

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



\$1,948,125,000

Government National Mortgage Association

**GINNIE MAE®**

Guaranteed REMIC Pass-Through Securities  
and MX Securities

Ginnie Mae REMIC Trust 2003-076

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-10 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 September 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.

**Citigroup**

**Utendahl Capital Partners, L.P.**

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

## Ginnie Mae REMIC Trust 2003-076

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.

<b>Class of REMIC Securities</b>	<b>Original Principal Balance(2)</b>	<b>Interest Rate</b>	<b>Principal Type(3)</b>	<b>Interest Type(3)</b>	<b>Final Distribution Date(4)</b>	<b>CUSIP Number</b>
<b>Security Group 1</b>						
EH(1)	\$134,200,000	PAC I/AD	0.000%	PO	February 2027	38374CGD7
EW(1)	221,125,000	PAC I/AD	0.000	PO	February 2032	38374CGE5
FI(1)	107,360,000	NTL (PAC I/AD)	(5)	FLT/IO	February 2027	38374CGF2
GA	93,100,000	SUP	6.000	FIX	August 2032	38374CGG0
GB	1,700,000	SUP	6.000	FIX	August 2032	38374CGH8
GC	26,950,000	SUP	6.000	FIX	June 2033	38374CGJ4
GD	10,250,000	SUP	6.000	FIX	September 2033	38374CGK1
GE	32,500,000	SUP	6.000	FIX	December 2030	38374CGL9
GH	17,500,000	SUP	6.000	FIX	August 2032	38374CGM7
GJ	32,287,500	SUP	6.000	FIX	September 2033	38374CGN5
IW(1)	176,900,000	NTL (PAC I/AD)	(5)	FLT/IO	February 2032	38374CGP0
PU(1)	107,360,000	NTL (PAC I/AD)	(5)	INV/IO	February 2027	38374CGQ8
PV(1)	176,900,000	NTL (PAC I/AD)	(5)	INV/IO	February 2032	38374CGR6
PZ	15,250,000	PAC I	6.000	FIX/Z	September 2033	38374CGS4
TZ	31,500,000	CPT/PAC II	6.000	FIX/Z	September 2033	38374CGT2
VT(1)	31,762,500	PAC II/AD	6.000	FIX	September 2017	38374CGU9
<b>Security Group 2</b>						
EG(1)	37,440,000	PAC I	0.000	PO	September 2033	38374CGV7
EK	8,516,106	SUP	0.000	PO	February 2033	38374CGW5
FK	63,450,000	SUP/AD	(5)	FLT	October 2033	38374CGX3
IG(1)	37,440,000	NTL (PAC I)	5.500	FIX/IO	September 2033	38374CGY1
KA	52,811,000	SUP	5.500	FIX	September 2031	38374CGZ8
KB	11,250,000	SUP	5.500	FIX	February 2032	38374CHA2
KC	25,880,000	SUP	5.500	FIX	February 2033	38374CHB0
KD	20,988,000	SUP	5.500	FIX	September 2033	38374CHC8
KF	6,233,333	SUP	(5)	FLT/DLY	September 2033	38374CHD6
KS	1,821,429	SUP	(5)	INV/DLY	September 2033	38374CHE4
KT	445,238	SUP	(5)	INV/DLY	September 2033	38374CHF1
KZ	38,502,894	SUP	5.875	FIX/Z	February 2033	38374CHG9
SK	22,950,000	SUP/AD	(5)	INV	October 2023	38374CHH7
TA(1)	166,400,000	PAC I	5.500	FIX	September 2026	38374CHJ3
TB(1)	99,200,000	PAC I	5.500	FIX	January 2029	38374CHK0
TD(1)	98,560,000	PAC I	5.500	FIX	January 2031	38374CHL8
TE(1)	120,320,000	PAC I	5.500	FIX	February 2033	38374CHM6
UF	9,013,714	SUP	(5)	FLT/DLY	September 2033	38374CHN4
US	2,308,057	SUP	(5)	INV/DLY	September 2033	38374CHP9
UT	150,229	SUP	(5)	INV/DLY	September 2033	38374CHQ7
YA	6,400,000	PAC II	5.500	FIX	August 2033	38374CHR5
YB	4,160,000	PAC II	5.500	FIX	September 2033	38374CHS3
YC	2,880,000	PAC II	5.500	FIX	September 2033	38374CHT1
YD	320,000	PAC II	5.500	FIX	September 2033	38374CHU8
<b>Security Group 3</b>						
BI(1)	102,508,000	NTL (PAC I/AD)	(5)	FLT/IO	December 2027	38374CHV6
EB(1)	128,135,000	PAC I/AD	0.000	PO	December 2027	38374CHW4
EC(1)	133,365,000	PAC I/AD	0.000	PO	September 2031	38374CHX2
GF	22,396,000	SUP	(5)	FLT/DLY	May 2033	38374CHY0
GK	17,710,000	SUP	6.000	FIX	May 2033	38374CHZ7
GN	13,900,000	SUP	6.000	FIX	September 2033	38374CJA0
GS	33,594,000	SUP	(5)	INV/DLY	May 2033	38374CJB8
IC(1)	106,692,000	NTL (PAC I/AD)	(5)	FLT/IO	September 2031	38374CJC6
LV(1)	65,900,000	PAC II/AD	6.000	FIX	November 2016	38374CJD4
LZ	15,000,000	PAC I	6.000	FIX/Z	September 2033	38374CJE2
QB(1)	102,508,000	NTL (PAC I/AD)	(5)	INV/IO	December 2027	38374CJF9
QC(1)	106,692,000	NTL (PAC I/AD)	(5)	INV/IO	September 2031	38374CJG7
ZL	70,000,000	CPT/PAC II	6.000	FIX/Z	September 2033	38374CJH5
<b>Residual</b>						
RR	0	NPR	0	NPR	September 2033	38374CJJ1

- (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:** Citigroup Global Markets Inc.

**Trustee:** Bank One Trust Company, N.A.

**Tax Administrator:** The Trustee

**Closing Date:** September 30, 2003

**Distribution Date:** The 20th day of each month or, if the 20th day is not a Business Day, the first Business Day thereafter, commencing in October 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	6.0%	30
2	Ginnie Mae II	5.5	30
3	Ginnie Mae II	6.0	30

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

**Assumed Characteristics of the Mortgage Loans Underlying the Trust Assets<sup>1</sup>:**

<u>Principal Balance<sup>2</sup></u>	<u>Weighted Average Remaining Term to Maturity (in months)</u>	<u>Weighted Average Loan Age (in months)</u>	<u>Weighted Average Mortgage Rate<sup>3</sup></u>
<b>Group 1 Trust Assets</b>			
\$648,125,000	324	23	6.77%
<b>Group 2 Trust Assets</b>			
\$800,000,000	357	2	5.95%
<b>Group 3 Trust Assets</b>			
\$500,000,000	339	14	6.78%

<sup>1</sup> As of September 1, 2003.

<sup>2</sup> Does not include Group 2 Trust Assets that will be added to pay the Trustee Fee.

<sup>3</sup> The Mortgage Loans underlying the 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 Mortgage Rates of many of the Mortgage Loans will differ from the weighted averages shown above, perhaps significantly. See “The Trust Assets — The Mortgage Loans” in this Supplement.

**Issuance of Securities:** The Securities, other than the Residual Securities, will initially be issued in book-entry form through the book-entry system of the U.S. Federal Reserve Banks (the

“Fedwire Book-Entry System”). The Residual Securities will be issued in fully registered, certificated form. See “Description of the Securities — Form of Securities” in this Supplement.

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

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

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

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

Class	Interest Rate Formula(1)	Initial Interest Rate(2)	Minimum Rate	Maximum Rate	Delay (in days)	LIBOR for Minimum Interest Rate
BI	LIBOR + 0.30%	1.4000000%	0.3%	7.5000000%	0	0.00%
EU	7.20% - LIBOR	6.1000000%	0.0%	7.2000000%	0	7.20%
EV	7.20% - LIBOR	6.1000000%	0.0%	7.2000000%	0	7.20%
FB	LIBOR + 0.30%	1.4000000%	0.3%	7.5000000%	0	0.00%
FC	LIBOR + 0.30%	1.4000000%	0.3%	7.5000000%	0	0.00%
FI	LIBOR + 0.30%	1.4000000%	0.3%	7.5000000%	0	0.00%
FK	LIBOR + 0.50%	1.6000000%	0.5%	8.0000000%	0	0.00%
FW	LIBOR + 0.30%	1.4000000%	0.3%	7.5000000%	0	0.00%
FY	LIBOR + 0.30%	1.4000000%	0.3%	7.5000000%	0	0.00%
GF	LIBOR + 1.50%	2.6100000%	1.5%	7.5000000%	19	0.00%
GS	9.00% - (LIBOR × 0.66666667)	8.2600000%	5.0%	9.0000000%	19	6.00%
IC	LIBOR + 0.30%	1.4000000%	0.3%	7.5000000%	0	0.00%
IF	LIBOR + 0.30%	1.4000000%	0.3%	7.5000000%	0	0.00%
IW	LIBOR + 0.30%	1.4000000%	0.3%	7.5000000%	0	0.00%
KF	LIBOR + 1.50%	2.6200000%	1.5%	7.5000000%	19	0.00%
KS	18.8222222% - (LIBOR × 3.4222223)	14.9893333%	0.0%	18.8222222%	19	5.50%
KT	84.00% - (LIBOR × 14.00)	7.0000000%	0.0%	7.0000000%	19	6.00%
LF	LIBOR + 0.30%	1.4000000%	0.3%	7.5000000%	0	0.00%
LS	7.20% - LIBOR	6.1000000%	0.0%	7.2000000%	0	7.20%
PF	LIBOR + 0.30%	1.4000000%	0.3%	7.5000000%	0	0.00%
PS	7.20% - LIBOR	6.1000000%	0.0%	7.2000000%	0	7.20%
PU	7.20% - LIBOR	6.1000000%	0.0%	7.2000000%	0	7.20%
PV	7.20% - LIBOR	6.1000000%	0.0%	7.2000000%	0	7.20%
PW	LIBOR + 0.30%	1.4000000%	0.3%	7.5000000%	0	0.00%
QB	7.20% - LIBOR	6.1000000%	0.0%	7.2000000%	0	7.20%
QC	7.20% - LIBOR	6.1000000%	0.0%	7.2000000%	0	7.20%
SB	7.20% - LIBOR	6.1000000%	0.0%	7.2000000%	0	7.20%
SC	7.20% - LIBOR	6.1000000%	0.0%	7.2000000%	0	7.20%
SK	20.7352941% - (LIBOR × 2.764706)	17.6941176%	0.0%	20.7352941%	0	7.50%
UF	LIBOR + 1.30%	2.4100000%	1.3%	7.0000000%	19	0.00%
US	21.4792899% - (LIBOR × 3.9053255)	17.1443790%	0.0%	21.4792899%	19	5.50%
UT	342.00% - (LIBOR × 60.00)	12.0000000%	0.0%	12.0000000%	19	5.70%

(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, the following distributions will be made to the related Securities:

### **SECURITY GROUP 1**

The Group 1 Principal Distribution Amount and the PZ, TZ1 and TZ2 Accrual Amounts will be allocated as follows:

- The PZ Accrual Amount, sequentially, to EH, EW and PZ, in that order, until retired
- The TZ1 Accrual Amount, sequentially, to VT and TZ1, in that order, until retired
- The TZ2 Accrual Amount, sequentially, to VT, TZ1 and TZ2, in that order, until retired
- The Group 1 Principal Distribution Amount in the following order of priority:

1. Sequentially, to EH, EW and PZ, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date

2. Concurrently:

a. 34.4262295082% in the following order of priority:

i. Sequentially, to VT, TZ1 and TZ2, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date

ii. Sequentially, to GJ and TZ1, in that order, without regard to any Aggregate Scheduled Principal Balances, until retired

iii. Concurrently, to VT and TZ2, without regard to any Aggregate Scheduled Principal Balances, until VT is retired, as follows:

(a) 56.6479400749% to VT

(b) 43.3520599251% to TZ2

iv. To TZ2, without regard to any Aggregate Scheduled Principal Balances, until retired

b. 65.5737704918% in the following order of priority:

i. Concurrently:

(a) 65.0593990217% to GA, until retired

(b) 34.9406009783%, sequentially, to GE and GH, in that order, until retired

ii. Sequentially, to GB, GC and GD, in that order, until retired

3. Sequentially, to EH, EW and PZ, in that order, without regard to their Aggregate Scheduled Principal Balances, until retired

### **SECURITY GROUP 2**

A percentage of the Group 2 Principal Distribution Amount will be applied to the Trustee Fee, and the remainder of the Group 2 Principal Distribution Amount (the "Group 2 Adjusted Principal Distribution Amount") and the KZ Accrual Amount will be allocated as follows:

- The KZ Accrual Amount in the following order of priority:
  1. Concurrently, to FK and SK, pro rata, until retired
  2. To KZ, until retired

- The Group 2 Adjusted Principal Distribution Amount in the following order of priority:
  1. Sequentially, to TA, TB, TD, TE and EG, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
  2. Sequentially, to YA, YB, YC and YD, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
  3. Concurrently, until KA has been retired:
    - a. 36.8380301339% to KA
    - b. 63.1619698661%, concurrently, to EK, FK, SK and KZ, pro rata, based on their then outstanding principal balances after giving effect to the KZ Accrual Amount for that Distribution Date
  4. Concurrently, until KB has been retired:
    - a. 43.9453125000% to KB
    - b. 56.0546875000%, concurrently, to EK, FK, SK and KZ, pro rata, based on their then outstanding principal balances after giving effect to the KZ Accrual Amount for that Distribution Date
  5. Concurrently:
    - a. 47.5735294119% to KC, until retired
    - b. 52.4264705881% concurrently to EK, FK, SK and KZ, pro rata, based on their then outstanding principal balances after giving effect to the KZ Accrual Amount for that Distribution Date, until retired
  6. Concurrently, to KD, KF, KS, KT, UF, US and UT, pro rata, until retired
  7. Sequentially, to YA, YB, YC and YD, in that order, without regard to their Aggregate Scheduled Principal Balances, until retired
  8. Sequentially, to TA, TB, TD, TE and EG, in that order, without regard to their Aggregate Scheduled Principal Balances, until retired

### **SECURITY GROUP 3**

The Group 3 Principal Distribution Amount and the LZ, ZL1 and ZL2 Accrual Amounts will be allocated as follows:

- The LZ Accrual Amount, sequentially, to EB, EC and LZ, in that order, until retired
- The ZL1 Accrual Amount, sequentially, to LV and ZL1, in that order, until retired
- The ZL2 Accrual Amount, sequentially, to LV, ZL1 and ZL2, in that order, until retired
- The Group 3 Principal Distribution Amount in the following order of priority:
  1. Sequentially, to EB, EC and LZ, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
  2. Sequentially, to LV, ZL1 and ZL2, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
  3. Concurrently, to GF, GK and GS, pro rata, until retired

4. Sequentially, to GN and ZL1, in that order, without regard to any Aggregate Scheduled Principal Balances, until retired

5. Concurrently, to LV and ZL2, pro rata, based on their then outstanding principal balance after giving effect to all other distributions on such Distribution Date, without regard to any Aggregate Scheduled Principal Balances, until retired

6. Sequentially, to EB, EC and LZ, 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 and Components listed below are included in Schedule II to this Supplement. They were calculated using, among other things, the following Structuring Ranges:

<u>Class or Component</u>	<u>Structuring Ranges</u>
EH, EW and PZ (in the aggregate) .....	115% PSA through 417% PSA
TZ1, TZ2 and VT (in the aggregate) .....	115% PSA through 182% PSA
EG, TA, TB, TD and TE (in the aggregate) .....	100% PSA through 300% PSA
YA, YB, YC and YD (in the aggregate) .....	104% PSA through 200% PSA
EB, EC and LZ (in the aggregate) .....	115% PSA through 440% PSA
LV, ZL1 and ZL2 (in the aggregate) .....	116% PSA through 200% PSA

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

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

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents Approximately</u>
BI ....	\$102,508,000	80% of EB (PAC I/AD Class)
CI ....	\$106,692,000	80% of EC (PAC I/AD Class)
DI ....	\$102,508,000	80% of EB (PAC I/AD Class)
EI ....	\$209,200,000	80% of EB and EC (in the aggregate) (PAC I/AD Classes)
FI ....	\$107,360,000	80% of EH (PAC I/AD Class)
FY ....	\$284,260,000	80% of EH and EW (in the aggregate) (PAC I/AD Classes)
HI ....	\$284,260,000	80% of EH and EW (in the aggregate) (PAC I/AD Classes)
IB ....	\$ 45,090,909	45.4545454545% of TB (PAC I Class)
IC ....	\$106,692,000	80% of EC (PAC I/AD Class)
ID ....	\$ 17,920,000	18.1818181818% of TD (PAC I Class)
IE ....	\$ 21,876,363	18.1818181818% of TE (PAC I Class)
IF ....	\$209,200,000	80% of EB and EC (in the aggregate) (PAC I/AD Classes)
IG ....	\$ 37,440,000	100% of EG (PAC I Class)
IK ....	\$144,872,727	54.5454545455% of TA and TB (in the aggregate) (PAC I Classes)
IP ....	\$176,900,000	80% of EW (PAC I/AD Class)
IV ....	\$ 21,966,666	33.3333333333% of LV (PAC II/AD Class)
IW ....	\$176,900,000	80% of EW (PAC I/AD Class)
LS ....	\$209,200,000	80% of EB and EC (in the aggregate) (PAC I/AD Classes)
PS ....	\$284,260,000	80% of EH and EW (in the aggregate) (PAC I/AD Classes)
PU ....	\$107,360,000	80% of EH (PAC I/AD Class)



<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents Approximately</u>
PV . . . .	\$176,900,000	80% of EW (PAC I/AD Class)
QB . . .	\$102,508,000	80% of EB (PAC I/AD Class)
QC . . .	\$106,692,000	80% of EC (PAC I/AD Class)
TI . . . .	\$105,890,909	63.6363636364% of TA (PAC I Class)
UI . . . .	\$107,360,000	80% of EH (PAC I/AD Class)
VI . . . .	\$ 10,587,500	33.3333333333% of VT (PAC II/AD Class)

**Component Classes:** For purposes of calculating distributions of principal, Classes TZ and ZL 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>
TZ . . . . .	TZ1	PAC II	FIX/Z	6.0%	\$ 7,192,500
	TZ2	PAC II	FIX/Z	6.0%	24,307,500
ZL . . . . .	ZL1	PAC II	FIX/Z	6.0%	15,000,000
	ZL2	PAC II	FIX/Z	6.0%	55,000,000

**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 classes and components, the support classes 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 classes and components for that distribution date, this excess will be distributed to the related support classes.

***The securities may not be a suitable investment for you.*** The securities, especially the component, support, interest only, principal only, inverse floating rate, accrual and residual classes, are not suitable investments for all investors.

In addition, although the sponsor intends to make a market for the purchase and sale of the securities after their initial issuance, it has no obligation to do so. There is no assurance that a secondary market will develop, that any secondary market will continue, or

that the price at which you can sell an investment in any class will enable you to realize a desired yield on that investment.

