,” “— Tax Treatment of Residual Securities — Special Considerations for Certain Types of Investors — Individuals and Pass Through Entities” and “— Backup Withholding” in the Base Offering Circular.* Investors are encouraged to consult their own tax advisors with respect to the new legislation.

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 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”), solely by reason of the Plan’s purchase and holding of that certificate.

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, Plans.

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 December 1, 2001 on the Fixed 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 of each Class receiving principal distributions from the same Trust Asset Group, and (2) if applicable, the Scheduled Principal Balances and Aggregate Scheduled Principal Balances of each group of Classes receiving principal distributions from Trust Asset Group 1 or 3 will increase by the same proportion. The Trust Agreement, the Final Data Statement, the Final Schedules and the Supplemental Statement, if any, will reflect any increase in the size of the transaction.

LEGAL MATTERS

Certain legal matters will be passed upon for Ginnie Mae by Hunton & Williams; for the Trust by Cadwalader, Wickersham & Taft, Washington, DC, and Marcell Solomon & Associates, P.C., Greenbelt, Maryland; and for the Trustee by Peabody & Arnold LLP, Boston, Massachusetts.

Schedule I

REMIC Securities		Available Combinations							MX Securities		
Class	Original Class Principal Balance	MX Class	Maximum Original Class Principal Balance(1)	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date(3)			
Security Group 1											
Combination 1											
MB	\$19,812,302	ML	\$24,933,385	FIX	6.0%	PAC II	38373R6K0	December 2031			
MC	5,121,083										
Combination 2											
QV	43,513,531	PV	49,596,866	FIX	6.0	PAC I/AD	38373R6R5	October 2024			
TV	6,083,335										
Security Group 2											
Combination 3											
VA	4,161,315	V	9,018,893	FIX	6.0	SEQ/AD	38373R6L8	January 2020			
VB	4,857,578										
Combination 4											
VA	4,161,315	BD	13,664,989	FIX	6.0	SEQ	38373R6M6	December 2031			
VB	4,857,578										
Z	4,646,096										
Combination 5											
AC	4,659,955	BE	18,324,944	FIX	6.0	SEQ	38373R6N4	December 2031			
VA	4,161,315										
VB	4,857,578										
Z	4,646,096										
Security Group 3											
Combination 6											
VM	10,024,115	VP	17,362,430	FIX	6.5	PAC/AD	38373R6P9	July 2017			
VN	7,338,315										
Combination 7											
VM	10,024,115	LD	27,362,430	FIX	6.5	PAC	38373R6Q7	December 2031			
VN	7,338,315										
ZL	10,000,000										

- (1) The amount shown for each MX Class represents the maximum Original Class Principal Balance of that Class, assuming it were to be issued on the Closing Date.
- (2) As defined under "Class Types" in Appendix I to the Base Offering Circular.
- (3) See "Yield, Maturity and Prepayment Considerations — Final Distribution Date" in this Supplement.

