

**Offering Circular Supplement
(To Base Offering Circular dated July 1, 2003)**



\$2,194,444,445

Government National Mortgage Association

GINNIE MAE[®]

**Guaranteed REMIC Pass-Through Securities
and MX Securities
Ginnie Mae REMIC Trust 2003-086**

**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-13
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 October 30, 2003.

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.

UBS Investment Bank

Williams Capital Group, L.P.

The date of this Offering Circular Supplement is October 23, 2003.

Ginnie Mae REMIC Trust 2003-086

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

Class of REMIC Securities	Original Principal Balance(2)	Interest Rate	Principal Type(3)	Interest Type(3)	Final Distribution Date(4)	CUSIP Number	Class of REMIC Securities	Original Principal Balance(2)	Interest Rate	Principal Type(3)	Interest Type(3)	Final Distribution Date(4)	CUSIP Number
Security Group 1							JV	\$ 6,371,000	5.500%	SEQ	FIX	April 2030	38374CG39
CF	\$ 17,946,733	(5)	NSJ/SUP	FLT	October 2033	38374CA92	SY (1)	63,603,428	(5)	NTL (SEQ)	INV/IO	July 2027	38374CG47
CO	2,024,555	0.000%	SUP	PO	October 2033	38374CB26	VH	18,368,000	5.500	SEQ/AD	FIX	September 2014	38374CG54
DS	7,178,694	(5)	NSJ/SUP	INV	October 2033	38374CB34	VK (1)	21,632,000	5.500	NTL (SEQ/AD)	FIX/IO	June 2022	38374CG62
EI (1)	40,865,800	5.000	NTL (PAC)	FIX/IO	October 2033	38374CB42	VL (1)	21,632,000	0.000	SEQ/AD	PO	June 2022	38374CG70
EO (1)	40,865,800	0.000	PAC	PO	October 2033	38374CB59	ZD	22,500,000	5.500	SEQ	FIX/Z	October 2033	38374CG88
ES (1)	1,794,673	(5)	NSJ/SUP	INV	October 2033	38374CB67	Security Group 5						
IA	33,860,400	5.000	NTL (PAC)	FIX/IO	February 2026	38374CB75	F (1)	5,152,952	(5)	SUP	FLT/DLY	October 2033	38374CG96
KA	41,000,000	5.000	NSJ/TAC/AD	FIX	October 2033	38374CB83	FH (1)	200,000,000	(5)	STP	FLT	October 2033	38374CH20
KE	45,400,000	5.000	NSJ/TAC/AD	FIX	October 2033	38374CB91	OD (1)	35,282,622	4.250	PAC	FIX	October 2033	38374CH38
PC (1)	75,430,000	5.000	PAC	FIX	January 2029	38374CC25	OE	68,378	4.250	PAC	FIX	October 2033	38374CH46
PD (1)	29,024,000	5.000	PAC	FIX	February 2030	38374CC33	S (1)	3,940,493	(5)	SUP	INV/DLY	October 2033	38374CH53
PI (1)	84,972,000	5.000	NTL (PAC)	FIX/IO	September 2032	38374CC41	SH (1)	200,000,000	(5)	NTL (STP)	INV/IO	October 2033	38374CH61
PO (1)	84,972,000	0.000	PAC	PO	September 2032	38374CC58	Security Group 6						
PY	112,868,000	3.500	PAC	FIX	February 2026	38374CC66	FN (1)	62,993,203	(5)	SEQ	FLT	May 2027	38374CH79
W	20,245,545	5.500	SUP	FIX	October 2033	38374CC74	GA	75,000,000	4.500	SEQ	FIX	November 2028	38374CH87
ZA	10,500,000	5.000	NSJ/CPT/SUP	FIX/Z	April 2032	38374CC82	GC	36,139,255	5.000	SEQ	FIX	February 2030	38374CH95
ZE	10,750,000	5.000	NSJ/CPT/SUP	FIX/Z	August 2032	38374CC90	GE (1)	157,483,009	4.000	SEQ	FIX	May 2027	38374CJ28
Security Group 2							GF (1)	15,000,000	(5)	SEQ	FLT	November 2028	38374CJ36
GI (1)	19,850,800	5.500	NTL (PAC)	FIX/IO	October 2033	38374CD24	GH	28,384,533	5.000	SEQ	FIX	November 2028	38374CJ44
GO (1)	19,850,800	0.000	PAC	PO	October 2033	38374CD32	GS (1)	15,000,000	(5)	NTL (SEQ)	INV/IO	November 2028	38374CJ51
IC	12,170,454	5.500	NTL (PAC)	FIX/IO	October 2027	38374CD40	SN (1)	62,993,203	(5)	NTL (SEQ)	INV/IO	May 2027	38374CJ69
KB	61,369,000	5.500	NSJ/TAC/AD	FIX	October 2033	38374CD57	VM	34,308,978	5.000	SEQ/AD	FIX	October 2014	38374CJ77
KD	13,199,000	5.500	PAC	FIX	April 2030	38374CD65	WI (1)	43,691,022	5.000	NTL (SEQ/AD)	FIX/IO	June 2023	38374CJ85
QI (1)	42,704,000	5.500	NTL (PAC)	FIX/IO	October 2032	38374CD73	WO (1)	43,691,022	0.000	SEQ/AD	PO	June 2023	38374CJ93
QO (1)	42,704,000	0.000	PAC	PO	October 2032	38374CD81	ZK	47,000,000	5.000	SEQ	FIX/Z	October 2033	38374CK26
QP	3,500,000	3.500	PAC	FIX	July 2026	38374CD99	Security Group 7						
QW	68,500,000	4.625	PAC	FIX	October 2027	38374CE23	IH (1)	17,583,181	5.500	NTL (PAC)	FIX/IO	March 2024	38374CK34
QX (1)	22,127,000	5.500	PAC	FIX	May 2029	38374CE31	NA	104,796,000	5.500	PAC	FIX	December 2031	38374CK42
ZB	18,750,200	5.500	NSJ/CPT/SUP	FIX/Z	October 2033	38374CE49	NB (1)	38,683,000	3.000	PAC	FIX	March 2024	38374CK59
Security Group 3							NI (1)	14,963,000	5.500	NTL (PAC)	FIX/IO	October 2032	38374C2L4
AC (1)	16,059,000	4.500	SEQ	FIX	February 2025	38374CE56	NO (1)	14,963,000	0.000	PAC	PO	October 2032	38374CK67
AD (1)	27,073,000	4.500	SEQ	FIX	January 2028	38374CE64	TI (1)	19,864,000	5.500	NTL (PAC)	FIX/IO	October 2033	38374CK75
AE	52,901,000	3.500	SEQ	FIX	March 2023	38374CE72	TO (1)	19,864,000	0.000	PAC	PO	October 2033	38374CK83
AH	14,000,000	4.000	SEQ	FIX	March 2023	38374CE80	WA	30,719,000	5.500	SUP	FIX	November 2032	38374CK91
FG (1)	19,967,000	(5)	SEQ	FLT	March 2023	38374CE98	WB	1,519,000	5.500	SUP	FIX	December 2032	38374CL25
SG (1)	19,967,000	(5)	NTL (SEQ)	INV/IO	March 2023	38374CF22	WC	6,528,000	5.500	SUP	FIX	April 2033	38374CL33
VE	17,979,000	4.500	SEQ/AD	FIX	November 2014	38374CF30	WD	11,042,000	5.500	SUP	FIX	October 2033	38374CL41
VI (1)	24,021,000	4.500	NTL (SEQ/AD)	FIX/IO	March 2024	38374CF48	WE	5,278,000	5.500	SCH	FIX	December 2029	38374CL58
VO (1)	24,021,000	0.000	SEQ/AD	PO	March 2024	38374CF55	WG	1,805,000	5.500	SCH	FIX	February 2030	38374CL66
ZC	28,000,000	4.500	SEQ	FIX/Z	October 2033	38374CF63	WH	1,803,000	5.500	SCH	FIX	March 2030	38374CL74
Security Group 4							WJ	9,100,000	5.500	TAC	FIX	November 2032	38374CL82
BC (1)	84,804,572	4.000	SEQ	FIX	July 2027	38374CF71	WK	3,900,000	5.500	SUP	FIX	November 2032	38374CL90
BD	29,092,000	5.500	SEQ	FIX	April 2030	38374CF89	Residual						
ET	3,629,000	5.500	SEQ	FIX	August 2028	38374CF97	RR		0 0.000	NPR	NPR	October 2033	38374CM24
FY (1)	63,603,428	(5)	SEQ	FLT	July 2027	38374CG21							

- (1) These Securities may be exchanged for MX Securities described in Schedule I.
- (2) Subject to increase as described under “Increase in Size” in this Supplement. The amount shown for each Notional Class (indicated by “NTL” under Principal Type) is its original Class Notional Balance and does not represent principal that will be paid.
- (3) As defined under “Class Types” in Appendix I to the Base Offering Circular. The type of Class with which the Class Notional Balance of each Notional Class will be reduced is indicated in parentheses.
- (4) See “Yield, Maturity and Prepayment Considerations—Final Distribution Date” in this Supplement.
- (5) See “Terms Sheet—Interest Rates” in this Supplement.

AVAILABLE INFORMATION

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

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

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

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

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

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TERMS SHEET

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

Sponsor: UBS Securities LLC

Trustee: Bank One Trust Company, N.A.

Tax Administrator: The Trustee

Closing Date: October 30, 2003

Distribution Dates: For the Group 1, 2, 3, 4, 6 and 7 Securities, the 20th day of each month or, if the 20th day is not a Business Day, the first Business Day thereafter, commencing in November 2003. For the Group 5 Securities, the 16th day of each month or, if the 16th day is not a Business Day, the first Business Day thereafter, commencing in November 2003.

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	5.0%	30
2	Ginnie Mae II	5.5%	30
3	Ginnie Mae II	4.5%	30
4	Ginnie Mae II	5.5%	30
5	Ginnie Mae I	6.5%	30
6	Ginnie Mae II	5.0%	30
7	Ginnie Mae II	5.5%	30

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

Assumed Characteristics of the Mortgage Loans Underlying the Trust 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			
\$500,000,000	356	2	5.400%
Group 2 Trust Assets			
\$250,000,000	353	4	5.939%
Group 3 Trust Assets			
\$200,000,000	354	3	5.125%
Group 4 Trust Assets			
\$250,000,000	355	2	5.875%
Group 5 Trust Assets			
\$102,792,029	300	53	7.000%
106,552,704	287	65	7.000%
35,099,712	251	96	7.000%
<u>\$244,444,445</u>			
Group 6 Trust Assets			
\$500,000,000	356	2	5.400%
Group 7 Trust Assets			
\$250,000,000	353	4	5.939%

¹ As of October 1, 2003.

² Does not include Group 3 Trust Assets that will be added to pay the Trustee Fee.

³ The Mortgage Loans underlying the Group 1, 2, 3, 4, 6 and 7 Trust Assets may bear interest at rates ranging from 0.25% to 1.50% per annum above the related Certificate Rate.

The actual remaining terms to maturity, loan ages and, in the case of the Group 1, 2, 3, 4, 6 and 7 Trust Assets, Mortgage Rates of many of the Mortgage Loans underlying the Trust Assets will differ from the weighted averages shown above, perhaps significantly. See *“The Trust Assets—The Mortgage Loans”* in this Supplement.

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

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

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

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

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

<u>Class</u>	<u>Interest Rate Formula(1)</u>	<u>Initial Interest Rate(2)</u>	<u>Minimum Rate</u>	<u>Maximum Rate</u>	<u>Delay (in days)</u>	<u>LIBOR for Minimum Interest Rate</u>
CF	LIBOR + 1.50%	2.60000%	1.50%	7.500000%	0	0.00%
CS	12.00% - (LIBOR x 2.00)	9.80000%	0.00%	12.000000%	0	6.00%
DS	12.50% - (LIBOR x 2.50)	9.75000%	0.00%	12.500000%	0	5.00%
ES	60.00% - (LIBOR x 10.00)	10.00000%	0.00%	10.000000%	0	6.00%
GF	LIBOR + 0.35%	1.47000%	0.35%	7.500000%	0	0.00%
GS	7.15% - LIBOR	6.03000%	0.00%	7.150000%	0	7.15%
F	LIBOR + 1.50%	2.62000%	1.50%	7.500000%	15	0.00%
FG	LIBOR + 0.30%	1.42000%	0.30%	7.500000%	0	0.00%
FH	LIBOR + 0.45%	1.57000%	0.45%	7.000000%	0	0.00%
FN	LIBOR + 0.30%	1.42000%	0.30%	7.500000%	0	0.00%
FY	LIBOR + 0.30%	1.42000%	0.30%	7.500000%	0	0.00%
S	7.846152% - (LIBOR x 1.307692)	6.38154%	0.00%	7.846152%	15	6.00%
SG	7.20% - LIBOR	6.08000%	0.00%	7.200000%	0	7.20%
SH	6.55% - LIBOR	5.43000%	0.00%	6.550000%	0	6.55%
SN	7.20% - LIBOR	6.08000%	0.00%	7.200000%	0	7.20%
SY	7.20% - LIBOR	6.08000%	0.00%	7.200000%	0	7.20%

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

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

SECURITY GROUP 1

The Group 1 Principal Distribution Amount and the ZA1, ZA2, ZE1 and ZE2 Accrual Amounts will be allocated as follows:

- The ZA1 Accrual Amount in the following order of priority:
 1. To KA, until reduced to its Scheduled Principal Balance for that Distribution Date
 2. To ZA1, until retired
- The ZA2 Accrual Amount in the following order of priority:
 1. If the principal balance of the Group 1 Trust Assets, after giving effect to the reduction of principal on that Distribution Date (the “Adjusted Group 1 Trust Asset Balance”), is less than the lower of (a) the 275% PSA Group 1 Jump Balance multiplied by the ZA Ratio and (b) the 75% PSA Group 1 Jump Balance, then to ZA2, until retired
 2. To KA, until reduced to its Scheduled Principal Balance for that Distribution Date

3. Sequentially, to ZA1 and ZA2, in that order, until retired
- The ZE1 Accrual Amount in the following order of priority:
 1. To KE, until reduced to its Scheduled Principal Balance for that Distribution Date
 2. To ZE1, until retired
 - The ZE2 Accrual Amount in the following order of priority:
 1. If the Adjusted Group 1 Trust Asset Balance is less than the lower of (a) the 275% PSA Group 1 Jump Balance multiplied by the ZE Ratio and (b) the 75% PSA Group 1 Jump Balance, then to ZE2, until retired
 2. To KE, until reduced to its Scheduled Principal Balance for that Distribution Date
 3. Sequentially, to ZE1 and ZE2, in that order, until retired
 - The Group 1 Principal Distribution Amount in the following order of priority:
 1. Sequentially, to PY, PC, PD, PO and EO, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
 2. Concurrently:
 - a. 50% allocated in the following order of priority:
 - i. If the Adjusted Group 1 Trust Asset Balance is less than the lower of (a) the 275% PSA Group 1 Jump Balance multiplied by the ZE Ratio and (b) the 75% PSA Group 1 Jump Balance, then, sequentially, to ZE1 and ZE2, in that order, until retired
 - ii. To KE, until reduced to its Scheduled Principal Balance for that Distribution Date
 - iii. Sequentially, to ZE1 and ZE2, in that order, until retired
 - iv. Concurrently, to CO and W, pro rata, until retired
 - v. To KE, without regard to its Scheduled Principal Balances, until retired
 - b. 50% allocated in the following order of priority:
 - i. If the Adjusted Group 1 Trust Asset Balance is less than the lower of (a) the 275% PSA Group 1 Jump Balance multiplied by the ZA Ratio and (b) the 75% PSA Group 1 Jump Balance, then in the following order of priority:
 - A. Sequentially, to ZA1 and ZA2, in that order, until retired
 - B. Concurrently, to CF, DS and ES, pro rata, until retired
 - ii. To KA, until reduced to its Scheduled Principal Balance for that Distribution Date
 - iii. Sequentially, to ZA1 and ZA2, in that order, until retired
 - iv. Concurrently, to CF, DS and ES, pro rata, until retired
 - v. To KA, without regard to its Scheduled Principal Balances, until retired

3. Sequentially, to PY, PC, PD, PO and EO, in that order, without regard to their Aggregate Scheduled Principal Balances, until retired
- The “*ZA Ratio*” is:
 1. For any Distribution Date up to and including the Distribution Date on which ZA1 is retired or any Distribution Date after the Distribution Date on which ZA2 is retired, 1.0
 2. For any other Distribution Date, the quotient derived by dividing (a) \$9,975,000 by (b) the outstanding balance of ZA2
 - The “*ZE Ratio*” is:
 1. For any Distribution Date up to and including the Distribution Date on which ZE1 is retired or any Distribution Date after the Distribution Date on which ZE2 is retired, 1.0
 2. For any other Distribution Date, the quotient derived by dividing (a) \$10,212,500 by (b) the outstanding balance of ZE2

SECURITY GROUP 2

The Group 2 Principal Distribution Amount and the ZB1 and ZB2 Accrual Amounts will be allocated as follows:

- The ZB1 Accrual Amount in the following order of priority:
 1. To KB, until reduced to its Scheduled Principal Balance for that Distribution Date
 2. To ZB1, until retired
- The ZB2 Accrual Amount in the following order of priority:
 1. If the principal balance of the Group 2 Trust Assets, after giving effect to the reduction of principal on that Distribution Date (the “Adjusted Group 2 Trust Asset Balance”), is less than the lower of (a) the 225% PSA Group 2 Jump Balance multiplied by the ZB Ratio and (b) the 75% PSA Group 2 Jump Balance, then to ZB2, until retired
 2. To KB, until reduced to its Scheduled Principal Balance for that Distribution Date
 3. Sequentially, to ZB1 and ZB2, in that order, until retired
- The Group 2 Principal Distribution Amount in the following order of priority:
 1. To the Group 2 PAC Classes, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date, allocated in the following order of priority:
 - a. Concurrently, until QP is retired:
 - i. 6.2674593510% to QP
 - ii. 93.7325406490% to QW
 - b. To QW, until retired
 - c. Sequentially, to QX, QD, QO and GO, in that order, until retired

2. If the Adjusted Group 2 Trust Asset Balance is less than the lower of (a) the 225% PSA Group 2 Jump Balance multiplied by the ZB Ratio and (b) the 75% PSA Group 2 Jump Balance, then, sequentially, to ZB1 and ZB2, in that order, until retired
 3. To KB, until reduced to its Scheduled Principal Balance for that Distribution Date
 4. Sequentially, to ZB1 and ZB2, in that order, until retired
 5. To KB, without regard to its Scheduled Principal Balances, until retired
 6. To the Group 2 PAC Classes, in the same order and priority described in Step 1 above, but without regard to their Aggregate Scheduled Principal Balances, until retired
- The “**ZB Ratio**” is:
 1. For any Distribution Date up to and including the Distribution Date on which ZB1 is retired or any Distribution Date after the Distribution Date on which ZB2 is retired, 1.0
 2. For any other Distribution Date, the quotient derived by dividing (a) \$17,812,690 by (b) the outstanding balance of ZB2

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 ZC Accrual Amount will be allocated as follows:

- The ZC Accrual Amount, sequentially, to VE, VO and ZC, in that order, until retired
- The Group 3 Adjusted Principal Distribution Amount in the following order of priority:
 1. Concurrently, to AE, AH and FG, pro rata, until retired
 2. Sequentially, to AC, AD, VE, VO and ZC, in that order, until retired

SECURITY GROUP 4

The Group 4 Principal Distribution Amount and the ZD Accrual Amount will be allocated as follows:

- The ZD Accrual Amount, sequentially, to VH, VL and ZD, in that order, until retired
- The Group 4 Principal Distribution Amount in the following order of priority:
 1. Concurrently, to BC and FY, pro rata, until retired
 2. Concurrently:
 - a. 74.4193185306% to BD, until retired
 - b. 25.5806814694% to ET and JV, in that order, until retired
 3. Sequentially, to VH, VL and ZD, in that order, until retired

SECURITY GROUP 5

The Group 5 Principal Distribution Amount will be allocated concurrently as follows:

1. 81.8181816322% to FH, until retired
2. 18.1818183678% in the following order of priority:
 - a. Sequentially, to OD and OE, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
 - b. Concurrently, to F and S, pro rata, until retired
 - c. Sequentially, to OD and OE, in that order, without regard to their Aggregate Scheduled Principal Balances, until retired

SECURITY GROUP 6

The Group 6 Principal Distribution Amount and the ZK Accrual Amount will be allocated as follows:

- The ZK Accrual Amount, sequentially, to VM, WO and ZK, in that order, until retired
- The Group 6 Principal Distribution Amount in the following order of priority:
 1. Concurrently:
 - a. 73.4404172428% allocated in the following order of priority:
 - i. Concurrently, to FN and GE, pro rata, until retired
 - ii. To GH, until retired
 - b. 26.5595827572%, concurrently, to GA and GF, pro rata, until retired
 2. Sequentially, to GC, VM, WO and ZK, in that order, until retired

SECURITY GROUP 7

The Group 7 Principal Distribution Amount will be allocated in the following order of priority:

1. Sequentially, to NB, NA, NO and TO, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
2. Sequentially, to WE, WG and WH, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
3. Concurrently:
 - a. 70.2646446625% to WA, until retired
 - b. 29.7353553375% in the following order of priority:
 - i. To WJ, until reduced to its Scheduled Principal Balance for that Distribution Date
 - ii. To WK, until retired
 - iii. To WJ, without regard to its Scheduled Principal Balances, until retired

4. Sequentially, to WB, WC and WD, in that order, until retired
5. Sequentially, to WE, WG and WH, in that order, without regard to their Aggregate Scheduled Principal Balances, until retired
6. Sequentially, to NB, NA, NO and TO, in that order, without regard to their Aggregate Scheduled Principal Balances, until retired

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

<u>Class</u>	<u>Structuring Ranges or Rates</u>
EO, PC, PD, PO and PY (in the aggregate)	100% PSA through 250% PSA
GO, QD, QO, QP, QW and QX (in the aggregate)	100% PSA through 250% PSA
OD and OE (in the aggregate)	300% PSA through 475% PSA
NA, NB, NO and TO (in the aggregate)	100% PSA through 250% PSA
WE, WG and WH (in the aggregate)	110% PSA through 200% PSA
KA	160% PSA
KB	175% PSA
KE	160% PSA
WJ	150% PSA

Jump Balances: The 75% PSA Group 1 Jump Balances, 275% PSA Group 1 Jump Balances, 75% PSA Group 2 Jump Balances and 225% PSA Group 2 Jump Balances (together, the “Jump Balances”) are included in Schedule III to this Supplement. The Jump Balances were calculated using a Structuring Rate of the respective percentage of PSA and the assumed characteristics of the related Trust MBS to be delivered on the Closing Date. The actual characteristics of the related Trust MBS may vary from the characteristics assumed in preparing the Jump Balances included in Schedule III to this Supplement and, if so, the Sponsor may recalculate such balances. The Sponsor will make them available on Ginnie Mae’s Multiclass Securities e-Access located on Ginnie Mae’s website (“e-Access”) shortly after the Closing Date.

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

Notional Classes: The Notional Classes will not receive distributions of principal but have Class Notional Balances for convenience in describing their entitlements to interest. The Class Notional Balance of each Notional Class represents the percentage indicated below of, and reduces to that extent with, the Class Principal Balances indicated:

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents Approximately</u>
EI	\$ 40,865,800	100% of EO (PAC Class)
GI	\$ 19,850,800	100% of GO (PAC Class)
GS	\$ 15,000,000	100% of GF (SEQ Class)
IA	\$ 33,860,400	30% of PY (PAC Class)
IB	\$ 15,086,000	20% of PT (PAC Class)
IC	\$ 1,272,727	36.3636363636% of QP (PAC Class)
	<u>10,897,727</u>	15.9090909091% of QW (PAC Class)
	<u>\$ 12,170,454</u>	
ID	\$ 2,714,047	7.6923076923% of OL (PAC Class)
IE	\$ 2,902,400	10% of OM (PAC Class)
IG	\$ 2,011,545	9.0909090909% of QU (PAC Class)
IH	\$ 17,583,181	45.4545454545 of NB (PAC Class)
NI	\$ 14,963,000	100% of NO (PAC Class)
PI	\$ 84,972,000	100% of PO (PAC Class)
QI	\$ 42,704,000	100% of QO (PAC Class)
SG	\$ 19,967,000	100% of FG (SEQ Class)
SH	\$200,000,000	100% of FH (STP Class)
SN	\$ 62,993,203	100% of FN (SEQ Class)
SY	\$ 63,603,428	100% of FY (SEQ Class)
TI	\$ 19,864,000	100% of TO (PAC Class)
VI	\$ 24,021,000	100% of VO (SEQ/AD Class)
VK	\$ 21,632,000	100% of VL (SEQ/AD Class)
WI	\$ 43,691,022	100% of WO (SEQ/AD Class)

Component Classes: For purposes of calculating distributions of principal, Classes ZA, ZB and ZE are comprised of multiple components having the designations and characteristics set forth below. Components are not separately transferable from the related Class of Securities.

<u>Class</u>	<u>Components</u>	<u>Principal Type</u>	<u>Interest Type</u>	<u>Interest Rate</u>	<u>Original Principal Balance</u>
ZA	ZA1	NSJ/SUP	FIX/Z	5.0%	\$ 525,000
	ZA2	NSJ/SUP	FIX/Z	5.0%	9,975,000
ZB	ZB1	NSJ/SUP	FIX/Z	5.5%	937,510
	ZB2	NSJ/SUP	FIX/Z	5.5%	17,812,690
ZE	ZE1	NSJ/SUP	FIX/Z	5.0%	537,500
	ZE2	NSJ/SUP	FIX/Z	5.0%	10,212,500

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

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

RISK FACTORS

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

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

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

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

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

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

An investment in the securities is subject to significant reinvestment risk. The rate of principal

payments on your securities is uncertain. You may be unable to reinvest the payments on your securities at the same returns provided by the securities. Lower prevailing interest rates may result in an unexpected return of principal. In that interest rate climate, higher yielding reinvestment opportunities may be limited. Conversely, higher prevailing interest rates may result in slower returns of principal and you may not be able to take advantage of higher yielding investment opportunities. The final payment on your security may occur much earlier than the final distribution date.

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

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

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

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

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

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

The residual securities may experience significant adverse tax timing consequences. Accordingly, you are urged to consult tax advisors and to consider the after-tax effect of ownership of a residual security and the suitability of the residual securities to your investment objectives. See “*Certain Federal Income Tax Consequences*” in this supplement and in the base offering circular.