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

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

The residual securities may experience significant adverse tax timing consequences. Accordingly, you are urged to consult tax advisors and to consider the after-tax effect of ownership of a residual security and the suitability of the residual securities to your investment objectives. See *“Certain Federal*

*Income Tax Consequences” in this supplement and in the base offering circular.*

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

***The actual characteristics of the underlying mortgage loans will affect the weighted average lives and yields of your securities.***

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

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

## THE TRUST ASSETS

### General

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

### The Trust MBS

The Trust MBS are either:

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

Each Mortgage Loan underlying a Ginnie Mae II MBS Certificate 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 Mortgage Loans**

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

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

### **The Trustee Fee**

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

## **GINNIE MAE GUARANTY**

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

## **DESCRIPTION OF THE SECURITIES**

### **General**

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

### **Form of Securities**

Each Class of Securities other than the Residual Securities initially will be issued and maintained, and may be transferred only on the Fedwire Book-Entry System. Beneficial Owners of Book-Entry Securities will ordinarily hold these Securities through one or more financial intermediaries, such as banks, brokerage firms and securities clearing organizations that are

eligible to maintain book-entry accounts on the Fedwire Book-Entry System. By request accompanied by the payment of a transfer fee of \$25,000 per Certificated Security to be issued, a Beneficial Owner may receive a Regular Security in certificated form.

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

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

### **Distributions**

Distributions on the Securities will be made on each Distribution Date as specified under “Terms Sheet — Distribution Date” 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 this Supplement. The abbreviations used on the inside cover page, in the Terms Sheet and on Schedule I to this Supplement are explained under “*Class Types*” in Appendix I to the Base Offering Circular.

### *Accrual Periods*

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

<u>Class</u>	<u>Accrual Period</u>
Fixed Rate and Delay Classes	The calendar month preceding the related Distribution Date
Floating Rate and Inverse Floating Rate Classes other than the Delay Classes	From the 20th day of the month preceding the month of the related Distribution Date through the 19th day of the month of that Distribution Date

### *Fixed Rate Classes*

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

### *Floating Rate and Inverse Floating Rate Classes*

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

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

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

### *Accrual Classes*

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

### **Principal Distributions**

The Principal Distribution Amount or the Adjusted Principal Distribution Amount for each Group, as applicable, and the KZ, LZ, PZ, TZ and ZL 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 TZ and Class ZL 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 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 have no Class Principal Balance and do not accrue interest. The Class RR Securities will be entitled to receive the proceeds of the disposition of any assets remaining in the Trust REMICs after the Class Principal Balance of each Class of Regular Securities has been reduced to zero. However, any remaining proceeds are not likely to be significant. The Residual Securities may not be transferred to a Plan Investor, a Non-U.S. Person or a Disqualified Organization.

### **Class Factors**

The Trustee will calculate and make available for each Class of Securities, no later than the day preceding the 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 the 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 65, 66, 67, 69, 70, 71 and 128 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 65, 66, 67, 69, 70, 71 and 128, the related Classes of Securities may be exchanged for proportionate interests in various subcombinations of MX Classes. Similarly, all or a portion of these MX Classes may be exchanged for proportionate interests in the related REMIC Securities or in other subcombinations of the MX Classes. Each subcombination may be effected only in proportions that result in the principal and interest entitlements of the Securities received being equal to the entitlements of the Securities surrendered. See the example under “*Description of the Securities — Modification and Exchange*” in the *Base Offering Circular*.

A Beneficial Owner proposing to effect an exchange must notify the Trustee through the Beneficial Owner’s Book-Entry Depository participant. This notice must be received by the Trustee not later than two Business Days before the proposed exchange date. The exchange date can be any Business Day other than the last Business Day of the month. The notice must contain the outstanding principal balance of the Securities to be included in the exchange and the proposed exchange date. The notice is required to be delivered to the Trustee in writing at its Corporate Trust Office at Bank One Trust Company, N.A., 53 W. 51st Street, 6th floor,



New York, New York 10019, Attention: Trust Administrator Ginnie Mae 2003-076. The Trustee may be contacted by telephone at (212) 373-1139 and by fax at (212) 373-1384.

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

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

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

## **YIELD, MATURITY AND PREPAYMENT CONSIDERATIONS**

### **General**

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

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

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

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

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

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

## Accretion Directed Classes

Classes EB, EC, EH, EW, FK, LV, SK and VT are Accretion Directed Classes. The related Accrual Amount will be applied to making principal distributions on those Classes as described in this Supplement. Classes BI, FI, IC, IW, PU, PV, QB and QC are Notional Classes whose Class Notional Balances are determined by reference to the Class Principal Balance of certain Accretion Directed Classes as shown under “*Terms Sheet — Notional Classes*” in this Supplement.

Each of Class EB, EC, EH, EW, FK, LV, SK and VT 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 FK, LV, SK and VT will have principal payment stability only through the prepayment rate shown in the table below. Classes EB, EC, EH and EW 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 constant 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, the Class Principal Balances of Classes LV and VT will be reduced to zero before their Final Distribution Dates, the Class Principal Balances of Classes FK and SK will be reduced to zero on, but not before, their Final Distribution Dates and the Weighted Average Life of each such Accretion Directed Class would equal its maximum Weighted Average Life.
- However, the Weighted Average Lives of the Classes shown in the table below, especially Classes FK and SK, which are also Support Classes, will be reduced, and may be reduced significantly, at prepayment speeds higher than the constant rates shown in the table below. See “*Yield, Maturity and Prepayment Considerations — Decrement Tables*” in this Supplement.

### Accretion Directed Classes

<u>Class</u>	<u>Maximum Weighted Average Life (in Years)</u>	<u>Final Distribution Date</u>	<u>Prepayment Rate at or below</u>
FK.....	12.0	October 2023	37% PSA
LV.....	6.2	November 2016	79% PSA
SK.....	12.0	October 2023	37% PSA
VT.....	6.5	September 2017	74% 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 Balances of Classes FK and SK could be reduced to zero before their Final Distribution Dates, and the Weighted Average Lives of any Accretion Directed Class shown in the table above could be shortened.

**Securities that Receive Principal on the Basis of Schedules**

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

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

<b>PAC I Classes</b>	<u><b>Initial Effective Ranges</b></u>
EH, EW and PZ (in the aggregate) . . . . .	115% PSA through 417% PSA
EG, TA, TB, TD and TE (in the aggregate) . . . . .	100% PSA through 300% PSA
EB, EC and LZ (in the aggregate) . . . . .	115% PSA through 440% PSA

<b>PAC II Classes and Components</b>	<u><b>Initial Effective Ranges</b></u>
TZ1, TZ2 and VT (in the aggregate) . . . . .	115% PSA through 182% PSA
YA, YB, YC and YD (in the aggregate) . . . . .	104% PSA through 202% PSA
LV, ZL1 and ZL2 (in the aggregate) . . . . .	116% PSA through 200% PSA

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

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

There is no assurance that the related Mortgage Loans will have the characteristics assumed in the Modeling Assumptions, which were used to determine the initial Effective Ranges. If the initial Effective Ranges were calculated using the actual characteristics of the related Mortgage Loans, the initial Effective Ranges could differ from those shown in the above tables. Therefore, even if the Mortgage Loans were to prepay at a constant rate within the initial Effective Range shown for any Class or Component in the above table, that Class or Component could fail to receive Scheduled Payments.

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

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

If the related Mortgage Loans prepay at rates that are generally above the Effective Range for any PAC Class or Component, its supporting Classes may be retired earlier than that PAC Class or Component, 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.*

### **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 a Mortgage Rate of 1.50% 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 Securities are always received on the 20th day of the month, whether or not a Business Day, commencing in October 2003.

4. A termination of the Trust does not occur.

5. The Closing Date for the Securities is September 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.

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

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

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

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

## Decrement Tables

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

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

The decrement tables set forth below illustrate the percentage of the Original Class Principal Balance (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.**









**Security Group 2  
PSA Prepayment Assumption Rates**

Distribution Date	Class KB					Class KC					Classes KD, KF, KS, KT, UF, US and UT				
	0%	100%	170%	300%	600%	0%	100%	170%	300%	600%	0%	100%	170%	300%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2005	100	100	100	100	0	100	100	100	100	31	100	100	100	100	100
September 2006	100	100	100	66	0	100	100	100	100	0	100	100	100	100	0
September 2007	100	100	100	0	0	100	100	100	41	0	100	100	100	100	0
September 2008	100	100	100	0	0	100	100	100	0	0	100	100	100	73	0
September 2009	100	100	100	0	0	100	100	100	0	0	100	100	100	22	0
September 2010	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0
September 2011	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0
September 2012	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0
September 2013	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0
September 2014	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0
September 2015	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0
September 2016	100	100	63	0	0	100	100	100	0	0	100	100	100	0	0
September 2017	100	100	21	0	0	100	100	100	0	0	100	100	100	0	0
September 2018	100	100	0	0	0	100	100	91	0	0	100	100	100	0	0
September 2019	100	100	0	0	0	100	100	72	0	0	100	100	100	0	0
September 2020	100	100	0	0	0	100	100	55	0	0	100	100	100	0	0
September 2021	100	100	0	0	0	100	100	38	0	0	100	100	100	0	0
September 2022	100	100	0	0	0	100	100	23	0	0	100	100	100	0	0
September 2023	100	100	0	0	0	100	100	8	0	0	100	100	100	0	0
September 2024	100	43	0	0	0	100	100	0	0	0	100	100	94	0	0
September 2025	100	0	0	0	0	100	94	0	0	0	100	100	78	0	0
September 2026	100	0	0	0	0	100	68	0	0	0	100	100	64	0	0
September 2027	100	0	0	0	0	100	44	0	0	0	100	100	51	0	0
September 2028	100	0	0	0	0	100	20	0	0	0	100	100	39	0	0
September 2029	100	0	0	0	0	100	0	0	0	0	100	97	29	0	0
September 2030	100	0	0	0	0	100	0	0	0	0	100	70	20	0	0
September 2031	91	0	0	0	0	100	0	0	0	0	100	43	12	0	0
September 2032	0	0	0	0	0	38	0	0	0	0	100	18	5	0	0
September 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average															
Life (years)	28.2	20.9	13.3	3.1	1.7	28.9	23.8	17.4	3.9	1.9	29.7	27.8	24.4	5.5	2.3

**PSA Prepayment Assumption Rates**

Distribution Date	Class KZ					Classes TA, TI, TK, TL, TM, TN, TU, TV and TW					Class YA				
	0%	100%	170%	300%	600%	0%	100%	170%	300%	600%	0%	100%	170%	300%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2004	106	106	102	93	72	95	86	86	86	86	100	100	92	92	92
September 2005	112	112	97	67	7	90	61	61	61	61	100	100	72	72	72
September 2006	119	119	89	34	0	84	29	29	29	0	100	100	48	48	0
September 2007	126	126	82	11	0	78	0	0	0	0	100	100	27	27	0
September 2008	134	134	77	0	0	72	0	0	0	0	100	100	9	9	0
September 2009	142	142	74	0	0	65	0	0	0	0	100	100	0	0	0
September 2010	151	151	72	0	0	57	0	0	0	0	100	100	0	0	0
September 2011	160	160	72	0	0	49	0	0	0	0	100	100	0	0	0
September 2012	169	169	74	0	0	41	0	0	0	0	100	69	0	0	0
September 2013	180	180	75	0	0	32	0	0	0	0	100	0	0	0	0
September 2014	191	186	71	0	0	22	0	0	0	0	100	0	0	0	0
September 2015	202	186	66	0	0	11	0	0	0	0	100	0	0	0	0
September 2016	214	183	60	0	0	0	0	0	0	0	100	0	0	0	0
September 2017	227	177	54	0	0	0	0	0	0	0	100	0	0	0	0
September 2018	241	170	47	0	0	0	0	0	0	0	100	0	0	0	0
September 2019	255	161	39	0	0	0	0	0	0	0	100	0	0	0	0
September 2020	271	149	32	0	0	0	0	0	0	0	100	0	0	0	0
September 2021	287	136	23	0	0	0	0	0	0	0	100	0	0	0	0
September 2022	305	121	15	0	0	0	0	0	0	0	100	0	0	0	0
September 2023	323	105	6	0	0	0	0	0	0	0	100	0	0	0	0
September 2024	324	84	0	0	0	0	0	0	0	0	100	0	0	0	0
September 2025	324	65	0	0	0	0	0	0	0	0	100	0	0	0	0
September 2026	324	47	0	0	0	0	0	0	0	0	100	0	0	0	0
September 2027	324	30	0	0	0	0	0	0	0	0	100	0	0	0	0
September 2028	324	14	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2029	258	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2030	182	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2031	101	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2032	26	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average															
Life (years)	27.2	20.2	12.4	2.6	1.3	7.5	2.3	2.3	2.3	2.0	24.8	9.2	3.0	3.0	2.1

**Security Group 2  
PSA Prepayment Assumption Rates**

Distribution Date	Class YB					Class YC					Class YD				
	0%	100%	170%	300%	600%	0%	100%	170%	300%	600%	0%	100%	170%	300%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2004	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2005	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2006	100	100	100	100	0	100	100	100	100	0	100	100	100	100	0
September 2007	100	100	100	100	0	100	100	100	100	0	100	100	100	100	0
September 2008	100	100	100	100	0	100	100	100	100	0	100	100	100	100	0
September 2009	100	100	92	92	0	100	100	100	100	0	100	100	100	100	0
September 2010	100	100	75	25	0	100	100	100	100	0	100	100	100	100	0
September 2011	100	100	62	0	0	100	100	100	0	0	100	100	100	55	0
September 2012	100	100	5	0	0	100	100	100	0	0	100	100	100	39	0
September 2013	100	51	0	0	0	100	100	0	0	0	100	100	0	39	0
September 2014	100	0	0	0	0	100	0	0	0	0	100	0	0	39	0
September 2015	100	0	0	0	0	100	0	0	0	0	100	0	0	39	0
September 2016	100	0	0	0	0	100	0	0	0	0	100	0	0	39	0
September 2017	100	0	0	0	0	100	0	0	0	0	100	0	0	39	0
September 2018	100	0	0	0	0	100	0	0	0	0	100	0	0	39	0
September 2019	100	0	0	0	0	100	0	0	0	0	100	0	0	39	0
September 2020	100	0	0	0	0	100	0	0	0	0	100	0	0	39	0
September 2021	100	0	0	0	0	100	0	0	0	0	100	0	0	39	0
September 2022	100	0	0	0	0	100	0	0	0	0	100	0	0	39	0
September 2023	100	0	0	0	0	100	0	0	0	0	100	0	0	39	0
September 2024	100	0	0	0	0	100	0	0	0	0	100	0	0	39	0
September 2025	100	0	0	0	0	100	0	0	0	0	100	0	0	39	0
September 2026	100	0	0	0	0	100	0	0	0	0	100	0	0	39	0
September 2027	100	0	0	0	0	100	0	0	0	0	100	0	0	39	0
September 2028	0	0	0	0	0	77	0	0	0	0	100	0	0	39	0
September 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	39	0
September 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	39	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	39	0
September 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	39	0
September 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average															
Life (years)	24.9	10.0	7.9	6.8	2.4	25.0	10.4	9.3	7.4	2.5	25.1	10.6	9.6	16.3	2.5

**Security Group 3  
PSA Prepayment Assumption Rates**

Distribution Date	Classes BI, DI, EB, FB, NA, NB, NC, ND, NE, NG, NH, NJ, QB and SB					Classes CI, EC, FC, IC, MK, ML, MN, MP, MT, MU, MV, MW, QC and SC					Classes DA, DC, DE, DG, DH, DJ, DK and DL				
	0%	115%	170%	440%	600%	0%	115%	170%	440%	600%	0%	115%	170%	440%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2004	96	76	76	76	76	100	100	100	100	100	100	80	80	80	80
September 2005	91	46	46	46	46	100	100	100	100	100	92	55	55	55	55
September 2006	86	18	18	18	0	100	100	100	100	99	88	31	31	31	16
September 2007	81	0	0	0	0	100	91	91	91	56	84	14	14	14	9
September 2008	75	0	0	0	0	100	67	67	67	29	79	11	11	11	5
September 2009	69	0	0	0	0	100	45	45	45	12	74	7	7	7	2
September 2010	62	0	0	0	0	100	27	27	27	0	68	4	4	4	0
September 2011	55	0	0	0	0	100	13	13	13	0	62	2	2	2	0
September 2012	47	0	0	0	0	100	3	3	3	0	56	1	1	1	0
September 2013	39	0	0	0	0	100	0	0	0	0	49	0	0	0	0
September 2014	30	0	0	0	0	100	0	0	0	0	41	0	0	0	0
September 2015	20	0	0	0	0	100	0	0	0	0	33	0	0	0	0
September 2016	10	0	0	0	0	100	0	0	0	0	24	0	0	0	0
September 2017	0	0	0	0	0	99	0	0	0	0	16	0	0	0	0
September 2018	0	0	0	0	0	88	0	0	0	0	14	0	0	0	0
September 2019	0	0	0	0	0	75	0	0	0	0	12	0	0	0	0
September 2020	0	0	0	0	0	62	0	0	0	0	10	0	0	0	0
September 2021	0	0	0	0	0	48	0	0	0	0	8	0	0	0	0
September 2022	0	0	0	0	0	32	0	0	0	0	5	0	0	0	0
September 2023	0	0	0	0	0	16	0	0	0	0	3	0	0	0	0
September 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average															
Life (years)	8.1	1.9	1.9	1.9	1.8	17.7	6.0	6.0	6.0	4.4	9.6	2.5	2.5	2.5	2.2

**Security Group 3  
PSA Prepayment Assumption Rates**

Distribution Date	Classes EI, EL, IF, IA, IB, IC, ID, IE, LF, LG, LH, LJ, LK, LM, LN, LS and LT					Classes GF, GK and GS					Class GN				
	0%	115%	170%	440%	600%	0%	115%	170%	440%	600%	0%	115%	170%	440%	600%
	Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2004	98	88	88	88	88	100	100	85	11	0	100	100	100	100	0
September 2005	96	74	74	74	74	100	100	67	0	0	100	100	100	100	0
September 2006	93	60	60	60	50	100	100	52	0	0	100	100	100	100	0
September 2007	91	46	46	46	29	100	100	40	0	0	100	100	100	100	0
September 2008	88	34	34	34	15	100	100	32	0	0	100	100	100	100	0
September 2009	85	23	23	23	6	100	100	25	0	0	100	100	100	100	0
September 2010	81	14	14	14	0	100	100	21	0	0	100	100	100	100	0
September 2011	78	7	7	7	0	100	100	19	0	0	100	100	100	100	0
September 2012	74	2	2	2	0	100	100	18	0	0	100	100	100	100	0
September 2013	70	0	0	0	0	100	100	17	0	0	100	100	100	100	0
September 2014	66	0	0	0	0	100	97	15	0	0	100	100	100	100	0
September 2015	61	0	0	0	0	100	92	13	0	0	100	100	100	100	0
September 2016	56	0	0	0	0	100	87	11	0	0	100	100	100	100	0
September 2017	51	0	0	0	0	100	81	9	0	0	100	100	100	100	0
September 2018	45	0	0	0	0	100	74	6	0	0	100	100	100	100	0
September 2019	38	0	0	0	0	100	67	4	0	0	100	100	100	100	0
September 2020	32	0	0	0	0	100	60	1	0	0	100	100	100	100	0
September 2021	24	0	0	0	0	100	52	0	0	0	100	100	95	0	0
September 2022	17	0	0	0	0	100	45	0	0	0	100	100	83	0	0
September 2023	8	0	0	0	0	100	37	0	0	0	100	100	72	0	0
September 2024	0	0	0	0	0	100	30	0	0	0	100	100	61	0	0
September 2025	0	0	0	0	0	100	22	0	0	0	100	100	51	0	0
September 2026	0	0	0	0	0	100	15	0	0	0	100	100	41	0	0
September 2027	0	0	0	0	0	100	8	0	0	0	100	100	32	0	0
September 2028	0	0	0	0	0	100	1	0	0	0	100	100	23	0	0
September 2029	0	0	0	0	0	100	0	0	0	0	100	73	16	0	0
September 2030	0	0	0	0	0	100	0	0	0	0	100	40	8	0	0
September 2031	0	0	0	0	0	86	0	0	0	0	100	8	2	0	0
September 2032	0	0	0	0	0	36	0	0	0	0	100	0	0	0	0
September 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	13.0	4.0	4.0	4.0	3.1	28.7	18.2	4.8	0.6	0.4	29.8	26.7	22.4	1.2	0.8