Schedule II

SCHEDULED PRINCIPAL BALANCES

<u>Distribution Date</u>	<u>Classes PD, PK, PZ, QV and TV</u>	<u>Classes MA, MB and MC</u>	<u>Class MB</u>	<u>Classes LA, LE, LC, VM, VN and ZL</u>
Initial Balance	\$468,678,182.00	\$51,866,770.00	\$19,812,302.00	\$227,846,265.00
January 2002	468,678,182.00	50,869,482.20	19,342,828.91	227,368,093.12
February 2002	468,678,182.00	49,737,620.62	18,811,969.90	226,821,560.06
March 2002	468,678,182.00	48,471,522.29	18,219,878.07	226,206,820.00
April 2002	468,678,182.00	47,071,603.95	17,566,741.05	225,524,067.58
May 2002	468,678,182.00	45,538,361.99	16,852,780.94	224,773,537.87
June 2002	468,678,182.00	43,872,372.27	16,078,254.23	223,955,506.29
July 2002	468,678,182.00	42,074,289.90	15,243,451.69	223,070,288.54
August 2002	468,678,182.00	40,144,848.89	14,348,698.26	222,118,240.42
September 2002	468,678,182.00	38,084,861.80	13,394,352.86	221,099,757.66
October 2002	468,678,182.00	35,895,219.21	12,380,808.20	220,015,275.70
November 2002	468,678,182.00	33,576,889.20	11,308,490.51	218,865,269.42
December 2002	466,467,292.91	33,341,805.78	11,240,677.57	217,650,252.83
January 2003	464,145,521.60	33,091,083.19	11,168,346.94	216,370,778.74
February 2003	461,713,812.97	32,824,972.95	11,091,569.56	215,027,438.34
March 2003	459,173,168.86	32,543,744.15	11,010,421.31	213,620,860.85
April 2003	456,524,647.36	32,247,683.22	10,924,982.91	212,151,712.99
May 2003	453,769,362.11	31,937,093.53	10,835,339.86	210,620,698.51
June 2003	450,908,481.56	31,612,295.11	10,741,582.34	209,028,557.65
July 2003	447,943,228.19	31,273,624.25	10,643,805.13	207,376,066.58
August 2003	444,874,877.65	30,921,433.16	10,542,107.44	205,664,036.75
September 2003	441,704,757.87	30,556,089.49	10,436,592.87	203,893,314.32
October 2003	438,434,248.11	30,177,975.94	10,327,369.25	202,064,779.37
November 2003	435,064,778.01	29,787,489.80	10,214,548.53	200,179,345.31
December 2003	431,597,826.54	29,385,042.45	10,098,246.64	198,237,958.00
January 2004	428,034,920.93	28,971,058.89	9,978,583.35	196,241,595.09
February 2004	424,377,635.57	28,545,977.20	9,855,682.14	194,191,265.11
March 2004	420,627,590.83	28,110,247.99	9,729,670.05	192,088,006.69
April 2004	416,786,451.92	27,664,333.89	9,600,677.53	189,932,887.62
May 2004	412,964,774.66	27,224,647.53	9,473,441.17	187,790,551.06
June 2004	409,162,458.84	26,791,136.45	9,347,946.72	185,660,921.07
July 2004	405,379,404.74	26,363,748.60	9,224,179.98	183,543,922.17
August 2004	401,615,513.17	25,942,432.30	9,102,126.90	181,439,479.33
September 2004	397,870,685.45	25,527,136.26	8,981,773.51	179,347,517.95
October 2004	394,144,823.40	25,117,809.57	8,863,105.94	177,267,963.90
November 2004	390,437,829.33	24,714,401.71	8,746,110.43	175,200,743.46
December 2004	386,749,606.09	24,316,862.53	8,630,773.32	173,145,783.38
January 2005	383,080,056.99	23,925,142.26	8,517,081.03	171,103,010.82
February 2005	379,429,085.86	23,539,191.50	8,405,020.10	169,072,353.38
March 2005	375,796,597.03	23,158,961.23	8,294,577.16	167,053,739.09
April 2005	372,182,495.30	22,784,402.78	8,185,738.93	165,047,096.42
May 2005	368,586,685.98	22,415,467.85	8,078,492.25	163,052,354.24
June 2005	365,009,074.85	22,052,108.52	7,972,824.03	161,069,441.87
July 2005	361,449,568.19	21,694,277.22	7,868,721.28	159,098,289.02
August 2005	357,908,072.76	21,341,926.71	7,766,171.12	157,138,825.85
September 2005	354,384,495.77	20,995,010.15	7,665,160.74	155,190,982.91