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

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

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

THE TRUST ASSETS

General

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

The Trust MBS

The Group 1, 2, 3, 4, 6 and 7 Trust Assets are either:

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

Each Mortgage Loan underlying a Ginnie Mae II MBS Certificate issued prior to July 1, 2003 bears interest at a Mortgage Rate 0.50% to 1.50% per annum greater than the related Certificate Rate. Each Mortgage Loan underlying a Ginnie Mae II MBS Certificate issued on or after July 1, 2003 bears interest at a Mortgage Rate

0.25% to 0.75% 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 Group 5 Trust Assets are either:

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

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

The Mortgage Loans

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

Specific information regarding the characteristics of the Mortgage Loans is not available. For purposes of this Supplement, certain assumptions have been made regarding the remaining terms to maturity, loan ages and, in the case of the Group 1, 2, 3, 4, 6 and 7 Trust Assets, Mortgage Rates of the Mortgage Loans. However, the actual remaining terms to maturity, loan ages and, in the case of the Group 1, 2, 3, 4, 6 and 7 Trust Assets, Mortgage Rates of many of the Mortgage Loans will differ from the characteristics assumed, perhaps significantly. This will be the case even if the weighted average characteristics of the Mortgage Loans are the same as the assumed characteristics. Small differences in the characteristics of the Mortgage Loans can have a significant effect on the weighted average lives and yields of the Securities. See *“Risk Factors” and “Yield, Maturity and Prepayment Considerations” in this Supplement.*

The Trustee Fee

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

GINNIE MAE GUARANTY

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

DESCRIPTION OF THE SECURITIES

General

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

Form of Securities

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

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

Each Class (other than the Increased Minimum Denomination Classes) will be issued in minimum dollar denominations of initial principal balance of \$1,000 and integral multiples of \$1 in excess of \$1,000. The Increased Minimum Denomination Classes other than the Non-Sticky Jump Classes will be issued in minimum denominations that equal \$100,000 in initial principal or notional balance. The Non-Sticky Jump Classes will be issued in minimum denominations that equal \$50,000 in initial principal balance.

Distributions

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

Interest Distributions

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

- Interest will be calculated on the basis of a 360-day year consisting of twelve 30-day months.
- Interest distributable on any Class for any Distribution Date will consist of 30 days’ interest on its Class Principal Balance (or Class Notional Balance) as of the related Record Date.
- Investors can calculate the amount of interest to be distributed on each Class of Securities for any Distribution Date by using the Class Factors published in the preceding month. See *“—Class Factors” below.*

Categories of Classes and Components

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, and Components will be categorized as shown above under “Terms Sheet—Component Classes” in the Supplement. The abbreviations used on the inside cover page, in the Terms Sheet and on Schedule I to this Supplement are explained under “Class Types” in Appendix I to the Base Offering Circular.

Accrual Periods

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

<u>Class</u>	<u>Accrual Period</u>
Fixed Rate Classes and Classes F and S	The calendar month preceding the related Distribution Date
Group 1, 3, 4 and 6 Floating Rate and Inverse Floating Rate Classes	From the 20th day of the month preceding the month of the related Distribution Date through the 19th day of the month of that Distribution Date
Classes FH and SH	From the 16th day of the month preceding the month of the related Distribution Date through the 15th day of the month of that Distribution Date

Fixed Rate Classes

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

Floating Rate and Inverse Floating Rate Classes

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

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

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

Accrual Classes

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

Principal Distributions

The Principal Distribution Amount or the Adjusted Principal Distribution Amount for each Group, as applicable, and the ZA1, ZA2, ZB1, ZB2, ZC, ZD, ZE1, ZE2 and ZK Accrual Amounts will be distributed to the Holders entitled thereto as described under “Terms Sheet—Allocation of Principal” in this Supplement. Investors can calculate the amount of principal to be distributed with respect to any Distribution Date by using the Class Factors published in the preceding and current months. See “—Class Factors” below.

Categories of Classes and Components

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, and Components will be categorized as shown above under “Terms Sheet—Component Classes” in 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.

Component Classes

Each of Class ZA, ZB and ZE is a Component Class and has Components with the designations and characteristics shown under “Terms Sheet—Component Classes” in this Supplement. Components will not be separately issued or transferable.

Notional Classes

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

Residual Securities

The Class RR Securities will represent the beneficial ownership of the Residual Interest in the Issuing REMIC and the beneficial ownership of the Residual Interest in the Pooling REMIC, as described under “Certain Federal Income Tax Consequences” in the Base Offering Circular. The Class RR Securities will be entitled to receive the proceeds of the disposition of any assets remaining in the Trust REMICs after the Class Principal Balance of each Class of Regular Securities has been reduced to zero. However, any remaining proceeds are not likely to be significant. The Residual Securities may not be transferred to a Plan Investor, a Non-U.S. Person or a Disqualified Organization.

Class Factors

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

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

distributed to that Class, and investors in an Accrual Class can calculate the total amount of principal to be distributed to (or interest to be added to the Class Principal Balance of) that Class on the Distribution Date in the current month.

- Investors may obtain current Class Factors on e-Access.

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 either Trust REMIC has been lost or that a substantial risk exists that this status will be lost for the then current taxable year.

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

Modification and Exchange

All or a portion of the Classes of REMIC Securities specified on the inside cover page may be exchanged for a proportionate interest in the related MX Class or Classes shown on Schedule I to this Supplement. Similarly, all or a portion of the related MX Class or Classes may be exchanged for proportionate interests in the related Class or Classes of REMIC Securities and, in the case of Combinations 2, 3, 8, 13, 14, 15, 16, 17, 18, 22, 24, 25, 26 and 27, other related MX Classes. This process may occur repeatedly.

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

In the case of Combinations 2, 3, 8 and 22, the Classes of REMIC Securities may be exchanged for proportionate interests in various subcombinations of MX Classes. Similarly, all or a portion of these MX Classes may be exchanged for proportionate interests in the related REMIC Securities or in other subcombinations of the MX Classes. Each subcombination may be effected only in proportions that result in the principal and interest entitlements of the Securities received being equal to the entitlements of the Securities surrendered. See the example under “Description of the Securities—Modification and Exchange” in the Base Offering Circular.

A Beneficial Owner proposing to effect an exchange must notify the Trustee through the Beneficial Owner’s Book-Entry Depository participant. This notice must be received by the Trustee not later than two Business Days before the proposed exchange date. The exchange date can be any Business Day other than the last Business Day of the month. The notice must contain the outstanding principal balance of the Securities to be included in the exchange and the proposed exchange date. The notice is required to be delivered to the Trustee in writing at its Corporate Trust Office at 153 West 51st Street, 6th Floor, New York, NY, Attention: Trust Administrator Ginnie Mae 2003-086. The Trustee may be contacted by telephone at (212) 373-1139 and by fax at (212) 373-1384.

A fee will be payable to the Trustee in connection with each exchange equal to $\frac{1}{32}$ of 1% of the outstanding principal balance of the Securities surrendered for exchange (but not less than \$2,000 or more than \$25,000). The fee must be paid concurrently with the exchange.

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

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

YIELD, MATURITY AND PREPAYMENT CONSIDERATIONS

General

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

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

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

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

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

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

Accretion Directed Classes

Classes KA, KB, KE, VE, VH, VL, VM, VO and WO are Accretion Directed Classes. The related Accrual Amount will be applied to making principal distributions on those Classes as described in this Supplement. Classes VI, VK and WI are Notional Classes whose Class Notional Balances are determined by reference to the Class Principal Balances of Classes VO, VL and WO, respectively.

Each of the Accretion Directed Classes has the AD designation in the suffix position, rather than the prefix position, in its class principal type because it does not have principal payment stability through the applicable pricing prepayment assumption. Classes VE, VH, VL, VM, VO and WO will have principal payment stability only through the prepayment rate shown in the table below. Classes KA, KB and KE are not listed in the table below because, although they are entitled to receive payments from the related Accrual Amounts, they do not have principal payment stability through any prepayment rate significantly higher than 0% PSA.

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

- Moreover, based on the Modeling Assumptions, if the related Mortgage Loans prepay at any constant rate at or below the rate for an Accretion Directed Class shown in the table below, its Class Principal Balance 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 Classes VE, VH, VL, VM, VO and WO 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>
VE	6.0	November 2014	129% PSA
VH	6.0	September 2014	189% PSA
VL	15.0	June 2022	77% PSA
VM	6.0	October 2014	185% PSA
VO	16.1	March 2024	27% PSA
WO	15.6	June 2023	65% PSA

The Mortgage Loans will have characteristics that differ from those of the Modeling Assumptions. Therefore, even if the related Mortgage Loans prepay at a rate at or somewhat below the “at or below” rate shown for 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.

Securities that Receive Principal on the Basis of Schedules

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

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

<u>PAC Classes</u>	<u>Initial Effective Ranges</u>
EO, PC, PD, PO and PY (in the aggregate)	100% PSA through 250% PSA
GO, QD, QO, QP, QW and QX (in the aggregate)	100% PSA through 250% PSA
OD and OE (in the aggregate)	300% PSA through 475% PSA
NA, NB, NO and TO (in the aggregate)	100% PSA through 250% PSA
<u>Scheduled Classes</u>	<u>Initial Effective Range</u>
WE, WG and WH (in the aggregate)	110% PSA through 200% PSA
<u>TAC Classes</u>	<u>Initial Effective Rates</u>
KA	160% PSA
KB	175% PSA
KE	160% PSA
WJ	150% PSA

- The principal payment stability of the PAC Classes will be supported by the related Scheduled, TAC and Support Classes and Components.
- The principal payment stability of the Scheduled Classes will be supported by the related TAC and Support Classes.
- The principal payment stability of the TAC Classes will be supported by the related Support Classes and Components.

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

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

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

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

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

Assumability

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

Non-Sticky Jump Classes

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

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

The trigger events for the Non-Sticky Jump Classes are determined by reference to the related Jump Balances, which were calculated as set forth under “Terms Sheet—Jump Balances” in this Supplement and the ZA Ratio, ZB Ratio and ZE Ratio, as applicable, as described under “Term Sheet—Allocation of Principal” in this Supplement.

The Sponsor may recalculate the Jump Balances based upon the actual characteristics of the Group 1 and 2 Trust Assets delivered on the Closing Date, which may vary from the characteristics assumed in preparing the Jump Balances set forth in Schedule III to this Supplement. If recalculated, the Jump Balances will reflect the aggregate unpaid principal amounts of the Group 1 or 2 Trust Assets, as applicable, for each Distribution Date assuming that the Mortgage Loans underlying the Group 1 or 2 Trust Assets prepay at a constant rate of approximately 75% PSA, 225% PSA or 275% PSA, as applicable, and that each of the Mortgage Loans underlying the Group 1 or 2 Trust Assets has the same interest rate, remaining term to maturity and loan age as the weighted average mortgage rate, weighted average remaining term to maturity and weighted average loan age of the Group 1 or 2 Trust Assets, respectively, delivered on the Closing Date. If recalculated, the Jump Balances will be made available on e-Access shortly after the Closing Date.

Final Distribution Date

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

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

Modeling Assumptions

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

1. The Mortgage Loans underlying the Trust Assets have the assumed characteristics shown under “Assumed Characteristics of the Mortgage Loans Underlying the Trust Assets” in the Terms Sheet, except in the case of information set forth under the 0% PSA Prepayment Assumption Rate, for which each Mortgage Loan is assumed to have an original and a remaining term to maturity of 360 months and each Mortgage Loan underlying a Group 1, 2, 3, 4, 6 or 7 Trust Asset is assumed to have a Mortgage Rate of 1.5% per annum higher than the related Certificate Rate.

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

3. Distributions on the Group 1, 2, 3, 4, 6, and 7 Securities are always received on the 20th day of the month and distributions on the Group 5 Securities are always received on the 16th day of the month, in each case, whether or not a Business Day, commencing in November 2003.

4. A termination of the Trust does not occur.

5. The Closing Date for the Securities is October 30, 2003.

6. No expenses or fees are paid by the Trust other than the Trustee Fee.

7. Each Class is held from the Closing Date and is not exchanged in whole or in part.

8. The Jump Balances are as set forth in Schedule III.

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

- For example, most of the Mortgage Loans will not have the characteristics assumed, many Distribution Dates will occur on a Business Day after the 16th or 20th day of the month, as applicable, and the Trustee may cause a termination of the Trust as described under “Description of the Securities—Termination” in this Supplement.
- In addition, distributions on the Securities are based on Certificate Factors and Calculated Certificate Factors, if applicable, which may not reflect actual receipts on the Trust Assets.

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

Decrement Tables

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

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

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

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

- (a) multiplying the net reduction, if any, of the Class Principal Balance (or the net reduction of the Class Notional Balance, in the case of any Notional Class) from one Distribution Date to the next Distribution Date by the number of years from the date of issuance thereof to the related Distribution Date,

- (b) summing the results, and
- (c) dividing the sum by the aggregate amount of the assumed net reductions in principal balance or notional amount, as applicable, referred to in clause (a).

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

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

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

Distribution Date	Security Group 1 PSA Prepayment Assumption Rates										
	Classes CF, CS, DS and ES										
	0%	75%	76%	100%	173%	174%	188%	250%	275%	276%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
October 2004	100	100	100	100	100	100	100	99	99	83	63
October 2005	100	100	100	100	100	100	100	98	86	22	0
October 2006	100	100	100	100	100	100	98	65	43	0	0
October 2007	100	100	100	100	100	100	98	42	14	0	0
October 2008	100	100	100	100	100	100	98	27	0	0	0
October 2009	100	100	100	100	100	100	98	20	0	0	0
October 2010	100	100	100	100	100	100	98	8	0	0	0
October 2011	100	100	100	100	100	100	91	1	0	0	0
October 2012	100	100	100	100	100	100	87	0	0	0	0
October 2013	100	100	100	100	100	100	83	0	0	0	0
October 2014	100	100	100	100	100	100	78	0	0	0	0
October 2015	100	100	100	100	95	93	72	0	0	0	0
October 2016	100	100	100	100	87	86	66	0	0	0	0
October 2017	100	100	100	100	80	78	60	0	0	0	0
October 2018	100	100	100	100	72	71	54	0	0	0	0
October 2019	100	100	100	100	64	63	48	0	0	0	0
October 2020	100	100	100	100	57	56	42	0	0	0	0
October 2021	100	100	100	100	50	49	37	0	0	0	0
October 2022	100	100	100	100	44	43	32	0	0	0	0
October 2023	100	100	100	100	38	37	27	0	0	0	0
October 2024	100	100	100	100	32	31	23	0	0	0	0
October 2025	100	100	100	95	27	26	19	0	0	0	0
October 2026	100	100	100	80	22	21	15	0	0	0	0
October 2027	100	99	98	67	17	17	12	0	0	0	0
October 2028	100	81	79	54	13	13	9	0	0	0	0
October 2029	100	63	62	41	10	10	7	0	0	0	0
October 2030	100	45	44	29	7	7	5	0	0	0	0
October 2031	100	28	27	18	4	4	3	0	0	0	0
October 2032	68	11	11	7	1	1	1	0	0	0	0
October 2033	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	29.3	26.8	26.7	25.4	18.7	18.6	16.1	4.1	3.0	1.6	1.2

**Security Group 1
PSA Prepayment Assumption Rates**

Distribution Date	Classes CO and W					Classes EL, EO and PG					Classes IA and PY				
	0%	100%	188%	250%	400%	0%	100%	188%	250%	400%	0%	100%	188%	250%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2005	100	100	100	99	11	100	100	100	100	100	95	76	76	76	76
October 2006	100	100	100	59	0	100	100	100	100	100	89	46	46	46	46
October 2007	100	100	100	31	0	100	100	100	100	100	83	18	18	18	0
October 2008	100	100	100	13	0	100	100	100	100	100	77	0	0	0	0
October 2009	100	100	100	5	0	100	100	100	100	100	70	0	0	0	0
October 2010	100	100	100	2	0	100	100	100	100	100	62	0	0	0	0
October 2011	100	100	100	2	0	100	100	100	100	100	55	0	0	0	0
October 2012	100	100	100	0	0	100	100	100	100	100	46	0	0	0	0
October 2013	100	100	100	0	0	100	100	100	100	100	87	38	0	0	0
October 2014	100	100	94	0	0	100	100	100	100	64	28	0	0	0	0
October 2015	100	100	87	0	0	100	100	100	100	47	18	0	0	0	0
October 2016	100	100	80	0	0	100	100	100	100	35	7	0	0	0	0
October 2017	100	100	72	0	0	100	100	100	100	25	0	0	0	0	0
October 2018	100	100	65	0	0	100	87	87	87	18	0	0	0	0	0
October 2019	100	100	58	0	0	100	71	71	71	13	0	0	0	0	0
October 2020	100	100	51	0	0	100	57	57	57	10	0	0	0	0	0
October 2021	100	100	45	0	0	100	46	46	46	7	0	0	0	0	0
October 2022	100	100	39	0	0	100	36	36	36	5	0	0	0	0	0
October 2023	100	100	33	0	0	100	29	29	29	3	0	0	0	0	0
October 2024	100	100	28	0	0	100	22	22	22	2	0	0	0	0	0
October 2025	100	100	23	0	0	100	17	17	17	2	0	0	0	0	0
October 2026	100	97	19	0	0	100	13	13	13	1	0	0	0	0	0
October 2027	100	81	15	0	0	90	10	10	10	1	0	0	0	0	0
October 2028	100	65	11	0	0	25	7	7	7	0	0	0	0	0	0
October 2029	100	50	8	0	0	5	5	5	5	0	0	0	0	0	0
October 2030	100	35	6	0	0	3	3	3	3	0	0	0	0	0	0
October 2031	100	21	3	0	0	2	2	2	2	0	0	0	0	0	0
October 2032	82	8	1	0	0	1	1	1	1	0	0	0	0	0	0
October 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	29.4	26.1	17.9	3.6	1.6	24.7	18.6	18.6	18.6	12.8	8.2	2.9	2.9	2.9	2.7

PSA Prepayment Assumption Rates

Distribution Date	Classes IB, PC, PT, PV, PW and PX					Classes IE, OM, ON and PD				
	0%	100%	188%	250%	400%	0%	100%	188%	250%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100
October 2004	100	100	100	100	100	100	100	100	100	100
October 2005	100	100	100	100	100	100	100	100	100	100
October 2006	100	100	100	100	100	100	100	100	100	100
October 2007	100	100	100	100	76	100	100	100	100	100
October 2008	100	86	86	86	5	100	100	100	100	100
October 2009	100	48	48	48	0	100	100	100	100	0
October 2010	100	13	13	13	0	100	100	100	100	0
October 2011	100	0	0	0	0	100	47	47	47	0
October 2012	100	0	0	0	0	100	0	0	0	0
October 2013	100	0	0	0	0	100	0	0	0	0
October 2014	100	0	0	0	0	100	0	0	0	0
October 2015	100	0	0	0	0	100	0	0	0	0
October 2016	100	0	0	0	0	100	0	0	0	0
October 2017	94	0	0	0	0	100	0	0	0	0
October 2018	75	0	0	0	0	100	0	0	0	0
October 2019	56	0	0	0	0	100	0	0	0	0
October 2020	35	0	0	0	0	100	0	0	0	0
October 2021	12	0	0	0	0	100	0	0	0	0
October 2022	0	0	0	0	0	70	0	0	0	0
October 2023	0	0	0	0	0	4	0	0	0	0
October 2024	0	0	0	0	0	0	0	0	0	0
October 2025	0	0	0	0	0	0	0	0	0	0
October 2026	0	0	0	0	0	0	0	0	0	0
October 2027	0	0	0	0	0	0	0	0	0	0
October 2028	0	0	0	0	0	0	0	0	0	0
October 2029	0	0	0	0	0	0	0	0	0	0
October 2030	0	0	0	0	0	0	0	0	0	0
October 2031	0	0	0	0	0	0	0	0	0	0
October 2032	0	0	0	0	0	0	0	0	0	0
October 2033	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	16.2	6.0	6.0	6.0	4.4	19.3	8.0	8.0	8.0	5.4

**Security Group 1
PSA Prepayment Assumption Rates**

Distribution Date	Class KA										
	0%	75%	76%	100%	173%	174%	188%	250%	275%	276%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
October 2004	92	82	82	80	74	74	74	92	89	100	100
October 2005	90	81	81	79	59	59	73	59	59	100	75
October 2006	89	80	80	77	40	40	54	40	40	68	2
October 2007	88	78	78	76	24	33	34	24	24	33	0
October 2008	86	77	76	74	11	31	19	11	10	9	0
October 2009	84	75	75	72	1	21	8	1	0	0	0
October 2010	82	73	73	71	0	14	0	0	0	0	0
October 2011	81	71	71	69	0	9	0	0	0	0	0
October 2012	79	69	69	67	0	7	0	0	0	0	0
October 2013	77	67	67	62	0	4	0	0	0	0	0
October 2014	74	65	65	55	0	0	0	0	0	0	0
October 2015	72	63	63	47	0	0	0	0	0	0	0
October 2016	70	60	60	36	0	0	0	0	0	0	0
October 2017	67	58	58	25	0	0	0	0	0	0	0
October 2018	65	55	55	13	0	0	0	0	0	0	0
October 2019	62	42	41	0	0	0	0	0	0	0	0
October 2020	59	28	26	0	0	0	0	0	0	0	0
October 2021	56	12	10	0	0	0	0	0	0	0	0
October 2022	53	0	0	0	0	0	0	0	0	0	0
October 2023	49	0	0	0	0	0	0	0	0	0	0
October 2024	46	0	0	0	0	0	0	0	0	0	0
October 2025	42	0	0	0	0	0	0	0	0	0	0
October 2026	38	0	0	0	0	0	0	0	0	0	0
October 2027	34	0	0	0	0	0	0	0	0	0	0
October 2028	30	0	0	0	0	0	0	0	0	0	0
October 2029	1	0	0	0	0	0	0	0	0	0	0
October 2030	0	0	0	0	0	0	0	0	0	0	0
October 2031	0	0	0	0	0	0	0	0	0	0	0
October 2032	0	0	0	0	0	0	0	0	0	0	0
October 2033	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	17.2	11.9	11.8	9.6	2.6	3.4	3.2	2.8	2.7	3.6	2.3

PSA Prepayment Assumption Rates

Distribution Date	Class KE										
	0%	75%	76%	100%	174%	175%	188%	250%	275%	276%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
October 2004	93	84	84	82	76	76	76	93	90	90	79
October 2005	91	83	83	81	62	62	75	62	62	62	62
October 2006	90	82	81	79	46	51	58	46	46	46	2
October 2007	89	80	80	78	31	49	40	31	30	30	0
October 2008	87	79	79	76	20	37	26	20	9	8	0
October 2009	86	77	77	75	11	28	16	11	0	0	0
October 2010	84	75	75	73	4	22	9	4	0	0	0
October 2011	82	74	74	71	0	18	5	0	0	0	0
October 2012	80	72	72	69	0	15	2	0	0	0	0
October 2013	79	70	70	65	0	13	0	0	0	0	0
October 2014	77	68	68	59	0	9	0	0	0	0	0
October 2015	74	66	66	51	0	5	0	0	0	0	0
October 2016	72	64	64	42	0	1	0	0	0	0	0
October 2017	70	61	61	32	0	0	0	0	0	0	0
October 2018	67	59	58	21	0	0	0	0	0	0	0
October 2019	65	47	46	9	0	0	0	0	0	0	0
October 2020	62	34	32	0	0	0	0	0	0	0	0
October 2021	59	20	18	0	0	0	0	0	0	0	0
October 2022	56	6	4	0	0	0	0	0	0	0	0
October 2023	53	0	0	0	0	0	0	0	0	0	0
October 2024	50	0	0	0	0	0	0	0	0	0	0
October 2025	47	0	0	0	0	0	0	0	0	0	0
October 2026	43	0	0	0	0	0	0	0	0	0	0
October 2027	39	0	0	0	0	0	0	0	0	0	0
October 2028	35	0	0	0	0	0	0	0	0	0	0
October 2029	9	0	0	0	0	0	0	0	0	0	0
October 2030	0	0	0	0	0	0	0	0	0	0	0
October 2031	0	0	0	0	0	0	0	0	0	0	0
October 2032	0	0	0	0	0	0	0	0	0	0	0
October 2033	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	17.9	12.5	12.4	10.2	3.0	4.4	3.6	3.2	2.8	2.9	2.0

**Security Group 1
PSA Prepayment Assumption Rates
Classes PE, PI and PO**

<u>Distribution Date</u>	<u>Classes PE, PI and PO</u>				
	<u>0%</u>	<u>100%</u>	<u>188%</u>	<u>250%</u>	<u>400%</u>
Initial Percent	100	100	100	100	100
October 2004	100	100	100	100	100
October 2005	100	100	100	100	100
October 2006	100	100	100	100	100
October 2007	100	100	100	100	100
October 2008	100	100	100	100	100
October 2009	100	100	100	100	91
October 2010	100	100	100	100	55
October 2011	100	100	100	100	29
October 2012	100	89	89	89	9
October 2013	100	65	65	65	0
October 2014	100	45	45	45	0
October 2015	100	29	29	29	0
October 2016	100	15	15	15	0
October 2017	100	3	3	3	0
October 2018	100	0	0	0	0
October 2019	100	0	0	0	0
October 2020	100	0	0	0	0
October 2021	100	0	0	0	0
October 2022	100	0	0	0	0
October 2023	100	0	0	0	0
October 2024	77	0	0	0	0
October 2025	52	0	0	0	0
October 2026	24	0	0	0	0
October 2027	0	0	0	0	0
October 2028	0	0	0	0	0
October 2029	0	0	0	0	0
October 2030	0	0	0	0	0
October 2031	0	0	0	0	0
October 2032	0	0	0	0	0
October 2033	0	0	0	0	0
Weighted Average Life (years)	22.0	11.0	11.0	11.0	7.3

PSA Prepayment Assumption Rates

<u>Distribution Date</u>	<u>Class ZA</u>										
	<u>0%</u>	<u>75%</u>	<u>76%</u>	<u>100%</u>	<u>173%</u>	<u>174%</u>	<u>188%</u>	<u>250%</u>	<u>275%</u>	<u>276%</u>	<u>400%</u>
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
October 2004	105	105	105	105	100	100	94	0	0	0	0
October 2005	110	110	110	110	94	92	19	0	0	0	0
October 2006	116	116	116	116	85	83	0	0	0	0	0
October 2007	122	122	122	122	81	43	0	0	0	0	0
October 2008	128	128	128	128	79	0	0	0	0	0	0
October 2009	135	135	135	135	80	0	0	0	0	0	0
October 2010	142	142	142	142	59	0	0	0	0	0	0
October 2011	149	149	149	149	41	0	0	0	0	0	0
October 2012	157	157	157	157	31	0	0	0	0	0	0
October 2013	165	165	165	165	19	0	0	0	0	0	0
October 2014	173	173	173	173	4	0	0	0	0	0	0
October 2015	182	182	182	182	0	0	0	0	0	0	0
October 2016	191	191	191	191	0	0	0	0	0	0	0
October 2017	201	201	201	201	0	0	0	0	0	0	0
October 2018	211	211	211	211	0	0	0	0	0	0	0
October 2019	222	222	222	222	0	0	0	0	0	0	0
October 2020	234	234	234	183	0	0	0	0	0	0	0
October 2021	246	246	246	143	0	0	0	0	0	0	0
October 2022	258	244	237	103	0	0	0	0	0	0	0
October 2023	271	194	188	63	0	0	0	0	0	0	0
October 2024	285	144	139	24	0	0	0	0	0	0	0
October 2025	300	95	90	0	0	0	0	0	0	0	0
October 2026	315	46	42	0	0	0	0	0	0	0	0
October 2027	331	0	0	0	0	0	0	0	0	0	0
October 2028	348	0	0	0	0	0	0	0	0	0	0
October 2029	366	0	0	0	0	0	0	0	0	0	0
October 2030	229	0	0	0	0	0	0	0	0	0	0
October 2031	78	0	0	0	0	0	0	0	0	0	0
October 2032	0	0	0	0	0	0	0	0	0	0	0
October 2033	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	27.3	21.4	21.3	18.8	7.2	3.7	1.6	0.7	0.6	0.5	0.4