**PSA Prepayment Assumption Rates**

Distribution Date	Classes IV, LV, VU, VW, VX and VY					Class LZ					Classes MA, MB, MC, MD, ME, MG, MH and MJ					Class ZL				
	0%	115%	170%	440%	600%	0%	115%	170%	440%	600%	0%	115%	170%	440%	600%	0%	115%	170%	440%	600%
	Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2004	93	93	93	93	93	106	106	106	106	106	97	84	84	84	84	106	106	106	106	90
September 2005	86	86	86	63	20	113	113	113	113	113	94	65	65	65	65	113	113	113	64	20
September 2006	79	79	78	28	0	120	120	120	120	120	91	46	46	46	34	120	120	120	32	0
September 2007	71	71	70	9	0	127	127	127	127	127	87	31	31	31	19	127	127	127	12	0
September 2008	63	63	61	2	0	135	135	135	135	135	83	23	23	23	10	135	135	135	2	0
September 2009	54	54	52	0	0	143	143	143	143	143	79	15	15	15	4	143	143	143	0	0
September 2010	45	38	37	0	0	152	152	152	152	152	75	9	9	9	0	152	152	152	0	0
September 2011	35	16	14	0	0	161	161	161	161	97	70	5	5	5	0	161	161	161	0	0
September 2012	24	0	0	0	0	171	171	171	171	61	65	1	1	1	0	171	160	159	0	0
September 2013	13	0	0	0	0	182	145	145	145	38	60	0	0	0	0	182	142	142	0	0
September 2014	1	0	0	0	0	193	103	103	103	24	54	0	0	0	0	193	126	126	0	0
September 2015	0	0	0	0	0	205	74	74	74	15	48	0	0	0	0	194	110	110	0	0
September 2016	0	0	0	0	0	218	52	52	52	9	41	0	0	0	0	194	96	96	0	0
September 2017	0	0	0	0	0	231	37	37	37	6	34	0	0	0	0	194	83	83	0	0
September 2018	0	0	0	0	0	245	26	26	26	3	30	0	0	0	0	194	71	71	0	0
September 2019	0	0	0	0	0	261	18	18	18	2	26	0	0	0	0	194	60	60	0	0
September 2020	0	0	0	0	0	277	13	13	13	1	21	0	0	0	0	194	50	50	0	0
September 2021	0	0	0	0	0	294	9	9	9	1	16	0	0	0	0	194	42	42	0	0
September 2022	0	0	0	0	0	312	6	6	6	0	11	0	0	0	0	194	35	35	0	0
September 2023	0	0	0	0	0	331	4	4	4	0	5	0	0	0	0	194	28	28	0	0
September 2024	0	0	0	0	0	336	3	3	3	0	0	0	0	0	0	194	23	23	0	0
September 2025	0	0	0	0	0	189	2	2	2	0	0	0	0	0	0	194	18	18	0	0
September 2026	0	0	0	0	0	30	1	1	1	0	0	0	0	0	0	194	14	14	0	0
September 2027	0	0	0	0	0	1	1	1	1	0	0	0	0	0	0	164	10	10	0	0
September 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	124	7	7	0	0
September 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	81	4	4	0	0
September 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35	2	2	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	6.2	5.5	5.4	2.5	1.6	22.1	12.3	12.3	12.3	9.2	11.4	3.3	3.3	3.3	2.7	25.6	15.0	15.0	2.5	1.5

## 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 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 50 days earlier.

**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 Floating Rate and 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 Floating Rate or 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 EH to Prepayments  
Assumed Price 99.0%**

<b>PSA Prepayment Assumption Rates</b>			
<u>115%</u>	<u>150%</u>	<u>417%</u>	<u>600%</u>
0.8%	0.8%	0.8%	0.8%

**Sensitivity of Class EP to Prepayments  
Assumed Price 88.482830%**

<b>PSA Prepayment Assumption Rates</b>			
<u>115%</u>	<u>150%</u>	<u>417%</u>	<u>600%</u>
3.2%	3.2%	3.2%	4.3%

**Sensitivity of Class EU to Prepayments  
Assumed Price 106.47232%\***

<u>LIBOR</u>	<b>PSA Prepayment Assumption Rates</b>			
	<u>115%</u>	<u>150%</u>	<u>417%</u>	<u>600%</u>
0.10% .....	2.1%	2.1%	2.1%	1.9%
1.10% .....	1.2%	1.2%	1.2%	1.0%
4.10% .....	(1.5)%	(1.5)%	(1.5)%	(1.7)%
7.20% and above .....	(4.4)%	(4.4)%	(4.4)%	(4.6)%

**Sensitivity of Class EV to Prepayments  
Assumed Price 104.62960%\***

<u>LIBOR</u>	<b>PSA Prepayment Assumption Rates</b>			
	<u>115%</u>	<u>150%</u>	<u>417%</u>	<u>600%</u>
0.10% .....	6.2%	6.2%	6.2%	5.8%
1.10% .....	5.2%	5.2%	5.2%	4.8%
4.10% .....	2.3%	2.3%	2.3%	1.9%
7.20% and above .....	(0.7)%	(0.7)%	(0.7)%	(1.1)%

**Sensitivity of Class EW to Prepayments  
Assumed Price 82.1%**

<b>PSA Prepayment Assumption Rates</b>			
<u>115%</u>	<u>150%</u>	<u>417%</u>	<u>600%</u>
3.6%	3.6%	3.6%	5.2%

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

**Sensitivity of Class FI to Prepayments**  
**Assumed Price 2.323540%\***

<b>LIBOR</b>	<b>PSA Prepayment Assumption Rates</b>			
	<b>115%</b>	<b>150%</b>	<b>417%</b>	<b>600%</b>
0.10% .....	(90.5)%	(90.5)%	(90.5)%	(98.5)%
1.10% .....	(20.8)%	(20.8)%	(20.8)%	(26.6)%
4.10% .....	161.7%	161.7%	161.7%	159.5%
7.20% and above .....	395.8%	395.8%	395.8%	395.0%

**Sensitivity of Class FY to Prepayments**  
**Assumed Price 5.631560%\***

<b>LIBOR</b>	<b>PSA Prepayment Assumption Rates</b>			
	<b>115%</b>	<b>150%</b>	<b>417%</b>	<b>600%</b>
0.10% .....	(30.4)%	(30.4)%	(30.4)%	(50.0)%
1.10% .....	(0.3)%	(0.3)%	(0.3)%	(14.6)%
4.10% .....	65.5%	65.5%	65.5%	58.5%
7.20% and above .....	137.6%	137.6%	137.6%	134.0%

**Sensitivity of Class HI to Prepayments**  
**Assumed Price 22.47621%\***

	<b>PSA Prepayment Assumption Rates</b>				
	<b>115%</b>	<b>150%</b>	<b>417%</b>	<b>571%</b>	<b>600%</b>
10.3%	10.3%	10.3%	0.1%	(2.4)%	

**Sensitivity of Class IP to Prepayments**  
**Assumed Price 30.16608%\***

	<b>PSA Prepayment Assumption Rates</b>				
	<b>115%</b>	<b>150%</b>	<b>417%</b>	<b>575%</b>	<b>600%</b>
11.0%	11.0%	11.0%	0.1%	(2.1)%	

**Sensitivity of Class IW to Prepayments**  
**Assumed Price 7.639180%\***

<b>LIBOR</b>	<b>PSA Prepayment Assumption Rates</b>			
	<b>115%</b>	<b>150%</b>	<b>417%</b>	<b>600%</b>
0.10% .....	(28.4)%	(28.4)%	(28.4)%	(47.9)%
1.10% .....	0.8%	0.8%	0.8%	(13.8)%
4.10% .....	57.2%	57.2%	57.2%	49.0%
7.20% and above .....	112.1%	112.1%	112.1%	107.2%

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

**Sensitivity of Class PS to Prepayments**  
**Assumed Price 17.34105%\***

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>115%</u>	<u>150%</u>	<u>417%</u>	<u>600%</u>
0.10% .....	20.5%	20.5%	20.5%	9.2%
1.10% .....	13.3%	13.3%	13.3%	1.1%
4.10% .....	(10.1)%	(10.1)%	(10.1)%	(26.1)%
7.20% and above .....	**	**	**	**

**Sensitivity of Class PU to Prepayments**  
**Assumed Price 7.972320%\***

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>115%</u>	<u>150%</u>	<u>417%</u>	<u>600%</u>
0.10% .....	19.8%	19.8%	19.8%	15.2%
1.10% .....	2.6%	2.6%	2.6%	(2.4)%
4.10% .....	(51.6)%	(51.6)%	(51.6)%	(58.3)%
7.20% and above .....	**	**	**	**

**Sensitivity of Class PV to Prepayments**  
**Assumed Price 23.0269%\***

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>115%</u>	<u>150%</u>	<u>417%</u>	<u>600%</u>
0.10% .....	20.6%	20.6%	20.6%	8.7%
1.10% .....	14.1%	14.1%	14.1%	1.4%
4.10% .....	(8.0)%	(8.0)%	(8.0)%	(24.0)%
7.20% and above .....	**	**	**	**

**Sensitivity of Class UI to Prepayments**  
**Assumed Price 9.795860%\***

	<u>PSA Prepayment Assumption Rates</u>				
	<u>112%</u>	<u>115%</u>	<u>150%</u>	<u>417%</u>	<u>600%</u>
0.6%	(1.6)%	(1.6)%	(1.6)%	(1.6)%	(6.8)%

**Sensitivity of Class VI to Prepayments**  
**Assumed Price 15.375%\***

	<u>PSA Prepayment Assumption Rates</u>				
	<u>115%</u>	<u>150%</u>	<u>362%</u>	<u>417%</u>	<u>600%</u>
29.5%	29.5%	0.1%	(19.7)%	(84.6)%	

\* 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 2**

**Sensitivity of Class EG to Prepayments  
Assumed Price 61.444450%**

<b>PSA Prepayment Assumption Rates</b>			
<u>100%</u>	<u>170%</u>	<u>300%</u>	<u>600%</u>
2.7%	2.7%	2.7%	5.1%

**Sensitivity of Class EK to Prepayments  
Assumed Price 61.5%**

<b>PSA Prepayment Assumption Rates</b>			
<u>100%</u>	<u>170%</u>	<u>300%</u>	<u>600%</u>
2.8%	6.8%	23.1%	44.3%

**Sensitivity of Class IB to Prepayments  
Assumed Price 22.781250%\***

<b>PSA Prepayment Assumption Rates</b>				
<u>100%</u>	<u>170%</u>	<u>300%</u>	<u>425%</u>	<u>600%</u>
7.1%	7.1%	7.1%	0.1%	(14.8)%

**Sensitivity of Class ID to Prepayments  
Assumed Price 31.75%\***

<b>PSA Prepayment Assumption Rates</b>				
<u>100%</u>	<u>170%</u>	<u>300%</u>	<u>394%</u>	<u>600%</u>
6.3%	6.3%	6.3%	0.1%	(15.5)%

**Sensitivity of Class IE to Prepayments  
Assumed Price 44.375%\***

<b>PSA Prepayment Assumption Rates</b>				
<u>100%</u>	<u>170%</u>	<u>300%</u>	<u>421%</u>	<u>600%</u>
5.7%	5.7%	5.7%	0.0%	(10.1)%

**Sensitivity of Class IG to Prepayments  
Assumed Price 33.378470%\***

<b>PSA Prepayment Assumption Rates</b>				
<u>100%</u>	<u>170%</u>	<u>300%</u>	<u>600%</u>	<u>925%</u>
15.7%	15.7%	15.7%	10.4%	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 IK to Prepayments**  
**Assumed Price 15.50%\***

<b>PSA Prepayment Assumption Rates</b>				
<b>100%</b>	<b>170%</b>	<b>300%</b>	<b>458%</b>	<b>600%</b>
6.9%	6.9%	6.9%	0.0%	(10.0)%

**Sensitivity of Class KS to Prepayments**  
**Assumed Price 79.20%\***

<b>LIBOR</b>	<b>PSA Prepayment Assumption Rates</b>			
	<b>100%</b>	<b>170%</b>	<b>300%</b>	<b>600%</b>
0.12% .....	24.1%	24.1%	26.5%	32.8%
1.12% .....	19.5%	19.5%	22.2%	28.5%
3.12% .....	10.6%	10.7%	13.8%	20.2%
5.50% and above .....	0.8%	1.0%	4.3%	10.7%

**Sensitivity of Class KT to Prepayments**  
**Assumed Price 82.75%\***

<b>LIBOR</b>	<b>PSA Prepayment Assumption Rates</b>			
	<b>100%</b>	<b>170%</b>	<b>300%</b>	<b>600%</b>
5.50% and below .....	8.8%	8.8%	11.4%	16.5%
5.75% .....	4.6%	4.7%	7.4%	12.5%
6.00% and above .....	0.7%	0.8%	3.5%	8.6%

**Sensitivity of Class SK to Prepayments**  
**Assumed Price 104.0%\***

<b>LIBOR</b>	<b>PSA Prepayment Assumption Rates</b>			
	<b>100%</b>	<b>170%</b>	<b>300%</b>	<b>600%</b>
0.10% .....	20.3%	19.9%	18.8%	17.3%
1.10% .....	17.4%	17.1%	16.0%	14.5%
4.10% .....	9.0%	8.8%	7.8%	6.5%
7.50% and above .....	(0.3)%	(0.5)%	(1.3)%	(2.4)%

**Sensitivity of Class TI to Prepayments**  
**Assumed Price 11.25%\***

<b>PSA Prepayment Assumption Rates</b>				
<b>100%</b>	<b>170%</b>	<b>300%</b>	<b>549%</b>	<b>600%</b>
5.8%	5.8%	5.8%	0.0%	(2.8)%

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

**Sensitivity of Class US to Prepayments**  
**Assumed Price 75.20248%\***

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>170%</u>	<u>300%</u>	<u>600%</u>
0.11% .....	29.2%	29.2%	31.8%	39.6%
1.11% .....	23.6%	23.6%	26.6%	34.4%
3.11% .....	12.8%	12.9%	16.6%	24.5%
5.50% and above .....	1.0%	1.2%	5.3%	13.1%

**Sensitivity of Class UT to Prepayments**  
**Assumed Price 90.46875%\***

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>170%</u>	<u>300%</u>	<u>600%</u>
5.50% and below .....	13.6%	13.6%	14.8%	17.4%
5.60% .....	6.8%	6.9%	8.2%	10.9%
5.70% and above .....	0.4%	0.4%	1.8%	4.5%

**SECURITY GROUP 3**

**Sensitivity of Class BI to Prepayments**  
**Assumed Price 2.988780%\***

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>115%</u>	<u>170%</u>	<u>440%</u>	<u>600%</u>
0.10% .....	(69.1)%	(69.1)%	(69.1)%	(78.1)%
1.10% .....	(9.2)%	(9.2)%	(9.2)%	(14.9)%
4.10% .....	133.6%	133.6%	133.6%	131.9%
7.20% and above .....	304.3%	304.3%	304.3%	303.8%

**Sensitivity of Class CI to Prepayments**  
**Assumed Price 28.85899%\***

	<u>PSA Prepayment Assumption Rates</u>				
	<u>115%</u>	<u>170%</u>	<u>440%</u>	<u>600%</u>	<u>679%</u>
	15.1%	15.1%	15.1%	5.7%	0.0%

**Sensitivity of Class DI to Prepayments**  
**Assumed Price 12.67291%\***

	<u>PSA Prepayment Assumption Rates</u>				
	<u>115%</u>	<u>170%</u>	<u>440%</u>	<u>600%</u>	<u>622%</u>
	6.7%	6.7%	6.7%	1.7%	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 EB to Prepayments  
Assumed Price 97.552940%**

<b>PSA Prepayment Assumption Rates</b>			
<u>115%</u>	<u>170%</u>	<u>440%</u>	<u>600%</u>
1.3%	1.3%	1.3%	1.4%

**Sensitivity of Class EC to Prepayments  
Assumed Price 81.5%**

<b>PSA Prepayment Assumption Rates</b>			
<u>115%</u>	<u>170%</u>	<u>440%</u>	<u>600%</u>
3.5%	3.5%	3.5%	4.7%

**Sensitivity of Class EI to Prepayments  
Assumed Price 20.97281%\***

<b>PSA Prepayment Assumption Rates</b>				
<u>115%</u>	<u>170%</u>	<u>440%</u>	<u>600%</u>	<u>666%</u>
13.7%	13.7%	13.7%	4.9%	0.0%

**Sensitivity of Class EL to Prepayments  
Assumed Price 89.365940%**

<b>PSA Prepayment Assumption Rates</b>			
<u>115%</u>	<u>170%</u>	<u>440%</u>	<u>600%</u>
2.9%	2.9%	2.9%	3.7%

**Sensitivity of Class GS to Prepayments  
Assumed Price 99.5%\***

<u>LIBOR</u>	<b>PSA Prepayment Assumption Rates</b>			
	<u>115%</u>	<u>170%</u>	<u>440%</u>	<u>600%</u>
0.11% .....	9.1%	9.1%	9.1%	9.2%
1.11% .....	8.4%	8.4%	8.5%	8.6%
4.11% .....	6.4%	6.4%	6.6%	6.8%
6.00% and above .....	5.1%	5.1%	5.5%	5.7%

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

**Sensitivity of Class IC to Prepayments**  
**Assumed Price 7.681290%\***

<b>LIBOR</b>	<b>PSA Prepayment Assumption Rates</b>			
	<b>115%</b>	<b>170%</b>	<b>440%</b>	<b>600%</b>
0.10% .....	(27.5)%	(27.5)%	(27.5)%	(43.0)%
1.10% .....	2.8%	2.8%	2.8%	(8.2)%
4.10% .....	58.9%	58.9%	58.9%	53.6%
7.20% and above .....	112.7%	112.7%	112.7%	110.1%

**Sensitivity of Class IF to Prepayments**  
**Assumed Price 5.381960%\***

<b>LIBOR</b>	<b>PSA Prepayment Assumption Rates</b>			
	<b>115%</b>	<b>170%</b>	<b>440%</b>	<b>600%</b>
0.10% .....	(31.1)%	(31.1)%	(31.1)%	(46.7)%
1.10% .....	1.3%	1.3%	1.3%	(9.2)%
4.10% .....	72.2%	72.2%	72.2%	68.3%
7.20% and above .....	150.4%	150.4%	150.4%	148.8%