<u>Distribution Date</u>	<u>Classes PD, PK, PZ, QV and TV</u>	<u>Classes MA, MB and MC</u>	<u>Class MB</u>	<u>Classes LA, LE, LC, VM, VN and ZL</u>
October 2005	\$350,878,744.96	\$20,653,481.02	\$ 7,565,677.45	\$153,254,691.17
November 2005	347,390,728.50	20,317,293.17	7,467,708.63	151,329,882.02
December 2005	343,920,355.05	19,986,400.79	7,371,241.76	149,416,487.24
January 2006	340,467,533.73	19,660,758.40	7,276,264.43	147,514,439.02
February 2006.....	337,032,174.15	19,340,320.89	7,182,764.28	145,623,669.97
March 2006	333,614,186.37	19,025,043.48	7,090,729.07	143,744,113.08
April 2006	330,213,480.90	18,714,881.70	7,000,146.65	141,875,701.75
May 2006	326,829,968.73	18,409,791.47	6,911,004.95	140,018,369.77
June 2006.....	323,463,561.30	18,109,729.00	6,823,291.99	138,172,051.31
July 2006	320,114,170.50	17,814,650.84	6,736,995.87	136,336,680.97
August 2006	316,781,708.69	17,524,513.87	6,652,104.79	134,512,193.69
September 2006	313,466,088.66	17,239,275.31	6,568,607.03	132,698,524.84
October 2006	310,167,223.66	16,958,892.69	6,486,490.96	130,895,610.14
November 2006	306,885,027.38	16,683,323.86	6,405,745.03	129,103,385.71
December 2006	303,619,413.97	16,412,526.99	6,326,357.78	127,321,788.05
January 2007	300,370,298.00	16,146,460.57	6,248,317.83	125,550,754.02
February 2007.....	297,137,594.49	15,885,083.41	6,171,613.88	123,790,220.89
March 2007	293,921,218.90	15,628,354.63	6,096,234.73	122,040,126.26
April 2007	290,721,087.11	15,376,233.65	6,022,169.24	120,300,408.13
May 2007	287,537,115.45	15,128,680.21	5,949,406.36	118,571,004.85
June 2007.....	284,369,220.67	14,885,654.34	5,877,935.13	116,851,855.16
July 2007	281,217,319.96	14,647,116.41	5,807,744.67	115,142,898.14
August 2007	278,081,330.92	14,413,027.04	5,738,824.17	113,444,073.25
September 2007	274,961,171.58	14,183,347.20	5,671,162.90	111,755,320.29
October 2007	271,856,760.39	13,958,038.12	5,604,750.21	110,076,579.44
November 2007	268,768,016.23	13,737,061.34	5,539,575.55	108,407,791.21
December 2007	265,694,858.38	13,520,378.70	5,475,628.41	106,748,896.48
January 2008	262,637,206.55	13,307,952.32	5,412,898.39	105,099,836.49
February 2008.....	259,594,980.86	13,099,744.61	5,351,375.15	103,460,552.81
March 2008	256,568,101.82	12,895,718.28	5,291,048.43	101,830,987.37
April 2008	253,556,490.39	12,695,836.30	5,231,908.05	100,211,082.43
May 2008	250,560,067.90	12,500,061.95	5,173,943.90	98,600,780.60
June 2008.....	247,578,756.10	12,308,358.78	5,117,145.95	97,000,024.85
July 2008	244,612,477.13	12,120,690.61	5,061,504.24	95,408,758.46
August 2008	241,661,153.55	11,937,021.55	5,007,008.89	93,826,925.07
September 2008	238,724,708.31	11,757,315.98	4,953,650.08	92,254,468.63
October 2008	235,803,064.75	11,581,538.55	4,901,418.08	90,691,333.44
November 2008	232,896,146.61	11,409,654.19	4,850,303.22	89,137,464.14
December 2008	230,003,878.02	11,241,628.09	4,800,295.91	87,592,805.67
January 2009	227,126,183.50	11,077,425.71	4,751,386.62	86,057,303.33
February 2009.....	224,262,987.97	10,917,012.78	4,703,565.91	84,530,902.71
March 2009	221,414,216.70	10,760,355.29	4,656,824.39	83,013,549.76
April 2009	218,579,795.40	10,607,419.48	4,611,152.74	81,505,190.72
May 2009	215,759,650.10	10,458,171.88	4,566,541.74	80,005,772.17
June 2009.....	212,953,707.27	10,312,579.25	4,522,982.20	78,515,241.00
July 2009	210,161,893.71	10,170,608.62	4,480,465.02	77,033,544.41
August 2009	207,384,136.63	10,032,227.27	4,438,981.17	75,560,629.92
September 2009	204,620,363.59	9,897,402.72	4,398,521.67	74,096,445.36
October 2009	201,870,502.54	9,766,102.77	4,359,077.62	72,656,511.30
November 2009	199,134,481.80	9,638,295.44	4,320,640.20	71,243,720.67