**Security Group 1
PSA Prepayment Assumption Rates**

Distribution Date	Class ZE										
	0%	75%	76%	100%	174%	175%	188%	250%	275%	276%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
October 2004	105	105	105	105	100	99	94	1	0	0	0
October 2005	110	110	110	110	93	92	21	0	0	0	0
October 2006	116	116	116	116	84	59	0	0	0	0	0
October 2007	122	122	122	122	79	0	0	0	0	0	0
October 2008	128	128	128	128	77	0	0	0	0	0	0
October 2009	135	135	135	135	78	0	0	0	0	0	0
October 2010	142	142	142	142	81	0	0	0	0	0	0
October 2011	149	149	149	149	79	0	0	0	0	0	0
October 2012	157	157	157	157	69	0	0	0	0	0	0
October 2013	165	165	165	165	57	0	0	0	0	0	0
October 2014	173	173	173	173	43	0	0	0	0	0	0
October 2015	182	182	182	182	26	0	0	0	0	0	0
October 2016	191	191	191	191	7	0	0	0	0	0	0
October 2017	201	201	201	201	0	0	0	0	0	0	0
October 2018	211	211	211	211	0	0	0	0	0	0	0
October 2019	222	222	222	222	0	0	0	0	0	0	0
October 2020	234	234	234	222	0	0	0	0	0	0	0
October 2021	246	246	246	183	0	0	0	0	0	0	0
October 2022	258	258	258	144	0	0	0	0	0	0	0
October 2023	271	233	227	105	0	0	0	0	0	0	0
October 2024	285	184	179	67	0	0	0	0	0	0	0
October 2025	300	136	131	30	0	0	0	0	0	0	0
October 2026	315	88	84	0	0	0	0	0	0	0	0
October 2027	331	41	37	0	0	0	0	0	0	0	0
October 2028	348	0	0	0	0	0	0	0	0	0	0
October 2029	366	0	0	0	0	0	0	0	0	0	0
October 2030	267	0	0	0	0	0	0	0	0	0	0
October 2031	120	0	0	0	0	0	0	0	0	0	0
October 2032	0	0	0	0	0	0	0	0	0	0	0
October 2033	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	27.6	22.1	22.0	19.8	9.0	3.0	1.6	0.7	0.6	0.5	0.4

**Security Group 2
PSA Prepayment Assumption Rates**

Distribution Date	Classes GI, GO and QG					Class IC					Classes IG, QU, QX and QY				
	0%	100%	220%	250%	500%	0%	100%	220%	250%	500%	0%	100%	220%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2005	100	100	100	100	100	96	80	80	80	80	100	100	100	100	100
October 2006	100	100	100	100	100	92	56	56	56	24	100	100	100	100	100
October 2007	100	100	100	100	100	88	34	34	34	0	100	100	100	100	20
October 2008	100	100	100	100	100	83	14	14	14	0	100	100	100	100	0
October 2009	100	100	100	100	100	78	0	0	0	0	100	84	84	84	0
October 2010	100	100	100	100	100	72	0	0	0	0	100	24	24	24	0
October 2011	100	100	100	100	90	66	0	0	0	0	100	0	0	0	0
October 2012	100	100	100	100	61	60	0	0	0	0	100	0	0	0	0
October 2013	100	100	100	100	42	53	0	0	0	0	100	0	0	0	0
October 2014	100	100	100	100	28	46	0	0	0	0	100	0	0	0	0
October 2015	100	100	100	100	19	39	0	0	0	0	100	0	0	0	0
October 2016	100	100	100	100	13	30	0	0	0	0	100	0	0	0	0
October 2017	100	100	100	100	9	21	0	0	0	0	100	0	0	0	0
October 2018	100	89	89	89	6	13	0	0	0	0	100	0	0	0	0
October 2019	100	72	72	72	4	3	0	0	0	0	100	0	0	0	0
October 2020	100	58	58	58	3	0	0	0	0	0	76	0	0	0	0
October 2021	100	47	47	47	2	0	0	0	0	0	38	0	0	0	0
October 2022	100	37	37	37	1	0	0	0	0	0	0	0	0	0	0
October 2023	100	29	29	29	1	0	0	0	0	0	0	0	0	0	0
October 2024	100	23	23	23	0	0	0	0	0	0	0	0	0	0	0
October 2025	100	18	18	18	0	0	0	0	0	0	0	0	0	0	0
October 2026	100	13	13	13	0	0	0	0	0	0	0	0	0	0	0
October 2027	100	10	10	10	0	0	0	0	0	0	0	0	0	0	0
October 2028	32	7	7	7	0	0	0	0	0	0	0	0	0	0	0
October 2029	5	5	5	5	0	0	0	0	0	0	0	0	0	0	0
October 2030	3	3	3	3	0	0	0	0	0	0	0	0	0	0	0
October 2031	2	2	2	2	0	0	0	0	0	0	0	0	0	0	0
October 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	24.9	18.7	18.7	18.7	10.3	9.9	3.3	3.3	3.3	2.5	17.7	6.6	6.6	6.6	3.8

**Security Group 2
PSA Prepayment Assumption Rates**

Distribution Date	Class KB											Class QD				
	0%	75%	76%	100%	194%	195%	220%	225%	226%	250%	500%	0%	100%	220%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2004	94	87	87	85	78	78	81	83	100	100	83	100	100	100	100	100
October 2005	92	85	85	83	64	64	81	83	85	79	21	100	100	100	100	100
October 2006	90	83	83	81	48	53	65	63	62	53	0	100	100	100	100	100
October 2007	88	81	81	79	34	53	48	46	45	33	0	100	100	100	100	100
October 2008	86	79	79	77	24	51	36	33	32	19	0	100	100	100	100	0
October 2009	84	76	76	74	15	43	27	24	23	9	0	100	100	100	100	0
October 2010	82	74	74	72	8	38	21	18	18	3	0	100	100	100	100	0
October 2011	79	72	71	69	3	35	18	15	15	0	0	100	48	48	48	0
October 2012	76	69	69	67	0	33	17	14	14	0	0	100	0	0	0	0
October 2013	74	66	66	62	0	32	16	13	13	0	0	100	0	0	0	0
October 2014	71	63	63	56	0	30	15	12	12	0	0	100	0	0	0	0
October 2015	67	60	60	48	0	28	14	11	11	0	0	100	0	0	0	0
October 2016	64	57	57	40	0	25	12	10	10	0	0	100	0	0	0	0
October 2017	61	53	53	30	0	23	11	9	9	0	0	100	0	0	0	0
October 2018	57	49	49	20	0	20	10	8	8	0	0	100	0	0	0	0
October 2019	53	38	37	10	0	18	9	7	7	0	0	100	0	0	0	0
October 2020	49	26	25	0	0	16	8	6	6	0	0	100	0	0	0	0
October 2021	44	13	12	0	0	14	7	5	5	0	0	100	0	0	0	0
October 2022	40	0	0	0	0	12	6	4	4	0	0	96	0	0	0	0
October 2023	35	0	0	0	0	10	5	4	4	0	0	24	0	0	0	0
October 2024	30	0	0	0	0	9	4	3	3	0	0	0	0	0	0	0
October 2025	24	0	0	0	0	7	3	3	2	0	0	0	0	0	0	0
October 2026	18	0	0	0	0	6	3	2	2	0	0	0	0	0	0	0
October 2027	12	0	0	0	0	4	2	2	2	0	0	0	0	0	0	0
October 2028	6	0	0	0	0	3	1	1	1	0	0	0	0	0	0	0
October 2029	0	0	0	0	0	2	1	1	1	0	0	0	0	0	0	0
October 2030	0	0	0	0	0	2	1	1	1	0	0	0	0	0	0	0
October 2031	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0
October 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	15.3	11.8	11.8	10.0	3.3	7.6	5.7	5.3	5.4	3.5	1.6	19.7	8.0	8.0	8.0	4.4

PSA Prepayment Assumption Rates

Distribution Date	Classes QE, QI and QO					Class QP					Class QW				
	0%	100%	220%	250%	500%	0%	100%	220%	250%	500%	0%	100%	220%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2005	100	100	100	100	100	100	95	75	75	75	96	81	81	81	81
October 2006	100	100	100	100	100	100	90	45	45	45	4	92	58	58	27
October 2007	100	100	100	100	100	100	84	16	16	16	0	88	36	36	0
October 2008	100	100	100	100	100	83	78	0	0	0	83	15	15	15	0
October 2009	100	100	100	100	42	72	0	0	0	0	78	0	0	0	0
October 2010	100	100	100	100	14	65	0	0	0	0	73	0	0	0	0
October 2011	100	100	100	100	0	58	0	0	0	0	68	0	0	0	0
October 2012	100	88	88	88	0	50	0	0	0	0	61	0	0	0	0
October 2013	100	65	65	65	0	41	0	0	0	0	55	0	0	0	0
October 2014	100	45	45	45	0	32	0	0	0	0	48	0	0	0	0
October 2015	100	29	29	29	0	22	0	0	0	0	40	0	0	0	0
October 2016	100	16	16	16	0	12	0	0	0	0	32	0	0	0	0
October 2017	100	4	4	4	0	0	0	0	0	0	24	0	0	0	0
October 2018	100	0	0	0	0	0	0	0	0	0	14	0	0	0	0
October 2019	100	0	0	0	0	0	0	0	0	0	3	0	0	0	0
October 2020	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2021	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2022	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2023	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2024	83	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2025	58	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2026	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	22.3	11.0	11.0	11.0	5.9	8.5	2.8	2.8	2.8	2.3	10.1	3.4	3.4	3.4	2.6

**Security Group 2
PSA Prepayment Assumption Rates**

<u>Distribution Date</u>	<u>Class ZB</u>										
	<u>0%</u>	<u>75%</u>	<u>76%</u>	<u>100%</u>	<u>194%</u>	<u>195%</u>	<u>220%</u>	<u>225%</u>	<u>226%</u>	<u>250%</u>	<u>500%</u>
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
October 2004	106	106	106	106	100	100	85	76	20	13	0
October 2005	112	112	112	112	96	95	20	8	0	0	0
October 2006	118	118	118	118	92	74	0	0	0	0	0
October 2007	125	125	125	125	90	29	0	0	0	0	0
October 2008	132	132	132	132	92	0	0	0	0	0	0
October 2009	139	139	139	139	96	0	0	0	0	0	0
October 2010	147	147	147	147	101	0	0	0	0	0	0
October 2011	155	155	155	155	107	0	0	0	0	0	0
October 2012	164	164	164	164	112	0	0	0	0	0	0
October 2013	173	173	173	173	106	0	0	0	0	0	0
October 2014	183	183	183	183	100	0	0	0	0	0	0
October 2015	193	193	193	193	92	0	0	0	0	0	0
October 2016	204	204	204	204	84	0	0	0	0	0	0
October 2017	216	216	216	216	76	0	0	0	0	0	0
October 2018	228	228	228	228	68	0	0	0	0	0	0
October 2019	241	241	241	241	61	0	0	0	0	0	0
October 2020	254	254	254	249	53	0	0	0	0	0	0
October 2021	269	269	269	226	46	0	0	0	0	0	0
October 2022	284	284	280	204	40	0	0	0	0	0	0
October 2023	300	256	252	181	34	0	0	0	0	0	0
October 2024	317	227	224	159	29	0	0	0	0	0	0
October 2025	334	199	196	137	24	0	0	0	0	0	0
October 2026	353	171	168	116	19	0	0	0	0	0	0
October 2027	373	143	141	96	15	0	0	0	0	0	0
October 2028	394	115	113	76	11	0	0	0	0	0	0
October 2029	365	88	87	58	8	0	0	0	0	0	0
October 2030	284	62	61	40	5	0	0	0	0	0	0
October 2031	197	36	35	23	3	0	0	0	0	0	0
October 2032	102	10	10	7	1	0	0	0	0	0	0
October 2033	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	27.9	24.1	24.1	22.7	16.0	3.5	1.6	1.4	0.7	0.7	0.4

**Security Group 3
PSA Prepayment Assumption Rates**

Distribution Date	Class AC					Class AD					Classes AE, AH, AU, FG and SG				
	0%	100%	137%	300%	400%	0%	100%	137%	300%	400%	0%	100%	137%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2004	100	100	100	100	100	100	100	100	100	100	97	92	91	84	79
October 2005	100	100	100	100	100	100	100	100	100	100	94	79	74	53	40
October 2006	100	100	100	100	87	100	100	100	100	100	91	63	54	18	0
October 2007	100	100	100	40	0	100	100	100	100	47	88	49	36	0	0
October 2008	100	100	100	0	0	100	100	100	49	0	84	35	20	0	0
October 2009	100	100	100	0	0	100	100	100	0	0	80	21	4	0	0
October 2010	100	100	48	0	0	100	100	100	0	0	76	9	0	0	0
October 2011	100	87	0	0	0	100	100	88	0	0	72	0	0	0	0
October 2012	100	28	0	0	0	100	100	51	0	0	67	0	0	0	0
October 2013	100	0	0	0	0	100	84	18	0	0	62	0	0	0	0
October 2014	100	0	0	0	0	100	54	0	0	0	57	0	0	0	0
October 2015	100	0	0	0	0	100	25	0	0	0	52	0	0	0	0
October 2016	100	0	0	0	0	100	0	0	0	0	46	0	0	0	0
October 2017	100	0	0	0	0	100	0	0	0	0	40	0	0	0	0
October 2018	100	0	0	0	0	100	0	0	0	0	33	0	0	0	0
October 2019	100	0	0	0	0	100	0	0	0	0	26	0	0	0	0
October 2020	100	0	0	0	0	100	0	0	0	0	19	0	0	0	0
October 2021	100	0	0	0	0	100	0	0	0	0	11	0	0	0	0
October 2022	100	0	0	0	0	100	0	0	0	0	3	0	0	0	0
October 2023	68	0	0	0	0	100	0	0	0	0	0	0	0	0	0
October 2024	17	0	0	0	0	100	0	0	0	0	0	0	0	0	0
October 2025	0	0	0	0	0	78	0	0	0	0	0	0	0	0	0
October 2026	0	0	0	0	0	45	0	0	0	0	0	0	0	0	0
October 2027	0	0	0	0	0	9	0	0	0	0	0	0	0	0	0
October 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years) ..	20.4	8.6	7.0	3.9	3.2	22.8	11.2	9.1	5.0	4.0	11.5	4.0	3.3	2.0	1.7

PSA Prepayment Assumption Rates

Distribution Date	Class AP					Class VE					Classes VG, VI and VO				
	0%	100%	137%	300%	400%	0%	100%	137%	300%	400%	0%	100%	137%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2004	100	100	100	100	100	93	93	93	93	93	100	100	100	100	100
October 2005	100	100	100	100	100	85	85	85	85	85	100	100	100	100	100
October 2006	100	100	100	100	95	78	78	78	78	78	100	100	100	100	100
October 2007	100	100	100	78	30	69	69	69	69	69	100	100	100	100	100
October 2008	100	100	100	31	0	61	61	61	61	15	100	100	100	100	100
October 2009	100	100	100	0	0	52	52	52	34	0	100	100	100	100	39
October 2010	100	100	81	0	0	42	42	42	0	0	100	100	100	63	0
October 2011	100	95	55	0	0	33	33	33	0	0	100	100	100	11	0
October 2012	100	73	32	0	0	22	22	22	0	0	100	100	100	0	0
October 2013	100	53	11	0	0	12	12	12	0	0	100	100	100	0	0
October 2014	100	34	0	0	0	0	0	0	0	0	100	100	86	0	0
October 2015	100	16	0	0	0	0	0	0	0	0	92	92	46	0	0
October 2016	100	0	0	0	0	0	0	0	0	0	82	81	9	0	0
October 2017	100	0	0	0	0	0	0	0	0	0	73	43	0	0	0
October 2018	100	0	0	0	0	0	0	0	0	0	63	7	0	0	0
October 2019	100	0	0	0	0	0	0	0	0	0	52	0	0	0	0
October 2020	100	0	0	0	0	0	0	0	0	0	41	0	0	0	0
October 2021	100	0	0	0	0	0	0	0	0	0	30	0	0	0	0
October 2022	100	0	0	0	0	0	0	0	0	0	18	0	0	0	0
October 2023	88	0	0	0	0	0	0	0	0	0	5	0	0	0	0
October 2024	69	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2025	49	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2026	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2027	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years) ..	21.9	10.2	8.3	4.6	3.7	6.0	6.0	6.0	4.7	4.0	16.1	13.7	11.9	7.3	5.9

**Security Group 3
PSA Prepayment Assumption Rates**

Distribution Date	Class ZC				
	0%	100%	137%	300%	400%
Initial Percent	100	100	100	100	100
October 2004	105	105	105	105	105
October 2005	109	109	109	109	109
October 2006	114	114	114	114	114
October 2007	120	120	120	120	120
October 2008	125	125	125	125	125
October 2009	131	131	131	131	131
October 2010	137	137	137	137	122
October 2011	143	143	143	143	90
October 2012	150	150	150	122	67
October 2013	157	157	157	97	49
October 2014	164	164	164	77	36
October 2015	171	171	171	61	27
October 2016	179	179	179	48	20
October 2017	188	188	165	38	14
October 2018	196	196	144	30	10
October 2019	205	181	126	23	8
October 2020	215	161	110	18	5
October 2021	224	142	95	14	4
October 2022	235	125	81	11	3
October 2023	246	109	69	8	2
October 2024	250	94	58	6	1
October 2025	250	80	48	5	1
October 2026	250	66	39	3	1
October 2027	250	54	31	2	0
October 2028	222	43	24	2	0
October 2029	182	32	18	1	0
October 2030	141	22	12	1	0
October 2031	97	13	7	0	0
October 2032	50	4	2	0	0
October 2033	0	0	0	0	0
Weighted Average Life (years)	27.3	21.2	19.2	12.5	10.0

**Security Group 4
PSA Prepayment Assumption Rates**

Distribution Date	Classes B, BA, BC, BE, BG, BH, BJ, BN, FY and SY					Class BD					Class ET				
	0%	100%	361%	600%	800%	0%	100%	361%	600%	800%	0%	100%	361%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2004	98	95	88	81	75	100	100	100	100	100	100	100	100	100	100
October 2005	96	86	63	42	26	100	100	100	100	100	100	100	100	100	100
October 2006	94	75	33	2	0	100	100	100	100	27	100	100	100	100	0
October 2007	92	64	10	0	0	100	100	100	9	0	100	100	100	0	0
October 2008	90	54	0	0	0	100	100	69	0	0	100	100	14	0	0
October 2009	88	44	0	0	0	100	100	16	0	0	100	100	0	0	0
October 2010	85	36	0	0	0	100	100	0	0	0	100	100	0	0	0
October 2011	82	27	0	0	0	100	100	0	0	0	100	100	0	0	0
October 2012	79	19	0	0	0	100	100	0	0	0	100	100	0	0	0
October 2013	76	12	0	0	0	100	100	0	0	0	100	100	0	0	0
October 2014	73	5	0	0	0	100	100	0	0	0	100	100	0	0	0
October 2015	69	0	0	0	0	100	94	0	0	0	100	84	0	0	0
October 2016	65	0	0	0	0	100	71	0	0	0	100	20	0	0	0
October 2017	61	0	0	0	0	100	49	0	0	0	100	0	0	0	0
October 2018	56	0	0	0	0	100	29	0	0	0	100	0	0	0	0
October 2019	51	0	0	0	0	100	9	0	0	0	100	0	0	0	0
October 2020	46	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2021	41	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2022	35	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2023	28	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2024	21	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2025	14	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2026	6	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2027	0	0	0	0	0	90	0	0	0	0	72	0	0	0	0
October 2028	0	0	0	0	0	55	0	0	0	0	0	0	0	0	0
October 2029	0	0	0	0	0	18	0	0	0	0	0	0	0	0	0
October 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	15.0	5.7	2.4	1.8	1.5	25.1	14.0	5.4	3.6	2.9	24.2	12.5	4.8	3.2	2.6

**Security Group 4
PSA Prepayment Assumption Rates**

Distribution Date	Class JV					Class VH					Classes VJ, VK and VL				
	0%	100%	361%	600%	800%	0%	100%	361%	600%	800%	0%	100%	361%	600%	800%
	Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2004	100	100	100	100	100	93	93	93	93	93	100	100	100	100	100
October 2005	100	100	100	100	100	86	86	86	86	86	100	100	100	100	100
October 2006	100	100	100	100	42	78	78	78	78	78	100	100	100	100	100
October 2007	100	100	100	13	0	70	70	70	70	0	100	100	100	100	43
October 2008	100	100	100	0	0	61	61	61	0	0	100	100	100	55	0
October 2009	100	100	25	0	0	52	52	52	0	0	100	100	100	0	0
October 2010	100	100	0	0	0	43	43	0	0	0	100	100	91	0	0
October 2011	100	100	0	0	0	32	32	0	0	0	100	100	26	0	0
October 2012	100	100	0	0	0	22	22	0	0	0	100	100	0	0	0
October 2013	100	100	0	0	0	10	10	0	0	0	100	100	0	0	0
October 2014	100	100	0	0	0	0	0	0	0	0	99	99	0	0	0
October 2015	100	100	0	0	0	0	0	0	0	0	88	88	0	0	0
October 2016	100	100	0	0	0	0	0	0	0	0	77	77	0	0	0
October 2017	100	77	0	0	0	0	0	0	0	0	65	65	0	0	0
October 2018	100	45	0	0	0	0	0	0	0	0	52	52	0	0	0
October 2019	100	15	0	0	0	0	0	0	0	0	39	39	0	0	0
October 2020	100	0	0	0	0	0	0	0	0	0	25	9	0	0	0
October 2021	100	0	0	0	0	0	0	0	0	0	10	0	0	0	0
October 2022	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2023	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2024	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2025	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2026	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2027	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2028	86	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2029	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	25.6	14.9	5.7	3.7	3.0	6.0	6.0	5.0	3.7	3.0	15.0	14.8	7.6	5.1	4.0

PSA Prepayment Assumption Rates

Distribution Date	Class ZD				
	0%	100%	361%	600%	800%
	Initial Percent	100	100	100	100
October 2004	106	106	106	106	106
October 2005	112	112	112	112	112
October 2006	118	118	118	118	118
October 2007	125	125	125	125	125
October 2008	132	132	132	132	85
October 2009	139	139	139	116	43
October 2010	147	147	147	72	22
October 2011	155	155	155	45	11
October 2012	164	164	137	28	6
October 2013	173	173	105	18	3
October 2014	183	183	80	11	1
October 2015	193	193	61	7	1
October 2016	204	204	46	4	0
October 2017	216	216	35	3	0
October 2018	228	228	26	2	0
October 2019	241	241	19	1	0
October 2020	254	254	15	1	0
October 2021	269	233	11	0	0
October 2022	278	206	8	0	0
October 2023	278	180	6	0	0
October 2024	278	155	4	0	0
October 2025	278	133	3	0	0
October 2026	278	111	2	0	0
October 2027	278	91	1	0	0
October 2028	278	72	1	0	0
October 2029	278	55	1	0	0
October 2030	239	38	0	0	0
October 2031	165	23	0	0	0
October 2032	85	8	0	0	0
October 2033	0	0	0	0	0
Weighted Average Life (years)	28.3	22.6	12.1	7.8	5.9

**Security Group 5
PSA Prepayment Assumption Rates**

Distribution Date	Classes CM, F and S					Classes EA, FH and SH					Classes ID, OA, OD and OL				
	0%	300%	445%	475%	900%	0%	300%	445%	475%	900%	0%	300%	445%	475%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2004	100	100	58	50	0	99	81	72	70	45	99	76	76	76	57
October 2005	100	100	36	24	0	98	65	52	49	20	97	56	56	56	26
October 2006	100	100	27	14	0	97	52	37	35	9	96	40	40	40	11
October 2007	100	99	25	13	0	95	42	27	24	4	94	27	27	27	5
October 2008	100	94	24	13	0	94	33	19	17	2	93	18	18	18	2
October 2009	100	86	22	13	0	93	27	14	12	1	91	11	11	11	1
October 2010	100	77	21	13	0	91	21	10	8	0	89	7	7	7	0
October 2011	100	68	19	13	0	89	17	7	6	0	87	4	4	4	0
October 2012	100	59	18	13	0	88	13	5	4	0	85	1	1	1	0
October 2013	100	51	17	13	0	86	11	3	3	0	82	0	0	0	0
October 2014	100	40	12	9	0	84	8	2	2	0	80	0	0	0	0
October 2015	100	31	8	6	0	82	6	2	1	0	77	0	0	0	0
October 2016	100	24	6	4	0	79	5	1	1	0	74	0	0	0	0
October 2017	100	19	4	3	0	77	4	1	1	0	71	0	0	0	0
October 2018	100	14	3	2	0	74	3	1	0	0	67	0	0	0	0
October 2019	100	11	2	1	0	71	2	0	0	0	64	0	0	0	0
October 2020	100	8	1	1	0	68	2	0	0	0	60	0	0	0	0
October 2021	100	6	1	0	0	65	1	0	0	0	56	0	0	0	0
October 2022	100	4	0	0	0	61	1	0	0	0	51	0	0	0	0
October 2023	100	3	0	0	0	57	1	0	0	0	46	0	0	0	0
October 2024	100	2	0	0	0	53	0	0	0	0	41	0	0	0	0
October 2025	100	1	0	0	0	49	0	0	0	0	36	0	0	0	0
October 2026	100	1	0	0	0	44	0	0	0	0	30	0	0	0	0
October 2027	100	0	0	0	0	39	0	0	0	0	23	0	0	0	0
October 2028	100	0	0	0	0	34	0	0	0	0	16	0	0	0	0
October 2029	100	0	0	0	0	28	0	0	0	0	9	0	0	0	0
October 2030	100	0	0	0	0	22	0	0	0	0	1	0	0	0	0
October 2031	73	0	0	0	0	15	0	0	0	0	0	0	0	0	0
October 2032	38	0	0	0	0	8	0	0	0	0	0	0	0	0	0
October 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	28.6	10.5	3.5	2.5	0.2	19.9	4.4	3.0	2.8	1.3	17.6	2.9	2.9	2.9	1.5