**Sensitivity of Class IV to Prepayments**  
**Assumed Price 16.78125%\***

	<b>PSA Prepayment Assumption Rates</b>				
	<b>115%</b>	<b>170%</b>	<b>418%</b>	<b>440%</b>	<b>600%</b>
	24.5%	24.0%	0.1%	(8.9)%	(51.7)%

**Sensitivity of Class LS to Prepayments**  
**Assumed Price 16.04585%\***

<b>LIBOR</b>	<b>PSA Prepayment Assumption Rates</b>			
	<b>115%</b>	<b>170%</b>	<b>440%</b>	<b>600%</b>
0.10% .....	25.5%	25.5%	25.5%	18.1%
1.10% .....	17.6%	17.6%	17.6%	9.2%
4.10% .....	(8.4)%	(8.4)%	(8.4)%	(20.2)%
7.20% and above .....	**	**	**	**

**Sensitivity of Class QB to Prepayments**  
**Assumed Price 10.184130%\***

<b>LIBOR</b>	<b>PSA Prepayment Assumption Rates</b>			
	<b>115%</b>	<b>170%</b>	<b>440%</b>	<b>600%</b>
0.10% .....	24.4%	24.4%	24.4%	20.1%
1.10% .....	10.4%	10.4%	10.4%	5.6%
4.10% .....	(34.8)%	(34.8)%	(34.8)%	(41.8)%
7.20% and above .....	**	**	**	**

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

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

**Sensitivity of Class QC to Prepayments**  
**Assumed Price 21.67770%\***

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>115%</u>	<u>170%</u>	<u>440%</u>	<u>600%</u>
0.10% .....	25.8%	25.8%	25.8%	17.6%
1.10% .....	19.0%	19.0%	19.0%	10.0%
4.10% .....	(4.4)%	(4.4)%	(4.4)%	(16.4)%
7.20% and above .....	**	**	**	**

**Sensitivity of Class SB to Prepayments**  
**Assumed Price 107.237070%\***

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>115%</u>	<u>170%</u>	<u>440%</u>	<u>600%</u>
0.10% .....	3.1%	3.1%	3.1%	2.9%
1.10% .....	2.2%	2.2%	2.2%	1.9%
4.10% .....	(0.6)%	(0.6)%	(0.6)%	(0.8)%
7.20% and above .....	(3.5)%	(3.5)%	(3.5)%	(3.7)%

**Sensitivity of Class SC to Prepayments**  
**Assumed Price 102.6777%\***

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>115%</u>	<u>170%</u>	<u>440%</u>	<u>600%</u>
0.10% .....	6.6%	6.6%	6.6%	6.5%
1.10% .....	5.6%	5.6%	5.6%	5.5%
4.10% .....	2.7%	2.7%	2.7%	2.5%
7.20% and above .....	(0.4)%	(0.4)%	(0.4)%	(0.5)%

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

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

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

The Class EB, EC, EG, EH, EK and EW 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 BI, FI, IC, IG, IW, PU, PV, QB and QC 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 KZ, LZ, PZ, TZ and ZL 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 GS, the constant LIBOR value described below, Classes GS, KS, KT, US and UT 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 is 150% PSA in the case of the Group 1 Securities and 170% PSA in the case of the Group 2 and 3 Securities (as described in “Yield, Maturity and Prepayment Considerations” in this Supplement). In the case of the Floating Rate Classes and Class GS, the constant value of LIBOR to be used for these determinations is 1.10% in the case of the Group 1 Securities and Classes BI, FK and IC, 1.11% in the case of Classes GF, GS and UF, and 1.12% in the case of Class KF. 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 residual 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 governmen-



tal 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) September 1, 2003 on the Fixed Rate and Delay Classes, (2) September 20, 2003 on the Floating Rate and Inverse Floating Rate Classes other than the Delay 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 and (3) the 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, Chicago, Illinois.

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)	
<b>Security Group 1</b>									
Combination 1									
EH	\$134,200,000	EP	\$355,325,000	PAC I/AD	0.00%	PO	38374CJK 8	February 2032	
EW	221,125,000								
Combination 2									
FI	\$107,360,000	FY	\$284,260,000	NTL (PAC I/AD)	(5)	FLT/IO	38374CJ L 6	February 2032	
IW	176,900,000								
Combination 3									
PU	\$107,360,000	PS	\$284,260,000	NTL (PAC I/AD)	(5)	INV/IO	38374CJM 4	February 2032	
PV	176,900,000								
Combination 4									
EH	\$107,360,000	PF	\$107,360,000	PAC I/AD	(5)	FLT	38374CJN 2	February 2027	
FI	107,360,000								
Combination 5									
EW	\$176,900,000	PW	\$176,900,000	PAC I/AD	(5)	FLT	38374CJP 7	February 2032	
IW	176,900,000								
Combination 6									
EH	\$107,360,000	EU	\$107,360,000	PAC I/AD	(5)	INV	38374CJQ 5	February 2027	
PU	107,360,000								
Combination 7									
EW	\$176,900,000	EV	\$176,900,000	PAC I/AD	(5)	INV	38374CJR 3	February 2032	
PV	176,900,000								
Combination 8									
FI	\$107,360,000	UI	\$107,360,000	NTL (PAC I/AD)	7.50%	FIX/IO	38374CJS 1	February 2027	
PU	107,360,000								
Combination 9									
IW	\$176,900,000	IP	\$176,900,000	NTL (PAC I/AD)	7.50%	FIX/IO	38374CJT 9	February 2032	
PV	176,900,000								

REMIC Securities

MX Securities

Class	Original Class Principal Balance or Class Notional Balance		Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)		Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
	Original Class Principal Balance	Original Class Notional Balance		Original Class Principal Balance	Original Class Notional Balance					
Combination 10										
EH	\$107,360,000		FW	\$284,260,000		PAC I/AD	(5)	FLT	38374CJU6	February 2032
EW	176,900,000									
FI	107,360,000									
IW	176,900,000									
Combination 11										
EH	\$134,200,000		PA	\$355,325,000		PAC I/AD	4.00%	FIX	38374CJV4	February 2032
EW	221,125,000									
FI	71,573,334									
IW	117,933,334									
PU	71,573,334									
PV	117,933,334									
Combination 12										
EH	\$134,200,000		PB	\$355,325,000		PAC I/AD	4.25%	FIX	38374CJW2	February 2032
EW	221,125,000									
FI	76,046,667									
IW	125,304,167									
PU	76,046,667									
PV	125,304,167									
Combination 13										
EH	\$134,200,000		PC	\$355,325,000		PAC I/AD	4.50%	FIX	38374CJX0	February 2032
EW	221,125,000									
FI	80,520,000									
IW	132,675,000									
PU	80,520,000									
PV	132,675,000									
Combination 14										
EH	\$134,200,000		PD	\$355,325,000		PAC I/AD	4.75%	FIX	38374CJY8	February 2032
EW	221,125,000									
FI	84,993,334									
IW	140,045,834									
PU	84,993,334									
PV	140,045,834									

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)
Combination 15								
EH	\$134,200,000	PE	\$355,325,000	PAC I/AD	5.00%	FIX	38374CJZ5	February 2032
EW	221,125,000							
FI	89,466,667							
IW	147,416,667							
PU	89,466,667							
PV	147,416,667							
Combination 16								
EH	\$134,200,000	PG	\$355,325,000	PAC I/AD	5.25%	FIX	38374CKA8	February 2032
EW	221,125,000							
FI	93,940,000							
IW	154,787,500							
PU	93,940,000							
PV	154,787,500							
Combination 17								
EH	\$134,200,000	PH	\$355,325,000	PAC I/AD	5.50%	FIX	38374CKB6	February 2032
EW	221,125,000							
FI	98,413,334							
IW	162,158,334							
PU	98,413,334							
PV	162,158,334							
Combination 18								
EH	\$134,200,000	PJ	\$355,325,000	PAC I/AD	5.75%	FIX	38374CKC4	February 2032
EW	221,125,000							
FI	102,886,667							
IW	169,529,167							
PU	102,886,667							
PV	169,529,167							

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)
	Principal Balance	Notional Balance		Principal Balance	Notional Balance					
Combination 19										
EH	\$134,200,000		PK	\$355,325,000		PAC I/AD	6.00%	FIX	38374CKD2	February 2032
EW	221,125,000									
FI	107,360,000									
IW	176,900,000									
PU	107,360,000									
PV	176,900,000									
Combination 20										
EH	\$134,200,000		PX	\$355,325,000		PAC I/AD	3.00%	FIX	38374CKE0	February 2032
EW	221,125,000									
FI	53,680,000									
IW	88,450,000									
PU	53,680,000									
PV	88,450,000									
Combination 21										
EH	\$134,200,000		PM	\$355,325,000		PAC I/AD	3.50%	FIX	38374CKF7	February 2032
EW	221,125,000									
FI	62,626,667									
IW	103,191,667									
PU	62,626,667									
PV	103,191,667									
Combination 22										
EH	\$134,200,000		PN	\$355,325,000		PAC I/AD	3.75%	FIX	38374CKG5	February 2032
EW	221,125,000									
FI	67,100,000									
IW	110,562,500									
PU	67,100,000									
PV	110,562,500									

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)
Combination 23								
EH	\$107,360,000	PT	\$284,260,000	PAC I/AD	7.50%	FIX	38374CKH3	February 2032
EW	176,900,000							
FI	107,360,000							
IW	176,900,000							
PU	107,360,000							
PV	176,900,000							
Combination 24								
EH	\$134,200,000	HA	\$183,953,125	PAC I/AD	3.00%	FIX	38374CKJ9	February 2032
EW	49,753,125							
FI	53,680,000							
IW	19,901,250							
PU	53,680,000							
PV	19,901,250							
Combination 25								
EH	\$134,200,000	HB	\$183,953,125	PAC I/AD	3.50%	FIX	38374CKK6	February 2032
EW	49,753,125							
FI	62,626,667							
IW	23,218,125							
PU	62,626,667							
PV	23,218,125							
Combination 26								
EH	\$134,200,000	HC	\$183,953,125	PAC I/AD	4.00%	FIX	38374CKL4	February 2032
EW	49,753,125							
FI	71,573,334							
IW	26,535,000							
PU	71,573,334							
PV	26,535,000							

REMIC Securities

MX Securities

Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 27								
EH	\$134,200,000	HD	\$183,953,125	PAC I/AD	4.50%	FIX	38374CKM2	February 2032
EW	49,753,125							
FI	80,520,000							
IW	29,851,875							
PU	80,520,000							
PV	29,851,875							
Combination 28								
EH	\$134,200,000	HE	\$183,953,125	PAC I/AD	5.00%	FIX	38374CKN0	February 2032
EW	49,753,125							
FI	89,466,667							
IW	33,168,750							
PU	89,466,667							
PV	33,168,750							
Combination 29								
EH	\$134,200,000	HG	\$183,953,125	PAC I/AD	5.50%	FIX	38374CKP5	February 2032
EW	49,753,125							
FI	98,413,334							
IW	36,485,625							
PU	98,413,334							
PV	36,485,625							
Combination 30								
EH	\$134,200,000	HJ	\$183,953,125	PAC I/AD	6.00%	FIX	38374CKQ3	February 2032
EW	49,753,125							
FI	107,360,000							
IW	39,802,500							
PU	107,360,000							
PV	39,802,500							



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)
Combination 31								
EH	\$107,360,000	HK	\$147,162,500	PAC I/AD	7.50%	FIX	38374CKR1	February 2032
EW	39,802,500							
FI	107,360,000							
IW	39,802,500							
PU	107,360,000							
PV	39,802,500							
Combination 32								
EH	\$134,200,000	HL	\$211,593,750	PAC I/AD	3.00%	FIX	38374CKS9	February 2032
EW	77,393,750							
FI	53,680,000							
IW	30,957,500							
PU	53,680,000							
PV	30,957,500							
Combination 33								
EH	\$134,200,000	HM	\$211,593,750	PAC I/AD	3.50%	FIX	38374CKT7	February 2032
EW	77,393,750							
FI	62,626,667							
IW	36,117,084							
PU	62,626,667							
PV	36,117,084							
Combination 34								
EH	\$134,200,000	HN	\$211,593,750	PAC I/AD	4.00%	FIX	38374CKU4	February 2032
EW	77,393,750							
FI	71,573,334							
IW	41,276,667							
PU	71,573,334							
PV	41,276,667							

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)
Combination 35								
EH	\$134,200,000	HT	\$211,593,750	PAC I/AD	4.50%	FIX	38374CKV2	February 2032
EW	77,393,750							
FI	80,520,000							
IW	46,436,250							
PU	80,520,000							
PV	46,436,250							
Combination 36								
EH	\$134,200,000	HU	\$211,593,750	PAC I/AD	5.00%	FIX	38374CKW0	February 2032
EW	77,393,750							
FI	89,466,667							
IW	51,595,834							
PU	89,466,667							
PV	51,595,834							
Combination 37								
EH	\$134,200,000	HV	\$211,593,750	PAC I/AD	5.50%	FIX	38374CKX8	February 2032
EW	77,393,750							
FI	98,413,334							
IW	56,755,417							
PU	98,413,334							
PV	56,755,417							
Combination 38								
EH	\$134,200,000	HW	\$211,593,750	PAC I/AD	6.00%	FIX	38374CKY6	February 2032
EW	77,393,750							
FI	107,360,000							
IW	61,915,000							
PU	107,360,000							
PV	61,915,000							

REMIC Securities

MX Securities

Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 39								
EH	\$107,360,000	HX	\$169,275,000	PAC I/AD	7.50%	FIX	38374CKZ3	February 2032
EW	61,915,000							
FI	107,360,000							
IW	61,915,000							
PU	107,360,000							
PV	61,915,000							
Combination 40								
EH	\$134,200,000	CA	\$222,650,000	PAC I/AD	3.00%	FIX	38374CLA7	February 2032
EW	88,450,000							
FI	53,680,000							
IW	35,380,000							
PU	53,680,000							
PV	35,380,000							
Combination 41								
EH	\$134,200,000	CB	\$222,650,000	PAC I/AD	3.50%	FIX	38374CLB5	February 2032
EW	88,450,000							
FI	62,626,667							
IW	41,276,667							
PU	62,626,667							
PV	41,276,667							
Combination 42								
EH	\$134,200,000	CD	\$222,650,000	PAC I/AD	4.00%	FIX	38374CLC3	February 2032
EW	88,450,000							
FI	71,573,334							
IW	47,173,334							
PU	71,573,334							
PV	47,173,334							

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)
Combination 43								
EH	\$134,200,000	CE	\$222,650,000	PAC I/AD	4.50%	FIX	38374CLD 1	February 2032
EW	88,450,000							
FI	80,520,000							
IW	53,070,000							
PU	80,520,000							
PV	53,070,000							
Combination 44								
EH	\$134,200,000	CG	\$222,650,000	PAC I/AD	5.00%	FIX	38374CLE 9	February 2032
EW	88,450,000							
FI	89,466,667							
IW	58,966,667							
PU	89,466,667							
PV	58,966,667							
Combination 45								
EH	\$134,200,000	CH	\$222,650,000	PAC I/AD	5.50%	FIX	38374CLF 6	February 2032
EW	88,450,000							
FI	98,413,334							
IW	64,863,334							
PU	98,413,334							
PV	64,863,334							
Combination 46								
EH	\$134,200,000	CJ	\$222,650,000	PAC I/AD	6.00%	FIX	38374CLG 4	February 2032
EW	88,450,000							
FI	107,360,000							
IW	70,760,000							
PU	107,360,000							
PV	70,760,000							

REMIC Securities

MX Securities

Class	Original Class Principal Balance or Class Notional Balance		Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)		Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
	Principal Balance	Notional Balance		Principal Balance	Notional Balance					
Combination 47										
EH	\$107,360,000		CK	\$178,120,000		PAC I/AD	7.50%	FIX	38374CLH2	February 2032
EW	70,760,000									
FI	107,360,000									
IW	70,760,000									
PU	107,360,000									
PV	70,760,000									
Combination 48										
EH	\$134,200,000		CL	\$134,200,000		PAC I/AD	3.00%	FIX	38374CLJ8	February 2027
FI	53,680,000									
PU	53,680,000									
Combination 49										
EH	\$134,200,000		CM	\$134,200,000		PAC I/AD	3.50%	FIX	38374CLK5	February 2027
FI	62,626,667									
PU	62,626,667									
Combination 50										
EH	\$134,200,000		CN	\$134,200,000		PAC I/AD	4.00%	FIX	38374CLL3	February 2027
FI	71,573,334									
PU	71,573,334									
Combination 51										
EH	\$134,200,000		CP	\$134,200,000		PAC I/AD	4.50%	FIX	38374CLM1	February 2027
FI	80,520,000									
PU	80,520,000									
Combination 52										
EH	\$134,200,000		CT	\$134,200,000		PAC I/AD	5.00%	FIX	38374CLN9	February 2027
FI	89,466,667									
PU	89,466,667									
Combination 53										
EH	\$134,200,000		CU	\$134,200,000		PAC I/AD	5.50%	FIX	38374CLP4	February 2027
FI	98,413,334									
PU	98,413,334									

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)
	Principal Balance	Notional Balance		Principal Balance	Notional Balance					
Combination 54										
EH	\$134,200,000		CV	\$134,200,000		PAC I/AD	6.00%	FIX	38374CLQ2	February 2027
FI	107,360,000									
PU	107,360,000									
Combination 55										
EH	\$107,360,000		CW	\$107,360,000		PAC I/AD	7.50%	FIX	38374CLR0	February 2027
FI	107,360,000									
PU	107,360,000									
Combination 56										
EW	\$221,125,000		WG	\$221,125,000		PAC I/AD	3.00%	FIX	38374CLS8	February 2032
IW	88,450,000									
PV	88,450,000									
Combination 57										
EW	\$221,125,000		WH	\$221,125,000		PAC I/AD	3.50%	FIX	38374CLT6	February 2032
IW	103,191,667									
PV	103,191,667									
Combination 58										
EW	\$221,125,000		WJ	\$221,125,000		PAC I/AD	4.00%	FIX	38374CLU3	February 2032
IW	117,933,334									
PV	117,933,334									
Combination 59										
EW	\$221,125,000		WK	\$221,125,000		PAC I/AD	4.50%	FIX	38374CLV1	February 2032
IW	132,675,000									
PV	132,675,000									
Combination 60										
EW	\$221,125,000		WL	\$221,125,000		PAC I/AD	5.00%	FIX	38374CLW9	February 2032
IW	147,416,667									
PV	147,416,667									
Combination 61										
EW	\$221,125,000		WM	\$221,125,000		PAC I/AD	5.50%	FIX	38374CLX7	February 2032
IW	162,158,334									
PV	162,158,334									