<u>Distribution Date</u>	<u>Classes PD, PK, PZ, QV and TV</u>	<u>Classes MA, MB and MC</u>	<u>Class MB</u>	<u>Classes LA, LE, LC, VM, VN and ZL</u>
December 2009	\$196,412,230.03	\$ 9,513,949.01	\$ 4,283,200.62	\$ 69,857,571.07
January 2010	193,703,676.30	9,393,032.02	4,246,750.18	68,497,569.30
February 2010.....	191,008,750.01	9,275,513.22	4,211,280.26	67,163,231.17
March 2010	188,327,380.95	9,161,361.62	4,176,782.26	65,854,081.36
April 2010	185,659,499.25	9,050,546.49	4,143,247.69	64,569,653.27
May 2010	183,005,035.41	8,943,037.30	4,110,668.10	63,309,488.83
June 2010.....	180,363,920.27	8,838,803.78	4,079,035.10	62,073,138.33
July 2010	177,736,085.06	8,737,815.89	4,048,340.39	60,860,160.35
August 2010	175,121,461.34	8,640,043.83	4,018,575.69	59,670,121.51
September 2010	172,519,981.02	8,545,458.02	3,989,732.83	58,502,596.39
October 2010	169,931,576.37	8,454,029.12	3,961,803.66	57,357,167.37
November 2010	167,356,179.99	8,365,728.01	3,934,780.11	56,233,424.46
December 2010	164,801,865.11	8,272,385.55	3,904,741.00	55,130,965.21
January 2011	162,284,305.61	8,158,232.50	3,864,111.56	54,049,394.52
February 2011.....	159,802,988.14	8,023,687.41	3,813,098.79	52,988,324.56
March 2011	157,357,406.39	7,869,162.36	3,751,906.51	51,947,374.60
April 2011	154,947,061.02	7,695,063.03	3,680,735.44	50,926,170.88
May 2011	152,571,459.56	7,501,788.78	3,599,783.18	49,924,346.52
June 2011.....	150,230,116.28	7,299,980.14	3,509,244.34	48,941,541.34
July 2011	147,922,552.18	7,093,284.99	3,409,881.88	47,977,401.79
August 2011	145,648,294.79	6,881,859.83	3,308,245.61	47,031,580.81
September 2011	143,406,878.19	6,665,858.05	3,204,409.27	46,103,737.69
October 2011	141,197,842.84	6,445,430.02	3,098,445.15	45,193,537.98
November 2011	139,020,735.51	6,220,723.08	2,990,424.07	44,300,653.39
December 2011	136,875,109.25	5,991,881.66	2,880,415.45	43,424,761.62
January 2012	134,760,523.22	5,759,047.26	2,768,487.34	42,565,546.33
February 2012.....	132,676,542.66	5,522,358.56	2,654,706.39	41,722,696.96
March 2012	130,622,738.80	5,281,951.41	2,539,137.90	40,895,908.67
April 2012	128,598,688.76	5,037,958.94	2,421,845.89	40,084,882.21
May 2012	126,603,975.51	4,790,511.56	2,302,893.02	39,289,323.83
June 2012.....	124,638,187.73	4,539,737.02	2,182,340.73	38,508,945.20
July 2012	122,700,919.78	4,285,760.46	2,060,249.16	37,743,463.25
August 2012	120,791,771.60	4,028,704.46	1,936,677.24	36,992,600.16
September 2012	118,910,348.66	3,768,689.05	1,811,682.68	36,256,083.17
October 2012	117,056,261.84	3,505,831.81	1,685,321.99	35,533,644.58
November 2012	115,229,127.40	3,240,247.86	1,557,650.52	34,825,021.60
December 2012	113,428,566.89	2,972,049.93	1,428,722.45	34,129,956.25
January 2013	111,654,207.06	2,701,348.40	1,298,590.86	33,448,195.33
February 2013.....	109,905,679.82	2,428,251.32	1,167,307.68	32,779,490.28
March 2013	108,182,622.15	2,152,864.49	1,034,923.76	32,123,597.13
April 2013	106,484,676.04	1,875,291.44	901,488.89	31,480,276.39
May 2013	104,811,488.41	1,595,633.53	767,051.79	30,849,292.98
June 2013.....	103,162,711.05	1,313,989.97	631,660.14	30,230,416.15
July 2013	101,538,000.57	1,030,457.81	495,360.61	29,623,419.41
August 2013	99,937,018.30	745,132.05	358,198.86	29,028,080.43
September 2013	98,359,430.25	458,105.62	220,219.56	28,444,180.98
October 2013	96,804,907.05	169,469.46	81,466.44	27,871,506.85
November 2013	95,273,123.84	0.00	0.00	27,309,847.79
December 2013	93,763,760.30	0.00	0.00	26,758,997.42
January 2014	92,276,500.50	0.00	0.00	26,218,753.16