PSA Prepayment Assumption Rates

Distribution Date	Class OE				
	0%	300%	445%	475%	900%
Initial Percent	100	100	100	100	100
October 2004	100	100	100	100	100
October 2005	100	100	100	100	100
October 2006	100	100	100	100	100
October 2007	100	100	100	100	100
October 2008	100	100	100	100	100
October 2009	100	100	100	100	100
October 2010	100	100	100	100	100
October 2011	100	100	100	100	100
October 2012	100	100	100	100	48
October 2013	100	0	0	0	21
October 2014	100	0	0	0	9
October 2015	100	0	0	0	4
October 2016	100	0	0	0	2
October 2017	100	0	0	0	1
October 2018	100	0	0	0	0
October 2019	100	0	0	0	0
October 2020	100	0	0	0	0
October 2021	100	0	0	0	0
October 2022	100	0	0	0	0
October 2023	100	0	0	0	0
October 2024	100	0	0	0	0
October 2025	100	0	0	0	0
October 2026	100	0	0	0	0
October 2027	100	0	0	0	0
October 2028	100	0	0	0	0
October 2029	100	0	0	0	0
October 2030	100	0	0	0	0
October 2031	0	0	0	0	0
October 2032	0	0	0	0	0
October 2033	0	0	0	0	0
Weighted Average Life (years)	27.1	9.9	9.9	9.9	9.3

**Security Group 6
PSA Prepayment Assumption Rates**

Distribution Date	Classes FN, GD, GE, GJ, GK, GL, GM and SN					Classes GA, GB, GF and GS					Class GC				
	0%	100%	197%	300%	400%	0%	100%	197%	300%	400%	0%	100%	197%	300%	400%
	Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2004	98	95	92	89	86	98	95	93	90	88	100	100	100	100	100
October 2005	96	86	77	68	59	97	88	80	72	64	100	100	100	100	100
October 2006	94	75	58	42	28	95	78	63	49	36	100	100	100	100	100
October 2007	92	64	42	21	4	93	68	48	30	15	100	100	100	100	100
October 2008	89	54	27	4	0	91	59	35	15	0	100	100	100	100	92
October 2009	87	44	14	0	0	88	51	24	3	0	100	100	100	100	0
October 2010	84	35	3	0	0	86	43	14	0	0	100	100	100	33	0
October 2011	81	27	0	0	0	83	35	6	0	0	100	100	100	0	0
October 2012	78	19	0	0	0	80	28	0	0	0	100	100	84	0	0
October 2013	75	12	0	0	0	78	22	0	0	0	100	100	23	0	0
October 2014	71	5	0	0	0	74	16	0	0	0	100	100	0	0	0
October 2015	67	0	0	0	0	71	10	0	0	0	100	100	0	0	0
October 2016	63	0	0	0	0	67	5	0	0	0	100	100	0	0	0
October 2017	59	0	0	0	0	64	0	0	0	0	100	98	0	0	0
October 2018	54	0	0	0	0	60	0	0	0	0	100	54	0	0	0
October 2019	49	0	0	0	0	55	0	0	0	0	100	13	0	0	0
October 2020	44	0	0	0	0	50	0	0	0	0	100	0	0	0	0
October 2021	39	0	0	0	0	46	0	0	0	0	100	0	0	0	0
October 2022	33	0	0	0	0	40	0	0	0	0	100	0	0	0	0
October 2023	26	0	0	0	0	35	0	0	0	0	100	0	0	0	0
October 2024	19	0	0	0	0	29	0	0	0	0	100	0	0	0	0
October 2025	12	0	0	0	0	22	0	0	0	0	100	0	0	0	0
October 2026	4	0	0	0	0	15	0	0	0	0	100	0	0	0	0
October 2027	0	0	0	0	0	8	0	0	0	0	100	0	0	0	0
October 2028	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0
October 2029	0	0	0	0	0	0	0	0	0	0	23	0	0	0	0
October 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.7	5.7	3.6	2.8	2.3	15.8	6.5	4.1	3.1	2.5	25.7	15.1	9.6	6.8	5.4

PSA Prepayment Assumption Rates

Distribution Date	Class GH					Class VM					Classes VN, WI and WO				
	0%	100%	197%	300%	400%	0%	100%	197%	300%	400%	0%	100%	197%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2004	100	100	100	100	100	93	93	93	93	93	100	100	100	100	100
October 2005	100	100	100	100	100	86	86	86	86	86	100	100	100	100	100
October 2006	100	100	100	100	100	78	78	78	78	78	100	100	100	100	100
October 2007	100	100	100	100	100	70	70	70	70	70	100	100	100	100	100
October 2008	100	100	100	100	0	61	61	61	61	61	100	100	100	100	100
October 2009	100	100	100	24	0	52	52	52	52	31	100	100	100	100	100
October 2010	100	100	100	0	0	43	43	43	43	0	100	100	100	100	48
October 2011	100	100	51	0	0	33	33	33	0	0	100	100	100	90	0
October 2012	100	100	0	0	0	22	22	22	0	0	100	100	100	32	0
October 2013	100	100	0	0	0	11	11	11	0	0	100	100	100	0	0
October 2014	100	100	0	0	0	0	0	0	0	0	100	100	75	0	0
October 2015	100	89	0	0	0	0	0	0	0	0	90	90	27	0	0
October 2016	100	42	0	0	0	0	0	0	0	0	80	80	0	0	0
October 2017	100	0	0	0	0	0	0	0	0	0	70	70	0	0	0
October 2018	100	0	0	0	0	0	0	0	0	0	59	59	0	0	0
October 2019	100	0	0	0	0	0	0	0	0	0	47	47	0	0	0
October 2020	100	0	0	0	0	0	0	0	0	0	35	13	0	0	0
October 2021	100	0	0	0	0	0	0	0	0	0	22	0	0	0	0
October 2022	100	0	0	0	0	0	0	0	0	0	8	0	0	0	0
October 2023	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2024	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2025	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2026	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2027	70	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2028	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	24.3	12.9	8.0	5.8	4.6	6.0	6.0	6.0	5.4	4.7	15.6	15.1	11.5	8.7	7.0

**Security Group 6
PSA Prepayment Assumption Rates**

Distribution Date	Class ZK				
	0%	100%	197%	300%	400%
Initial Percent	100	100	100	100	100
October 2004	105	105	105	105	105
October 2005	110	110	110	110	110
October 2006	116	116	116	116	116
October 2007	122	122	122	122	122
October 2008	128	128	128	128	128
October 2009	135	135	135	135	135
October 2010	142	142	142	142	142
October 2011	149	149	149	149	138
October 2012	157	157	157	157	103
October 2013	165	165	165	149	76
October 2014	173	173	173	118	56
October 2015	182	182	182	94	41
October 2016	191	191	176	74	30
October 2017	201	201	150	59	22
October 2018	211	211	126	46	16
October 2019	222	222	106	36	12
October 2020	234	234	89	28	8
October 2021	246	218	74	22	6
October 2022	258	192	61	17	4
October 2023	266	168	50	13	3
October 2024	266	145	41	10	2
October 2025	266	124	32	7	1
October 2026	266	104	26	5	1
October 2027	266	85	20	4	1
October 2028	266	67	15	3	0
October 2029	266	51	10	2	0
October 2030	219	36	7	1	0
October 2031	151	22	4	1	0
October 2032	78	8	1	0	0
October 2033	0	0	0	0	0
Weighted Average Life (years)	28.2	22.7	17.8	13.8	11.1

**Security Group 7
PSA Prepayment Assumption Rates**

Distribution Date	Classes IH, NB, NE, NG, NH, NJ, NK and NL					Class NA					Classes NC, NI and NO				
	0%	100%	220%	250%	500%	0%	100%	220%	250%	500%	0%	100%	220%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2004	93	78	78	78	78	100	100	100	100	100	100	100	100	100	100
October 2005	86	42	42	42	42	100	100	100	100	100	100	100	100	100	100
October 2006	79	0	0	0	0	100	99	99	99	78	100	100	100	100	100
October 2007	71	0	0	0	0	100	84	84	84	43	100	100	100	100	100
October 2008	62	0	0	0	0	100	70	70	70	19	100	100	100	100	100
October 2009	53	0	0	0	0	100	57	57	57	3	100	100	100	100	100
October 2010	43	0	0	0	0	100	44	44	44	0	100	100	100	100	41
October 2011	32	0	0	0	0	100	32	32	32	0	100	100	100	100	0
October 2012	21	0	0	0	0	100	21	21	21	0	100	100	100	100	0
October 2013	8	0	0	0	0	100	12	12	12	0	100	100	100	100	0
October 2014	0	0	0	0	0	98	4	4	4	0	100	100	100	100	0
October 2015	0	0	0	0	0	93	0	0	0	0	100	83	83	83	0
October 2016	0	0	0	0	0	87	0	0	0	0	100	45	45	45	0
October 2017	0	0	0	0	0	81	0	0	0	0	100	12	12	12	0
October 2018	0	0	0	0	0	75	0	0	0	0	100	0	0	0	0
October 2019	0	0	0	0	0	68	0	0	0	0	100	0	0	0	0
October 2020	0	0	0	0	0	61	0	0	0	0	100	0	0	0	0
October 2021	0	0	0	0	0	53	0	0	0	0	100	0	0	0	0
October 2022	0	0	0	0	0	44	0	0	0	0	100	0	0	0	0
October 2023	0	0	0	0	0	35	0	0	0	0	100	0	0	0	0
October 2024	0	0	0	0	0	25	0	0	0	0	100	0	0	0	0
October 2025	0	0	0	0	0	15	0	0	0	0	100	0	0	0	0
October 2026	0	0	0	0	0	4	0	0	0	0	100	0	0	0	0
October 2027	0	0	0	0	0	0	0	0	0	0	40	0	0	0	0
October 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	6.0	1.7	1.7	1.7	1.7	17.9	6.7	6.7	6.7	4.0	23.9	12.9	12.9	12.9	6.9

**Security Group 7
PSA Prepayment Assumption Rates**

Distribution Date	Classes ND, TI and TO					Class WA					Class WB				
	0%	100%	220%	250%	500%	0%	100%	220%	250%	500%	0%	100%	220%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2004	100	100	100	100	100	100	100	87	83	53	100	100	100	100	100
October 2005	100	100	100	100	100	100	100	61	51	0	100	100	100	100	0
October 2006	100	100	100	100	100	100	100	33	16	0	100	100	100	100	0
October 2007	100	100	100	100	100	100	100	12	0	0	100	100	100	0	0
October 2008	100	100	100	100	100	100	100	0	0	0	100	100	10	0	0
October 2009	100	100	100	100	100	100	100	0	0	0	100	100	0	0	0
October 2010	100	100	100	100	100	100	100	0	0	0	100	100	0	0	0
October 2011	100	100	100	100	89	100	100	0	0	0	100	100	0	0	0
October 2012	100	100	100	100	61	100	100	0	0	0	100	100	0	0	0
October 2013	100	100	100	100	42	100	100	0	0	0	100	100	0	0	0
October 2014	100	100	100	100	28	100	100	0	0	0	100	100	0	0	0
October 2015	100	100	100	100	19	100	100	0	0	0	100	100	0	0	0
October 2016	100	100	100	100	13	100	100	0	0	0	100	100	0	0	0
October 2017	100	100	100	100	9	100	91	0	0	0	100	100	0	0	0
October 2018	100	89	89	89	6	100	82	0	0	0	100	100	0	0	0
October 2019	100	72	72	72	4	100	73	0	0	0	100	100	0	0	0
October 2020	100	58	58	58	3	100	63	0	0	0	100	100	0	0	0
October 2021	100	47	47	47	2	100	53	0	0	0	100	100	0	0	0
October 2022	100	37	37	37	1	100	44	0	0	0	100	100	0	0	0
October 2023	100	29	29	29	1	100	34	0	0	0	100	100	0	0	0
October 2024	100	23	23	23	0	100	24	0	0	0	100	100	0	0	0
October 2025	100	18	18	18	0	100	15	0	0	0	100	100	0	0	0
October 2026	100	13	13	13	0	100	6	0	0	0	100	100	0	0	0
October 2027	100	10	10	10	0	100	0	0	0	0	100	27	0	0	0
October 2028	62	7	7	7	0	100	0	0	0	0	100	0	0	0	0
October 2029	5	5	5	5	0	100	0	0	0	0	100	0	0	0	0
October 2030	3	3	3	3	0	78	0	0	0	0	100	0	0	0	0
October 2031	2	2	2	2	0	41	0	0	0	0	100	0	0	0	0
October 2032	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0
October 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	25.3	18.7	18.7	18.7	10.3	27.7	18.4	2.4	2.0	1.0	29.1	23.9	4.9	3.7	1.7

PSA Prepayment Assumption Rates

Distribution Date	Class WC					Class WD					Class WE				
	0%	100%	220%	250%	500%	0%	100%	220%	250%	500%	0%	100%	220%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2004	100	100	100	100	100	100	100	100	100	100	100	100	90	90	90
October 2005	100	100	100	100	0	100	100	100	100	49	100	100	70	70	70
October 2006	100	100	100	100	0	100	100	100	100	0	100	100	47	47	0
October 2007	100	100	100	61	0	100	100	100	100	0	100	100	28	28	0
October 2008	100	100	100	0	0	100	100	100	65	0	100	100	12	12	0
October 2009	100	100	31	0	0	100	100	100	18	0	100	100	0	0	0
October 2010	100	100	0	0	0	100	100	92	0	0	100	100	0	0	0
October 2011	100	100	0	0	0	100	100	78	0	0	100	100	0	0	0
October 2012	100	100	0	0	0	100	100	74	0	0	100	98	0	0	0
October 2013	100	100	0	0	0	100	100	74	0	0	100	79	0	0	0
October 2014	100	100	0	0	0	100	100	74	0	0	100	42	0	0	0
October 2015	100	100	0	0	0	100	100	74	0	0	100	0	0	0	0
October 2016	100	100	0	0	0	100	100	69	0	0	100	0	0	0	0
October 2017	100	100	0	0	0	100	100	62	0	0	100	0	0	0	0
October 2018	100	100	0	0	0	100	100	55	0	0	100	0	0	0	0
October 2019	100	100	0	0	0	100	100	48	0	0	100	0	0	0	0
October 2020	100	100	0	0	0	100	100	42	0	0	100	0	0	0	0
October 2021	100	100	0	0	0	100	100	36	0	0	100	0	0	0	0
October 2022	100	100	0	0	0	100	100	31	0	0	100	0	0	0	0
October 2023	100	100	0	0	0	100	100	26	0	0	100	0	0	0	0
October 2024	100	100	0	0	0	100	100	22	0	0	100	0	0	0	0
October 2025	100	100	0	0	0	100	100	18	0	0	100	0	0	0	0
October 2026	100	100	0	0	0	100	100	14	0	0	100	0	0	0	0
October 2027	100	100	0	0	0	100	100	11	0	0	100	0	0	0	0
October 2028	100	50	0	0	0	100	100	8	0	0	100	0	0	0	0
October 2029	100	0	0	0	0	100	98	6	0	0	40	0	0	0	0
October 2030	100	0	0	0	0	100	68	4	0	0	0	0	0	0	0
October 2031	100	0	0	0	0	100	39	2	0	0	0	0	0	0	0
October 2032	100	0	0	0	0	100	11	1	0	0	0	0	0	0	0
October 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	29.3	25.0	5.7	4.1	1.8	29.7	27.6	15.7	5.4	2.0	26.0	10.7	3.0	3.0	1.9

**Security Group 7
PSA Prepayment Assumption Rates**

Distribution Date	Class WG					Class WH					Class WJ				
	0%	100%	220%	250%	500%	0%	100%	220%	250%	500%	0%	100%	220%	250%	500%
	Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2004	100	100	100	100	100	100	100	100	100	100	100	100	93	93	76
October 2005	100	100	100	100	100	100	100	100	100	100	100	100	80	73	0
October 2006	100	100	100	100	0	100	100	100	100	0	100	100	48	23	0
October 2007	100	100	100	100	0	100	100	100	100	0	100	100	18	0	0
October 2008	100	100	100	100	0	100	100	100	100	0	100	100	0	0	0
October 2009	100	100	99	99	0	100	100	100	100	0	100	100	0	0	0
October 2010	100	100	70	9	0	100	100	100	100	0	100	100	0	0	0
October 2011	100	100	48	0	0	100	100	100	15	0	100	100	0	0	0
October 2012	100	100	28	0	0	100	100	100	0	0	100	100	0	0	0
October 2013	100	100	0	0	0	100	100	94	0	0	100	100	0	0	0
October 2014	100	100	0	0	0	100	100	54	0	0	100	100	0	0	0
October 2015	100	74	0	0	0	100	100	11	0	0	100	100	0	0	0
October 2016	100	0	0	0	0	100	0	0	0	0	100	100	0	0	0
October 2017	100	0	0	0	0	100	0	0	0	0	100	88	0	0	0
October 2018	100	0	0	0	0	100	0	0	0	0	100	75	0	0	0
October 2019	100	0	0	0	0	100	0	0	0	0	100	61	0	0	0
October 2020	100	0	0	0	0	100	0	0	0	0	100	47	0	0	0
October 2021	100	0	0	0	0	100	0	0	0	0	100	33	0	0	0
October 2022	100	0	0	0	0	100	0	0	0	0	100	19	0	0	0
October 2023	100	0	0	0	0	100	0	0	0	0	100	6	0	0	0
October 2024	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2025	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2026	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2027	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2028	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2029	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
October 2030	0	0	0	0	0	0	0	0	0	0	69	0	0	0	0
October 2031	0	0	0	0	0	0	0	0	0	0	15	0	0	0	0
October 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	26.2	12.2	7.9	6.7	2.2	26.3	12.7	11.1	7.6	2.3	27.4	16.8	2.9	2.4	1.2

PSA Prepayment Assumption Rates

Distribution Date	Class WK				
	0%	100%	220%	250%	500%
	Initial Percent	100	100	100	100
October 2004	100	100	72	60	0
October 2005	100	100	19	0	0
October 2006	100	100	0	0	0
October 2007	100	100	0	0	0
October 2008	100	100	0	0	0
October 2009	100	100	0	0	0
October 2010	100	100	0	0	0
October 2011	100	100	0	0	0
October 2012	100	100	0	0	0
October 2013	100	100	0	0	0
October 2014	100	100	0	0	0
October 2015	100	100	0	0	0
October 2016	100	100	0	0	0
October 2017	100	100	0	0	0
October 2018	100	100	0	0	0
October 2019	100	100	0	0	0
October 2020	100	100	0	0	0
October 2021	100	100	0	0	0
October 2022	100	100	0	0	0
October 2023	100	100	0	0	0
October 2024	100	81	0	0	0
October 2025	100	51	0	0	0
October 2026	100	21	0	0	0
October 2027	100	0	0	0	0
October 2028	100	0	0	0	0
October 2029	100	0	0	0	0
October 2030	100	0	0	0	0
October 2031	100	0	0	0	0
October 2032	0	0	0	0	0
October 2033	0	0	0	0	0
Weighted Average Life (years)	28.7	22.0	1.4	1.1	0.5

Yield Considerations

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

Prepayments: Effect on Yields

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

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

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

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

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

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

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

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

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

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

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

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

Yield Tables

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

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

The yields were calculated by

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

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

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

SECURITY GROUP 1

**Sensitivity of Class CO to Prepayments
Assumed Price 46.5%**

PSA Prepayment Assumption Rates			
<u>100%</u>	<u>188%</u>	<u>250%</u>	<u>400%</u>
3.0%	4.5%	23.7%	53.7%

Sensitivity of Class CS to Prepayments
Assumed Price 81.0%*

<u>LIBOR</u>	<u>PSA Prepayment Assumptions Rates</u>			
	<u>100%</u>	<u>188%</u>	<u>250%</u>	<u>400%</u>
0.10%	15.1%	15.6%	19.5%	33.6%
1.10%	12.6%	13.1%	17.1%	31.1%
3.10%	7.6%	8.2%	12.3%	26.3%
6.00% and above	0.9%	1.4%	5.5%	19.5%

Sensitivity of Class DS to Prepayments
Assumed Price 78.0%*

<u>LIBOR</u>	<u>PSA Prepayment Assumptions Rates</u>			
	<u>100%</u>	<u>188%</u>	<u>250%</u>	<u>400%</u>
0.10%	16.3%	16.8%	21.5%	38.3%
1.10%	13.0%	13.6%	18.3%	35.1%
3.10%	6.6%	7.3%	12.2%	28.9%
5.00% and above	1.0%	1.6%	6.5%	23.2%

Sensitivity of Class EI to Prepayments
Assumed Price 34.25%*

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>188%</u>	<u>250%</u>	<u>400%</u>	<u>743%</u>
13.4%	13.4%	13.4%	10.7%	0.0%

Sensitivity of Class EO to Prepayments
Assumed Price 58.0%

<u>PSA Prepayment Assumption Rates</u>			
<u>100%</u>	<u>188%</u>	<u>250%</u>	<u>400%</u>
3.0%	3.0%	3.0%	4.4%

Sensitivity of Class ES to Prepayments
Assumed Price 93.0%*

<u>LIBOR</u>	<u>PSA Prepayment Assumptions Rates</u>			
	<u>100%</u>	<u>188%</u>	<u>250%</u>	<u>400%</u>
5.00% and below	11.1%	11.2%	12.6%	17.2%
5.50%	5.6%	5.8%	7.2%	12.0%
6.00% and above	0.3%	0.5%	1.9%	6.8%

Sensitivity of Class IA to Prepayments
Assumed Price 12.0%*

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>188%</u>	<u>250%</u>	<u>400%</u>	<u>488%</u>
10.4%	10.4%	10.4%	6.1%	0.1%

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

**Sensitivity of Class IB to Prepayments
Assumed Price 20.75%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>188%</u>	<u>250%</u>	<u>400%</u>	<u>420%</u>
12.6%	12.6%	12.6%	1.7%	0.0%

**Sensitivity of Class IE to Prepayments
Assumed Price 23.5%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>188%</u>	<u>250%</u>	<u>400%</u>	<u>468%</u>
14.7%	14.7%	14.7%	5.0%	0.0%

**Sensitivity of Class PI to Prepayments
Assumed Price 28.75%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>188%</u>	<u>250%</u>	<u>400%</u>	<u>519%</u>
13.3%	13.3%	13.3%	6.6%	0.0%

**Sensitivity of Class PO to Prepayments
Assumed Price 70.25%**

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>188%</u>	<u>250%</u>	<u>400%</u>	<u>400%</u>
3.3%	3.3%	3.3%	4.9%	

SECURITY GROUP 2

**Sensitivity of Class GI to Prepayments
Assumed Price 36.25%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>	<u>761%</u>
14.2%	14.2%	14.2%	9.0%	0.0%

**Sensitivity of Class GO to Prepayments
Assumed Price 60.75%**

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>	<u>500%</u>
2.7%	2.7%	2.7%	5.0%	

**Sensitivity of Class IC to Prepayments
Assumed Price 13.0%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>	<u>543%</u>
18.5%	18.5%	18.5%	3.6%	0.0%

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

**Sensitivity of Class IG to Prepayments
Assumed Price 21.5%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>220%</u>	<u>250%</u>	<u>476%</u>	<u>500%</u>
17.4%	17.4%	17.4%	0.0%	(2.0)%

**Sensitivity of Class QI to Prepayments
Assumed Price 30.5%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>	<u>530%</u>
14.2%	14.2%	14.2%	1.8%	0.0%

**Sensitivity of Class QO to Prepayments
Assumed Price 70.0%**

PSA Prepayment Assumption Rates			
<u>100%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>
3.3%	3.3%	3.3%	6.1%

SECURITY GROUP 3

**Sensitivity of Class SG to Prepayments
Assumed Price 10.25%***

LIBOR	PSA Prepayment Assumption Rates			
	<u>100%</u>	<u>137%</u>	<u>300%</u>	<u>400%</u>
0.12%	61.1%	55.6%	30.9%	16.8%
1.12%	48.2%	42.3%	16.2%	1.9%
3.12%	22.0%	15.0%	(14.5)%	(29.6)%
7.20% and above	**	**	**	**

**Sensitivity of Class VI to Prepayments
Assumed Price 26.25%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>137%</u>	<u>300%</u>	<u>397%</u>	<u>400%</u>
15.1%	14.0%	6.0%	0.1%	(0.1)%

**Sensitivity of Class VO to Prepayments
Assumed Price 65.75%**

PSA Prepayment Assumption Rates			
<u>100%</u>	<u>137%</u>	<u>300%</u>	<u>400%</u>
3.1%	3.5%	5.9%	7.3%

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

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

SECURITY GROUP 4

**Sensitivity of Class SY to Prepayments
Assumed Price 9.25%***

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>361%</u>	<u>600%</u>	<u>800%</u>
0.12%	78.0%	53.6%	31.5%	14.9%
1.12%	63.8%	37.9%	15.0%	(1.8)%
3.12%	36.2%	5.6%	(19.3)%	(36.4)%
7.20% and above	**	**	**	**

**Sensitivity of Class VK to Prepayments
Assumed Price 30.25%***

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>361%</u>	<u>539%</u>	<u>600%</u>	<u>800%</u>
16.8%	8.9%	0.0%	(3.3)%	(15.0)%

**Sensitivity of Class VL to Prepayments
Assumed Price 69.25%**

<u>PSA Prepayment Assumption Rates</u>			
<u>100%</u>	<u>361%</u>	<u>600%</u>	<u>800%</u>
2.5%	4.9%	7.4%	9.5%

SECURITY GROUP 5

**Sensitivity of Class ID to Prepayments
Assumed Price 16.5%***

<u>PSA Prepayment Assumption Rates</u>				
<u>300%</u>	<u>445%</u>	<u>475%</u>	<u>590%</u>	<u>900%</u>
4.6%	4.6%	4.6%	0.1%	(31.0)%

**Sensitivity of Class S to Prepayments
Assumed Price 90.0%***

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>300%</u>	<u>445%</u>	<u>475%</u>	<u>900%</u>
0.12%	9.4%	12.5%	14.4%	67.2%
1.12%	7.9%	10.9%	12.8%	65.8%
3.12%	5.1%	7.8%	9.6%	63.0%
6.00% and above	1.0%	3.4%	5.0%	59.0%

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

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

Sensitivity of Class SH to Prepayments
Assumed Price 6.75%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>300%</u>	<u>445%</u>	<u>475%</u>	<u>900%</u>
0.12%	84.2%	69.3%	66.1%	15.4%
1.12%	65.8%	51.8%	48.8%	1.1%
3.12%	31.3%	18.9%	16.3%	(25.6)%
6.55% and above	**	**	**	**

SECURITY GROUP 6

Sensitivity of Class GS to Prepayments
Assumed Price 10.5%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>197%</u>	<u>300%</u>	<u>400%</u>
0.12%	66.5%	58.9%	50.2%	41.5%
1.12%	54.4%	46.3%	37.0%	27.8%
3.12%	30.7%	21.0%	9.9%	(0.7)%
7.15% and above	**	**	**	**

Sensitivity of Class SN to Prepayments
Assumed Price 10.0%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>197%</u>	<u>300%</u>	<u>400%</u>
0.12%	70.1%	61.2%	51.2%	41.4%
1.12%	57.2%	47.7%	37.0%	26.7%
3.12%	31.8%	20.4%	7.8%	(3.9)%
7.20% and above	**	**	**	**

Sensitivity of Class WI to Prepayments
Assumed Price 28.25%*

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>197%</u>	<u>300%</u>	<u>400%</u>	<u>516%</u>
16.4%	14.4%	10.7%	6.1%	0.1%

Sensitivity of Class WO to Prepayments
Assumed Price 66.25%

<u>PSA Prepayment Assumption Rates</u>			
<u>100%</u>	<u>197%</u>	<u>300%</u>	<u>400%</u>
2.8%	3.6%	4.8%	6.0%

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

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

SECURITY GROUP 7

**Sensitivity of Class IH to Prepayments
Assumed Price 8.0%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>	<u>673%</u>
13.4%	13.4%	13.4%	10.1%	0.0%

**Sensitivity of Class NI to Prepayments
Assumed Price 30.25%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>	<u>625%</u>
16.1%	16.1%	16.1%	6.6%	0.0%

**Sensitivity of Class NO to Prepayments
Assumed Price 68.0%**

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>	<u>500%</u>
3.0%	3.0%	3.0%	3.0%	5.7%

**Sensitivity of Class TI to Prepayments
Assumed Price 34.25%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>	<u>801%</u>
15.2%	15.2%	15.2%	10.4%	0.0%

**Sensitivity of Class TO to Prepayments
Assumed Price 61.25%**

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>	<u>500%</u>
2.7%	2.7%	2.7%	2.7%	4.9%

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

CERTAIN FEDERAL INCOME TAX CONSEQUENCES

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

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

REMIC Elections

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

Regular Securities

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

The Class CO, EO, GO, NO, PO, QO, TO, VL, VO, and WO 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 EI, GI, GS, IA, IC, IH, NI, PI, QI, SG, SH, SN, SY, TI, VI, VK and WI Securities are “Interest Weighted Securities” as described in “Certain Federal Income Tax Consequences—Tax Treatment of Regular Securities—Interest Weighted Securities and Non-VRDI Securities” in the Base Offering Circular. Although the tax treatment of Interest Weighted Securities is not entirely certain, Holders of the Interest Weighted Securities should expect to accrue all income on these Securities (other than income attributable to market discount or *de minimis* market discount) under the OID rules based on the expected payments on these securities at the prepayment assumption described below.