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		Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
	Principal Balance	Notional Balance		Principal Balance(2)	Notional Balance(2)					
Combination 62										
EW	\$221,125,000		WN	\$221,125,000		PAC I/AD	6.00%	FIX	38374CLY5	February 2032
IW	176,900,000									
PV	176,900,000									
Combination 63										
EW	\$176,900,000		WP	\$176,900,000		PAC I/AD	7.50%	FIX	38374CLZ2	February 2032
IW	176,900,000									
PV	176,900,000									
Combination 64										
FI	\$107,360,000		HI	\$284,260,000		NTL (PAC I/AD)	7.50%	FIX/IO	38374CMA6	February 2032
IW	176,900,000									
PU	107,360,000									
PV	176,900,000									
Combination 65(6)										
VT	\$ 31,762,500		VI	\$ 10,587,500		NTL (PAC II/AD)	6.00%	FIX/IO	38374CMB4	September 2017
			VK	31,762,500		PAC II/AD	4.00	FIX	38374CMC2	September 2017
			VL	31,762,500		PAC II/AD	4.50	FIX	38374CMD0	September 2017
			VM	31,762,500		PAC II/AD	5.00	FIX	38374CME8	September 2017
			VN	31,762,500		PAC II/AD	5.50	FIX	38374CMF5	September 2017
Security Group 2										
Combination 66(6)										
TA	\$166,400,000		TI	\$105,890,909		NTL (PAC I)	5.50%	FIX/IO	38374CMG3	September 2026
			TK	166,400,000		PAC I	2.00	FIX	38374CMH1	September 2026
			TL	166,400,000		PAC I	2.50	FIX	38374CMJ7	September 2026
			TM	166,400,000		PAC I	3.00	FIX	38374CMK4	September 2026
			TN	166,400,000		PAC I	3.50	FIX	38374CML2	September 2026
			TU	166,400,000		PAC I	4.00	FIX	38374CMM0	September 2026
			TV	166,400,000		PAC I	4.50	FIX	38374CMN8	September 2026
			TW	166,400,000		PAC I	5.00	FIX	38374CMP3	September 2026

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)
	Principal Balance	Notional Balance		Principal Balance	Notional Balance					
Combination 67(6)										
TB	\$ 99,200,000		IB	\$ 45,090,909		NTL (PAC I)	5.50%	FIX/IO	38374CMQ1	January 2029
			WA	99,200,000		PAC I	3.00	FIX	38374CMR9	January 2029
			WB	99,200,000		PAC I	3.50	FIX	38374CMS7	January 2029
			WC	99,200,000		PAC I	4.00	FIX	38374CMT5	January 2029
			WD	99,200,000		PAC I	4.50	FIX	38374CMU2	January 2029
			WE	99,200,000		PAC I	5.00	FIX	38374CMV0	January 2029
Combination 68			TC	\$265,600,000		PAC I	5.50%	FIX	38374CMW8	January 2029
TA	\$166,400,000									
TB	99,200,000									
Combination 69(6)										
TC (7)	\$265,600,000		IK	\$144,872,727		NTL (PAC I)	5.50%	FIX/IO	38374CMX6	January 2029
			KL	265,600,000		PAC I	2.50	FIX	38374CMY4	January 2029
			KM	265,600,000		PAC I	3.00	FIX	38374CMZ1	January 2029
			KN	265,600,000		PAC I	3.50	FIX	38374CNA5	January 2029
			KU	265,600,000		PAC I	4.50	FIX	38374CNB3	January 2029
			KV	265,600,000		PAC I	5.00	FIX	38374CNC1	January 2029
			TX	265,600,000		PAC I	4.00	FIX	38374CND9	January 2029
Combination 70(6)			DT	\$ 98,560,000		PAC I	4.50%	FIX	38374CNE7	January 2031
TD	\$ 98,560,000		DU	98,560,000		PAC I	5.00	FIX	38374CNF4	January 2031
			ID	17,920,000		NTL (PAC I)	5.50	FIX/IO	38374CNG2	January 2031
Combination 71(6)			DX	\$120,320,000		PAC I	4.50%	FIX	38374CNH0	February 2033
TE	\$120,320,000		DY	120,320,000		PAC I	5.00	FIX	38374CNJ6	February 2033
			IE	21,876,363		NTL (PAC I)	5.50	FIX/IO	38374CNK3	February 2033
Combination 72			TG	\$ 37,440,000		PAC I	5.50%	FIX	38374CNL1	September 2033
EG	\$ 37,440,000									
IG	37,440,000									



REMIC Securities

MX Securities

Class	Original Class		Related MX Class	Maximum Original Class		Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
	Principal Balance	or Class Notional Balance		Principal Balance	or Class Notional Balance(2)					
<b>Security Group 3</b>										
Combination 73										
BI	\$102,508,000		LF	\$209,200,000		PAC I/AD	(5)	FLT	38374CNM9	September 2031
EB	102,508,000									
EC	106,692,000									
IC	106,692,000									
Combination 74										
EB	\$128,135,000		EL	\$261,500,000		PAC I/AD	0.00%	PO	38374CNN7	September 2031
EC	133,365,000									
Combination 75										
EB	\$102,508,000		SB	\$102,508,000		PAC I/AD	(5)	INV	38374CNP2	December 2027
QB	102,508,000									
Combination 76										
BI	\$102,508,000		FB	\$102,508,000		PAC I/AD	(5)	FLT	38374CNQ0	December 2027
EB	102,508,000									
Combination 77										
EC	\$106,692,000		SC	\$106,692,000		PAC I/AD	(5)	INV	38374CNR8	September 2031
QC	106,692,000									
Combination 78										
EC	\$106,692,000		FC	\$106,692,000		PAC I/AD	(5)	FLT	38374CNS6	September 2031
IC	106,692,000									
Combination 79										
QB	\$102,508,000		LS	\$209,200,000		NTL (PAC I/AD)	(5)	INV/IO	38374CNT4	September 2031
QC	106,692,000									
Combination 80										
BI	\$102,508,000		IF	\$209,200,000		NTL (PAC I/AD)	(5)	FLT/IO	38374CNU1	September 2031
IC	106,692,000									
Combination 81										
BI	\$102,508,000		DI	\$102,508,000		NTL (PAC I/AD)	7.50%	FIX/IO	38374CNV9	December 2027
QB	102,508,000									

REMIC Securities

MX Securities

Class	Original Class Principal Balance or 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)
	Original Class Principal Balance	Original Class Notional Balance							
Combination 82									
IC	\$106,692,000		CI	\$106,692,000	NTL (PAC I/AD)	7.50%	FIX/IO	38374CNW7	September 2031
QC	106,692,000								
Combination 83									
EB	\$128,135,000		LA	\$261,500,000	PAC I/AD	4.00%	FIX	38374CNX5	September 2031
EC	133,365,000								
BI	68,338,667								
IC	71,128,000								
QB	68,338,667								
QC	71,128,000								
Combination 84									
EB	\$128,135,000		LB	\$261,500,000	PAC I/AD	4.25%	FIX	38374CNY3	September 2031
EC	133,365,000								
BI	72,609,834								
IC	75,573,500								
QB	72,609,834								
QC	75,573,500								
Combination 85									
EB	\$128,135,000		LC	\$261,500,000	PAC I/AD	4.50%	FIX	38374CNZ0	September 2031
EC	133,365,000								
BI	76,881,000								
IC	80,019,000								
QB	76,881,000								
QC	80,019,000								
Combination 86									
EB	\$128,135,000		LD	\$261,500,000	PAC I/AD	4.75%	FIX	38374CPA 3	September 2031
EC	133,365,000								
BI	81,152,167								
IC	84,464,500								
QB	81,152,167								
QC	84,464,500								

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)
	Principal Balance	Notional Balance		Principal Balance	Notional Balance					
Combination 87										
EB	\$128,135,000		LE	\$261,500,000		PAC I/AD	5.00%	FIX	38374CPB1	September 2031
EC	133,365,000									
BI	85,423,334									
IC	88,910,000									
QB	85,423,334									
QC	88,910,000									
Combination 88										
EB	\$128,135,000		LG	\$261,500,000		PAC I/AD	5.25%	FIX	38374CPC9	September 2031
EC	133,365,000									
BI	89,694,500									
IC	93,355,500									
QB	89,694,500									
QC	93,355,500									
Combination 89										
EB	\$128,135,000		LH	\$261,500,000		PAC I/AD	5.50%	FIX	38374CPD7	September 2031
EC	133,365,000									
BI	93,965,667									
IC	97,801,000									
QB	93,965,667									
QC	97,801,000									
Combination 90										
EB	\$128,135,000		IJ	\$261,500,000		PAC I/AD	5.75%	FIX	38374CPE5	September 2031
EC	133,365,000									
BI	98,236,834									
IC	102,246,500									
QB	98,236,834									
QC	102,246,500									

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)
Combination 91								
EB	\$128,135,000	LK	\$261,500,000	PAC I/AD	6.00%	FIX	38374C PF 2	September 2031
EC	133,365,000							
BI	102,508,000							
IC	106,692,000							
QB	102,508,000							
QC	106,692,000							
Combination 92								
EB	\$128,135,000	LM	\$261,500,000	PAC I/AD	3.00%	FIX	38374C PG 0	September 2031
EC	133,365,000							
BI	51,254,000							
IC	53,346,000							
QB	51,254,000							
QC	53,346,000							
Combination 93								
EB	\$128,135,000	LN	\$261,500,000	PAC I/AD	3.50%	FIX	38374C PH 8	September 2031
EC	133,365,000							
BI	59,796,334							
IC	62,237,000							
QB	59,796,334							
QC	62,237,000							
Combination 94								
EB	\$102,508,000	LT	\$209,200,000	PAC I/AD	7.50%	FIX	38374C PJ 4	September 2031
EC	106,692,000							
BI	102,508,000							
IC	106,692,000							
QB	102,508,000							
QC	106,692,000							

REMIC Securities

MX Securities

Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 95								
EB	\$128,135,000	DA	\$152,140,700	PAC I/AD	3.00%	FIX	38374CPK1	September 2031
EC	24,005,700							
BI	51,254,000							
IC	9,602,280							
QB	51,254,000							
QC	9,602,280							
Combination 96								
EB	\$128,135,000	DC	\$152,140,700	PAC I/AD	3.50%	FIX	38374CPL9	September 2031
EC	24,005,700							
BI	59,796,334							
IC	11,202,660							
QB	59,796,334							
QC	11,202,660							
Combination 97								
EB	\$128,135,000	DE	\$152,140,700	PAC I/AD	4.00%	FIX	38374CPM7	September 2031
EC	24,005,700							
BI	68,338,667							
IC	12,803,040							
QB	68,338,667							
QC	12,803,040							
Combination 98								
EB	\$128,135,000	DG	\$152,140,700	PAC I/AD	4.50%	FIX	38374CPN5	September 2031
EC	24,005,700							
BI	76,881,000							
IC	14,403,420							
QB	76,881,000							
QC	14,403,420							

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)
	Principal Balance	Notional Balance		Principal Balance	Notional Balance					
Combination 99										
EB	\$128,135,000		DH	\$152,140,700	PAC I/AD	5.00%	FIX	38374CPP0	September 2031	
EC	24,005,700									
BI	85,423,334									
IC	16,003,800									
QB	85,423,334									
QC	16,003,800									
Combination 100										
EB	\$128,135,000		DJ	\$152,140,700	PAC I/AD	5.50%	FIX	38374CPQ8	September 2031	
EC	24,005,700									
BI	93,965,667									
IC	17,604,180									
QB	93,965,667									
QC	17,604,180									
Combination 101										
EB	\$128,135,000		DK	\$152,140,700	PAC I/AD	6.00%	FIX	38374CPR6	September 2031	
EC	24,005,700									
BI	102,508,000									
IC	19,204,560									
QB	102,508,000									
QC	19,204,560									
Combination 102										
EB	\$102,508,000		DL	\$121,712,560	PAC I/AD	7.50%	FIX	38374CPS4	September 2031	
EC	19,204,560									
BI	102,508,000									
IC	19,204,560									
QB	102,508,000									
QC	19,204,560									

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)
Combination 103								
EB	\$128,135,000	MA	\$194,817,500	PAC I/AD	3.00%	FIX	38374CPT2	September 2031
EC	66,682,500							
BI	51,254,000							
IC	26,673,000							
QB	51,254,000							
QC	26,673,000							
Combination 104								
EB	\$128,135,000	MB	\$194,817,500	PAC I/AD	3.50%	FIX	38374CPU9	September 2031
EC	66,682,500							
BI	59,796,334							
IC	31,118,500							
QB	59,796,334							
QC	31,118,500							
Combination 105								
EB	\$128,135,000	MC	\$194,817,500	PAC I/AD	4.00%	FIX	38374CPV7	September 2031
EC	66,682,500							
BI	68,338,667							
IC	35,564,000							
QB	68,338,667							
QC	35,564,000							
Combination 106								
EB	\$128,135,000	MD	\$194,817,500	PAC I/AD	4.50%	FIX	38374CPW5	September 2031
EC	66,682,500							
BI	76,881,000							
IC	40,009,500							
QB	76,881,000							
QC	40,009,500							

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)
	Principal Balance	Notional Balance		Principal Balance	Notional Balance					
Combination 107										
EB	\$128,135,000		ME	\$194,817,500		PAC I/AD	5.00%	FIX	38374CPX3	September 2031
EC	66,682,500									
BI	85,423,334									
IC	44,455,000									
QB	85,423,334									
QC	44,455,000									
Combination 108										
EB	\$128,135,000		MG	\$194,817,500		PAC I/AD	5.50%	FIX	38374CPY1	September 2031
EC	66,682,500									
BI	93,965,667									
IC	48,900,500									
QB	93,965,667									
QC	48,900,500									
Combination 109										
EB	\$128,135,000		MH	\$194,817,500		PAC I/AD	6.00%	FIX	38374CPZ8	September 2031
EC	66,682,500									
BI	102,508,000									
IC	53,346,000									
QB	102,508,000									
QC	53,346,000									
Combination 110										
EB	\$102,508,000		MJ	\$155,854,000		PAC I/AD	7.50%	FIX	38374CQA2	September 2031
EC	53,346,000									
BI	102,508,000									
IC	53,346,000									
QB	102,508,000									
QC	53,346,000									
Combination 111										
EB	\$128,135,000		NA	\$128,135,000		PAC I/AD	3.00%	FIX	38374CQB0	December 2027
BI	51,254,000									
QB	51,254,000									



REMIC Securities

MX Securities

Class	Original Class Principal Balance or Class Notional Balance		Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)		Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
	Principal Balance	Notional Balance		Principal Balance	Notional Balance					
Combination 112										
EB	\$128,135,000		NB	\$128,135,000		PAC I/AD	3.50%	FIX	38374CQC8	December 2027
BI	59,796,334									
QB	59,796,334									
Combination 113										
EB	\$128,135,000		NC	\$128,135,000		PAC I/AD	4.00%	FIX	38374CQD6	December 2027
BI	68,338,667									
QB	68,338,667									
Combination 114										
EB	\$128,135,000		ND	\$128,135,000		PAC I/AD	4.50%	FIX	38374CQE4	December 2027
BI	76,881,000									
QB	76,881,000									
Combination 115										
EB	\$128,135,000		NE	\$128,135,000		PAC I/AD	5.00%	FIX	38374CQF1	December 2027
BI	85,423,334									
QB	85,423,334									
Combination 116										
EB	\$128,135,000		NG	\$128,135,000		PAC I/AD	5.50%	FIX	38374CQG9	December 2027
BI	93,965,667									
QB	93,965,667									
Combination 117										
EB	\$128,135,000		NH	\$128,135,000		PAC I/AD	6.00%	FIX	38374CQH7	December 2027
BI	102,508,000									
QB	102,508,000									
Combination 118										
EB	\$102,508,000		NJ	\$102,508,000		PAC I/AD	7.50%	FIX	38374CQJ3	December 2027
BI	102,508,000									
QB	102,508,000									
Combination 119										
EC	\$133,365,000		MK	\$133,365,000		PAC I/AD	3.00%	FIX	38374CQK0	September 2031
IC	53,346,000									
QC	53,346,000									

REMIC Securities

MX Securities

Class	Original Class Principal Balance or Class Notional Balance		Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)		Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
	Principal Balance	Notional Balance		Principal Balance	Notional Balance					
Combination 120										
EC	\$133,365,000		ML	\$133,365,000		PAC I/AD	3.50%	FIX	38374CQL8	September 2031
IC	62,237,000									
QC	62,237,000									
Combination 121										
EC	\$133,365,000		MN	\$133,365,000		PAC I/AD	4.00%	FIX	38374CQM6	September 2031
IC	71,128,000									
QC	71,128,000									
Combination 122										
EC	\$133,365,000		MP	\$133,365,000		PAC I/AD	4.50%	FIX	38374CQN4	September 2031
IC	80,019,000									
QC	80,019,000									
Combination 123										
EC	\$133,365,000		MT	\$133,365,000		PAC I/AD	5.00%	FIX	38374CQP9	September 2031
IC	88,910,000									
QC	88,910,000									
Combination 124										
EC	\$133,365,000		MU	\$133,365,000		PAC I/AD	5.50%	FIX	38374CQQ7	September 2031
IC	97,801,000									
QC	97,801,000									
Combination 125										
EC	\$133,365,000		MV	\$133,365,000		PAC I/AD	6.00%	FIX	38374CQR5	September 2031
IC	106,692,000									
QC	106,692,000									
Combination 126										
EC	\$106,692,000		MW	\$106,692,000		PAC I/AD	7.50%	FIX	38374CQS3	September 2031
IC	106,692,000									
QC	106,692,000									
Combination 127										
BI	\$102,508,000		EI	\$209,200,000		NTL (PAC I/AD)	7.50%	FIX/IO	38374CQT1	September 2031
IC	106,692,000									
QB	102,508,000									
QC	106,692,000									

REMIC Securities

MX Securities

Class	Original Class Principal Balance or 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)
	Original Class Principal Balance	Original Class Notional Balance		Maximum Original Class Principal Balance	Maximum Original Class Notional Balance					
Combination 128 (6) LV	\$ 65,900,000		IV	\$ 21,966,666	NTL (PAC II/AD)	6.00%	FIX/IO	38374CQU8	November 2016	
			VU	65,900,000	PAC II/AD	4.00	FIX	38374CQV6	November 2016	
			VW	65,900,000	PAC II/AD	4.50	FIX	38374CQW4	November 2016	
			VX	65,900,000	PAC II/AD	5.50	FIX	38374CQX2	November 2016	
			VY	65,900,000	PAC II/AD	5.00	FIX	38374CQY0	November 2016	

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

(6) In the case of Combinations 65, 66, 67, 69, 70, 71 and 128 various subcombinations are permitted. See “Description of the Securities — Modification and Exchange” in the Base Offering Circular for a discussion of subcombinations.

(7) MX Class.