<u>Distribution Date</u>	<u>Classes PD, PK, PZ, QV and TV</u>	<u>Classes MA, MB and MC</u>	<u>Class MB</u>	<u>Classes LA, LE, LC, VM, VN and ZL</u>
February 2014.....	\$ 90,811,032.86	\$ 0.00	\$ 0.00	\$ 25,688,916.16
March 2014.....	89,367,050.14	0.00	0.00	25,169,291.26
April 2014.....	87,944,249.32	0.00	0.00	24,659,686.88
May 2014.....	86,542,331.57	0.00	0.00	24,159,915.00
June 2014.....	85,161,002.21	0.00	0.00	23,669,791.03
July 2014.....	83,799,970.59	0.00	0.00	23,189,133.83
August 2014.....	82,458,950.12	0.00	0.00	22,717,765.59
September 2014.....	81,137,658.15	0.00	0.00	22,255,511.77
October 2014.....	79,835,815.94	0.00	0.00	21,802,201.06
November 2014.....	78,553,148.63	0.00	0.00	21,357,665.33
December 2014.....	77,289,385.12	0.00	0.00	20,921,739.55
January 2015.....	76,044,258.09	0.00	0.00	20,494,261.73
February 2015.....	74,817,503.91	0.00	0.00	20,075,072.87
March 2015.....	73,608,862.60	0.00	0.00	19,664,016.95
April 2015.....	72,418,077.78	0.00	0.00	19,260,940.78
May 2015.....	71,244,896.61	0.00	0.00	18,865,694.04
June 2015.....	70,089,069.78	0.00	0.00	18,478,129.18
July 2015.....	68,950,351.38	0.00	0.00	18,098,101.39
August 2015.....	67,828,498.97	0.00	0.00	17,725,468.53
September 2015.....	66,723,273.41	0.00	0.00	17,360,091.09
October 2015.....	65,634,438.92	0.00	0.00	17,001,832.15
November 2015.....	64,561,762.95	0.00	0.00	16,650,557.32
December 2015.....	63,505,016.21	0.00	0.00	16,306,134.71
January 2016.....	62,463,972.55	0.00	0.00	15,968,434.87
February 2016.....	61,438,408.99	0.00	0.00	15,637,330.74
March 2016.....	60,428,105.62	0.00	0.00	15,312,697.62
April 2016.....	59,432,845.59	0.00	0.00	14,994,413.13
May 2016.....	58,452,415.06	0.00	0.00	14,682,357.15
June 2016.....	57,486,603.15	0.00	0.00	14,376,411.79
July 2016.....	56,535,201.91	0.00	0.00	14,076,461.36
August 2016.....	55,598,006.29	0.00	0.00	13,782,392.30
September 2016.....	54,674,814.06	0.00	0.00	13,494,093.17
October 2016.....	53,765,425.82	0.00	0.00	13,211,454.59
November 2016.....	52,869,644.93	0.00	0.00	12,934,369.21
December 2016.....	51,987,277.49	0.00	0.00	12,662,731.70
January 2017.....	51,118,132.28	0.00	0.00	12,396,438.64
February 2017.....	50,262,020.74	0.00	0.00	12,135,388.58
March 2017.....	49,418,756.96	0.00	0.00	11,879,481.93
April 2017.....	48,588,157.56	0.00	0.00	11,628,620.96
May 2017.....	47,770,041.77	0.00	0.00	11,382,709.75
June 2017.....	46,964,231.29	0.00	0.00	11,141,654.17
July 2017.....	46,170,550.31	0.00	0.00	10,905,361.84
August 2017.....	45,388,825.49	0.00	0.00	10,673,742.10
September 2017.....	44,618,885.87	0.00	0.00	10,446,705.99
October 2017.....	43,860,562.89	0.00	0.00	10,224,166.18
November 2017.....	43,113,690.33	0.00	0.00	10,006,036.99
December 2017.....	42,378,104.29	0.00	0.00	9,792,234.33
January 2018.....	41,653,643.13	0.00	0.00	9,582,675.67
February 2018.....	40,940,147.50	0.00	0.00	9,377,280.03
March 2018.....	40,237,460.25	0.00	0.00	9,175,967.94