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

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

Prospective investors in the Securities should be aware, however, that the foregoing expectations about OID could change because of differences (1) between anticipated purchase prices and actual purchase prices or (2) between the assumed characteristics of the Trust Assets and the characteristics of the Trust Assets actually delivered to the Trust. The prepayment assumption that should be used in determining the rates of accrual of OID, if any, on the Regular Securities (as described in “Yield, Maturity and Prepayment Considerations” in this Supplement) is as follows:

<u>Group</u>	<u>PSA</u>
1	188%
2	220
3	137
4	361
5	445
6	197
7	220

In the case of the Floating Rate Classes and Class S, the constant value of LIBOR to be used for these determinations is 1.10% in the case of the Group 1 Securities and 1.12% in the case of the Group 3, 4, 5 and 6 Securities. No representation is made, however, about the rate at which prepayments on the Mortgage Loans underlying any Group of Trust Assets actually will occur or the level of LIBOR at any time after the date of this Supplement. See “Certain Federal Income Tax Consequences” in the Base Offering Circular.

The Regular Securities generally will be treated as “regular interests” in a REMIC for domestic building and loan associations, “permitted assets” for financial asset securitization investment trusts (“FASITs”), and “real estate assets” for real estate investment trusts (“REITs”) as described in “Certain Federal Income Tax

Consequences” in the Base Offering Circular. Similarly, interest on the Regular Securities will be considered “interest on obligations secured by mortgages on real property” for REITs.

Residual Securities

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

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

Regulations have been proposed regarding the federal income tax treatment of “inducement fees” received by transferees of noneconomic REMIC residential interests. The proposed regulations (i) provide tax accounting rules for the treatment of such fees as income over an appropriate period and (ii) clarify that inducement fees will be treated as income from sources within the United States. If these rules are finalized as proposed, the final regulations will apply to taxable years ending on or after the date the final regulations are published, and thus the rules in the proposed regulations may apply to the treatment of any inducement fee received in connection with the purchase of Class RR Securities. Prospective purchasers of the Class RR Securities should consult with their tax advisors regarding the effect of these proposed regulations.

MX Securities

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

ERISA MATTERS

Ginnie Mae guarantees distributions of principal and interest with respect to the Securities. The Ginnie Mae Guaranty is supported by the full faith and credit of the United States of America. The Regular and MX Securities will qualify as “guaranteed governmental mortgage pool certificates” within the meaning of a Department of Labor regulation, the effect of which is to provide that mortgage loans and participations therein underlying a “guaranteed governmental mortgage pool certificate” will not be considered assets of an employee

benefit plan subject to the Employee Retirement Income Security Act of 1974, as amended (“ERISA”), or subject to section 4975 of the Code (each, a “Plan”), solely by reason of the Plan’s purchase and holding of that certificate.

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

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

See “ERISA Considerations” in the Base Offering Circular.

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

LEGAL INVESTMENT CONSIDERATIONS

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

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

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

PLAN OF DISTRIBUTION

Subject to the terms and conditions of the Sponsor Agreement, the Sponsor has agreed to purchase all of the Securities if any are sold and purchased. The Sponsor proposes to offer each Class to the public from time to time for sale in negotiated transactions at varying prices to be determined at the time of sale, plus accrued interest, if any, from (1) October 1, 2003 on the Fixed Rate Classes and Classes F and S, (2) October 16, 2003 on Classes FH and SH and (3) October 20, 2003 on the Group 1, 3, 4 and 6 Floating Rate and Inverse Floating Rate Classes. The Sponsor may effect these transactions by sales to or through certain securities dealers. These dealers may receive compensation in the form of discounts, concessions or commissions from the Sponsor and/or commissions from any purchasers for which they act as agents. Some of the Securities may be sold through dealers in relatively small sales. In the usual case, the commission charged on a relatively small sale of securities will be a higher percentage of the sales price than that charged on a large sale of securities.

INCREASE IN SIZE

Before the Closing Date, Ginnie Mae, the Trustee and the Sponsor may agree to increase the size of this offering. In that event, the Securities will have the same characteristics as described in this Supplement, except that (1) the Original Class Principal Balance (or original Class Notional Balance), (2) the Original Component Principal Balance of each Component of each related Class including references to such balances in the definitions of the “ZA Ratio”, “ZB Ratio” and “ZE Ratio” as shown under “Terms Sheet—Allocation of Principal” in this Supplement and (3) the Jump Balances, Scheduled Principal Balances and Aggregate

Scheduled Principal Balances of each Class or Component receiving principal distributions or interest distributions based upon a notional balance from the same Trust Asset Group will increase by the same proportion. The Trust Agreement, the Final Data Statement, the Final Schedules and the Supplemental Statement, if any, will reflect any increase in the size of the transaction.

LEGAL MATTERS

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

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Schedule I

Available Combinations⁽¹⁾

	REMIC Securities		MX Securities						
	Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance (2)	Principal Type (3)	Interest Rate	Interest Type (3)	CUSIP Number	Final Distribution Date (4)
I-I-S	Security Group 1								
	Combination 1								
	DS	\$ 7,178,694	CS	\$ 8,973,367	NSJ/SUP	(6)	INV	38374CM32	October 2033
	ES	1,794,673							
	Combination 2 (7)								
	PC	\$75,430,000	IB	\$15,086,000	NTL (PAC)	5.00%	FIX/IO	38374CM40	January 2029
			PT	75,430,000	PAC	4.00	FIX	38374CM57	January 2029
			PV	75,430,000	PAC	4.50	FIX	38374CM65	January 2029
			PW	75,430,000	PAC	4.25	FIX	38374CM73	January 2029
			PX	75,430,000	PAC	4.75	FIX	38374CM81	January 2029
	Combination 3 (7)								
	PD	\$29,024,000	IE	\$ 2,902,400	NTL (PAC)	5.00%	FIX/IO	38374CM99	February 2030
			OM	29,024,000	PAC	4.50	FIX	38374CN23	February 2030
			ON	29,024,000	PAC	4.75	FIX	38374CN31	February 2030
	Combination 4								
	PI	\$84,972,000	PE	\$84,972,000	PAC	5.00%	FIX	38374CN49	September 2032
	PO	84,972,000							
	Combination 5								
	EI	\$40,865,800	PG	\$40,865,800	PAC	5.00%	FIX	38374CN56	October 2033
	EO	40,865,800							
Security Group 2									
Combination 6									
QI	\$42,704,000	QE	\$42,704,000	PAC	5.50%	FIX	38374CN64	October 2032	
QO	42,704,000								
Combination 7									
GI	\$19,850,800	QG	\$19,850,800	PAC	5.50%	FIX	38374CN72	October 2033	
GO	19,850,800								
Combination 8 (7)									
QX	\$22,127,000	IG	\$ 2,011,545	NTL(PAC)	5.50%	FIX/IO	38374CN80	May 2029	
		QU	22,127,000	PAC	5.00	FIX	38374CN98	May 2029	
		QY	22,127,000	PAC	5.25	FIX	38374CP21	May 2029	

REMIC Securities		MX Securities							
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance (2)	Principal Type (3)	Interest Rate	Interest Type (3)	CUSIP Number	Final Distribution Date (4)	
Security Group 3									
Combination 9									
FG	\$ 19,967,000	AU	\$ 19,967,000	SEQ	7.50%	FIX	38374CP39	March 2023	
SG	19,967,000								
Combination 10									
AC	\$ 16,059,000	AP	\$ 43,132,000	SEQ	4.50%	FIX	38374CP47	January 2028	
AD	27,073,000								
Combination 11									
VI	\$ 24,021,000	VG	\$ 24,021,000	SEQ/AD	4.50%	FIX	38374CP54	March 2024	
VO	24,021,000								
Security Group 4									
Combination 12									
FY	\$ 63,603,428	BA	\$ 63,603,428	SEQ	7.50%	FIX	38374CP62	July 2027	
SY	63,603,428								
Combination 13									
BA (5)	\$ 63,603,428	B	\$148,408,000	SEQ	5.50%	FIX	38374CP70	July 2027	
BC	84,804,572								
Combination 14									
BA (5)	\$ 33,921,828	BE	\$118,726,400	SEQ	5.00%	FIX	38374CP88	July 2027	
BC	84,804,572								
Combination 15									
BA (5)	\$ 23,128,519	BG	\$107,933,091	SEQ	4.75%	FIX	38374CP96	July 2027	
BC	84,804,572								
Combination 16									
BA (5)	\$ 14,134,095	BH	\$ 98,938,667	SEQ	4.50%	FIX	38374CQ20	July 2027	
BC	84,804,572								
Combination 17									
BA (5)	\$ 6,523,428	BJ	\$ 91,328,000	SEQ	4.25%	FIX	38374CQ38	July 2027	
BC	84,804,572								
Combination 18									
BA (5)	\$ 47,113,651	BN	\$131,918,223	SEQ	5.25%	FIX	38374CQ46	July 2027	
BC	84,804,572								
Combination 19									
VK	\$ 21,632,000	VJ	\$ 21,632,000	SEQ/AD	5.50%	FIX	38374CQ53	June 2022	
VL	21,632,000								
Security Group 5									
Combination 20									
FH	\$200,000,000	EA	\$200,000,000	STP	7.00%	FIX	38374CQ61	October 2033	
SH	200,000,000								
Combination 21									
F	\$ 5,152,952	CM	\$ 9,093,445	SUP	4.25%	FIX	38374CQ79	October 2033	
S	3,940,493								
Combination 22 (7)									
OD	\$ 35,282,622	ID	\$ 2,714,047	NTL (PAC)	6.50%	FIX/IO	38374CQ87	October 2033	
		OA	35,282,622	PAC	4.00%	FIX	38374CQ95	October 2033	
		OL	35,282,622	PAC	3.75%	FIX	38374CR29	October 2033	

REMIC Securities			MX Securities					
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance (2)	Principal Type (3)	Interest Rate	Interest Type (3)	CUSIP Number	Final Distribution Date (4)
Security Group 6								
Combination 23								
FN	\$ 62,993,203	GD	\$ 62,993,203	SEQ	7.50%	FIX	38374CR37	May 2027
SN	62,993,203							
Combination 24								
GD (5)	\$ 42,949,911	GJ	\$200,432,920	SEQ	4.75%	FIX	38374CR45	May 2027
GE	157,483,009							
Combination 25								
GD (5)	\$ 26,247,168	GK	\$183,730,177	SEQ	4.50%	FIX	38374CR52	May 2027
GE	157,483,009							
Combination 26								
GD (5)	\$ 12,114,078	GL	\$169,597,087	SEQ	4.25%	FIX	38374CR60	May 2027
GE	157,483,009							
Combination 27								
GD (5)	\$ 62,993,203	GM	\$220,476,212	SEQ	5.00%	FIX	38374CR78	May 2027
GE	157,483,009							
Combination 28								
GF	\$ 15,000,000	GB	\$ 15,000,000	SEQ	7.50%	FIX	38374CR86	November 2028
GS	15,000,000							
Combination 29								
WI	\$ 43,691,022	VN	\$ 43,691,022	SEQ/AD	5.00%	FIX	38374CR94	June 2023
WO	43,691,022							
Security Group 7								
Combination 30								
IH	\$ 10,549,910	NE	\$ 38,683,000	PAC	4.50%	FIX	38374CS28	March 2024
NB	38,683,000							
Combination 31								
IH	\$ 8,791,591	NG	\$ 38,683,000	PAC	4.25%	FIX	38374CS36	March 2024
NB	38,683,000							
Combination 32								
IH	\$ 7,033,273	NH	\$ 38,683,000	PAC	4.00%	FIX	38374CS44	March 2024
NB	38,683,000							
Combination 33								
IH	\$ 5,274,955	NJ	\$ 38,683,000	PAC	3.75%	FIX	38374CS51	March 2024
NB	38,683,000							
Combination 34								
IH	\$ 3,516,637	NK	\$ 38,683,000	PAC	3.50%	FIX	38374CS69	March 2024
NB	38,683,000							
Combination 35								
IH	\$ 1,758,319	NL	\$ 38,683,000	PAC	3.25%	FIX	38374CS77	March 2024
NB	38,683,000							
Combination 36								
NI	\$ 14,963,000	NC	\$ 14,963,000	PAC	5.50%	FIX	38374CS85	October 2032
NO	14,963,000							
Combination 37								
TI	\$ 19,864,000	ND	\$ 19,864,000	PAC	5.50%	FIX	38374CS93	October 2033
TO	19,864,000							

(1) All exchanges must comply with minimum denominations restrictions.

(2) The amount shown for each MX Class represents the maximum Original Class Principal Balance (or original Class Notional Balance) of that Class, assuming it were to be issued on the Closing Date.

(3) As defined under "Class Types" in Appendix I to the Base Offering Circular.

(4) See "Yield, Maturity and Prepayment Considerations—Final Distribution Date" in this Supplement.

(5) MX Class.

(6) The Interest Rate will be calculated as described under "Terms Sheet—Interest Rates" in this Supplement.

(7) In the case of Combinations 2, 3, 8 and 22 various subcombinations are permitted. See "Description of the Securities—Modification and Exchange" in the Base Offering Circular for a discussion of subcombinations.

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SCHEDULED PRINCIPAL BALANCES

<u>Distribution Date</u>	<u>Classes EO, PC, PD, PO and PY (in the aggregate)</u>	<u>Classes GO, QD, QO, QP, QW and QX (in the aggregate)</u>	<u>Class KA</u>	<u>Class KB</u>	<u>Class KE</u>
Initial Balance	\$343,159,800.00	\$169,880,800.00	\$41,000,000.00	\$61,369,000.00	\$45,400,000.00
November 2003 . . .	343,159,800.00	169,880,800.00	40,470,433.08	60,653,380.23	44,869,391.41
December 2003 . . .	343,159,800.00	169,880,800.00	39,872,871.45	59,863,419.80	44,270,783.78
January 2004	343,159,800.00	169,880,800.00	39,207,541.85	58,999,477.18	43,604,403.81
February 2004	343,159,800.00	169,880,800.00	38,474,726.67	58,061,977.40	42,870,533.88
March 2004	343,159,800.00	169,880,800.00	37,674,763.88	57,051,411.85	42,069,511.97
April 2004	343,159,800.00	169,880,800.00	36,808,046.93	55,968,337.88	41,201,731.47
May 2004	343,159,800.00	169,880,800.00	35,875,024.44	54,813,378.45	40,267,640.99
June 2004	343,159,800.00	169,880,800.00	34,876,199.94	53,587,221.54	39,267,744.06
July 2004	343,159,800.00	169,880,800.00	33,812,131.47	52,290,619.52	38,202,598.69
August 2004	343,159,800.00	169,880,800.00	32,683,431.15	50,924,388.45	37,072,816.99
September 2004 . . .	343,159,800.00	169,880,800.00	31,490,764.62	49,489,407.22	35,879,064.56
October 2004	343,159,800.00	169,880,800.00	30,234,850.41	47,986,616.64	34,622,059.93
November 2004 . . .	341,341,228.93	168,913,586.42	29,825,745.63	47,384,231.99	34,211,860.20
December 2004 . . .	339,443,360.54	167,907,153.03	29,394,634.07	46,755,320.96	33,779,649.12
January 2005	337,467,028.43	166,861,986.39	28,941,972.63	46,100,517.01	33,325,883.57
February 2005	335,413,068.87	165,778,533.40	28,468,265.79	45,420,550.53	32,851,068.03
March 2005	333,282,357.93	164,657,260.48	27,974,046.92	44,716,188.24	32,355,735.83
April 2005	331,075,810.88	163,498,653.26	27,459,877.50	43,988,232.01	31,840,448.44
May 2005	328,794,381.56	162,303,216.22	26,926,346.32	43,237,517.71	31,305,794.65
June 2005	326,439,061.71	161,071,472.34	26,374,068.67	42,464,913.82	30,752,389.70
July 2005	324,010,880.25	159,803,962.73	25,803,685.42	41,671,320.17	30,180,874.46
August 2005	321,510,902.57	158,501,246.22	25,215,862.10	40,857,666.47	29,591,914.42
September 2005 . . .	318,940,229.72	157,163,898.96	24,611,287.90	40,024,910.84	28,986,198.77
October 2005	316,299,997.66	155,792,514.02	23,990,674.65	39,174,038.29	28,364,439.32
November 2005 . . .	313,591,376.38	154,387,700.91	23,354,755.77	38,306,059.17	27,727,369.45
December 2005 . . .	310,815,569.06	152,950,085.16	22,704,285.14	37,422,007.46	27,075,743.05
January 2006	307,973,811.20	151,519,923.37	22,040,035.95	36,551,649.19	26,410,333.27
February 2006	305,067,369.66	150,097,177.19	21,362,799.56	35,694,817.26	25,731,931.45
March 2006	302,176,272.44	148,681,808.46	20,696,229.07	34,851,346.25	25,064,190.67
April 2006	299,300,440.37	147,273,779.23	20,040,203.56	34,021,072.39	24,406,990.01
May 2006	296,439,794.67	145,873,051.74	19,394,603.32	33,203,833.59	23,760,209.71
June 2006	293,594,256.97	144,479,588.43	18,759,309.72	32,399,469.38	23,123,731.13
July 2006	290,763,749.31	143,093,351.92	18,134,205.27	31,607,820.90	22,497,436.78
August 2006	287,948,194.13	141,714,305.03	17,519,173.63	30,828,730.93	21,881,210.26
September 2006 . . .	285,147,514.26	140,342,410.77	16,914,099.51	30,062,043.82	21,274,936.29
October 2006	282,361,632.94	138,977,632.34	16,318,868.75	29,307,605.48	20,678,500.70
November 2006 . . .	279,590,473.79	137,619,933.13	15,733,368.28	28,565,263.40	20,091,790.36
December 2006 . . .	276,833,960.84	136,269,276.72	15,157,486.09	27,834,866.61	19,514,693.26
January 2007	274,092,018.50	134,925,626.87	14,591,111.25	27,116,265.65	18,947,098.45
February 2007	271,364,571.56	133,588,947.54	14,034,133.88	26,409,312.58	18,388,896.02
March 2007	268,651,545.22	132,259,202.87	13,486,445.13	25,713,860.96	17,839,977.11
April 2007	265,952,865.05	130,936,357.17	12,947,937.20	25,029,765.85	17,300,233.90
May 2007	263,268,457.00	129,620,374.95	12,418,503.34	24,356,883.76	16,769,559.61

<u>Distribution Date</u>	<u>Classes EO, PC, PD, PO and PY (in the aggregate)</u>	<u>Classes GO, QD, QO, QP, QW and QX (in the aggregate)</u>	<u>Class KA</u>	<u>Class KB</u>	<u>Class KE</u>
June 2007	\$260,598,247.41	\$128,311,220.90	\$11,898,037.79	\$23,695,072.64	\$16,247,848.47
July 2007	257,942,163.00	127,008,859.89	11,386,435.82	23,044,191.91	15,734,995.70
August 2007	255,300,130.86	125,713,256.97	10,883,593.67	22,404,102.39	15,230,897.56
September 2007	252,672,078.45	124,424,377.37	10,389,408.61	21,774,666.33	14,735,451.26
October 2007	250,057,933.62	123,142,186.50	9,903,778.86	21,155,747.36	14,248,555.02
November 2007	247,457,624.58	121,866,649.94	9,426,603.63	20,547,210.51	13,770,108.03
December 2007	244,871,079.91	120,597,733.46	8,957,783.09	19,948,922.18	13,300,010.42
January 2008	242,298,228.57	119,335,403.00	8,497,218.37	19,360,750.10	12,838,163.31
February 2008	239,738,999.86	118,079,624.67	8,044,811.53	18,782,563.38	12,384,468.75
March 2008	237,193,323.47	116,830,364.76	7,600,465.59	18,214,232.42	11,938,829.71
April 2008	234,661,129.43	115,587,589.74	7,164,084.50	17,655,628.98	11,501,150.14
May 2008	232,142,348.15	114,351,266.24	6,735,573.11	17,106,626.08	11,071,334.85
June 2008	229,636,910.38	113,121,361.06	6,314,837.18	16,567,098.06	10,649,289.60
July 2008	227,144,747.24	111,897,841.19	5,901,783.42	16,036,920.53	10,234,921.06
August 2008	224,665,790.20	110,680,673.77	5,496,319.38	15,515,970.36	9,828,136.76
September 2008	222,199,971.08	109,469,826.11	5,098,353.54	15,004,125.69	9,428,845.16
October 2008	219,747,222.05	108,265,265.70	4,707,795.23	14,501,265.86	9,036,955.56
November 2008	217,307,475.63	107,066,960.20	4,324,554.67	14,007,271.48	8,652,378.17
December 2008	214,880,664.69	105,874,877.42	3,948,542.95	13,522,024.35	8,275,024.04
January 2009	212,466,722.45	104,688,985.34	3,579,671.98	13,045,407.50	7,904,805.08
February 2009	210,065,582.47	103,509,252.11	3,217,854.56	12,577,305.11	7,541,634.05
March 2009	207,677,178.64	102,335,646.04	2,863,004.31	12,117,602.58	7,185,424.54
April 2009	205,301,445.20	101,168,135.61	2,515,035.68	11,666,186.45	6,836,091.00
May 2009	202,938,316.74	100,006,689.46	2,173,863.96	11,222,944.43	6,493,548.68
June 2009	200,587,728.17	98,851,276.38	1,839,405.23	10,787,765.38	6,157,713.63
July 2009	198,249,614.73	97,701,865.33	1,511,576.42	10,360,539.27	5,828,502.78
August 2009	195,923,912.01	96,558,425.43	1,190,295.24	9,941,157.21	5,505,833.78
September 2009	193,610,555.93	95,420,925.96	875,480.17	9,529,511.42	5,189,625.13
October 2009	191,309,482.73	94,289,336.35	567,050.53	9,125,495.23	4,879,796.09
November 2009	189,020,628.98	93,163,626.20	264,926.38	8,729,003.01	4,576,266.71
December 2009	186,743,931.58	92,043,765.25	0.00	8,339,930.28	4,278,957.82
January 2010	184,479,327.76	90,929,723.41	0.00	7,958,173.57	3,987,791.01
February 2010	182,226,755.06	89,821,470.74	0.00	7,583,630.49	3,702,688.62
March 2010	179,986,151.34	88,718,977.45	0.00	7,216,199.69	3,423,573.75
April 2010	177,757,454.80	87,622,213.90	0.00	6,855,780.87	3,150,370.26
May 2010	175,540,603.94	86,531,150.62	0.00	6,502,274.73	2,883,002.72
June 2010	173,335,537.59	85,445,758.28	0.00	6,155,582.99	2,621,396.44
July 2010	171,142,194.88	84,366,007.69	0.00	5,815,608.40	2,365,477.48
August 2010	168,960,515.26	83,291,869.83	0.00	5,482,254.66	2,115,172.59
September 2010	166,790,438.49	82,223,315.82	0.00	5,155,426.51	1,870,409.24
October 2010	164,631,904.64	81,160,316.93	0.00	4,835,029.60	1,631,115.60
November 2010	162,484,854.10	80,102,844.58	0.00	4,520,970.60	1,397,220.55
December 2010	160,349,227.55	79,050,870.33	0.00	4,213,157.10	1,168,653.66
January 2011	158,224,965.98	78,004,365.89	0.00	3,911,497.67	945,345.17
February 2011	156,112,010.69	76,963,303.11	0.00	3,615,901.77	727,226.01
March 2011	154,010,303.27	75,927,654.00	0.00	3,326,279.82	514,227.80
April 2011	151,919,785.63	74,897,390.70	0.00	3,042,543.16	306,282.80
May 2011	149,840,399.96	73,872,485.49	0.00	2,764,604.01	103,323.93
June 2011	147,772,088.76	72,852,910.81	0.00	2,492,375.50	0.00