Schedule II

SCHEDULED PRINCIPAL BALANCES

	<u>Classes EH, EW and PZ (in the aggregate)</u>	<u>Components TZ1 and TZ2 and Class VT (in the aggregate)</u>
Initial Balance .....	\$370,575,000.00	\$63,262,500.00
October 2003 .....	366,814,077.23	63,262,500.00
November 2003 .....	362,940,176.68	63,262,500.00
December 2003 .....	358,955,250.49	63,262,500.00
January 2004 .....	354,861,313.51	63,262,500.00
February 2004 .....	350,660,441.64	63,262,500.00
March 2004 .....	346,354,770.07	63,262,500.00
April 2004 .....	341,946,491.47	63,262,500.00
May 2004 .....	337,564,632.50	63,262,500.00
June 2004 .....	333,209,036.14	63,262,500.00
July 2004 .....	328,879,546.31	63,262,500.00
August 2004 .....	324,576,007.85	63,262,500.00
September 2004 .....	320,298,266.52	63,262,500.00
October 2004 .....	316,046,169.01	63,262,500.00
November 2004 .....	311,819,562.90	63,262,500.00
December 2004 .....	307,618,296.69	63,262,500.00
January 2005 .....	303,442,219.78	63,262,500.00
February 2005 .....	299,291,182.46	63,262,500.00
March 2005 .....	295,165,035.91	63,262,500.00
April 2005 .....	291,063,632.20	63,262,500.00
May 2005 .....	286,986,824.26	63,262,500.00
June 2005 .....	282,934,465.92	63,262,500.00
July 2005 .....	278,906,411.86	63,262,500.00
August 2005 .....	274,902,517.63	63,262,500.00
September 2005 .....	270,922,639.63	63,262,500.00
October 2005 .....	266,966,635.13	63,262,500.00
November 2005 .....	263,034,362.23	63,262,500.00
December 2005 .....	259,125,679.88	63,262,500.00
January 2006 .....	255,240,447.87	63,262,500.00
February 2006 .....	251,378,526.82	63,262,500.00
March 2006 .....	247,539,778.19	63,262,500.00
April 2006 .....	243,724,064.24	63,262,500.00
May 2006 .....	239,931,248.06	63,262,500.00
June 2006 .....	236,161,193.56	63,262,500.00
July 2006 .....	232,413,765.45	63,262,500.00
August 2006 .....	228,688,829.25	63,262,500.00
September 2006 .....	224,986,251.27	63,262,500.00
October 2006 .....	221,305,898.62	63,262,500.00
November 2006 .....	217,647,639.20	63,262,500.00
December 2006 .....	214,011,341.69	63,262,500.00
January 2007 .....	210,396,875.56	63,262,500.00
February 2007 .....	206,804,111.04	63,262,500.00
March 2007 .....	203,232,919.15	63,262,500.00
April 2007 .....	199,683,171.66	63,262,500.00

	<u>Classes EH, EW and PZ (in the aggregate)</u>	<u>Components TZ1 and TZ2 and Class VT (in the aggregate)</u>
May 2007 .....	\$196,154,741.10	\$63,262,500.00
June 2007 .....	192,647,500.78	63,262,500.00
July 2007.....	189,161,324.74	63,262,500.00
August 2007.....	185,696,087.77	63,262,500.00
September 2007 .....	182,251,665.42	63,262,500.00
October 2007.....	178,827,933.96	63,262,500.00
November 2007.....	175,424,770.41	63,262,500.00
December 2007.....	172,042,052.51	63,262,500.00
January 2008 .....	168,679,658.73	63,262,500.00
February 2008 .....	165,337,468.26	63,262,500.00
March 2008 .....	162,015,361.02	63,262,500.00
April 2008.....	158,713,217.63	63,262,500.00
May 2008 .....	155,430,919.42	63,262,500.00
June 2008 .....	152,168,348.43	63,262,500.00
July 2008.....	148,925,387.40	63,262,500.00
August 2008.....	145,701,919.76	63,262,500.00
September 2008 .....	142,497,829.64	63,262,500.00
October 2008.....	139,313,001.85	63,262,500.00
November 2008.....	136,147,321.90	63,262,500.00
December 2008.....	133,000,675.97	63,262,500.00
January 2009 .....	129,872,950.91	63,262,500.00
February 2009 .....	126,764,034.25	63,262,500.00
March 2009 .....	123,673,814.19	63,262,500.00
April 2009.....	120,602,179.59	63,262,500.00
May 2009 .....	117,549,019.97	63,262,500.00
June 2009 .....	114,559,668.86	63,246,855.56
July 2009.....	111,644,855.34	63,211,835.50
August 2009.....	108,802,745.51	63,158,033.78
September 2009 .....	106,031,550.15	63,086,029.23
October 2009.....	103,329,523.65	62,996,385.89
November 2009.....	100,694,962.97	62,889,653.34
December 2009.....	98,126,206.60	62,766,367.11
January 2010 .....	95,621,633.53	62,627,048.97
February 2010 .....	93,179,662.31	62,472,207.32
March 2010 .....	90,798,750.07	62,302,337.48
April 2010.....	88,477,391.57	62,117,922.02
May 2010 .....	86,214,118.33	61,919,431.07
June 2010 .....	84,007,497.70	61,707,322.65
July 2010.....	81,856,132.02	61,482,042.92
August 2010.....	79,758,657.75	61,244,026.52
September 2010 .....	77,713,744.65	60,993,696.83
October 2010.....	75,720,094.98	60,731,466.23
November 2010.....	73,776,442.71	60,457,736.41
December 2010.....	71,881,552.74	60,172,898.60
January 2011 .....	70,034,220.17	59,877,333.84
February 2011 .....	68,233,269.55	59,571,413.25
March 2011 .....	66,477,554.16	59,255,498.22
April 2011.....	64,765,955.34	58,929,940.71

	<u>Classes EH, EW and PZ (in the aggregate)</u>	<u>Components TZ1 and TZ2 and Class VT (in the aggregate)</u>
May 2011 .....	\$ 63,097,381.79	\$58,595,083.44
June 2011 .....	61,470,768.90	58,251,260.15
July 2011.....	59,885,078.12	57,898,795.81
August 2011.....	58,339,296.32	57,538,006.80
September 2011 .....	56,832,435.17	57,169,201.18
October 2011.....	55,363,530.53	56,792,678.88
November 2011.....	53,931,641.89	56,408,731.86
December 2011.....	52,535,851.76	56,017,644.37
January 2012 .....	51,175,265.14	55,619,693.09
February 2012 .....	49,849,008.96	55,215,147.33
March 2012 .....	48,556,231.55	54,804,622.23
April 2012.....	47,296,102.11	54,391,708.60
May 2012 .....	46,067,810.23	53,976,597.97
June 2012 .....	44,870,565.36	53,559,475.87
July 2012.....	43,703,596.35	53,140,522.00
August 2012.....	42,566,150.97	52,719,910.39
September 2012 .....	41,457,495.46	52,297,809.53
October 2012.....	40,376,914.06	51,874,382.52
November 2012.....	39,323,708.58	51,449,787.23
December 2012.....	38,297,198.00	51,024,176.42
January 2013 .....	37,296,718.00	50,597,697.90
February 2013 .....	36,321,620.60	50,170,494.62
March 2013 .....	35,371,273.74	49,742,704.85
April 2013.....	34,445,060.90	49,314,462.28
May 2013 .....	33,542,380.71	48,885,896.12
June 2013 .....	32,662,646.60	48,457,131.28
July 2013.....	31,805,286.41	48,028,288.42
August 2013.....	30,969,742.08	47,599,484.12
September 2013 .....	30,155,469.27	47,170,830.95
October 2013.....	29,361,937.04	46,742,437.61
November 2013.....	28,588,627.53	46,314,408.99
December 2013.....	27,835,035.62	45,886,846.35
January 2014 .....	27,100,668.65	45,459,847.33
February 2014 .....	26,385,046.09	45,033,506.10
March 2014 .....	25,687,699.25	44,607,913.46
April 2014.....	25,008,171.00	44,183,156.91
May 2014 .....	24,346,015.48	43,759,320.74
June 2014 .....	23,700,797.82	43,336,486.15
July 2014.....	23,072,093.89	42,914,731.29
August 2014.....	22,459,490.03	42,494,131.38
September 2014 .....	21,862,582.77	42,074,758.77
October 2014.....	21,280,978.62	41,656,683.05
November 2014.....	20,714,293.81	41,239,971.06
December 2014.....	20,162,154.03	40,824,687.05
January 2015 .....	19,624,194.24	40,410,892.72
February 2015 .....	19,100,058.41	39,998,647.25
March 2015 .....	18,589,399.32	39,588,007.44
April 2015.....	18,091,878.33	39,179,027.72

	<u>Classes EH, EW and PZ (in the aggregate)</u>	<u>Components TZ1 and TZ2 and Class VT (in the aggregate)</u>
May 2015 .....	\$ 17,607,165.18	\$38,771,760.27
June 2015 .....	17,134,937.78	38,366,255.02
July 2015.....	16,674,882.02	37,962,559.78
August 2015 .....	16,226,691.55	37,560,720.26
September 2015 .....	15,790,067.63	37,160,780.13
October 2015.....	15,364,718.90	36,762,781.10
November 2015.....	14,950,361.23	36,366,762.95
December 2015.....	14,546,717.53	35,972,763.63
January 2016 .....	14,153,517.58	35,580,819.26
February 2016 .....	13,770,497.86	35,190,964.21
March 2016 .....	13,397,401.38	34,803,231.16
April 2016.....	13,033,977.55	34,417,651.14
May 2016 .....	12,679,981.98	34,034,253.54
June 2016 .....	12,335,176.35	33,653,066.25
July 2016.....	11,999,328.27	33,274,115.61
August 2016.....	11,672,211.12	32,897,426.51
September 2016 .....	11,353,603.91	32,523,022.42
October 2016.....	11,043,291.14	32,150,925.41
November 2016.....	10,741,062.68	31,781,156.26
December 2016.....	10,446,713.62	31,413,734.40
January 2017 .....	10,160,044.15	31,048,678.03
February 2017 .....	9,880,859.43	30,686,004.15
March 2017 .....	9,608,969.48	30,325,728.53
April 2017.....	9,344,189.05	29,967,865.84
May 2017 .....	9,086,337.51	29,612,429.61
June 2017 .....	8,835,238.72	29,259,432.32
July 2017.....	8,590,720.94	28,908,885.38
August 2017.....	8,352,616.71	28,560,799.21
September 2017 .....	8,120,762.76	28,215,183.25
October 2017.....	7,894,999.88	27,872,045.99
November 2017.....	7,675,172.84	27,531,395.00
December 2017.....	7,461,130.29	27,193,236.98
January 2018 .....	7,252,724.67	26,857,577.75
February 2018 .....	7,049,812.09	26,524,422.31
March 2018 .....	6,852,252.27	26,193,774.85
April 2018.....	6,659,908.43	25,865,638.81
May 2018 .....	6,472,647.22	25,540,016.83
June 2018 .....	6,290,338.63	25,216,910.87
July 2018.....	6,112,855.90	24,896,322.15
August 2018.....	5,940,075.45	24,578,251.24
September 2018 .....	5,771,876.79	24,262,698.03
October 2018.....	5,608,142.46	23,949,661.80
November 2018.....	5,448,757.93	23,639,141.21
December 2018.....	5,293,611.56	23,331,134.32
January 2019 .....	5,142,594.51	23,025,638.63
February 2019 .....	4,995,600.66	22,722,651.09
March 2019 .....	4,852,526.57	22,422,168.10
April 2019.....	4,713,271.39	22,124,185.58

	<u>Classes EH, EW and PZ (in the aggregate)</u>	<u>Components TZ1 and TZ2 and Class VT (in the aggregate)</u>
May 2019 .....	\$ 4,577,736.81	\$21,828,698.94
June 2019 .....	4,445,826.98	21,535,703.11
July 2019 .....	4,317,448.48	21,245,192.58
August 2019 .....	4,192,510.24	20,957,161.38
September 2019 .....	4,070,923.47	20,671,603.13
October 2019 .....	3,952,601.62	20,388,511.02
November 2019 .....	3,837,460.32	20,107,877.89
December 2019 .....	3,725,417.34	19,829,696.14
January 2020 .....	3,616,392.51	19,553,957.87
February 2020 .....	3,510,307.68	19,280,654.80
March 2020 .....	3,407,086.69	19,009,778.31
April 2020 .....	3,306,655.29	18,741,319.47
May 2020 .....	3,208,941.11	18,475,269.04
June 2020 .....	3,113,873.61	18,211,617.50
July 2020 .....	3,021,384.03	17,950,355.01
August 2020 .....	2,931,405.36	17,691,471.50
September 2020 .....	2,843,872.27	17,434,956.61
October 2020 .....	2,758,721.10	17,180,799.75
November 2020 .....	2,675,889.79	16,928,990.08
December 2020 .....	2,595,317.86	16,679,516.56
January 2021 .....	2,516,946.36	16,432,367.90
February 2021 .....	2,440,717.84	16,187,532.63
March 2021 .....	2,366,576.30	15,944,999.08
April 2021 .....	2,294,467.18	15,704,755.39
May 2021 .....	2,224,337.28	15,466,789.51
June 2021 .....	2,156,134.78	15,231,089.25
July 2021 .....	2,089,809.16	14,997,642.23
August 2021 .....	2,025,311.19	14,766,435.96
September 2021 .....	1,962,592.89	14,537,457.77
October 2021 .....	1,901,607.51	14,310,694.87
November 2021 .....	1,842,309.49	14,086,134.34
December 2021 .....	1,784,654.42	13,863,763.16
January 2022 .....	1,728,599.04	13,643,568.16
February 2022 .....	1,674,101.18	13,425,536.11
March 2022 .....	1,621,119.75	13,209,653.64
April 2022 .....	1,569,614.72	12,995,907.32
May 2022 .....	1,519,547.07	12,784,283.62
June 2022 .....	1,470,878.79	12,574,768.93
July 2022 .....	1,423,572.84	12,367,349.58
August 2022 .....	1,377,593.12	12,162,011.82
September 2022 .....	1,332,904.46	11,958,741.85
October 2022 .....	1,289,472.60	11,757,525.80
November 2022 .....	1,247,264.14	11,558,349.77
December 2022 .....	1,206,246.56	11,361,199.79
January 2023 .....	1,166,388.15	11,166,061.87
February 2023 .....	1,127,658.04	10,972,921.98
March 2023 .....	1,090,026.14	10,781,766.05
April 2023 .....	1,053,463.13	10,592,580.00



	<u>Classes EH, EW and PZ (in the aggregate)</u>	<u>Components TZ1 and TZ2 and Class VT (in the aggregate)</u>
May 2023 .....	\$ 1,017,940.46	\$10,405,349.71
June 2023 .....	983,430.30	10,220,061.05
July 2023 .....	949,905.55	10,036,699.89
August 2023 .....	917,339.80	9,855,252.06
September 2023 .....	885,707.33	9,675,703.42
October 2023 .....	854,983.07	9,498,039.81
November 2023 .....	825,142.61	9,322,247.07
December 2023 .....	796,162.17	9,148,311.04
January 2024 .....	768,018.58	8,976,217.58
February 2024 .....	740,689.27	8,805,952.56
March 2024 .....	714,152.26	8,637,501.87
April 2024 .....	688,386.14	8,470,851.38
May 2024 .....	663,370.06	8,305,987.04
June 2024 .....	639,083.69	8,142,894.78
July 2024 .....	615,507.25	7,981,560.58
August 2024 .....	592,621.47	7,821,970.42
September 2024 .....	570,407.57	7,664,110.34
October 2024 .....	548,847.27	7,507,966.40
November 2024 .....	527,922.76	7,353,524.71
December 2024 .....	507,616.70	7,200,771.38
January 2025 .....	487,912.20	7,049,692.61
February 2025 .....	468,792.82	6,900,274.61
March 2025 .....	450,242.53	6,752,503.63
April 2025 .....	432,245.73	6,606,366.00
May 2025 .....	414,787.23	6,461,848.06
June 2025 .....	397,852.23	6,318,936.23
July 2025 .....	381,426.33	6,177,616.95
August 2025 .....	365,495.50	6,037,876.75
September 2025 .....	350,046.08	5,899,702.17
October 2025 .....	335,064.77	5,763,079.85
November 2025 .....	320,538.61	5,627,996.46
December 2025 .....	306,455.00	5,494,438.73
January 2026 .....	292,801.65	5,362,393.46
February 2026 .....	279,566.61	5,231,847.51
March 2026 .....	266,738.24	5,102,787.80
April 2026 .....	254,305.21	4,975,201.31
May 2026 .....	242,256.49	4,849,075.08
June 2026 .....	230,581.33	4,724,396.24
July 2026 .....	219,269.27	4,601,151.95
August 2026 .....	208,310.14	4,479,329.47
September 2026 .....	197,694.03	4,358,916.10
October 2026 .....	187,411.29	4,239,899.24
November 2026 .....	177,452.53	4,122,266.33
December 2026 .....	167,808.60	4,006,004.91
January 2027 .....	158,470.62	3,891,102.55
February 2027 .....	149,429.92	3,777,546.93
March 2027 .....	140,678.07	3,665,325.80
April 2027 .....	132,206.86	3,554,426.95

	<u>Classes EH, EW and PZ (in the aggregate)</u>	<u>Components TZ1 and TZ2 and Class VT (in the aggregate)</u>
May 2027 .....	\$ 124,008.31	\$ 3,444,838.29
June 2027 .....	116,074.65	3,336,547.76
July 2027 .....	108,398.31	3,229,543.41
August 2027 .....	100,971.94	3,123,813.33
September 2027 .....	93,788.37	3,019,345.72
October 2027 .....	86,840.63	2,916,128.83
November 2027 .....	80,121.93	2,814,151.01
December 2027 .....	73,625.67	2,713,400.66
January 2028 .....	67,345.43	2,613,866.28
February 2028 .....	61,274.96	2,515,536.43
March 2028 .....	55,408.18	2,418,399.75
April 2028 .....	49,739.17	2,322,444.95
May 2028 .....	44,262.18	2,227,660.85
June 2028 .....	38,971.60	2,134,036.32
July 2028 .....	33,861.98	2,041,560.30
August 2028 .....	28,928.03	1,950,221.84
September 2028 .....	24,164.58	1,860,010.03
October 2028 .....	19,566.62	1,770,914.06
November 2028 .....	15,129.27	1,682,923.20
December 2028 .....	10,847.78	1,596,026.79
January 2029 .....	6,717.53	1,510,214.26
February 2029 .....	2,734.03	1,425,475.09
March 2029 .....	0.00	1,341,417.74
April 2029 .....	0.00	1,257,519.31
May 2029 .....	0.00	1,174,709.35
June 2029 .....	0.00	1,092,976.28
July 2029 .....	0.00	1,012,308.63
August 2029 .....	0.00	932,695.07
September 2029 .....	0.00	854,124.36
October 2029 .....	0.00	776,585.38
November 2029 .....	0.00	700,067.12
December 2029 .....	0.00	624,558.70
January 2030 .....	0.00	550,049.31
February 2030 .....	0.00	476,528.27
March 2030 .....	0.00	403,985.02
April 2030 .....	0.00	332,409.09
May 2030 .....	0.00	261,790.10
June 2030 .....	0.00	192,117.80
July 2030 .....	0.00	123,382.04
August 2030 .....	0.00	55,572.76
September 2030 and thereafter .....	0.00	0.00