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April 2018	\$ 39,545,426.40	\$ 0.00	\$ 0.00	\$ 8,978,661.39
May 2018	38,863,893.17	0.00	0.00	8,785,283.85
June 2018.....	38,192,709.88	0.00	0.00	8,595,760.21
July 2018	37,531,727.97	0.00	0.00	8,410,016.77
August 2018	36,880,800.94	0.00	0.00	8,227,981.20
September 2018	36,239,784.35	0.00	0.00	8,049,582.50
October 2018	35,608,535.74	0.00	0.00	7,874,751.03
November 2018	34,986,914.68	0.00	0.00	7,703,418.44
December 2018	34,374,782.69	0.00	0.00	7,535,517.65
January 2019	33,772,003.20	0.00	0.00	7,370,982.85
February 2019.....	33,178,441.57	0.00	0.00	7,209,749.43
March 2019	32,593,965.03	0.00	0.00	7,051,754.03
April 2019	32,018,442.69	0.00	0.00	6,896,934.45
May 2019	31,451,745.45	0.00	0.00	6,745,229.65
June 2019.....	30,893,746.05	0.00	0.00	6,596,579.75
July 2019	30,344,318.98	0.00	0.00	6,450,925.99
August 2019	29,803,340.51	0.00	0.00	6,308,210.69
September 2019	29,270,688.62	0.00	0.00	6,168,377.28
October 2019	28,746,243.03	0.00	0.00	6,031,370.24
November 2019	28,229,885.10	0.00	0.00	5,897,135.08
December 2019	27,721,497.89	0.00	0.00	5,765,618.33
January 2020	27,220,966.06	0.00	0.00	5,636,767.56
February 2020.....	26,728,175.93	0.00	0.00	5,510,531.28
March 2020	26,243,015.37	0.00	0.00	5,386,858.99
April 2020	25,765,373.85	0.00	0.00	5,265,701.14
May 2020	25,295,142.38	0.00	0.00	5,147,009.09
June 2020.....	24,832,213.49	0.00	0.00	5,030,735.14
July 2020	24,376,481.23	0.00	0.00	4,916,832.48
August 2020	23,927,841.13	0.00	0.00	4,805,255.17
September 2020	23,486,190.19	0.00	0.00	4,695,958.14
October 2020	23,051,426.84	0.00	0.00	4,588,897.17
November 2020	22,623,450.97	0.00	0.00	4,484,028.87
December 2020	22,202,163.83	0.00	0.00	4,381,310.67
January 2021	21,787,468.10	0.00	0.00	4,280,700.81
February 2021.....	21,379,267.81	0.00	0.00	4,182,158.29
March 2021	20,977,468.32	0.00	0.00	4,085,642.92
April 2021	20,581,976.35	0.00	0.00	3,991,115.24
May 2021	20,192,699.91	0.00	0.00	3,898,536.53
June 2021.....	19,809,548.33	0.00	0.00	3,807,868.84
July 2021	19,432,432.18	0.00	0.00	3,719,074.89
August 2021	19,061,263.31	0.00	0.00	3,632,118.14
September 2021	18,695,954.82	0.00	0.00	3,546,962.71
October 2021	18,336,421.02	0.00	0.00	3,463,573.42
November 2021	17,982,577.41	0.00	0.00	3,381,915.76
December 2021	17,634,340.72	0.00	0.00	3,301,955.84
January 2022	17,291,628.82	0.00	0.00	3,223,660.44
February 2022.....	16,954,360.76	0.00	0.00	3,146,996.97
March 2022	16,622,456.71	0.00	0.00	3,071,933.44
April 2022	16,295,837.98	0.00	0.00	2,998,438.48
May 2022	15,974,426.99	0.00	0.00	2,926,481.30