Distribution Date	Classes EO, PC, PD, PO and PY (in the aggregate)	Classes GO, QD, QO, QP, QW and QX (in the aggregate)	Class KA	Class KB	Class KE
July 2011	\$145,714,794.81	\$71,838,639.23	\$0.00	\$2,225,771.67	\$0.00
August 2011	143,668,461.20	70,829,643.46	0.00	1,964,707.41	0.00
September 2011	141,633,031.31	69,825,896.36	0.00	1,709,098.50	0.00
October 2011	139,608,448.81	68,827,370.92	0.00	1,458,861.57	0.00
November 2011	137,594,657.66	67,834,040.27	0.00	1,213,914.12	0.00
December 2011	135,591,602.11	66,845,877.68	0.00	974,174.48	0.00
January 2012	133,599,226.69	65,862,856.56	0.00	739,561.83	0.00
February 2012	131,617,476.22	64,884,950.45	0.00	509,996.17	0.00
March 2012	129,646,295.80	63,912,133.04	0.00	285,398.32	0.00
April 2012	127,685,630.82	62,944,378.14	0.00	65,689.91	0.00
May 2012	125,735,426.95	61,981,659.70	0.00	0.00	0.00
June 2012	123,795,630.14	61,023,951.80	0.00	0.00	0.00
July 2012	121,868,650.87	60,079,880.17	0.00	0.00	0.00
August 2012	119,969,951.67	59,149,563.72	0.00	0.00	0.00
September 2012	118,099,130.87	58,232,808.37	0.00	0.00	0.00
October 2012	116,255,792.38	57,329,422.73	0.00	0.00	0.00
November 2012	114,439,545.64	56,439,218.06	0.00	0.00	0.00
December 2012	112,650,005.52	55,562,008.24	0.00	0.00	0.00
January 2013	110,886,792.27	54,697,609.72	0.00	0.00	0.00
February 2013	109,149,531.43	53,845,841.50	0.00	0.00	0.00
March 2013	107,437,853.75	53,006,525.08	0.00	0.00	0.00
April 2013	105,751,395.14	52,179,484.45	0.00	0.00	0.00
May 2013	104,089,796.59	51,364,546.03	0.00	0.00	0.00
June 2013	102,452,704.08	50,561,538.65	0.00	0.00	0.00
July 2013	100,839,768.55	49,770,293.52	0.00	0.00	0.00
August 2013	99,250,645.80	48,990,644.18	0.00	0.00	0.00
September 2013	97,684,996.43	48,222,426.48	0.00	0.00	0.00
October 2013	96,142,485.78	47,465,478.57	0.00	0.00	0.00
November 2013	94,622,783.87	46,719,640.82	0.00	0.00	0.00
December 2013	93,125,565.32	45,984,755.83	0.00	0.00	0.00
January 2014	91,650,509.30	45,260,668.38	0.00	0.00	0.00
February 2014	90,197,299.45	44,547,225.41	0.00	0.00	0.00
March 2014	88,765,623.84	43,844,275.98	0.00	0.00	0.00
April 2014	87,355,174.90	43,151,671.25	0.00	0.00	0.00
May 2014	85,965,649.35	42,469,264.45	0.00	0.00	0.00
June 2014	84,596,748.15	41,796,910.85	0.00	0.00	0.00
July 2014	83,248,176.45	41,134,467.73	0.00	0.00	0.00
August 2014	81,919,643.52	40,481,794.35	0.00	0.00	0.00
September 2014	80,610,862.70	39,838,751.93	0.00	0.00	0.00
October 2014	79,321,551.33	39,205,203.62	0.00	0.00	0.00
November 2014	78,051,430.71	38,581,014.48	0.00	0.00	0.00
December 2014	76,800,226.04	37,966,051.44	0.00	0.00	0.00
January 2015	75,567,666.37	37,360,183.28	0.00	0.00	0.00
February 2015	74,353,484.54	36,763,280.60	0.00	0.00	0.00
March 2015	73,157,417.13	36,175,215.82	0.00	0.00	0.00
April 2015	71,979,204.42	35,595,863.13	0.00	0.00	0.00
May 2015	70,818,590.31	35,025,098.46	0.00	0.00	0.00
June 2015	69,675,322.31	34,462,799.47	0.00	0.00	0.00
July 2015	68,549,151.45	33,908,845.54	0.00	0.00	0.00

<u>Distribution Date</u>	<u>Classes EO, PC, PD, PO and PY (in the aggregate)</u>	<u>Classes GO, QD, QO, QP, QW and QX (in the aggregate)</u>	<u>Class KA</u>	<u>Class KB</u>	<u>Class KE</u>
August 2015	\$67,439,832.25	\$33,363,117.71	\$0.00	\$0.00	\$0.00
September 2015	66,347,122.69	32,825,498.69	0.00	0.00	0.00
October 2015	65,270,784.13	32,295,872.83	0.00	0.00	0.00
November 2015	64,210,581.28	31,774,126.07	0.00	0.00	0.00
December 2015	63,166,282.15	31,260,145.97	0.00	0.00	0.00
January 2016	62,137,658.00	30,753,821.63	0.00	0.00	0.00
February 2016	61,124,483.32	30,255,043.71	0.00	0.00	0.00
March 2016	60,126,535.74	29,763,704.40	0.00	0.00	0.00
April 2016	59,143,596.03	29,279,697.39	0.00	0.00	0.00
May 2016	58,175,448.03	28,802,917.85	0.00	0.00	0.00
June 2016	57,221,878.63	28,333,262.41	0.00	0.00	0.00
July 2016	56,282,677.69	27,870,629.15	0.00	0.00	0.00
August 2016	55,357,638.05	27,414,917.58	0.00	0.00	0.00
September 2016	54,446,555.44	26,966,028.60	0.00	0.00	0.00
October 2016	53,549,228.47	26,523,864.49	0.00	0.00	0.00
November 2016	52,665,458.59	26,088,328.92	0.00	0.00	0.00
December 2016	51,795,050.03	25,659,326.88	0.00	0.00	0.00
January 2017	50,937,809.78	25,236,764.71	0.00	0.00	0.00
February 2017	50,093,547.55	24,820,550.04	0.00	0.00	0.00
March 2017	49,262,075.72	24,410,591.80	0.00	0.00	0.00
April 2017	48,443,209.32	24,006,800.20	0.00	0.00	0.00
May 2017	47,636,765.97	23,609,086.70	0.00	0.00	0.00
June 2017	46,842,565.88	23,217,364.00	0.00	0.00	0.00
July 2017	46,060,431.78	22,831,546.01	0.00	0.00	0.00
August 2017	45,290,188.89	22,451,547.87	0.00	0.00	0.00
September 2017	44,531,664.92	22,077,285.89	0.00	0.00	0.00
October 2017	43,784,689.98	21,708,677.55	0.00	0.00	0.00
November 2017	43,049,096.59	21,345,641.50	0.00	0.00	0.00
December 2017	42,324,719.63	20,988,097.52	0.00	0.00	0.00
January 2018	41,611,396.31	20,635,966.51	0.00	0.00	0.00
February 2018	40,908,966.13	20,289,170.50	0.00	0.00	0.00
March 2018	40,217,270.87	19,947,632.58	0.00	0.00	0.00
April 2018	39,536,154.53	19,611,276.95	0.00	0.00	0.00
May 2018	38,865,463.32	19,280,028.86	0.00	0.00	0.00
June 2018	38,205,045.62	18,953,814.60	0.00	0.00	0.00
July 2018	37,554,751.96	18,632,561.51	0.00	0.00	0.00
August 2018	36,914,434.97	18,316,197.94	0.00	0.00	0.00
September 2018	36,283,949.37	18,004,653.24	0.00	0.00	0.00
October 2018	35,663,151.93	17,697,857.77	0.00	0.00	0.00
November 2018	35,051,901.45	17,395,742.86	0.00	0.00	0.00
December 2018	34,450,058.73	17,098,240.80	0.00	0.00	0.00
January 2019	33,857,486.53	16,805,284.84	0.00	0.00	0.00
February 2019	33,274,049.55	16,516,809.16	0.00	0.00	0.00
March 2019	32,699,614.43	16,232,748.87	0.00	0.00	0.00
April 2019	32,134,049.67	15,953,039.99	0.00	0.00	0.00
May 2019	31,577,225.65	15,677,619.44	0.00	0.00	0.00
June 2019	31,029,014.57	15,406,425.03	0.00	0.00	0.00
July 2019	30,489,290.46	15,139,395.45	0.00	0.00	0.00

<u>Distribution Date</u>	<u>Classes EO, PC, PD, PO and PY (in the aggregate)</u>	<u>Classes GO, QD, QO, QP, QW and QX (in the aggregate)</u>	<u>Class KA</u>	<u>Class KB</u>	<u>Class KE</u>
August 2019	\$29,957,929.13	\$14,876,470.24	\$0.00	\$0.00	\$0.00
September 2019	29,434,808.15	14,617,589.80	0.00	0.00	0.00
October 2019	28,919,806.82	14,362,695.36	0.00	0.00	0.00
November 2019	28,412,806.16	14,111,729.00	0.00	0.00	0.00
December 2019	27,913,688.87	13,864,633.59	0.00	0.00	0.00
January 2020	27,422,339.33	13,621,352.82	0.00	0.00	0.00
February 2020	26,938,643.55	13,381,831.17	0.00	0.00	0.00
March 2020	26,462,489.16	13,146,013.90	0.00	0.00	0.00
April 2020	25,993,765.39	12,913,847.05	0.00	0.00	0.00
May 2020	25,532,363.04	12,685,277.42	0.00	0.00	0.00
June 2020	25,078,174.46	12,460,252.55	0.00	0.00	0.00
July 2020	24,631,093.54	12,238,720.73	0.00	0.00	0.00
August 2020	24,191,015.68	12,020,630.98	0.00	0.00	0.00
September 2020	23,757,837.75	11,805,933.04	0.00	0.00	0.00
October 2020	23,331,458.11	11,594,577.36	0.00	0.00	0.00
November 2020	22,911,776.55	11,386,515.08	0.00	0.00	0.00
December 2020	22,498,694.30	11,181,698.05	0.00	0.00	0.00
January 2021	22,092,113.99	10,980,078.78	0.00	0.00	0.00
February 2021	21,691,939.63	10,781,610.46	0.00	0.00	0.00
March 2021	21,298,076.62	10,586,246.95	0.00	0.00	0.00
April 2021	20,910,431.68	10,393,942.75	0.00	0.00	0.00
May 2021	20,528,912.88	10,204,653.02	0.00	0.00	0.00
June 2021	20,153,429.60	10,018,333.54	0.00	0.00	0.00
July 2021	19,783,892.50	9,834,940.72	0.00	0.00	0.00
August 2021	19,420,213.53	9,654,431.59	0.00	0.00	0.00
September 2021	19,062,305.90	9,476,763.79	0.00	0.00	0.00
October 2021	18,710,084.04	9,301,895.55	0.00	0.00	0.00
November 2021	18,363,463.61	9,129,785.71	0.00	0.00	0.00
December 2021	18,022,361.49	8,960,393.68	0.00	0.00	0.00
January 2022	17,686,695.73	8,793,679.45	0.00	0.00	0.00
February 2022	17,356,385.56	8,629,603.58	0.00	0.00	0.00
March 2022	17,031,351.37	8,468,127.19	0.00	0.00	0.00
April 2022	16,711,514.68	8,309,211.95	0.00	0.00	0.00
May 2022	16,396,798.13	8,152,820.07	0.00	0.00	0.00
June 2022	16,087,125.48	7,998,914.30	0.00	0.00	0.00
July 2022	15,782,421.58	7,847,457.93	0.00	0.00	0.00
August 2022	15,482,612.35	7,698,414.75	0.00	0.00	0.00
September 2022	15,187,624.77	7,551,749.08	0.00	0.00	0.00
October 2022	14,897,386.88	7,407,425.75	0.00	0.00	0.00
November 2022	14,611,827.74	7,265,410.09	0.00	0.00	0.00
December 2022	14,330,877.43	7,125,667.91	0.00	0.00	0.00
January 2023	14,054,467.04	6,988,165.52	0.00	0.00	0.00
February 2023	13,782,528.64	6,852,869.70	0.00	0.00	0.00
March 2023	13,514,995.28	6,719,747.71	0.00	0.00	0.00
April 2023	13,251,800.97	6,588,767.28	0.00	0.00	0.00
May 2023	12,992,880.68	6,459,896.60	0.00	0.00	0.00
June 2023	12,738,170.30	6,333,104.30	0.00	0.00	0.00
July 2023	12,487,606.64	6,208,359.47	0.00	0.00	0.00

<u>Distribution Date</u>	<u>Classes EO, PC, PD, PO and PY (in the aggregate)</u>	<u>Classes GO, QD, QO, QP, QW and QX (in the aggregate)</u>	<u>Class KA</u>	<u>Class KB</u>	<u>Class KE</u>
August 2023	\$12,241,127.43	\$6,085,631.64	\$0.00	\$0.00	\$0.00
September 2023	11,998,671.30	5,964,890.77	0.00	0.00	0.00
October 2023	11,760,177.75	5,846,107.25	0.00	0.00	0.00
November 2023	11,525,587.15	5,729,251.90	0.00	0.00	0.00
December 2023	11,294,840.75	5,614,295.95	0.00	0.00	0.00
January 2024	11,067,880.62	5,501,211.04	0.00	0.00	0.00
February 2024	10,844,649.69	5,389,969.22	0.00	0.00	0.00
March 2024	10,625,091.70	5,280,542.94	0.00	0.00	0.00
April 2024	10,409,151.19	5,172,905.05	0.00	0.00	0.00
May 2024	10,196,773.53	5,067,028.77	0.00	0.00	0.00
June 2024	9,987,904.85	4,962,887.72	0.00	0.00	0.00
July 2024	9,782,492.08	4,860,455.89	0.00	0.00	0.00
August 2024	9,580,482.90	4,759,707.65	0.00	0.00	0.00
September 2024	9,381,825.76	4,660,617.73	0.00	0.00	0.00
October 2024	9,186,469.84	4,563,161.23	0.00	0.00	0.00
November 2024	8,994,365.07	4,467,313.60	0.00	0.00	0.00
December 2024	8,805,462.10	4,373,050.64	0.00	0.00	0.00
January 2025	8,619,712.29	4,280,348.51	0.00	0.00	0.00
February 2025	8,437,067.71	4,189,183.70	0.00	0.00	0.00
March 2025	8,257,481.12	4,099,533.04	0.00	0.00	0.00
April 2025	8,080,905.97	4,011,373.70	0.00	0.00	0.00
May 2025	7,907,296.38	3,924,683.17	0.00	0.00	0.00
June 2025	7,736,607.14	3,839,439.27	0.00	0.00	0.00
July 2025	7,568,793.69	3,755,620.14	0.00	0.00	0.00
August 2025	7,403,812.12	3,673,204.22	0.00	0.00	0.00
September 2025	7,241,619.16	3,592,170.28	0.00	0.00	0.00
October 2025	7,082,172.17	3,512,497.39	0.00	0.00	0.00
November 2025	6,925,429.13	3,434,164.91	0.00	0.00	0.00
December 2025	6,771,348.62	3,357,152.51	0.00	0.00	0.00
January 2026	6,619,889.83	3,281,440.16	0.00	0.00	0.00
February 2026	6,471,012.55	3,207,008.10	0.00	0.00	0.00
March 2026	6,324,677.15	3,133,836.86	0.00	0.00	0.00
April 2026	6,180,844.57	3,061,907.26	0.00	0.00	0.00
May 2026	6,039,476.34	2,991,200.39	0.00	0.00	0.00
June 2026	5,900,534.52	2,921,697.62	0.00	0.00	0.00
July 2026	5,763,981.75	2,853,380.58	0.00	0.00	0.00
August 2026	5,629,781.21	2,786,231.18	0.00	0.00	0.00
September 2026	5,497,896.61	2,720,231.57	0.00	0.00	0.00
October 2026	5,368,292.19	2,655,364.18	0.00	0.00	0.00
November 2026	5,240,932.72	2,591,611.68	0.00	0.00	0.00
December 2026	5,115,783.48	2,528,957.00	0.00	0.00	0.00
January 2027	4,992,810.26	2,467,383.31	0.00	0.00	0.00
February 2027	4,871,979.35	2,406,874.03	0.00	0.00	0.00
March 2027	4,753,257.53	2,347,412.81	0.00	0.00	0.00
April 2027	4,636,612.08	2,288,983.56	0.00	0.00	0.00
May 2027	4,522,010.74	2,231,570.40	0.00	0.00	0.00
June 2027	4,409,421.73	2,175,157.69	0.00	0.00	0.00
July 2027	4,298,813.74	2,119,730.02	0.00	0.00	0.00

<u>Distribution Date</u>	<u>Classes EO, PC, PD, PO and PY (in the aggregate)</u>	<u>Classes GO, QD, QO, QP, QW and QX (in the aggregate)</u>	<u>Class KA</u>	<u>Class KB</u>	<u>Class KE</u>
August 2027	\$4,190,155.91	\$2,065,272.20	\$0.00	\$0.00	\$0.00
September 2027	4,083,417.85	2,011,769.26	0.00	0.00	0.00
October 2027	3,978,569.61	1,959,206.45	0.00	0.00	0.00
November 2027	3,875,581.67	1,907,569.23	0.00	0.00	0.00
December 2027	3,774,424.95	1,856,843.29	0.00	0.00	0.00
January 2028	3,675,070.80	1,807,014.50	0.00	0.00	0.00
February 2028	3,577,490.99	1,758,068.96	0.00	0.00	0.00
March 2028	3,481,657.71	1,709,992.96	0.00	0.00	0.00
April 2028	3,387,543.55	1,662,773.00	0.00	0.00	0.00
May 2028	3,295,121.51	1,616,395.77	0.00	0.00	0.00
June 2028	3,204,364.99	1,570,848.15	0.00	0.00	0.00
July 2028	3,115,247.77	1,526,117.22	0.00	0.00	0.00
August 2028	3,027,744.04	1,482,190.24	0.00	0.00	0.00
September 2028	2,941,828.35	1,439,054.67	0.00	0.00	0.00
October 2028	2,857,475.64	1,396,698.14	0.00	0.00	0.00
November 2028	2,774,661.21	1,355,108.47	0.00	0.00	0.00
December 2028	2,693,360.73	1,314,273.66	0.00	0.00	0.00
January 2029	2,613,550.23	1,274,181.87	0.00	0.00	0.00
February 2029	2,535,206.10	1,234,821.45	0.00	0.00	0.00
March 2029	2,458,305.07	1,196,180.92	0.00	0.00	0.00
April 2029	2,382,824.22	1,158,248.96	0.00	0.00	0.00
May 2029	2,308,740.97	1,121,014.42	0.00	0.00	0.00
June 2029	2,236,033.08	1,084,466.32	0.00	0.00	0.00
July 2029	2,164,678.63	1,048,593.83	0.00	0.00	0.00
August 2029	2,094,656.03	1,013,386.29	0.00	0.00	0.00
September 2029	2,025,944.01	978,833.19	0.00	0.00	0.00
October 2029	1,958,521.62	944,924.18	0.00	0.00	0.00
November 2029	1,892,368.22	911,649.05	0.00	0.00	0.00
December 2029	1,827,463.48	878,997.76	0.00	0.00	0.00
January 2030	1,763,787.36	846,960.40	0.00	0.00	0.00
February 2030	1,701,320.14	815,527.22	0.00	0.00	0.00
March 2030	1,640,042.37	784,688.61	0.00	0.00	0.00
April 2030	1,579,934.91	754,435.10	0.00	0.00	0.00
May 2030	1,520,978.90	724,757.35	0.00	0.00	0.00
June 2030	1,463,155.76	695,646.18	0.00	0.00	0.00
July 2030	1,406,447.19	667,092.53	0.00	0.00	0.00
August 2030	1,350,835.16	639,087.48	0.00	0.00	0.00
September 2030	1,296,301.91	611,622.24	0.00	0.00	0.00
October 2030	1,242,829.95	584,688.15	0.00	0.00	0.00
November 2030	1,190,402.05	558,276.68	0.00	0.00	0.00
December 2030	1,139,001.24	532,379.42	0.00	0.00	0.00
January 2031	1,088,610.80	506,988.10	0.00	0.00	0.00
February 2031	1,039,214.26	482,094.56	0.00	0.00	0.00
March 2031	990,795.41	457,690.76	0.00	0.00	0.00
April 2031	943,338.27	433,768.79	0.00	0.00	0.00
May 2031	896,827.11	410,320.86	0.00	0.00	0.00
June 2031	851,246.43	387,339.28	0.00	0.00	0.00
July 2031	806,580.97	364,816.48	0.00	0.00	0.00

<u>Distribution Date</u>	<u>Classes EO, PC, PD, PO and PY (in the aggregate)</u>	<u>Classes GO, QD, QO, QP, QW and QX (in the aggregate)</u>	<u>Class KA</u>	<u>Class KB</u>	<u>Class KE</u>
August 2031	\$762,815.69	\$342,745.01	\$0.00	\$0.00	\$0.00
September 2031 . . .	719,935.79	321,117.53	0.00	0.00	0.00
October 2031	677,926.68	299,926.81	0.00	0.00	0.00
November 2031 . . .	636,774.00	279,165.72	0.00	0.00	0.00
December 2031 . . .	596,463.60	258,827.24	0.00	0.00	0.00
January 2032	556,981.55	238,904.46	0.00	0.00	0.00
February 2032	518,314.13	219,390.57	0.00	0.00	0.00
March 2032	480,447.83	200,278.86	0.00	0.00	0.00
April 2032	443,369.33	181,562.73	0.00	0.00	0.00
May 2032	407,065.53	163,235.66	0.00	0.00	0.00
June 2032	371,523.52	145,291.25	0.00	0.00	0.00
July 2032	336,730.59	127,723.18	0.00	0.00	0.00
August 2032	302,674.23	110,525.24	0.00	0.00	0.00
September 2032 . . .	269,342.10	93,691.29	0.00	0.00	0.00
October 2032	236,722.06	77,215.31	0.00	0.00	0.00
November 2032 . . .	204,802.16	61,091.35	0.00	0.00	0.00
December 2032 . . .	173,570.62	45,313.56	0.00	0.00	0.00
January 2033	143,015.85	29,876.18	0.00	0.00	0.00
February 2033	113,126.43	14,773.52	0.00	0.00	0.00
March 2033	83,891.12	0.00	0.00	0.00	0.00
April 2033	55,298.85	0.00	0.00	0.00	0.00
May 2033	27,338.72	0.00	0.00	0.00	0.00
June 2033 and thereafter	0.00	0.00	0.00	0.00	0.00

<u>Distribution Date</u>	<u>Classes NA, NB, NO and TO (in the aggregate)</u>	<u>Classes OD and OE (in the aggregate)</u>	<u>Classes WE, WG and WH (in the aggregate)</u>	<u>Class WJ</u>
Initial Balance	\$178,306,000.00	\$35,351,000.00	\$8,886,000.00	\$9,100,000.00
November 2003	177,834,781.00	34,562,895.48	8,865,656.40	9,074,634.90
December 2003	177,320,529.63	33,787,934.85	8,840,483.93	9,044,623.39
January 2004	176,763,799.62	33,026,313.27	8,811,175.22	9,009,681.72
February 2004	176,164,784.65	32,277,805.26	8,777,757.24	8,969,845.72
March 2004	175,523,700.43	31,542,189.11	8,740,261.47	8,925,157.89
April 2004	174,840,784.59	30,819,246.81	8,698,723.87	8,875,667.33
May 2004	174,116,296.55	30,108,764.00	8,653,184.89	8,821,429.67
June 2004	173,350,517.40	29,410,529.90	8,603,689.38	8,762,507.09
July 2004	172,543,749.70	28,724,337.27	8,550,286.59	8,698,968.17
August 2004	171,696,317.34	28,049,982.32	8,493,030.10	8,630,887.88
September 2004	170,808,565.31	27,387,264.67	8,431,977.77	8,558,347.44
October 2004	169,880,859.49	26,735,987.31	8,367,191.70	8,481,434.24
November 2004	168,913,586.42	26,095,956.50	8,298,738.14	8,400,241.71
December 2004	167,907,153.03	25,466,981.77	8,226,687.42	8,314,869.23
January 2005	166,861,986.39	24,848,875.83	8,151,113.89	8,225,421.98
February 2005	165,778,533.40	24,241,454.51	8,072,095.81	8,132,010.78
March 2005	164,657,260.48	23,644,536.74	7,989,715.30	8,034,751.95
April 2005	163,498,653.26	23,057,944.48	7,904,058.20	7,933,767.16
May 2005	162,303,216.22	22,481,502.67	7,815,214.00	7,829,183.23
June 2005	161,071,472.34	21,915,039.18	7,723,275.74	7,721,131.97
July 2005	159,803,962.73	21,358,384.76	7,628,339.87	7,609,749.98
August 2005	158,501,246.22	20,811,373.00	7,530,506.16	7,495,178.43
September 2005	157,163,898.96	20,273,840.28	7,429,877.59	7,377,562.88
October 2005	155,792,514.02	19,745,625.72	7,326,560.18	7,257,053.07
November 2005	154,387,700.91	19,226,571.14	7,220,662.92	7,133,802.66
December 2005	152,950,085.16	18,716,521.01	7,112,297.59	7,007,969.00
January 2006	151,519,923.37	18,215,322.40	7,005,455.06	6,884,279.06
February 2006	150,097,177.19	17,722,824.95	6,900,122.59	6,762,709.67
March 2006	148,681,808.46	17,238,880.82	6,796,287.55	6,643,237.88
April 2006	147,273,779.23	16,763,344.65	6,693,937.38	6,525,840.99
May 2006	145,873,051.74	16,296,073.52	6,593,059.61	6,410,496.46
June 2006	144,479,588.43	15,836,926.91	6,493,641.87	6,297,182.01
July 2006	143,093,351.92	15,385,766.65	6,395,671.89	6,185,875.52
August 2006	141,714,305.03	14,942,456.89	6,299,137.48	6,076,555.12
September 2006	140,342,410.77	14,506,864.07	6,204,026.53	5,969,199.13
October 2006	138,977,632.34	14,078,856.86	6,110,327.04	5,863,786.05
November 2006	137,619,933.13	13,658,306.14	6,018,027.08	5,760,294.61
December 2006	136,269,276.72	13,245,084.95	5,927,114.81	5,658,703.74
January 2007	134,925,626.87	12,839,068.48	5,837,578.48	5,558,992.54
February 2007	133,588,947.54	12,440,134.00	5,749,406.42	5,461,140.34
March 2007	132,259,202.87	12,048,160.84	5,662,587.05	5,365,126.65
April 2007	130,936,357.17	11,663,030.38	5,577,108.88	5,270,931.16
May 2007	129,620,374.95	11,285,559.37	5,492,960.50	5,178,533.76