	<b>Classes EG, TA, TB, TD and TE (in the aggregate)</b>	<b>Classes YA, YB, YC and YD (in the aggregate)</b>
Initial Balance .....	\$521,920,000.00	\$13,760,000.00
October 2003 .....	520,700,755.10	13,743,926.18
November 2003 .....	519,344,624.86	13,722,514.59
December 2003 .....	517,852,009.18	13,695,781.98
January 2004 .....	516,223,378.78	13,663,750.82
February 2004 .....	514,459,275.14	13,626,449.06
March 2004 .....	512,560,310.14	13,583,910.37
April 2004 .....	510,527,165.95	13,536,173.98
May 2004 .....	508,360,594.62	13,483,284.74
June 2004 .....	506,061,417.70	13,425,292.93
July 2004 .....	503,630,525.79	13,362,254.37
August 2004 .....	501,068,878.02	13,294,230.30
September 2004 .....	498,377,501.44	13,221,287.42
October 2004 .....	495,557,490.53	13,143,497.63
November 2004 .....	492,610,006.30	13,060,938.14
December 2004 .....	489,536,275.74	12,973,691.26
January 2005 .....	486,337,590.85	12,881,844.45
February 2005 .....	483,015,307.87	12,785,490.11
March 2005 .....	479,570,846.34	12,684,725.50
April 2005 .....	476,005,688.10	12,579,652.70
May 2005 .....	472,321,376.26	12,470,378.43
June 2005 .....	468,519,514.14	12,357,013.89
July 2005 .....	464,601,764.06	12,239,674.78
August 2005 .....	460,569,846.24	12,118,481.06
September 2005 .....	456,425,537.44	11,993,556.80
October 2005 .....	452,170,669.82	11,865,030.05
November 2005 .....	447,807,129.44	11,733,032.77
December 2005 .....	443,336,854.94	11,597,700.58
January 2006 .....	438,761,836.16	11,459,172.61
February 2006 .....	434,210,528.51	11,322,538.98
March 2006 .....	429,682,810.02	11,187,784.42
April 2006 .....	425,178,559.30	11,054,893.76
May 2006 .....	420,697,655.65	10,923,851.87
June 2006 .....	416,239,978.94	10,794,643.84
July 2006 .....	411,805,409.70	10,667,254.78
August 2006 .....	407,393,829.02	10,541,669.95
September 2006 .....	403,005,118.66	10,417,874.72
October 2006 .....	398,639,160.93	10,295,854.53
November 2006 .....	394,295,838.78	10,175,594.94
December 2006 .....	389,975,035.78	10,057,081.60
January 2007 .....	385,676,636.06	9,940,300.26
February 2007 .....	381,400,524.35	9,825,236.83
March 2007 .....	377,146,586.02	9,711,877.22
April 2007 .....	372,914,706.94	9,600,207.52
May 2007 .....	368,704,773.66	9,490,213.89
June 2007 .....	364,516,673.28	9,381,882.56
July 2007 .....	360,350,293.47	9,275,199.90
August 2007 .....	356,205,522.46	9,170,152.38
September 2007 .....	352,082,249.09	9,066,726.56

	<b>Classes EG, TA, TB, TD and TE (in the aggregate)</b>	<b>Classes YA, YB, YC and YD (in the aggregate)</b>
October 2007 .....	\$347,980,362.75	\$ 8,964,909.06
November 2007 .....	343,899,753.44	8,864,686.59
December 2007 .....	339,840,311.68	8,766,046.02
January 2008 .....	335,801,928.54	8,668,974.30
February 2008 .....	331,784,495.71	8,573,458.43
March 2008 .....	327,787,905.41	8,479,485.50
April 2008 .....	323,812,050.37	8,387,042.75
May 2008 .....	319,856,823.94	8,296,117.47
June 2008 .....	315,922,119.97	8,206,697.06
July 2008 .....	312,007,832.90	8,118,768.96
August 2008 .....	308,113,857.66	8,032,320.74
September 2008 .....	304,240,089.76	7,947,340.10
October 2008 .....	300,386,425.25	7,863,814.75
November 2008 .....	296,552,760.67	7,781,732.54
December 2008 .....	292,738,993.15	7,701,081.38
January 2009 .....	288,945,020.29	7,621,849.28
February 2009 .....	285,170,740.29	7,544,024.32
March 2009 .....	281,416,051.81	7,467,594.69
April 2009 .....	277,680,854.05	7,392,548.64
May 2009 .....	273,965,046.72	7,318,874.53
June 2009 .....	270,268,530.08	7,246,560.77
July 2009 .....	266,591,204.86	7,175,595.90
August 2009 .....	262,932,972.32	7,105,968.54
September 2009 .....	259,293,734.24	7,037,667.33
October 2009 .....	255,673,392.90	6,970,681.02
November 2009 .....	252,071,851.07	6,904,998.46
December 2009 .....	248,489,012.03	6,840,608.58
January 2010 .....	244,924,779.52	6,777,500.38
February 2010 .....	241,379,057.86	6,715,662.91
March 2010 .....	237,851,751.78	6,655,085.38
April 2010 .....	234,342,766.53	6,595,756.99
May 2010 .....	230,852,007.84	6,537,667.07
June 2010 .....	227,379,381.95	6,480,805.02
July 2010 .....	223,924,795.58	6,425,160.29
August 2010 .....	220,488,155.90	6,370,722.40
September 2010 .....	217,069,370.56	6,317,481.02
October 2010 .....	213,668,347.71	6,265,425.82
November 2010 .....	210,284,995.94	6,214,546.62
December 2010 .....	206,919,224.35	6,164,833.22
January 2011 .....	203,570,942.50	6,116,275.52
February 2011 .....	200,240,060.35	6,068,863.55
March 2011 .....	196,926,488.45	6,022,587.36
April 2011 .....	193,630,137.66	5,977,437.09
May 2011 .....	190,350,919.42	5,933,402.94
June 2011 .....	187,088,745.57	5,890,475.23
July 2011 .....	183,843,528.42	5,848,644.26
August 2011 .....	180,615,180.70	5,807,900.45
September 2011 .....	177,403,615.65	5,768,234.30
October 2011 .....	174,208,746.88	5,729,636.42

	<b>Classes EG, TA, TB, TD and TE (in the aggregate)</b>	<b>Classes YA, YB, YC and YD (in the aggregate)</b>
November 2011 .....	\$171,030,488.51	\$ 5,692,097.38
December 2011 .....	167,902,276.06	5,622,086.88
January 2012 .....	164,829,070.66	5,514,549.57
February 2012.....	161,809,927.46	5,370,336.51
March 2012 .....	158,843,917.63	5,190,283.30
April 2012 .....	155,930,128.06	4,975,210.30
May 2012 .....	153,067,661.06	4,725,922.94
June 2012 .....	150,255,634.14	4,443,211.94
July 2012 .....	147,493,179.81	4,127,853.50
August 2012 .....	144,779,445.18	3,780,609.76
September 2012.....	142,113,591.90	3,402,228.77
October 2012 .....	139,494,795.74	2,993,444.93
November 2012 .....	136,922,246.53	2,554,979.07
December 2012 .....	134,395,147.74	2,087,538.88
January 2013 .....	131,912,716.38	1,591,818.98
February 2013.....	129,474,182.75	1,068,501.15
March 2013 .....	127,078,790.21	518,254.62
April 2013 .....	124,725,794.88	0.00
May 2013 .....	122,414,465.60	0.00
June 2013 .....	120,144,083.52	0.00
July 2013 .....	117,913,942.05	0.00
August 2013 .....	115,723,346.59	0.00
September 2013.....	113,571,614.30	0.00
October 2013 .....	111,458,073.95	0.00
November 2013 .....	109,382,065.70	0.00
December 2013 .....	107,342,940.93	0.00
January 2014 .....	105,340,062.05	0.00
February 2014.....	103,372,802.27	0.00
March 2014 .....	101,440,545.50	0.00
April 2014 .....	99,542,686.08	0.00
May 2014 .....	97,678,628.67	0.00
June 2014 .....	95,847,788.03	0.00
July 2014 .....	94,049,588.90	0.00
August 2014 .....	92,283,465.79	0.00
September 2014.....	90,548,862.85	0.00
October 2014 .....	88,845,233.66	0.00
November 2014 .....	87,172,041.12	0.00
December 2014 .....	85,528,757.28	0.00
January 2015 .....	83,914,863.17	0.00
February 2015.....	82,329,848.67	0.00
March 2015 .....	80,773,212.35	0.00
April 2015 .....	79,244,461.31	0.00
May 2015 .....	77,743,111.04	0.00
June 2015 .....	76,268,685.34	0.00
July 2015 .....	74,820,716.10	0.00
August 2015 .....	73,398,743.14	0.00
September 2015.....	72,002,314.24	0.00
October 2015 .....	70,630,984.80	0.00
November 2015 .....	69,284,317.86	0.00

	<b>Classes EG, TA, TB, TD and TE (in the aggregate)</b>	<b>Classes YA, YB, YC and YD (in the aggregate)</b>
December 2015 .....	\$ 67,961,883.87	\$ 0.00
January 2016 .....	66,663,260.70	0.00
February 2016 .....	65,388,033.34	0.00
March 2016 .....	64,135,793.89	0.00
April 2016 .....	62,906,141.44	0.00
May 2016 .....	61,698,681.95	0.00
June 2016 .....	60,513,028.06	0.00
July 2016 .....	59,348,799.07	0.00
August 2016 .....	58,205,620.77	0.00
September 2016 .....	57,083,125.38	0.00
October 2016 .....	55,980,951.36	0.00
November 2016 .....	54,898,743.39	0.00
December 2016 .....	53,836,152.26	0.00
January 2017 .....	52,792,834.66	0.00
February 2017 .....	51,768,453.25	0.00
March 2017 .....	50,762,676.42	0.00
April 2017 .....	49,775,178.21	0.00
May 2017 .....	48,805,638.30	0.00
June 2017 .....	47,853,741.86	0.00
July 2017 .....	46,919,179.42	0.00
August 2017 .....	46,001,646.85	0.00
September 2017 .....	45,100,845.22	0.00
October 2017 .....	44,216,480.74	0.00
November 2017 .....	43,348,264.64	0.00
December 2017 .....	42,495,913.12	0.00
January 2018 .....	41,659,147.26	0.00
February 2018 .....	40,837,692.93	0.00
March 2018 .....	40,031,280.67	0.00
April 2018 .....	39,239,645.73	0.00
May 2018 .....	38,462,527.84	0.00
June 2018 .....	37,699,671.26	0.00
July 2018 .....	36,950,824.61	0.00
August 2018 .....	36,215,740.80	0.00
September 2018 .....	35,494,177.09	0.00
October 2018 .....	34,785,894.82	0.00
November 2018 .....	34,090,659.49	0.00
December 2018 .....	33,408,240.64	0.00
January 2019 .....	32,738,411.78	0.00
February 2019 .....	32,080,950.30	0.00
March 2019 .....	31,435,637.44	0.00
April 2019 .....	30,802,258.21	0.00
May 2019 .....	30,180,601.31	0.00
June 2019 .....	29,570,459.14	0.00
July 2019 .....	28,971,627.58	0.00
August 2019 .....	28,383,906.18	0.00
September 2019 .....	27,807,097.79	0.00
October 2019 .....	27,241,008.80	0.00
November 2019 .....	26,685,448.86	0.00
December 2019 .....	26,140,230.94	0.00

	<b>Classes EG, TA, TB, TD and TE (in the aggregate)</b>	<b>Classes YA, YB, YC and YD (in the aggregate)</b>
January 2020 .....	\$ 25,605,171.26	\$ 0.00
February 2020 .....	25,080,089.18	0.00
March 2020 .....	24,564,807.20	0.00
April 2020 .....	24,059,150.88	0.00
May 2020 .....	23,562,948.83	0.00
June 2020 .....	23,076,032.61	0.00
July 2020 .....	22,598,236.70	0.00
August 2020 .....	22,129,398.43	0.00
September 2020 .....	21,669,357.98	0.00
October 2020 .....	21,217,958.27	0.00
November 2020 .....	20,775,044.93	0.00
December 2020 .....	20,340,466.30	0.00
January 2021 .....	19,914,073.38	0.00
February 2021 .....	19,495,719.68	0.00
March 2021 .....	19,085,261.31	0.00
April 2021 .....	18,682,556.86	0.00
May 2021 .....	18,287,467.39	0.00
June 2021 .....	17,899,856.35	0.00
July 2021 .....	17,519,589.57	0.00
August 2021 .....	17,146,535.23	0.00
September 2021 .....	16,780,563.78	0.00
October 2021 .....	16,421,547.94	0.00
November 2021 .....	16,069,362.66	0.00
December 2021 .....	15,723,885.06	0.00
January 2022 .....	15,384,994.34	0.00
February 2022 .....	15,052,571.90	0.00
March 2022 .....	14,726,501.15	0.00
April 2022 .....	14,406,667.55	0.00
May 2022 .....	14,092,958.56	0.00
June 2022 .....	13,785,263.58	0.00
July 2022 .....	13,483,473.98	0.00
August 2022 .....	13,187,483.01	0.00
September 2022 .....	12,897,185.76	0.00
October 2022 .....	12,612,479.17	0.00
November 2022 .....	12,333,261.98	0.00
December 2022 .....	12,059,434.75	0.00
January 2023 .....	11,790,899.71	0.00
February 2023 .....	11,527,560.83	0.00
March 2023 .....	11,269,323.78	0.00
April 2023 .....	11,016,095.84	0.00
May 2023 .....	10,767,785.92	0.00
June 2023 .....	10,524,304.58	0.00
July 2023 .....	10,285,563.90	0.00
August 2023 .....	10,051,477.50	0.00
September 2023 .....	9,821,960.54	0.00
October 2023 .....	9,596,929.70	0.00
November 2023 .....	9,376,303.01	0.00
December 2023 .....	9,160,000.06	0.00
January 2024 .....	8,947,941.82	0.00

	<b>Classes EG, TA, TB, TD and TE (in the aggregate)</b>	<b>Classes YA, YB, YC and YD (in the aggregate)</b>
February 2024.....	\$ 8,740,050.62	\$ 0.00
March 2024.....	8,536,250.18	0.00
April 2024.....	8,336,465.54	0.00
May 2024.....	8,140,623.07	0.00
June 2024.....	7,948,650.46	0.00
July 2024.....	7,760,476.67	0.00
August 2024.....	7,576,031.87	0.00
September 2024.....	7,395,247.52	0.00
October 2024.....	7,218,056.26	0.00
November 2024.....	7,044,391.90	0.00
December 2024.....	6,874,189.47	0.00
January 2025.....	6,707,385.09	0.00
February 2025.....	6,543,916.03	0.00
March 2025.....	6,383,720.70	0.00
April 2025.....	6,226,738.59	0.00
May 2025.....	6,072,910.21	0.00
June 2025.....	5,922,177.18	0.00
July 2025.....	5,774,482.14	0.00
August 2025.....	5,629,768.74	0.00
September 2025.....	5,487,981.63	0.00
October 2025.....	5,349,066.43	0.00
November 2025.....	5,212,969.76	0.00
December 2025.....	5,079,639.17	0.00
January 2026.....	4,949,023.14	0.00
February 2026.....	4,821,071.04	0.00
March 2026.....	4,695,733.18	0.00
April 2026.....	4,572,960.74	0.00
May 2026.....	4,452,705.76	0.00
June 2026.....	4,334,921.15	0.00
July 2026.....	4,219,560.67	0.00
August 2026.....	4,106,578.88	0.00
September 2026.....	3,995,931.14	0.00
October 2026.....	3,887,573.63	0.00
November 2026.....	3,781,463.33	0.00
December 2026.....	3,677,557.95	0.00
January 2027.....	3,575,815.97	0.00
February 2027.....	3,476,196.61	0.00
March 2027.....	3,378,659.84	0.00
April 2027.....	3,283,166.30	0.00
May 2027.....	3,189,677.41	0.00
June 2027.....	3,098,155.20	0.00
July 2027.....	3,008,562.46	0.00
August 2027.....	2,920,862.59	0.00
September 2027.....	2,835,019.65	0.00
October 2027.....	2,750,998.37	0.00
November 2027.....	2,668,764.10	0.00
December 2027.....	2,588,282.82	0.00
January 2028.....	2,509,521.12	0.00
February 2028.....	2,432,446.18	0.00



	<b>Classes EG, TA, TB, TD and TE (in the aggregate)</b>	<b>Classes YA, YB, YC and YD (in the aggregate)</b>
March 2028 .....	\$ 2,357,025.79	\$ 0.00
April 2028 .....	2,283,228.32	0.00
May 2028 .....	2,211,022.72	0.00
June 2028 .....	2,140,378.46	0.00
July 2028 .....	2,071,265.60	0.00
August 2028 .....	2,003,654.72	0.00
September 2028 .....	1,937,516.93	0.00
October 2028 .....	1,872,823.87	0.00
November 2028 .....	1,809,547.71	0.00
December 2028 .....	1,747,661.12	0.00
January 2029 .....	1,687,137.25	0.00
February 2029 .....	1,627,949.73	0.00
March 2029 .....	1,570,072.67	0.00
April 2029 .....	1,513,480.70	0.00
May 2029 .....	1,458,148.83	0.00
June 2029 .....	1,404,052.61	0.00
July 2029 .....	1,351,167.97	0.00
August 2029 .....	1,299,471.30	0.00
September 2029 .....	1,248,939.39	0.00
October 2029 .....	1,199,549.54	0.00
November 2029 .....	1,151,279.36	0.00
December 2029 .....	1,104,106.94	0.00
January 2030 .....	1,058,010.75	0.00
February 2030 .....	1,012,969.66	0.00
March 2030 .....	968,962.91	0.00
April 2030 .....	925,970.14	0.00
May 2030 .....	883,971.33	0.00
June 2030 .....	842,946.85	0.00
July 2030 .....	802,877.44	0.00
August 2030 .....	763,744.19	0.00
September 2030 .....	725,528.51	0.00
October 2030 .....	688,212.19	0.00
November 2030 .....	651,777.34	0.00
December 2030 .....	616,206.40	0.00
January 2031 .....	581,482.11	0.00
February 2031 .....	547,587.55	0.00
March 2031 .....	514,506.11	0.00
April 2031 .....	482,221.54	0.00
May 2031 .....	450,717.79	0.00
June 2031 .....	419,979.17	0.00
July 2031 .....	389,990.24	0.00
August 2031 .....	360,735.90	0.00
September 2031 .....	332,201.31	0.00
October 2031 .....	304,371.90	0.00
November 2031 .....	277,233.38	0.00
December 2031 .....	250,771.68	0.00
January 2032 .....	224,973.06	0.00
February 2032 .....	199,824.00	0.00
March 2032 .....	175,311.23	0.00

	<u>Classes EG, TA, TB, TD and TE</u> <u>(in the aggregate)</u>	<u>Classes YA, YB, YC and YD</u> <u>(in the aggregate)</u>
April 2032 .....	\$ 151,421.76	\$ 0.00
May 2032 .....	128,142.78	0.00
June 2032 .....	105,461.76	0.00
July 2032 .....	83,366.43	0.00
August 2032 .....	61,844.70	0.00
September 2032 .....	40,884.74	0.00
October 2032 .....	20,474.91	0.00
November 2032 .....	603.81	0.00
December 2032 and thereafter .....	0.00	0.00