<u>Distribution Date</u>	<u>Classes PD, PK, PZ, QV and TV</u>	<u>Classes MA, MB and MC</u>	<u>Class MB</u>	<u>Classes LA, LE, LC, VM, VN and ZL</u>
June 2022.....	\$ 15,658,147.26	\$ 0.00	\$ 0.00	\$ 2,856,031.70
July 2022	15,346,923.37	0.00	0.00	2,787,060.07
August 2022	15,040,680.98	0.00	0.00	2,719,537.34
September 2022	14,739,346.80	0.00	0.00	2,653,435.00
October 2022	14,442,848.57	0.00	0.00	2,588,725.08
November 2022	14,151,115.06	0.00	0.00	2,525,380.13
December 2022	13,864,076.03	0.00	0.00	2,463,373.25
January 2023	13,581,662.25	0.00	0.00	2,402,678.02
February 2023.....	13,303,805.47	0.00	0.00	2,343,268.55
March 2023	13,030,438.39	0.00	0.00	2,285,119.42
April 2023	12,761,494.67	0.00	0.00	2,228,205.71
May 2023	12,496,908.93	0.00	0.00	2,172,502.96
June 2023.....	12,236,616.67	0.00	0.00	2,117,987.19
July 2023	11,980,554.36	0.00	0.00	2,064,634.87
August 2023	11,728,659.32	0.00	0.00	2,012,422.92
September 2023	11,480,869.79	0.00	0.00	1,961,328.69
October 2023	11,237,124.87	0.00	0.00	1,911,329.99
November 2023	10,997,364.54	0.00	0.00	1,862,405.02
December 2023	10,761,529.62	0.00	0.00	1,814,532.43
January 2024	10,529,561.77	0.00	0.00	1,767,691.24
February 2024.....	10,301,403.47	0.00	0.00	1,721,860.90
March 2024	10,076,998.05	0.00	0.00	1,677,021.24
April 2024	9,856,289.61	0.00	0.00	1,633,152.49
May 2024	9,639,223.07	0.00	0.00	1,590,235.24
June 2024.....	9,425,744.10	0.00	0.00	1,548,250.47
July 2024	9,215,799.18	0.00	0.00	1,507,179.50
August 2024	9,009,335.53	0.00	0.00	1,467,004.04
September 2024	8,806,301.14	0.00	0.00	1,427,706.12
October 2024	8,606,644.71	0.00	0.00	1,389,268.14
November 2024	8,410,315.70	0.00	0.00	1,351,672.82
December 2024	8,217,264.27	0.00	0.00	1,314,903.22
January 2025	8,027,441.31	0.00	0.00	1,278,942.73
February 2025.....	7,840,798.39	0.00	0.00	1,243,775.04
March 2025	7,657,287.79	0.00	0.00	1,209,384.19
April 2025	7,476,862.46	0.00	0.00	1,175,754.48
May 2025	7,299,476.02	0.00	0.00	1,142,870.55
June 2025.....	7,125,082.75	0.00	0.00	1,110,717.32
July 2025	6,953,637.61	0.00	0.00	1,079,280.00
August 2025	6,785,096.16	0.00	0.00	1,048,544.10
September 2025	6,619,414.63	0.00	0.00	1,018,495.39
October 2025	6,456,549.86	0.00	0.00	989,119.93
November 2025	6,296,459.32	0.00	0.00	960,404.03
December 2025	6,139,101.08	0.00	0.00	932,334.29
January 2026	5,984,433.80	0.00	0.00	904,897.55
February 2026.....	5,832,416.75	0.00	0.00	878,080.92
March 2026	5,683,009.78	0.00	0.00	851,871.74
April 2026	5,536,173.32	0.00	0.00	826,257.61
May 2026	5,391,868.34	0.00	0.00	801,226.36
June 2026.....	5,250,056.41	0.00	0.00	776,766.08
July 2026	5,110,699.63	0.00	0.00	752,865.06