<u>Distribution Date</u>	<u>Classes NA, NB, NO and TO (in the aggregate)</u>	<u>Classes OD and OE (in the aggregate)</u>	<u>Classes WE, WG and WH (in the aggregate)</u>	<u>Class WJ</u>
June 2007	\$128,311,220.90	\$10,919,003.68	\$5,410,130.58	\$5,087,914.55
July 2007	127,008,859.89	10,563,051.26	5,328,607.88	4,999,053.78
August 2007	125,713,256.97	10,217,398.88	5,248,381.23	4,911,931.91
September 2007	124,424,377.37	9,881,751.93	5,169,439.56	4,826,529.59
October 2007	123,142,186.50	9,555,824.14	5,091,771.87	4,742,827.62
November 2007	121,866,649.94	9,239,337.36	5,015,367.24	4,660,807.03
December 2007	120,597,733.46	8,932,021.34	4,940,214.83	4,580,448.99
January 2008	119,335,403.00	8,633,613.50	4,866,303.89	4,501,734.86
February 2008	118,079,624.67	8,343,858.70	4,793,623.74	4,424,646.19
March 2008	116,830,364.76	8,062,509.06	4,722,163.78	4,349,164.67
April 2008	115,587,589.74	7,789,323.73	4,651,913.49	4,275,272.20
May 2008	114,351,266.24	7,524,068.69	4,582,862.42	4,202,950.84
June 2008	113,121,361.06	7,266,516.59	4,515,000.22	4,132,182.80
July 2008	111,897,841.19	7,016,446.52	4,448,316.58	4,062,950.50
August 2008	110,680,673.77	6,773,643.85	4,382,801.30	3,995,236.49
September 2008	109,469,826.11	6,537,900.05	4,318,444.24	3,929,023.51
October 2008	108,265,265.70	6,309,012.53	4,255,235.34	3,864,294.44
November 2008	107,066,960.20	6,086,784.44	4,193,164.60	3,801,032.34
December 2008	105,874,877.42	5,871,024.55	4,132,222.11	3,739,220.44
January 2009	104,688,985.34	5,661,547.05	4,072,398.03	3,678,842.11
February 2009	103,509,252.11	5,458,171.43	4,013,682.60	3,619,880.88
March 2009	102,335,646.04	5,260,722.32	3,956,066.11	3,562,320.46
April 2009	101,168,135.61	5,069,029.32	3,899,538.94	3,506,144.70
May 2009	100,006,689.46	4,882,926.90	3,844,091.54	3,451,337.59
June 2009	98,851,276.38	4,702,254.24	3,789,714.43	3,397,883.30
July 2009	97,701,865.33	4,526,855.09	3,736,398.20	3,345,766.13
August 2009	96,558,425.43	4,356,577.66	3,684,133.50	3,294,970.55
September 2009	95,420,925.96	4,191,274.49	3,632,911.06	3,245,481.17
October 2009	94,289,336.35	4,030,802.32	3,582,721.69	3,197,282.73
November 2009	93,163,626.20	3,875,021.96	3,533,556.24	3,150,360.16
December 2009	92,043,765.25	3,723,798.20	3,485,405.65	3,104,698.49
January 2010	90,929,723.41	3,576,999.69	3,438,260.92	3,060,282.92
February 2010	89,821,470.74	3,434,498.82	3,392,113.12	3,017,098.79
March 2010	88,718,977.45	3,296,171.62	3,346,953.39	2,975,131.56
April 2010	87,622,213.90	3,161,897.66	3,302,772.93	2,934,366.86
May 2010	86,531,150.62	3,031,559.95	3,259,563.00	2,894,790.45
June 2010	85,445,758.28	2,905,044.84	3,217,314.94	2,856,388.21
July 2010	84,366,007.69	2,782,241.92	3,176,020.15	2,819,146.18
August 2010	83,291,869.83	2,663,043.94	3,135,670.08	2,783,050.52
September 2010	82,223,315.82	2,547,346.71	3,096,256.27	2,748,087.53
October 2010	81,160,316.93	2,435,049.02	3,057,770.30	2,714,243.64
November 2010	80,102,844.58	2,326,052.55	3,020,203.82	2,681,505.42
December 2010	79,050,870.33	2,220,261.79	2,983,548.55	2,649,859.55
January 2011	78,004,365.89	2,117,583.97	2,947,796.26	2,619,292.88
February 2011	76,963,303.11	2,017,928.97	2,912,938.80	2,589,792.33
March 2011	75,927,654.00	1,921,209.25	2,878,968.06	2,561,345.00
April 2011	74,897,390.70	1,827,339.77	2,845,876.01	2,533,938.09
May 2011	73,872,485.49	1,736,237.93	2,813,654.68	2,507,558.92
June 2011	72,852,910.81	1,647,823.49	2,782,296.14	2,482,194.96

<u>Distribution Date</u>	<u>Classes NA, NB, NO and TO (in the aggregate)</u>	<u>Classes OD and OE (in the aggregate)</u>	<u>Classes WE, WG and WH (in the aggregate)</u>	<u>Class WJ</u>
July 2011	\$71,838,639.23	\$1,562,018.52	\$2,751,792.53	\$2,457,833.76
August 2011	70,829,643.46	1,478,747.30	2,722,136.06	2,434,463.04
September 2011	69,825,896.36	1,397,936.30	2,693,318.98	2,412,070.61
October 2011	68,827,370.92	1,319,514.10	2,665,333.61	2,390,644.40
November 2011	67,834,040.27	1,243,411.31	2,638,172.33	2,370,172.47
December 2011	66,845,877.68	1,169,560.54	2,611,827.57	2,350,642.99
January 2012	65,862,856.56	1,097,896.34	2,586,291.82	2,332,044.25
February 2012	64,884,950.45	1,028,355.13	2,561,557.63	2,314,364.66
March 2012	63,912,133.04	960,875.15	2,537,617.60	2,297,592.72
April 2012	62,944,378.14	895,396.43	2,514,464.40	2,281,717.07
May 2012	61,981,659.70	831,860.70	2,492,090.74	2,266,726.45
June 2012	61,023,951.80	770,211.38	2,470,489.39	2,252,609.72
July 2012	60,079,880.17	710,393.52	2,441,001.67	2,239,355.84
August 2012	59,149,563.72	652,353.74	2,403,475.90	2,226,953.88
September 2012	58,232,808.37	596,040.19	2,358,073.58	2,215,393.01
October 2012	57,329,422.73	541,402.52	2,304,953.70	2,204,662.54
November 2012	56,439,218.06	488,391.82	2,244,272.78	2,194,751.85
December 2012	55,562,008.24	436,960.61	2,176,184.92	2,185,650.43
January 2013	54,697,609.72	387,062.75	2,101,997.79	2,177,004.17
February 2013	53,845,841.50	338,653.44	2,026,014.70	2,167,567.56
March 2013	53,006,525.08	291,689.17	1,948,294.29	2,157,356.69
April 2013	52,179,484.45	246,127.68	1,868,894.00	2,146,387.43
May 2013	51,364,546.03	201,927.94	1,787,870.12	2,134,675.39
June 2013	50,561,538.65	159,050.09	1,705,277.81	2,122,235.98
July 2013	49,770,293.52	117,455.42	1,621,171.10	2,109,084.38
August 2013	48,990,644.18	77,106.34	1,535,602.94	2,095,235.55
September 2013	48,222,426.48	37,966.35	1,448,625.20	2,080,704.23
October 2013	47,465,478.57	0.00	1,360,288.66	2,065,504.96
November 2013	46,719,640.82	0.00	1,270,643.10	2,049,652.04
December 2013	45,984,755.83	0.00	1,179,737.25	2,033,159.57
January 2014	45,260,668.38	0.00	1,087,618.84	2,016,041.47
February 2014	44,547,225.41	0.00	994,334.61	1,998,311.43
March 2014	43,844,275.98	0.00	899,930.33	1,979,982.94
April 2014	43,151,671.25	0.00	804,450.81	1,961,069.29
May 2014	42,469,264.45	0.00	707,939.92	1,941,583.60
June 2014	41,796,910.85	0.00	610,440.62	1,921,538.76
July 2014	41,134,467.73	0.00	511,994.95	1,900,947.48
August 2014	40,481,794.35	0.00	412,644.06	1,879,822.30
September 2014	39,838,751.93	0.00	312,428.23	1,858,175.55
October 2014	39,205,203.62	0.00	211,386.89	1,836,019.39
November 2014	38,581,014.48	0.00	109,558.59	1,813,365.80
December 2014	37,966,051.44	0.00	6,981.09	1,790,226.56
January 2015	37,360,183.28	0.00	0.00	1,737,975.57
February 2015	36,763,280.60	0.00	0.00	1,682,985.09
March 2015	36,175,215.82	0.00	0.00	1,627,352.75
April 2015	35,595,863.13	0.00	0.00	1,571,099.93
May 2015	35,025,098.46	0.00	0.00	1,514,247.61
June 2015	34,462,799.47	0.00	0.00	1,456,816.39
July 2015	33,908,845.54	0.00	0.00	1,398,826.49

<u>Distribution Date</u>	<u>Classes NA, NB, NO and TO (in the aggregate)</u>	<u>Classes OD and OE (in the aggregate)</u>	<u>Classes WE, WG and WH (in the aggregate)</u>	<u>Class WJ</u>
August 2015	\$33,363,117.71	\$0.00	\$0.00	\$1,340,297.74
September 2015	32,825,498.69	0.00	0.00	1,281,249.62
October 2015	32,295,872.83	0.00	0.00	1,221,701.22
November 2015	31,774,126.07	0.00	0.00	1,161,671.30
December 2015	31,260,145.97	0.00	0.00	1,101,178.24
January 2016	30,753,821.63	0.00	0.00	1,040,240.10
February 2016	30,255,043.71	0.00	0.00	978,874.59
March 2016	29,763,704.40	0.00	0.00	917,099.06
April 2016	29,279,697.39	0.00	0.00	854,930.56
May 2016	28,802,917.85	0.00	0.00	792,385.80
June 2016	28,333,262.41	0.00	0.00	729,481.18
July 2016	27,870,629.15	0.00	0.00	666,232.76
August 2016	27,414,917.58	0.00	0.00	602,656.31
September 2016	26,966,028.60	0.00	0.00	538,767.30
October 2016	26,523,864.49	0.00	0.00	474,580.89
November 2016	26,088,328.92	0.00	0.00	410,111.93
December 2016	25,659,326.88	0.00	0.00	345,375.01
January 2017	25,236,764.71	0.00	0.00	280,384.40
February 2017	24,820,550.04	0.00	0.00	215,154.11
March 2017	24,410,591.80	0.00	0.00	149,697.88
April 2017	24,006,800.20	0.00	0.00	84,029.14
May 2017	23,609,086.70	0.00	0.00	18,161.10
June 2017	23,217,364.00	0.00	0.00	0.00
July 2017	22,831,546.01	0.00	0.00	0.00
August 2017	22,451,547.87	0.00	0.00	0.00
September 2017	22,077,285.89	0.00	0.00	0.00
October 2017	21,708,677.55	0.00	0.00	0.00
November 2017	21,345,641.50	0.00	0.00	0.00
December 2017	20,988,097.52	0.00	0.00	0.00
January 2018	20,635,966.51	0.00	0.00	0.00
February 2018	20,289,170.50	0.00	0.00	0.00
March 2018	19,947,632.58	0.00	0.00	0.00
April 2018	19,611,276.95	0.00	0.00	0.00
May 2018	19,280,028.86	0.00	0.00	0.00
June 2018	18,953,814.60	0.00	0.00	0.00
July 2018	18,632,561.51	0.00	0.00	0.00
August 2018	18,316,197.94	0.00	0.00	0.00
September 2018	18,004,653.24	0.00	0.00	0.00
October 2018	17,697,857.77	0.00	0.00	0.00
November 2018	17,395,742.86	0.00	0.00	0.00
December 2018	17,098,240.80	0.00	0.00	0.00
January 2019	16,805,284.84	0.00	0.00	0.00
February 2019	16,516,809.16	0.00	0.00	0.00
March 2019	16,232,748.87	0.00	0.00	0.00
April 2019	15,953,039.99	0.00	0.00	0.00
May 2019	15,677,619.44	0.00	0.00	0.00
June 2019	15,406,425.03	0.00	0.00	0.00
July 2019	15,139,395.45	0.00	0.00	0.00

<u>Distribution Date</u>	<u>Classes NA, NB, NO and TO (in the aggregate)</u>	<u>Classes OD and OE (in the aggregate)</u>	<u>Classes WE, WG and WH (in the aggregate)</u>	<u>Class WJ</u>
August 2019	\$14,876,470.24	\$0.00	\$0.00	\$0.00
September 2019	14,617,589.80	0.00	0.00	0.00
October 2019	14,362,695.36	0.00	0.00	0.00
November 2019	14,111,729.00	0.00	0.00	0.00
December 2019	13,864,633.59	0.00	0.00	0.00
January 2020	13,621,352.82	0.00	0.00	0.00
February 2020	13,381,831.17	0.00	0.00	0.00
March 2020	13,146,013.90	0.00	0.00	0.00
April 2020	12,913,847.05	0.00	0.00	0.00
May 2020	12,685,277.42	0.00	0.00	0.00
June 2020	12,460,252.55	0.00	0.00	0.00
July 2020	12,238,720.73	0.00	0.00	0.00
August 2020	12,020,630.98	0.00	0.00	0.00
September 2020	11,805,933.04	0.00	0.00	0.00
October 2020	11,594,577.36	0.00	0.00	0.00
November 2020	11,386,515.08	0.00	0.00	0.00
December 2020	11,181,698.05	0.00	0.00	0.00
January 2021	10,980,078.78	0.00	0.00	0.00
February 2021	10,781,610.46	0.00	0.00	0.00
March 2021	10,586,246.95	0.00	0.00	0.00
April 2021	10,393,942.75	0.00	0.00	0.00
May 2021	10,204,653.02	0.00	0.00	0.00
June 2021	10,018,333.54	0.00	0.00	0.00
July 2021	9,834,940.72	0.00	0.00	0.00
August 2021	9,654,431.59	0.00	0.00	0.00
September 2021	9,476,763.79	0.00	0.00	0.00
October 2021	9,301,895.55	0.00	0.00	0.00
November 2021	9,129,785.71	0.00	0.00	0.00
December 2021	8,960,393.68	0.00	0.00	0.00
January 2022	8,793,679.45	0.00	0.00	0.00
February 2022	8,629,603.58	0.00	0.00	0.00
March 2022	8,468,127.19	0.00	0.00	0.00
April 2022	8,309,211.95	0.00	0.00	0.00
May 2022	8,152,820.07	0.00	0.00	0.00
June 2022	7,998,914.30	0.00	0.00	0.00
July 2022	7,847,457.93	0.00	0.00	0.00
August 2022	7,698,414.75	0.00	0.00	0.00
September 2022	7,551,749.08	0.00	0.00	0.00
October 2022	7,407,425.75	0.00	0.00	0.00
November 2022	7,265,410.09	0.00	0.00	0.00
December 2022	7,125,667.91	0.00	0.00	0.00
January 2023	6,988,165.52	0.00	0.00	0.00
February 2023	6,852,869.70	0.00	0.00	0.00
March 2023	6,719,747.71	0.00	0.00	0.00
April 2023	6,588,767.28	0.00	0.00	0.00
May 2023	6,459,896.60	0.00	0.00	0.00
June 2023	6,333,104.30	0.00	0.00	0.00
July 2023	6,208,359.47	0.00	0.00	0.00

<u>Distribution Date</u>	<u>Classes NA, NB, NO and TO (in the aggregate)</u>	<u>Classes OD and OE (in the aggregate)</u>	<u>Classes WE, WG and WH (in the aggregate)</u>	<u>Class WJ</u>
August 2023	\$6,085,631.64	\$0.00	\$0.00	\$0.00
September 2023	5,964,890.77	0.00	0.00	0.00
October 2023	5,846,107.25	0.00	0.00	0.00
November 2023	5,729,251.90	0.00	0.00	0.00
December 2023	5,614,295.95	0.00	0.00	0.00
January 2024	5,501,211.04	0.00	0.00	0.00
February 2024	5,389,969.22	0.00	0.00	0.00
March 2024	5,280,542.94	0.00	0.00	0.00
April 2024	5,172,905.05	0.00	0.00	0.00
May 2024	5,067,028.77	0.00	0.00	0.00
June 2024	4,962,887.72	0.00	0.00	0.00
July 2024	4,860,455.89	0.00	0.00	0.00
August 2024	4,759,707.65	0.00	0.00	0.00
September 2024	4,660,617.73	0.00	0.00	0.00
October 2024	4,563,161.23	0.00	0.00	0.00
November 2024	4,467,313.60	0.00	0.00	0.00
December 2024	4,373,050.64	0.00	0.00	0.00
January 2025	4,280,348.51	0.00	0.00	0.00
February 2025	4,189,183.70	0.00	0.00	0.00
March 2025	4,099,533.04	0.00	0.00	0.00
April 2025	4,011,373.70	0.00	0.00	0.00
May 2025	3,924,683.17	0.00	0.00	0.00
June 2025	3,839,439.27	0.00	0.00	0.00
July 2025	3,755,620.14	0.00	0.00	0.00
August 2025	3,673,204.22	0.00	0.00	0.00
September 2025	3,592,170.28	0.00	0.00	0.00
October 2025	3,512,497.39	0.00	0.00	0.00
November 2025	3,434,164.91	0.00	0.00	0.00
December 2025	3,357,152.51	0.00	0.00	0.00
January 2026	3,281,440.16	0.00	0.00	0.00
February 2026	3,207,008.10	0.00	0.00	0.00
March 2026	3,133,836.86	0.00	0.00	0.00
April 2026	3,061,907.26	0.00	0.00	0.00
May 2026	2,991,200.39	0.00	0.00	0.00
June 2026	2,921,697.62	0.00	0.00	0.00
July 2026	2,853,380.58	0.00	0.00	0.00
August 2026	2,786,231.18	0.00	0.00	0.00
September 2026	2,720,231.57	0.00	0.00	0.00
October 2026	2,655,364.18	0.00	0.00	0.00
November 2026	2,591,611.68	0.00	0.00	0.00
December 2026	2,528,957.00	0.00	0.00	0.00
January 2027	2,467,383.31	0.00	0.00	0.00
February 2027	2,406,874.03	0.00	0.00	0.00
March 2027	2,347,412.81	0.00	0.00	0.00
April 2027	2,288,983.56	0.00	0.00	0.00
May 2027	2,231,570.40	0.00	0.00	0.00
June 2027	2,175,157.69	0.00	0.00	0.00
July 2027	2,119,730.02	0.00	0.00	0.00

<u>Distribution Date</u>	<u>Classes NA, NB, NO and TO (in the aggregate)</u>	<u>Classes OD and OE (in the aggregate)</u>	<u>Classes WE, WG and WH (in the aggregate)</u>	<u>Class WJ</u>
August 2027	\$2,065,272.20	\$0.00	\$0.00	\$0.00
September 2027	2,011,769.26	0.00	0.00	0.00
October 2027	1,959,206.45	0.00	0.00	0.00
November 2027	1,907,569.23	0.00	0.00	0.00
December 2027	1,856,843.29	0.00	0.00	0.00
January 2028	1,807,014.50	0.00	0.00	0.00
February 2028	1,758,068.96	0.00	0.00	0.00
March 2028	1,709,992.96	0.00	0.00	0.00
April 2028	1,662,773.00	0.00	0.00	0.00
May 2028	1,616,395.77	0.00	0.00	0.00
June 2028	1,570,848.15	0.00	0.00	0.00
July 2028	1,526,117.22	0.00	0.00	0.00
August 2028	1,482,190.24	0.00	0.00	0.00
September 2028	1,439,054.67	0.00	0.00	0.00
October 2028	1,396,698.14	0.00	0.00	0.00
November 2028	1,355,108.47	0.00	0.00	0.00
December 2028	1,314,273.66	0.00	0.00	0.00
January 2029	1,274,181.87	0.00	0.00	0.00
February 2029	1,234,821.45	0.00	0.00	0.00
March 2029	1,196,180.92	0.00	0.00	0.00
April 2029	1,158,248.96	0.00	0.00	0.00
May 2029	1,121,014.42	0.00	0.00	0.00
June 2029	1,084,466.32	0.00	0.00	0.00
July 2029	1,048,593.83	0.00	0.00	0.00
August 2029	1,013,386.29	0.00	0.00	0.00
September 2029	978,833.19	0.00	0.00	0.00
October 2029	944,924.18	0.00	0.00	0.00
November 2029	911,649.05	0.00	0.00	0.00
December 2029	878,997.76	0.00	0.00	0.00
January 2030	846,960.40	0.00	0.00	0.00
February 2030	815,527.22	0.00	0.00	0.00
March 2030	784,688.61	0.00	0.00	0.00
April 2030	754,435.10	0.00	0.00	0.00
May 2030	724,757.35	0.00	0.00	0.00
June 2030	695,646.18	0.00	0.00	0.00
July 2030	667,092.53	0.00	0.00	0.00
August 2030	639,087.48	0.00	0.00	0.00
September 2030	611,622.24	0.00	0.00	0.00
October 2030	584,688.15	0.00	0.00	0.00
November 2030	558,276.68	0.00	0.00	0.00
December 2030	532,379.42	0.00	0.00	0.00
January 2031	506,988.10	0.00	0.00	0.00
February 2031	482,094.56	0.00	0.00	0.00
March 2031	457,690.76	0.00	0.00	0.00
April 2031	433,768.79	0.00	0.00	0.00
May 2031	410,320.86	0.00	0.00	0.00
June 2031	387,339.28	0.00	0.00	0.00
July 2031	364,816.48	0.00	0.00	0.00

<u>Distribution Date</u>	<u>Classes NA, NB, NO and TO (in the aggregate)</u>	<u>Classes OD and OE (in the aggregate)</u>	<u>Classes WE, WG and WH (in the aggregate)</u>	<u>Class WJ</u>
August 2031	\$342,745.01	\$0.00	\$0.00	\$0.00
September 2031	321,117.53	0.00	0.00	0.00
October 2031	299,926.81	0.00	0.00	0.00
November 2031	279,165.72	0.00	0.00	0.00
December 2031	258,827.24	0.00	0.00	0.00
January 2032	238,904.46	0.00	0.00	0.00
February 2032	219,390.57	0.00	0.00	0.00
March 2032	200,278.86	0.00	0.00	0.00
April 2032	181,562.73	0.00	0.00	0.00
May 2032	163,235.66	0.00	0.00	0.00
June 2032	145,291.25	0.00	0.00	0.00
July 2032	127,723.18	0.00	0.00	0.00
August 2032	110,525.24	0.00	0.00	0.00
September 2032	93,691.29	0.00	0.00	0.00
October 2032	77,215.31	0.00	0.00	0.00
November 2032	61,091.35	0.00	0.00	0.00
December 2032	45,313.56	0.00	0.00	0.00
January 2033	29,876.18	0.00	0.00	0.00
February 2033	14,773.52	0.00	0.00	0.00
March 2033 and thereafter	0.00	0.00	0.00	0.00

JUMP BALANCES

	Group 1 Jump Balances		Group 2 Jump Balances	
	75% PSA	275% PSA	75% PSA	225% PSA
Initial Balance	\$500,000,000.00	\$500,000,000.00	\$250,000,000.00	\$250,000,000.00
November 2003	499,242,005.23	498,737,714.24	249,580,848.35	249,264,316.15
December 2003	498,419,309.83	497,242,975.95	249,129,424.24	248,433,682.76
January 2004	497,532,121.35	495,516,567.97	248,645,846.84	247,508,612.06
February 2004	496,580,672.66	493,559,599.11	248,130,247.98	246,489,726.12
March 2004	495,565,221.92	491,373,504.58	247,582,772.05	245,377,756.48
April 2004	494,486,052.45	488,960,045.73	247,003,575.99	244,173,543.61
May 2004	493,343,472.67	486,321,308.98	246,392,829.21	242,878,036.17
June 2004	492,137,815.89	483,459,704.03	245,750,713.51	241,492,289.99
July 2004	490,869,440.26	480,377,961.28	245,077,423.02	240,017,466.91
August 2004	489,538,728.52	477,079,128.48	244,373,164.08	238,454,833.37
September 2004	488,146,087.90	473,566,566.65	243,638,155.15	236,805,758.82
October 2004	486,691,949.89	469,843,945.17	242,872,626.73	235,071,713.89
November 2004	485,176,770.03	465,915,236.18	242,076,821.21	233,254,268.39
December 2004	483,601,027.67	461,784,708.20	241,250,992.77	231,355,089.07
January 2005	481,965,225.79	457,456,919.01	240,395,407.24	229,375,937.23
February 2005	480,269,890.66	452,936,707.78	239,510,341.98	227,318,666.10
March 2005	478,515,571.66	448,229,186.57	238,596,085.71	225,185,218.03
April 2005	476,702,840.89	443,339,731.05	237,652,938.36	222,977,621.55
May 2005	474,832,292.97	438,273,970.61	236,681,210.94	220,697,988.16
June 2005	472,904,544.64	433,037,777.80	235,681,225.34	218,348,509.06
July 2005	470,920,234.47	427,637,257.14	234,653,314.17	215,931,451.63
August 2005	468,880,022.52	422,078,733.37	233,597,820.56	213,449,155.80
September 2005	466,784,589.95	416,368,739.11	232,515,098.00	210,904,030.23
October 2005	464,634,638.66	410,514,001.98	231,405,510.14	208,298,548.41
November 2005	462,430,890.91	404,521,431.27	230,269,430.55	205,635,244.61
December 2005	460,174,088.90	398,398,104.13	229,107,242.56	202,916,709.65
January 2006	457,864,994.38	392,151,251.30	227,949,196.81	200,232,600.34
February 2006	455,504,388.19	385,788,242.53	226,795,277.08	197,582,490.53
March 2006	453,152,425.74	379,525,525.55	225,645,467.25	194,965,959.30
April 2006	450,809,073.66	373,361,548.06	224,499,751.23	192,382,590.86
May 2006	448,474,298.73	367,294,781.50	223,358,112.99	189,831,974.49
June 2006	446,148,067.83	361,323,720.68	222,220,536.59	187,313,704.51
July 2006	443,830,347.99	355,446,883.45	221,087,006.13	184,827,380.21
August 2006	441,521,106.35	349,662,810.33	219,957,505.77	182,372,605.74
September 2006	439,220,310.18	343,970,064.20	218,832,019.73	179,948,990.14
October 2006	436,927,926.88	338,367,229.90	217,710,532.30	177,556,147.20
November 2006	434,643,923.97	332,852,913.95	216,593,027.82	175,193,695.44
December 2006	432,368,269.10	327,425,744.22	215,479,490.70	172,861,258.05
January 2007	430,100,930.03	322,084,369.56	214,369,905.39	170,558,462.84
February 2007	427,841,874.66	316,827,459.52	213,264,256.43	168,284,942.15
March 2007	425,591,071.01	311,653,704.04	212,162,528.38	166,040,332.85
April 2007	423,348,487.21	306,561,813.11	211,064,705.90	163,824,276.22
May 2007	421,114,091.53	301,550,516.49	209,970,773.67	161,636,417.96
June 2007	418,887,852.33	296,618,563.40	208,880,716.46	159,476,408.08