	<u>Classes EB, EC and LZ (in the aggregate)</u>	<u>Class LV and Components ZL1 and ZL2 (in the aggregate)</u>
Initial Balance .....	\$276,500,000.00	\$135,900,000.00
October 2003.....	274,549,626.25	135,887,102.00
November 2003.....	272,505,030.69	135,873,421.07
December 2003 .....	270,367,178.44	135,858,971.76
January 2004 .....	268,137,089.94	135,843,769.56
February 2004 .....	265,815,840.19	135,827,830.88
March 2004 .....	263,404,557.91	135,811,173.02
April 2004 .....	260,904,424.66	135,793,814.17
May 2004 .....	258,316,673.92	135,775,773.37
June 2004.....	255,642,590.07	135,757,070.49
July 2004 .....	252,883,507.38	135,737,726.20
August 2004.....	250,040,808.90	135,717,761.96
September 2004 .....	247,115,925.33	135,697,199.98
October 2004.....	244,110,333.81	135,676,063.19
November 2004.....	241,025,556.71	135,654,375.21
December 2004 .....	237,863,160.33	135,632,160.33
January 2005 .....	234,624,753.58	135,609,443.47
February 2005 .....	231,405,745.10	135,587,062.31
March 2005 .....	228,206,019.61	135,565,013.79
April 2005 .....	225,025,462.50	135,543,294.88
May 2005 .....	221,863,959.86	135,521,902.55
June 2005 .....	218,721,398.45	135,500,833.81
July 2005 .....	215,597,665.70	135,480,085.69
August 2005.....	212,492,649.71	135,459,655.24
September 2005 .....	209,406,239.24	135,439,539.55
October 2005.....	206,338,323.72	135,419,735.71
November 2005.....	203,288,793.23	135,400,240.85
December 2005 .....	200,257,538.51	135,381,052.11
January 2006 .....	197,244,450.94	135,362,166.67
February 2006 .....	194,249,422.56	135,343,581.72
March 2006 .....	191,272,346.03	135,325,294.47
April 2006 .....	188,313,114.66	135,307,302.17
May 2006 .....	185,371,622.40	135,289,602.07
June 2006.....	182,447,763.82	135,272,191.46
July 2006 .....	179,541,434.11	135,255,067.65
August 2006.....	176,652,529.10	135,238,227.95
September 2006 .....	173,780,945.23	135,221,669.72
October 2006.....	170,926,579.56	135,205,390.32
November 2006.....	168,089,329.75	135,189,387.15
December 2006 .....	165,269,094.07	135,173,657.62
January 2007 .....	162,465,771.41	135,158,199.16
February 2007 .....	159,679,261.25	135,143,009.22
March 2007 .....	156,909,463.66	135,128,085.28
April 2007 .....	154,156,279.31	135,113,424.84
May 2007 .....	151,419,609.47	135,099,025.40
June 2007.....	148,699,355.98	135,084,884.51
July 2007 .....	145,995,421.27	135,070,999.72
August 2007.....	143,307,708.36	135,057,368.60

	<u>Classes EB, EC and LZ (in the aggregate)</u>	<u>Class LV and Components ZL1 and ZL2 (in the aggregate)</u>
September 2007 .....	\$140,636,120.82	\$135,043,988.76
October 2007.....	137,980,562.82	135,030,857.80
November 2007.....	135,340,939.09	135,017,973.35
December 2007 .....	132,717,154.92	135,005,333.07
January 2008 .....	130,109,116.17	134,992,934.63
February 2008 .....	127,516,729.25	134,980,775.73
March 2008 .....	124,939,901.13	134,968,854.08
April 2008 .....	122,378,539.34	134,957,167.40
May 2008 .....	119,832,551.96	134,945,713.44
June 2008.....	117,301,847.60	134,934,489.97
July 2008 .....	114,786,335.43	134,923,494.77
August 2008.....	112,285,925.15	134,912,725.64
September 2008 .....	109,800,527.00	134,902,180.40
October 2008.....	107,330,051.75	134,891,856.89
November 2008.....	104,874,410.70	134,881,752.97
December 2008 .....	102,433,515.68	134,871,866.51
January 2009 .....	100,007,279.05	134,862,195.40
February 2009 .....	97,595,613.68	134,852,737.55
March 2009 .....	95,198,432.96	134,843,490.88
April 2009 .....	92,815,650.79	134,834,453.34
May 2009 .....	90,447,181.59	134,825,622.89
June 2009 .....	88,092,940.29	134,816,997.50
July 2009 .....	85,752,842.32	134,808,575.17
August 2009.....	83,456,971.08	134,770,186.44
September 2009 .....	81,221,623.63	134,685,448.70
October 2009.....	79,045,221.88	134,555,855.02
November 2009.....	76,926,228.54	134,382,858.17
December 2009 .....	74,863,146.10	134,167,871.64
January 2010 .....	72,854,515.80	133,912,270.69
February 2010 .....	70,898,916.62	133,617,393.33
March 2010 .....	68,994,964.33	133,284,541.27
April 2010 .....	67,141,310.52	132,914,980.92
May 2010 .....	65,336,641.70	132,509,944.23
June 2010.....	63,579,678.39	132,070,629.65
July 2010 .....	61,869,174.25	131,598,202.97
August 2010.....	60,203,915.22	131,093,798.19
September 2010 .....	58,582,718.69	130,558,518.32
October 2010.....	57,004,432.71	129,993,436.21
November 2010.....	55,467,935.17	129,399,595.33
December 2010 .....	53,972,133.05	128,778,010.53
January 2011 .....	52,515,961.67	128,129,668.80
February 2011 .....	51,098,383.96	127,455,529.98
March 2011 .....	49,718,389.73	126,756,527.49
April 2011 .....	48,374,995.02	126,033,568.98
May 2011 .....	47,067,241.37	125,287,537.06
June 2011.....	45,794,195.21	124,519,289.91
July 2011 .....	44,554,947.18	123,729,661.94
August 2011.....	43,348,611.55	122,919,464.39

	<u>Classes EB, EC and LZ (in the aggregate)</u>	<u>Class LV and Components ZL1 and ZL2 (in the aggregate)</u>
September 2011 .....	\$ 42,174,325.56	\$122,089,485.97
October 2011.....	41,031,248.88	121,240,493.41
November 2011.....	39,918,562.98	120,373,232.07
December 2011 .....	38,835,470.60	119,488,426.49
January 2012 .....	37,781,195.21	118,586,780.91
February 2012 .....	36,754,980.44	117,668,979.85
March 2012 .....	35,756,089.58	116,735,688.59
April 2012 .....	34,783,805.09	115,787,553.67
May 2012 .....	33,837,428.06	114,835,012.93
June 2012.....	32,916,277.78	113,878,883.21
July 2012 .....	32,019,691.24	112,919,590.65
August 2012.....	31,147,022.68	111,957,546.69
September 2012 .....	30,297,643.13	110,993,148.49
October 2012.....	29,470,940.01	110,026,779.33
November 2012.....	28,666,316.67	109,058,809.01
December 2012 .....	27,883,192.01	108,089,594.24
January 2013 .....	27,121,000.05	107,119,479.01
February 2013 .....	26,379,189.56	106,148,794.96
March 2013 .....	25,657,223.67	105,177,861.72
April 2013 .....	24,954,579.51	104,206,987.27
May 2013 .....	24,270,747.82	103,236,468.29
June 2013.....	23,605,232.63	102,266,590.46
July 2013 .....	22,957,550.90	101,297,628.79
August 2013.....	22,327,232.19	100,329,847.94
September 2013 .....	21,713,818.32	99,363,502.51
October 2013.....	21,116,863.08	98,398,837.34
November 2013.....	20,535,931.90	97,436,087.78
December 2013 .....	19,970,601.55	96,475,480.00
January 2014 .....	19,420,459.85	95,517,231.24
February 2014 .....	18,885,105.40	94,561,550.07
March 2014 .....	18,364,147.26	93,608,636.65
April 2014 .....	17,857,204.73	92,658,682.99
May 2014 .....	17,363,907.04	91,711,873.18
June 2014.....	16,883,893.12	90,768,383.63
July 2014 .....	16,416,811.33	89,828,383.31
August 2014.....	15,962,319.24	88,892,033.95
September 2014 .....	15,520,083.38	87,959,490.26
October 2014.....	15,089,778.98	87,030,900.19
November 2014.....	14,671,089.80	86,106,405.07
December 2014 .....	14,263,707.86	85,186,139.84
January 2015 .....	13,867,333.24	84,270,233.25
February 2015 .....	13,481,673.89	83,358,808.04
March 2015 .....	13,106,445.40	82,451,981.13
April 2015 .....	12,741,370.81	81,549,863.79
May 2015 .....	12,386,180.43	80,652,561.81
June 2015.....	12,040,611.63	79,760,175.69
July 2015 .....	11,704,408.67	78,872,800.80
August 2015.....	11,377,322.52	77,990,527.52

	<u>Classes EB, EC and LZ (in the aggregate)</u>	<u>Class LV and Components ZL1 and ZL2 (in the aggregate)</u>
September 2015 .....	\$ 11,059,110.68	\$ 77,113,441.41
October 2015.....	10,749,537.02	76,241,623.36
November 2015.....	10,448,371.60	75,375,149.75
December 2015 .....	10,155,390.52	74,514,092.57
January 2016 .....	9,870,375.76	73,658,519.58
February 2016 .....	9,593,115.02	72,808,494.44
March 2016 .....	9,323,401.60	71,964,076.80
April 2016 .....	9,061,034.21	71,125,322.51
May 2016 .....	8,805,816.86	70,292,283.68
June 2016.....	8,557,558.72	69,465,008.83
July 2016 .....	8,316,073.98	68,643,542.97
August 2016.....	8,081,181.71	67,827,927.78
September 2016 .....	7,852,705.75	67,018,201.65
October 2016.....	7,630,474.57	66,214,399.85
November 2016.....	7,414,321.17	65,416,554.59
December 2016 .....	7,204,082.93	64,624,695.15
January 2017 .....	6,999,601.54	63,838,847.94
February 2017 .....	6,800,722.84	63,059,036.66
March 2017 .....	6,607,296.75	62,285,282.32
April 2017 .....	6,419,177.14	61,517,603.40
May 2017 .....	6,236,221.74	60,756,015.89
June 2017.....	6,058,292.03	60,000,533.40
July 2017 .....	5,885,253.15	59,251,167.22
August 2017.....	5,716,973.80	58,507,926.43
September 2017 .....	5,553,326.14	57,770,817.97
October 2017.....	5,394,185.73	57,039,846.69
November 2017.....	5,239,431.39	56,315,015.48
December 2017 .....	5,088,945.17	55,596,325.26
January 2018 .....	4,942,612.23	54,883,775.13
February 2018 .....	4,800,320.76	54,177,362.41
March 2018 .....	4,661,961.92	53,477,082.68
April 2018 .....	4,527,429.74	52,782,929.88
May 2018 .....	4,396,621.07	52,094,896.35
June 2018.....	4,269,435.48	51,412,972.91
July 2018 .....	4,145,775.21	50,737,148.89
August 2018.....	4,025,545.09	50,067,412.22
September 2018 .....	3,908,652.47	49,403,749.46
October 2018.....	3,795,007.16	48,746,145.86
November 2018.....	3,684,521.36	48,094,585.43
December 2018 .....	3,577,109.61	47,449,050.95
January 2019 .....	3,472,688.71	46,809,524.07
February 2019 .....	3,371,177.67	46,175,985.32
March 2019 .....	3,272,497.66	45,548,414.16
April 2019 .....	3,176,571.93	44,926,789.06
May 2019 .....	3,083,325.79	44,311,087.48
June 2019.....	2,992,686.53	43,701,285.97
July 2019 .....	2,904,583.37	43,097,360.19
August 2019.....	2,818,947.42	42,499,284.94

	<u>Classes EB, EC and LZ (in the aggregate)</u>	<u>Class LV and Components ZL1 and ZL2 (in the aggregate)</u>
September 2019 .....	\$ 2,735,711.62	\$ 41,907,034.21
October 2019.....	2,654,810.70	41,320,581.22
November 2019.....	2,576,181.13	40,739,898.44
December 2019 .....	2,499,761.07	40,164,957.64
January 2020 .....	2,425,490.34	39,595,729.92
February 2020 .....	2,353,310.35	39,032,185.74
March 2020 .....	2,283,164.08	38,474,294.97
April 2020 .....	2,214,996.03	37,922,026.88
May 2020 .....	2,148,752.19	37,375,350.21
June 2020 .....	2,084,379.99	36,834,233.19
July 2020 .....	2,021,828.27	36,298,643.53
August 2020.....	1,961,047.23	35,768,548.52
September 2020 .....	1,901,988.41	35,243,914.99
October 2020.....	1,844,604.64	34,724,709.36
November 2020.....	1,788,850.01	34,210,897.69
December 2020 .....	1,734,679.86	33,702,445.65
January 2021 .....	1,682,050.70	33,199,318.59
February 2021 .....	1,630,920.23	32,701,481.54
March 2021 .....	1,581,247.27	32,208,899.23
April 2021 .....	1,532,991.75	31,721,536.13
May 2021 .....	1,486,114.68	31,239,356.45
June 2021.....	1,440,578.11	30,762,324.17
July 2021 .....	1,396,345.11	30,290,403.05
August 2021.....	1,353,379.75	29,823,556.66
September 2021 .....	1,311,647.06	29,361,748.40
October 2021.....	1,271,113.01	28,904,941.50
November 2021.....	1,231,744.49	28,453,099.04
December 2021 .....	1,193,509.29	28,006,183.98
January 2022 .....	1,156,376.05	27,564,159.17
February 2022 .....	1,120,314.27	27,126,987.35
March 2022 .....	1,085,294.26	26,694,631.20
April 2022 .....	1,051,287.14	26,267,053.31
May 2022 .....	1,018,264.81	25,844,216.21
June 2022.....	986,199.93	25,426,082.40
July 2022 .....	955,065.90	25,012,614.34
August 2022.....	924,836.83	24,603,774.48
September 2022 .....	895,487.54	24,199,525.25
October 2022.....	866,993.52	23,799,829.11
November 2022.....	839,330.94	23,404,648.50
December 2022 .....	812,476.60	23,013,945.91
January 2023 .....	786,407.94	22,627,683.85
February 2023 .....	761,103.00	22,245,824.89
March 2023 .....	736,540.43	21,868,331.64
April 2023 .....	712,699.46	21,495,166.77
May 2023 .....	689,559.87	21,126,293.03
June 2023.....	667,102.00	20,761,673.25
July 2023 .....	645,306.72	20,401,270.35
August 2023.....	624,155.43	20,045,047.33

	<u>Classes EB, EC and LZ (in the aggregate)</u>	<u>Class LV and Components ZL1 and ZL2 (in the aggregate)</u>
September 2023 .....	\$ 603,630.02	\$ 19,692,967.30
October 2023 .....	583,712.89	19,344,993.48
November 2023 .....	564,386.91	19,001,089.21
December 2023 .....	545,635.42	18,661,217.95
January 2024 .....	527,442.21	18,325,343.28
February 2024 .....	509,791.53	17,993,428.92
March 2024 .....	492,668.04	17,665,438.73
April 2024 .....	476,056.82	17,341,336.72
May 2024 .....	459,943.37	17,021,087.04
June 2024 .....	444,313.59	16,704,653.99
July 2024 .....	429,153.75	16,392,002.05
August 2024 .....	414,450.51	16,083,095.85
September 2024 .....	400,190.88	15,777,900.20
October 2024 .....	386,362.25	15,476,380.06
November 2024 .....	372,952.33	15,178,500.60
December 2024 .....	359,949.19	14,884,227.14
January 2025 .....	347,341.22	14,593,525.19
February 2025 .....	335,117.13	14,306,360.45
March 2025 .....	323,265.93	14,022,698.83
April 2025 .....	311,776.95	13,742,506.40
May 2025 .....	300,639.80	13,465,749.44
June 2025 .....	289,844.39	13,192,394.43
July 2025 .....	279,380.90	12,922,408.05
August 2025 .....	269,239.78	12,655,757.19
September 2025 .....	259,411.75	12,392,408.93
October 2025 .....	249,887.78	12,132,330.57
November 2025 .....	240,659.10	11,875,489.61
December 2025 .....	231,717.17	11,621,853.77
January 2026 .....	223,053.69	11,371,390.99
February 2026 .....	214,660.60	11,124,069.40
March 2026 .....	206,530.06	10,879,857.36
April 2026 .....	198,654.45	10,638,723.44
May 2026 .....	191,026.35	10,400,636.44
June 2026 .....	183,638.55	10,165,565.38
July 2026 .....	176,484.05	9,933,479.49
August 2026 .....	169,556.04	9,704,348.23
September 2026 .....	162,847.90	9,478,141.27
October 2026 .....	156,353.20	9,254,828.51
November 2026 .....	150,065.68	9,034,380.08
December 2026 .....	143,979.25	8,816,766.34
January 2027 .....	138,088.01	8,601,957.84
February 2027 .....	132,386.22	8,389,925.38
March 2027 .....	126,868.29	8,180,639.99
April 2027 .....	121,528.79	7,974,072.92
May 2027 .....	116,362.45	7,770,195.64
June 2027 .....	111,364.15	7,568,979.84
July 2027 .....	106,528.90	7,370,397.45
August 2027 .....	101,851.86	7,174,420.62



	<u>Classes EB, EC and LZ</u> <u>(in the aggregate)</u>	<u>Class LV and</u> <u>Components ZL1 and ZL2</u> <u>(in the aggregate)</u>
September 2027 .....	\$ 97,328.33	\$ 6,981,021.72
October 2027.....	92,953.73	6,790,173.36
November 2027.....	88,723.62	6,601,848.35
December 2027 .....	84,633.69	6,416,019.74
January 2028 .....	80,679.73	6,232,660.81
February 2028 .....	76,857.67	6,051,745.06
March 2028 .....	73,163.55	5,873,246.20
April 2028 .....	69,593.53	5,697,138.17
May 2028 .....	66,143.86	5,523,395.15
June 2028.....	62,810.91	5,351,991.51
July 2028 .....	59,591.15	5,182,901.87
August 2028.....	56,481.15	5,016,101.05
September 2028 .....	53,477.58	4,851,564.11
October 2028.....	50,577.20	4,689,266.31
November 2028.....	47,776.87	4,529,183.13
December 2028 .....	45,073.54	4,371,290.28
January 2029 .....	42,464.24	4,215,563.67
February 2029 .....	39,946.09	4,061,979.44
March 2029 .....	37,516.29	3,910,513.94
April 2029 .....	35,172.12	3,761,143.74
May 2029 .....	32,910.95	3,613,845.60
June 2029 .....	30,730.21	3,468,596.51
July 2029 .....	28,627.41	3,325,373.68
August 2029.....	26,600.13	3,184,154.51
September 2029 .....	24,646.02	3,044,916.62
October 2029.....	22,762.81	2,907,637.83
November 2029.....	20,948.28	2,772,296.17
December 2029 .....	19,200.28	2,638,869.88
January 2030 .....	17,516.72	2,507,337.40
February 2030 .....	15,895.58	2,377,677.37
March 2030 .....	14,334.88	2,249,868.65
April 2030 .....	12,832.72	2,123,890.28
May 2030 .....	11,387.25	1,999,721.49
June 2030.....	9,996.66	1,877,341.74
July 2030 .....	8,659.21	1,756,730.67
August 2030.....	7,373.20	1,637,868.11
September 2030 .....	6,136.98	1,520,734.10
October 2030.....	4,948.96	1,405,308.86
November 2030.....	3,807.58	1,291,572.81
December 2030 .....	2,711.34	1,179,506.56
January 2031 .....	1,658.78	1,069,090.90
February 2031 .....	648.48	960,306.82
March 2031 .....	0.00	852,814.56
April 2031 .....	0.00	746,307.49
May 2031 .....	0.00	641,414.32
June 2031.....	0.00	538,115.53
July 2031 .....	0.00	436,391.81
August 2031.....	0.00	336,224.06

	<u>Classes EB, EC and LZ</u> <u>(in the aggregate)</u>	<u>Class LV and</u> <u>Components ZL1 and ZL2</u> <u>(in the aggregate)</u>
September 2031 .....	\$ 0.00	\$ 237,593.40
October 2031 .....	0.00	140,481.16
November 2031 .....	0.00	44,868.89
December 2031 and thereafter .....	0.00	0.00



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