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August 2026	\$ 4,973,760.64	\$ 0.00	\$ 0.00	\$ 729,511.83
September 2026	4,839,202.62	0.00	0.00	706,695.15
October 2026	4,706,989.29	0.00	0.00	684,403.99
November 2026	4,577,084.89	0.00	0.00	662,627.53
December 2026	4,449,454.16	0.00	0.00	641,355.18
January 2027	4,324,062.36	0.00	0.00	620,576.53
February 2027	4,200,875.24	0.00	0.00	600,281.40
March 2027	4,079,859.06	0.00	0.00	580,459.79
April 2027	3,960,980.54	0.00	0.00	561,101.90
May 2027	3,844,206.92	0.00	0.00	542,198.12
June 2027	3,729,505.87	0.00	0.00	523,739.02
July 2027	3,616,845.55	0.00	0.00	505,715.39
August 2027	3,506,194.57	0.00	0.00	488,118.14
September 2027	3,397,522.01	0.00	0.00	470,938.42
October 2027	3,290,797.37	0.00	0.00	454,167.51
November 2027	3,185,990.62	0.00	0.00	437,796.89
December 2027	3,083,072.13	0.00	0.00	421,818.17
January 2028	2,982,012.74	0.00	0.00	406,223.17
February 2028	2,882,783.68	0.00	0.00	391,003.83
March 2028	2,785,356.61	0.00	0.00	376,152.29
April 2028	2,689,703.59	0.00	0.00	361,660.79
May 2028	2,595,797.10	0.00	0.00	347,521.78
June 2028	2,503,610.02	0.00	0.00	333,727.83
July 2028	2,413,115.60	0.00	0.00	320,271.65
August 2028	2,324,287.50	0.00	0.00	307,146.10
September 2028	2,237,099.76	0.00	0.00	294,344.20
October 2028	2,151,526.79	0.00	0.00	281,859.08
November 2028	2,067,543.37	0.00	0.00	269,684.01
December 2028	1,985,124.67	0.00	0.00	257,812.42
January 2029	1,904,246.19	0.00	0.00	246,237.84
February 2029	1,824,883.81	0.00	0.00	234,953.94
March 2029	1,747,013.74	0.00	0.00	223,954.52
April 2029	1,670,612.55	0.00	0.00	213,233.49
May 2029	1,595,657.17	0.00	0.00	202,784.88
June 2029	1,522,124.83	0.00	0.00	192,602.87
July 2029	1,449,993.11	0.00	0.00	182,681.72
August 2029	1,379,239.92	0.00	0.00	173,015.81
September 2029	1,309,843.49	0.00	0.00	163,599.65
October 2029	1,241,782.37	0.00	0.00	154,427.85
November 2029	1,175,035.42	0.00	0.00	145,495.11
December 2029	1,109,581.82	0.00	0.00	136,796.27
January 2030	1,045,401.04	0.00	0.00	128,326.25
February 2030	982,472.85	0.00	0.00	120,080.07
March 2030	920,777.34	0.00	0.00	112,052.86
April 2030	860,294.86	0.00	0.00	104,239.85
May 2030	801,006.08	0.00	0.00	96,636.35
June 2030	742,891.92	0.00	0.00	89,237.77
July 2030	685,933.62	0.00	0.00	82,039.63
August 2030	630,112.67	0.00	0.00	75,037.52
September 2030	575,410.82	0.00	0.00	68,227.13

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October 2030	\$ 521,810.13	\$ 0.00	\$ 0.00	\$ 61,604.21
November 2030	469,292.89	0.00	0.00	55,164.65
December 2030	417,841.66	0.00	0.00	48,904.36
January 2031	367,439.25	0.00	0.00	42,819.38
February 2031	318,068.75	0.00	0.00	36,905.81
March 2031	269,713.48	0.00	0.00	31,159.83
April 2031	222,356.99	0.00	0.00	25,577.70
May 2031	175,983.12	0.00	0.00	20,155.75
June 2031	130,575.89	0.00	0.00	14,890.39
July 2031	86,119.61	0.00	0.00	9,778.12
August 2031	42,598.80	0.00	0.00	4,815.47
September 2031 and thereafter	0.00	0.00	0.00	0.00



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