	Group 1 Jump Balances		Group 2 Jump Balances	
	75% PSA	275% PSA	75% PSA	225% PSA
July 2007	\$416,669,738.14	\$291,764,722.22	\$207,794,519.08	\$157,343,900.90
August 2007	414,459,717.55	286,987,780.21	206,712,166.40	155,238,554.96
September 2007	412,257,759.33	282,286,543.22	205,633,643.35	153,160,032.98
October 2007	410,063,832.34	277,659,835.41	204,558,934.91	151,108,001.80
November 2007	407,877,905.54	273,106,498.94	203,488,026.14	149,082,132.37
December 2007	405,699,948.05	268,625,393.77	202,420,902.12	147,082,099.64
January 2008	403,529,929.08	264,215,397.30	201,357,548.03	145,107,582.55
February 2008	401,367,817.96	259,875,404.16	200,297,949.06	143,158,263.99
March 2008	399,213,584.16	255,604,325.96	199,242,090.50	141,233,830.70
April 2008	397,067,197.23	251,401,090.97	198,189,957.67	139,333,973.29
May 2008	394,928,626.87	247,264,643.92	197,141,535.95	137,458,386.15
June 2008	392,797,842.88	243,193,945.75	196,096,810.78	135,606,767.42
July 2008	390,674,815.17	239,187,973.33	195,055,767.65	133,778,818.92
August 2008	388,559,513.77	235,245,719.23	194,018,392.11	131,974,246.15
September 2008	386,451,908.84	231,366,191.50	192,984,669.76	130,192,758.21
October 2008	384,351,970.64	227,548,413.41	191,954,586.27	128,434,067.76
November 2008	382,259,669.53	223,791,423.25	190,928,127.33	126,697,890.99
December 2008	380,174,976.01	220,094,274.05	189,905,278.73	124,983,947.58
January 2009	378,097,860.68	216,456,033.41	188,886,026.27	123,291,960.62
February 2009	376,028,294.26	212,875,783.24	187,870,355.84	121,621,656.63
March 2009	373,966,247.56	209,352,619.58	186,858,253.37	119,972,765.46
April 2009	371,911,691.52	205,885,652.33	185,849,704.83	118,345,020.28
May 2009	369,864,597.20	202,474,005.08	184,844,696.26	116,738,157.54
June 2009	367,824,935.75	199,116,814.92	183,843,213.75	115,151,916.92
July 2009	365,792,678.44	195,813,232.16	182,845,243.44	113,586,041.29
August 2009	363,767,796.65	192,562,420.23	181,850,771.53	112,040,276.68
September 2009	361,750,261.87	189,363,555.37	180,859,784.25	110,514,372.25
October 2009	359,740,045.69	186,215,826.52	179,872,267.92	109,008,080.21
November 2009	357,737,119.83	183,118,435.11	178,888,208.87	107,521,155.84
December 2009	355,741,456.09	180,070,594.83	177,907,593.52	106,053,357.41
January 2010	353,753,026.40	177,071,531.47	176,930,408.32	104,604,446.16
February 2010	351,771,802.78	174,120,482.77	175,956,639.77	103,174,186.27
March 2010	349,797,757.38	171,216,698.16	174,986,274.43	101,762,344.81
April 2010	347,830,862.44	168,359,438.65	174,019,298.90	100,368,691.71
May 2010	345,871,090.29	165,547,976.63	173,055,699.86	98,992,999.73
June 2010	343,918,413.41	162,781,595.68	172,095,464.00	97,635,044.42
July 2010	341,972,804.35	160,059,590.43	171,138,578.09	96,294,604.08
August 2010	340,034,235.77	157,381,266.37	170,185,028.93	94,971,459.76
September 2010	338,102,680.45	154,745,939.69	169,234,803.40	93,665,395.18
October 2010	336,178,111.25	152,152,937.12	168,287,888.39	92,376,196.72
November 2010	334,260,501.15	149,601,595.76	167,344,270.87	91,103,653.39
December 2010	332,349,823.24	147,091,262.94	166,403,937.85	89,847,556.80
January 2011	330,446,050.70	144,621,296.04	165,466,876.40	88,607,701.11
February 2011	328,549,156.81	142,191,062.36	164,533,073.60	87,383,883.02
March 2011	326,659,114.97	139,799,938.96	163,602,516.63	86,175,901.73
April 2011	324,775,898.66	137,447,312.49	162,675,192.70	84,983,558.91
May 2011	322,899,481.46	135,132,579.09	161,751,089.04	83,806,658.66
June 2011	321,029,837.09	132,855,144.18	160,830,192.98	82,645,007.52
July 2011	319,166,939.32	130,614,422.41	159,912,491.85	81,498,414.37
August 2011	317,310,762.05	128,409,837.41	158,997,973.06	80,366,690.48
September 2011	315,461,279.28	126,240,821.73	158,086,624.06	79,249,649.41

	Group 1 Jump Balances		Group 2 Jump Balances	
	75% PSA	275% PSA	75% PSA	225% PSA
October 2011	\$313,618,465.09	\$124,106,816.71	\$157,178,432.34	\$78,147,107.04
November 2011	311,782,293.67	122,007,272.26	156,273,385.45	77,058,881.51
December 2011	309,952,739.32	119,941,646.84	155,371,470.96	75,984,793.20
January 2012	308,129,776.43	117,909,407.25	154,472,676.53	74,924,664.68
February 2012	306,313,379.48	115,910,028.53	153,576,989.83	73,878,320.75
March 2012	304,503,523.05	113,942,993.84	152,684,398.60	72,845,588.33
April 2012	302,700,181.82	112,007,794.32	151,794,890.60	71,826,296.49
May 2012	300,903,330.58	110,103,928.98	150,908,453.67	70,820,276.39
June 2012	299,112,944.19	108,230,904.58	150,025,075.68	69,827,361.31
July 2012	297,328,997.63	106,388,235.50	149,144,744.54	68,847,386.53
August 2012	295,551,465.96	104,575,443.65	148,267,448.21	67,880,189.40
September 2012	293,780,324.34	102,792,058.32	147,393,174.69	66,925,609.26
October 2012	292,015,548.03	101,037,616.09	146,521,912.05	65,983,487.45
November 2012	290,257,112.38	99,311,660.69	145,653,648.39	65,053,667.23
December 2012	288,504,992.83	97,613,742.96	144,788,371.83	64,135,993.82
January 2013	286,759,164.93	95,943,420.64	143,926,070.58	63,230,314.34
February 2013	285,019,604.29	94,300,258.37	143,066,732.86	62,336,477.82
March 2013	283,286,286.66	92,683,827.48	142,210,346.96	61,454,335.11
April 2013	281,559,187.84	91,093,705.99	141,356,901.19	60,583,738.93
May 2013	279,838,283.75	89,529,478.43	140,506,383.93	59,724,543.81
June 2013	278,123,550.39	87,990,735.76	139,658,783.58	58,876,606.07
July 2013	276,414,963.85	86,477,075.32	138,814,088.59	58,039,783.83
August 2013	274,712,500.32	84,988,100.64	137,972,287.48	57,213,936.92
September 2013	273,016,136.08	83,523,421.44	137,133,368.77	56,398,926.94
October 2013	271,325,847.49	82,082,653.47	136,297,321.05	55,594,617.17
November 2013	269,641,611.02	80,665,418.44	135,464,132.97	54,800,872.60
December 2013	267,963,403.20	79,271,343.95	134,633,793.17	54,017,559.87
January 2014	266,291,200.67	77,900,063.36	133,806,290.39	53,244,547.28
February 2014	264,624,980.17	76,551,215.73	132,981,613.38	52,481,704.77
March 2014	262,964,718.50	75,224,445.70	132,159,750.93	51,728,903.85
April 2014	261,310,392.58	73,919,403.47	131,340,691.90	50,986,017.65
May 2014	259,661,979.39	72,635,744.63	130,524,425.16	50,252,920.85
June 2014	258,019,456.01	71,373,130.15	129,710,939.65	49,529,489.71
July 2014	256,382,799.62	70,131,226.25	128,900,224.34	48,815,601.98
August 2014	254,751,987.46	68,909,704.34	128,092,268.23	48,111,136.95
September 2014	253,126,996.89	67,708,240.95	127,287,060.37	47,415,975.40
October 2014	251,507,805.31	66,526,517.62	126,484,589.88	46,729,999.56
November 2014	249,894,390.27	65,364,220.85	125,684,845.87	46,053,093.16
December 2014	248,286,729.34	64,221,042.02	124,887,817.52	45,385,141.33
January 2015	246,684,800.23	63,096,677.30	124,093,494.06	44,726,030.65
February 2015	245,088,580.69	61,990,827.61	123,301,864.74	44,075,649.08
March 2015	243,498,048.59	60,903,198.50	122,512,918.87	43,433,885.99
April 2015	241,913,181.88	59,833,500.11	121,726,645.78	42,800,632.11
May 2015	240,333,958.56	58,781,447.10	120,943,034.84	42,175,779.52
June 2015	238,760,356.76	57,746,758.56	120,162,075.50	41,559,221.64
July 2015	237,192,354.67	56,729,157.97	119,383,757.20	40,950,853.21
August 2015	235,629,930.57	55,728,373.12	118,608,069.44	40,350,570.28
September 2015	234,073,062.80	54,744,136.02	117,835,001.77	39,758,270.18
October 2015	232,521,729.82	53,776,182.88	117,064,543.77	39,173,851.52
November 2015	230,975,910.15	52,824,254.02	116,296,685.05	38,597,214.16
December 2015	229,435,582.40	51,888,093.79	115,531,415.27	38,028,259.21

	Group 1 Jump Balances		Group 2 Jump Balances	
	75% PSA	275% PSA	75% PSA	225% PSA
January 2016	\$227,900,725.25	\$50,967,450.54	\$114,768,724.14	\$37,466,889.00
February 2016	226,371,317.48	50,062,076.55	114,008,601.39	36,913,007.07
March 2016	224,847,337.93	49,171,727.97	113,251,036.80	36,366,518.17
April 2016	223,328,765.54	48,296,164.74	112,496,020.18	35,827,328.22
May 2016	221,815,579.32	47,435,150.55	111,743,541.38	35,295,344.31
June 2016	220,307,758.36	46,588,452.79	110,993,590.30	34,770,474.68
July 2016	218,805,281.84	45,755,842.48	110,246,156.87	34,252,628.71
August 2016	217,308,129.00	44,937,094.22	109,501,231.05	33,741,716.92
September 2016	215,816,279.18	44,131,986.12	108,758,802.85	33,237,650.92
October 2016	214,329,711.79	43,340,299.76	108,018,862.32	32,740,343.44
November 2016	212,848,406.31	42,561,820.15	107,281,399.53	32,249,708.26
December 2016	211,372,342.32	41,796,335.65	106,546,404.62	31,765,660.28
January 2017	209,901,499.46	41,043,637.93	105,813,867.72	31,288,115.41
February 2017	208,435,857.44	40,303,521.93	105,083,779.05	30,816,990.63
March 2017	206,975,396.08	39,575,785.77	104,356,128.82	30,352,203.96
April 2017	205,520,095.25	38,860,230.77	103,630,907.30	29,893,674.42
May 2017	204,069,934.91	38,156,661.33	102,908,104.81	29,441,322.05
June 2017	202,624,895.08	37,464,884.93	102,187,711.69	28,995,067.88
July 2017	201,184,955.87	36,784,712.06	101,469,718.30	28,554,833.91
August 2017	199,750,097.47	36,115,956.17	100,754,115.07	28,120,543.14
September 2017	198,320,300.14	35,458,433.65	100,040,892.45	27,692,119.50
October 2017	196,895,544.20	34,811,963.76	99,330,040.92	27,269,487.89
November 2017	195,475,810.08	34,176,368.60	98,621,551.01	26,852,574.12
December 2017	194,061,078.25	33,551,473.04	97,915,413.27	26,441,304.95
January 2018	192,651,329.27	32,937,104.72	97,211,618.31	26,035,608.04
February 2018	191,246,543.78	32,333,093.98	96,510,156.74	25,635,411.94
March 2018	189,846,702.48	31,739,273.82	95,811,019.25	25,240,646.12
April 2018	188,451,786.16	31,155,479.86	95,114,196.52	24,851,240.89
May 2018	187,061,775.66	30,581,550.31	94,419,679.29	24,467,127.47
June 2018	185,676,651.92	30,017,325.90	93,727,458.34	24,088,237.91
July 2018	184,296,395.94	29,462,649.89	93,037,524.47	23,714,505.10
August 2018	182,920,988.79	28,917,367.99	92,349,868.51	23,345,862.81
September 2018	181,550,411.62	28,381,328.33	91,664,481.36	22,982,245.59
October 2018	180,184,645.64	27,854,381.44	90,981,353.91	22,623,588.82
November 2018	178,823,672.14	27,336,380.20	90,300,477.12	22,269,828.71
December 2018	177,467,472.48	26,827,179.80	89,621,841.95	21,920,902.23
January 2019	176,116,028.09	26,326,637.71	88,945,439.43	21,576,747.17
February 2019	174,769,320.48	25,834,613.63	88,271,260.60	21,237,302.07
March 2019	173,427,331.22	25,350,969.51	87,599,296.53	20,902,506.26
April 2019	172,090,041.96	24,875,569.43	86,929,538.35	20,572,299.81
May 2019	170,757,434.40	24,408,279.64	86,261,977.20	20,246,623.54
June 2019	169,429,490.33	23,948,968.47	85,596,604.27	19,925,419.04
July 2019	168,106,191.60	23,497,506.37	84,933,410.76	19,608,628.58
August 2019	166,787,520.15	23,053,765.79	84,272,387.92	19,296,195.19
September 2019	165,473,457.95	22,617,621.21	83,613,527.05	18,988,062.61
October 2019	164,163,987.06	22,188,949.09	82,956,819.44	18,684,175.26
November 2019	162,859,089.63	21,767,627.85	82,302,256.45	18,384,478.27
December 2019	161,558,747.84	21,353,537.81	81,649,829.45	18,088,917.47
January 2020	160,262,943.95	20,946,561.19	80,999,529.86	17,797,439.35
February 2020	158,971,660.31	20,546,582.07	80,351,349.13	17,509,991.07
March 2020	157,684,879.31	20,153,486.36	79,705,278.72	17,226,520.46

	Group 1 Jump Balances		Group 2 Jump Balances	
	75% PSA	275% PSA	75% PSA	225% PSA
April 2020	\$156,402,583.42	\$19,767,161.79	\$79,061,310.15	\$16,946,976.00
May 2020	155,124,755.18	19,387,497.83	78,419,434.96	16,671,306.81
June 2020	153,851,377.18	19,014,385.73	77,779,644.72	16,399,462.66
July 2020	152,582,432.09	18,647,718.45	77,141,931.03	16,131,393.95
August 2020	151,317,902.65	18,287,390.65	76,506,285.54	15,867,051.68
September 2020	150,057,771.66	17,933,298.64	75,872,699.91	15,606,387.50
October 2020	148,802,021.97	17,585,340.38	75,241,165.83	15,349,353.62
November 2020	147,550,636.53	17,243,415.47	74,611,675.05	15,095,902.89
December 2020	146,303,598.33	16,907,425.07	73,984,219.32	14,845,988.74
January 2021	145,060,890.42	16,577,271.92	73,358,790.43	14,599,565.18
February 2021	143,822,495.95	16,252,860.30	72,735,380.21	14,356,586.79
March 2021	142,588,398.08	15,934,096.01	72,113,980.52	14,117,008.74
April 2021	141,358,580.09	15,620,886.34	71,494,583.23	13,880,786.75
May 2021	140,133,025.28	15,313,140.07	70,877,180.28	13,647,877.10
June 2021	138,911,717.04	15,010,767.39	70,261,763.59	13,418,236.61
July 2021	137,694,638.82	14,713,679.96	69,648,325.15	13,191,822.67
August 2021	136,481,774.11	14,421,790.82	69,036,856.97	12,968,593.17
September 2021	135,273,106.51	14,135,014.40	68,427,351.09	12,748,506.55
October 2021	134,068,619.63	13,853,266.48	67,819,799.56	12,531,521.78
November 2021	132,868,297.17	13,576,464.18	67,214,194.50	12,317,598.32
December 2021	131,672,122.90	13,304,525.96	66,610,528.02	12,106,696.17
January 2022	130,480,080.64	13,037,371.55	66,008,792.29	11,898,775.82
February 2022	129,292,154.26	12,774,921.99	65,408,979.48	11,693,798.24
March 2022	128,108,327.72	12,517,099.53	64,811,081.83	11,491,724.93
April 2022	126,928,585.01	12,263,827.72	64,215,091.56	11,292,517.84
May 2022	125,752,910.21	12,015,031.27	63,621,000.96	11,096,139.42
June 2022	124,581,287.43	11,770,636.12	63,028,802.33	10,902,552.58
July 2022	123,413,700.88	11,530,569.40	62,438,488.00	10,711,720.72
August 2022	122,250,134.80	11,294,759.39	61,850,050.34	10,523,607.66
September 2022	121,090,573.49	11,063,135.50	61,263,481.73	10,338,177.73
October 2022	119,935,001.32	10,835,628.29	60,678,774.59	10,155,395.67
November 2022	118,783,402.73	10,612,169.43	60,095,921.38	9,975,226.67
December 2022	117,635,762.20	10,392,691.66	59,514,914.56	9,797,636.38
January 2023	116,492,064.28	10,177,128.81	58,935,746.64	9,622,590.87
February 2023	115,352,293.57	9,965,415.77	58,358,410.16	9,450,056.63
March 2023	114,216,434.73	9,757,488.48	57,782,897.68	9,280,000.59
April 2023	113,084,472.50	9,553,283.87	57,209,201.77	9,112,390.09
May 2023	111,956,391.65	9,352,739.92	56,637,315.07	8,947,192.89
June 2023	110,832,177.02	9,155,795.57	56,067,230.21	8,784,377.14
July 2023	109,711,813.51	8,962,390.78	55,498,939.88	8,623,911.41
August 2023	108,595,286.07	8,772,466.42	54,932,436.75	8,465,764.66
September 2023	107,482,579.71	8,585,964.35	54,367,713.58	8,309,906.25
October 2023	106,373,679.52	8,402,827.34	53,804,763.10	8,156,305.92
November 2023	105,268,570.60	8,222,999.10	53,243,578.10	8,004,933.80
December 2023	104,167,238.15	8,046,424.21	52,684,151.40	7,855,760.38
January 2024	103,069,667.40	7,873,048.17	52,126,475.82	7,708,756.56
February 2024	101,975,843.66	7,702,817.35	51,570,544.23	7,563,893.57
March 2024	100,885,752.26	7,535,678.96	51,016,349.52	7,421,143.04
April 2024	99,799,378.63	7,371,581.09	50,463,884.61	7,280,476.92
May 2024	98,716,708.23	7,210,472.65	49,913,142.44	7,141,867.56
June 2024	97,637,726.57	7,052,303.37	49,364,115.98	7,005,287.62

	Group 1 Jump Balances		Group 2 Jump Balances	
	75% PSA	275% PSA	75% PSA	225% PSA
July 2024	\$96,562,419.23	\$6,897,023.79	\$48,816,798.23	\$6,870,710.13
August 2024	95,490,771.83	6,744,585.25	48,271,182.20	6,738,108.47
September 2024	94,422,770.08	6,594,939.87	47,727,260.95	6,607,456.34
October 2024	93,358,399.69	6,448,040.56	47,185,027.56	6,478,727.77
November 2024	92,297,646.47	6,303,840.96	46,644,475.12	6,351,897.15
December 2024	91,240,496.27	6,162,295.47	46,105,596.77	6,226,939.16
January 2025	90,186,934.98	6,023,359.24	45,568,385.65	6,103,828.83
February 2025	89,136,948.56	5,886,988.12	45,032,834.94	5,982,541.48
March 2025	88,090,523.02	5,753,138.69	44,498,937.85	5,863,052.78
April 2025	87,047,644.43	5,621,768.23	43,966,687.61	5,745,338.68
May 2025	86,008,298.89	5,492,834.71	43,436,077.47	5,629,375.44
June 2025	84,972,472.58	5,366,296.78	42,907,100.72	5,515,139.63
July 2025	83,940,151.72	5,242,113.74	42,379,750.66	5,402,608.13
August 2025	82,911,322.59	5,120,245.58	41,854,020.61	5,291,758.09
September 2025	81,885,971.50	5,000,652.93	41,329,903.95	5,182,566.97
October 2025	80,864,084.84	4,883,297.03	40,807,394.04	5,075,012.50
November 2025	79,845,649.04	4,768,139.80	40,286,484.30	4,969,072.71
December 2025	78,830,650.58	4,655,143.72	39,767,168.15	4,864,725.91
January 2026	77,819,075.99	4,544,271.93	39,249,439.06	4,761,950.68
February 2026	76,810,911.87	4,435,488.13	38,733,290.49	4,660,725.87
March 2026	75,806,144.84	4,328,756.63	38,218,715.96	4,561,030.61
April 2026	74,804,761.60	4,224,042.32	37,705,709.00	4,462,844.29
May 2026	73,806,748.87	4,121,310.66	37,194,263.15	4,366,146.56
June 2026	72,812,093.46	4,020,527.65	36,684,372.00	4,270,917.35
July 2026	71,820,782.20	3,921,659.87	36,176,029.14	4,177,136.83
August 2026	70,832,801.98	3,824,674.45	35,669,228.20	4,084,785.42
September 2026	69,848,139.73	3,729,539.02	35,163,962.84	3,993,843.80
October 2026	68,866,782.45	3,636,221.77	34,660,226.72	3,904,292.89
November 2026	67,888,717.18	3,544,691.39	34,158,013.54	3,816,113.87
December 2026	66,913,931.01	3,454,917.10	33,657,317.02	3,729,288.14
January 2027	65,942,411.07	3,366,868.61	33,158,130.91	3,643,797.36
February 2027	64,974,144.54	3,280,516.11	32,660,448.97	3,559,623.40
March 2027	64,009,118.68	3,195,830.30	32,164,265.00	3,476,748.39
April 2027	63,047,320.75	3,112,782.36	31,669,572.81	3,395,154.67
May 2027	62,088,738.09	3,031,343.93	31,176,366.23	3,314,824.81
June 2027	61,133,358.08	2,951,487.11	30,684,639.13	3,235,741.62
July 2027	60,181,168.16	2,873,184.48	30,194,385.40	3,157,888.10
August 2027	59,232,155.79	2,796,409.03	29,705,598.93	3,081,247.50
September 2027	58,286,308.51	2,721,134.23	29,218,273.65	3,005,803.26
October 2027	57,343,613.88	2,647,333.97	28,732,403.53	2,931,539.05
November 2027	56,404,059.53	2,574,982.58	28,247,982.53	2,858,438.75
December 2027	55,467,633.12	2,504,054.78	27,765,004.65	2,786,486.43
January 2028	54,534,322.36	2,434,525.74	27,283,463.91	2,715,666.39
February 2028	53,604,115.03	2,366,371.02	26,803,354.36	2,645,963.12
March 2028	52,676,998.91	2,299,566.60	26,324,670.05	2,577,361.30
April 2028	51,752,961.88	2,234,088.82	25,847,405.08	2,509,845.82
May 2028	50,831,991.82	2,169,914.45	25,371,553.55	2,443,401.76
June 2028	49,914,076.69	2,107,020.62	24,897,109.60	2,378,014.41
July 2028	48,999,204.48	2,045,384.83	24,424,067.37	2,313,669.21
August 2028	48,087,363.23	1,984,984.98	23,952,421.05	2,250,351.83
September 2028	47,178,541.01	1,925,799.30	23,482,164.83	2,188,048.11

	Group 1 Jump Balances		Group 2 Jump Balances	
	75% PSA	275% PSA	75% PSA	225% PSA
October 2028	\$46,272,725.96	\$1,867,806.41	\$23,013,292.92	\$2,126,744.06
November 2028	45,369,906.26	1,810,985.27	22,545,799.58	2,066,425.88
December 2028	44,470,070.12	1,755,315.18	22,079,679.05	2,007,079.96
January 2029	43,573,205.81	1,700,775.80	21,614,925.63	1,948,692.85
February 2029	42,679,301.63	1,647,347.10	21,151,533.61	1,891,251.28
March 2029	41,788,345.94	1,595,009.42	20,689,497.32	1,834,742.16
April 2029	40,900,327.15	1,543,743.39	20,228,811.12	1,779,152.56
May 2029	40,015,233.68	1,493,529.98	19,769,469.36	1,724,469.71
June 2029	39,133,054.03	1,444,350.48	19,311,466.45	1,670,681.03
July 2029	38,253,776.73	1,396,186.47	18,854,796.78	1,617,774.07
August 2029	37,377,390.36	1,349,019.85	18,399,454.78	1,565,736.57
September 2029	36,503,883.52	1,302,832.83	17,945,434.92	1,514,556.43
October 2029	35,633,244.88	1,257,607.89	17,492,731.66	1,464,221.68
November 2029	34,765,463.15	1,213,327.83	17,041,339.50	1,414,720.53
December 2029	33,900,527.07	1,169,975.72	16,591,252.95	1,366,041.33
January 2030	33,038,425.43	1,127,534.91	16,142,466.54	1,318,172.59
February 2030	32,179,147.07	1,085,989.05	15,694,974.83	1,271,102.97
March 2030	31,322,680.86	1,045,322.02	15,248,772.40	1,224,821.27
April 2030	30,469,015.72	1,005,518.02	14,803,853.84	1,179,316.45
May 2030	29,618,140.61	966,561.48	14,360,213.76	1,134,577.58
June 2030	28,770,044.53	928,437.10	13,917,846.80	1,090,593.92
July 2030	27,924,716.53	891,129.83	13,476,747.62	1,047,354.84
August 2030	27,082,145.68	854,624.89	13,036,910.90	1,004,849.86
September 2030	26,242,321.13	818,907.73	12,598,331.32	963,068.62
October 2030	25,405,232.03	783,964.06	12,161,003.60	922,000.91
November 2030	24,570,867.60	749,779.80	11,724,922.49	881,636.66
December 2030	23,739,217.09	716,341.14	11,290,082.72	841,965.92
January 2031	22,910,269.79	683,634.49	10,856,479.09	802,978.87
February 2031	22,084,015.04	651,646.48	10,424,106.37	764,665.82
March 2031	21,260,442.20	620,363.98	9,992,959.39	727,017.22
April 2031	20,439,540.70	589,774.06	9,563,032.98	690,023.62
May 2031	19,621,299.98	559,864.04	9,134,321.99	653,675.71
June 2031	18,805,709.55	530,621.42	8,706,821.28	617,964.30
July 2031	17,992,758.93	502,033.94	8,280,525.76	582,880.33
August 2031	17,182,437.70	474,089.51	7,855,430.32	548,414.84
September 2031	16,374,735.48	446,776.30	7,431,529.90	514,558.99
October 2031	15,569,641.91	420,082.62	7,008,819.45	481,304.08
November 2031	14,767,146.70	393,997.02	6,587,293.92	448,641.50
December 2031	13,967,239.57	368,508.23	6,166,948.31	416,562.75
January 2032	13,169,910.30	343,605.16	5,747,777.62	385,059.47
February 2032	12,375,148.70	319,276.94	5,329,776.87	354,123.39
March 2032	11,582,944.61	295,512.84	4,912,941.10	323,746.34
April 2032	10,793,287.93	272,302.36	4,497,265.36	293,920.28
May 2032	10,006,168.58	249,635.14	4,082,744.75	264,637.26
June 2032	9,221,576.53	227,501.01	3,669,374.34	235,889.45
July 2032	8,439,501.77	205,889.99	3,257,149.26	207,669.10
August 2032	7,659,934.36	184,792.24	2,846,064.64	179,968.59
September 2032	6,882,864.37	164,198.11	2,436,115.63	152,780.38
October 2032	6,108,281.91	144,098.10	2,027,297.40	126,097.03
November 2032	5,336,177.15	124,482.90	1,619,605.12	99,911.22
December 2032	4,566,540.27	105,343.32	1,213,034.01	74,215.71

	Group 1 Jump Balances		Group 2 Jump Balances	
	75% PSA	275% PSA	75% PSA	225% PSA
January 2033	\$3,799,361.50	\$86,670.36	\$807,579.30	\$49,003.35
February 2033	3,034,631.11	68,455.15	403,236.20	24,267.10
March 2033	2,272,339.41	50,689.00	0.00	0.00
April 2033	1,512,476.73	33,363.33	0.00	0.00
May 2033	755,033.46	16,469.76	0.00	0.00
June 2033 and thereafter	0.00	0.00	0.00	0.00

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