

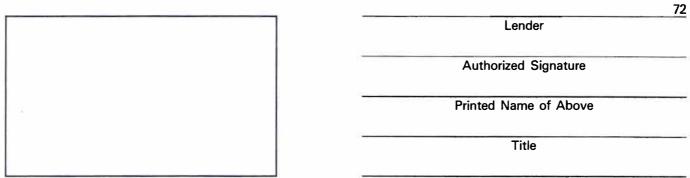
Guaranteed Mortgage-Backed Securities Program Schedule of Mortgages

Pool Level Data 8 Loan Type Seller Number Lender Name/Address 3 Contact Name Pool Type 6 Amortization Type Check If 10 Remittance Day 11 Issue Date 13 Pool Number 15 □ Single □ Multiple □ FRM Conventional □ Assumable □ Balloon 🗆 GEM □ FHA/VA □ Interest Only Servicer Number Telephone Number Participation % Pass-Thru Rate 12 Book Entry Date 14 Pool Suffix 2 16 □ Other □ Multifamily Balloon 17 Plan Number 18 Fixed MBS Margin 20 Min Pool ACC Rate 21 Max Pool ACC Rate 22 Std. Lookback 23 Rounding Code 24 Pool Feature Codes 25 Accrual Method 19 Fixed Serv. Fee U Weighted □ Stated (wtd. MBS margin) □ Yes □ No ARM Flex Loan Level Data 28 Occupancy Code 30 MI Code 38 Original Term 41 Constant P& Original Balance 52 Lender Loan Number 26 Property Address 33 Percent MI 35 FHA/VA 44 47 G Fee Per 50 G Fee After (including city, postal state Contract BU/BD Coverage Section of Act 1 🗆 2 🗆 3 🗖 abbreviation, and zip code) 48 G Fee After 51 Date of Mortgage53 Number of Units 31 Adjustor MI 34 F/C Loss Code 36 Project Type 39 Note Rate 42 First Payment Date 45 Issue Date Balance APM Note Contract Number 27 □ Yes 🗆 No 29 LTV Ratio/CLTV Ratio 32 MI Certificate # 49 MIN Number 54 Borrower Name 37 Balloon Call Date 40 Int. Only End Date 43 Last Paid Date 46 Actual Balance Mortgage Margin 55 Original Note Rate 56 First Rate 57 First Payment 58 Min. Mtge. 59 Max. Mtge. 60 GEM % Increase 61 Original Index 62 Special Feature 63 DU Case Number 64 (ARM/VRM) Change Date Change Date Int. Rate Int. Rate (VRM) Codes MI Financed Single 65 MI Lender Paid 66 HIP Prod 67 Int. Accrual 68 Loan Bal. 69 Basis Yr. 70 Pyt. Accum. 71 Duration 73 Int. Det. 75 Pyt. Eff. 76 Cust. FIN # 77 Comments Accrued 72 74 Int. Eff. 78 Premium Amount Method Amt. Rate % Code Туре Interest Int. Form. Formula Date Date Lender Loan Number 26 Property Address 28 Occupancy Code 30 MI Code 33 Percent MI 35 FHA/VA 38 Original Term 41 Constant P&I 44 Original Balance 47 G Fee Per 50 G Fee After 52 Contract BU/BD (including city, postal state Coverage Section of Act 1 🗆 2 🗆 3 🗖 abbreviation, and zip code) 51 Date of Mortgage53 Number of Units 31 Adjustor MI 34 F/C Loss Code 36 Project Type 39 Note Rate 42 First Payment Date 45 Issue Date Balance 48 G Fee After APM Note Contract Number 27 □ Yes 🗆 No Borrower Name 29 LTV Ratio/CLTV Ratio 32 MI Certificate # 37 Balloon Call Date 40 Int. Only End Date 43 Last Paid Date 46 Actual Balance 49 MIN Number 54 Mortgage Margin 55 Original Note Rate 56 First Rate 58 Min. Mtge. 59 Max. Mtge. 60 GEM % Increase 61 Original Index 62 Special Feature 63 DU Case Number 57 First Payment 64 (ARM/VRM) Change Date (VRM) Change Date Int. Rate Int. Rate Codes MI Financed Single 65 MI Lender Paid 66 HIP Prod. 67 Int. Accrual 68 Loan Bal. 69 Basis Yr. 70 Pyt. Accum. 71 Accrued 72 Duration 73 Int. Det. 74 Int. Eff. 75 Pyt. Eff. 76 Cust. FIN # 77 Comments 78 Premium Amount Method Rate % Code Туре Amt. Interest Int. Form. Formula Date Date 82 Number of Mortgages: 79 Total for all Mortgages on this page Original Balance 80 Actual Balance 81 Issue Date Balance Number of Mortgages: 83 Total for all Mortgages in the Pool (last page only) Original Balance 84 Actual Balance 85 Issue Date Balance 86

Lender Certification and Agreement

The undersigned certifies that all information contained in the attached Schedule of Mortgages is correct and certifies the following:

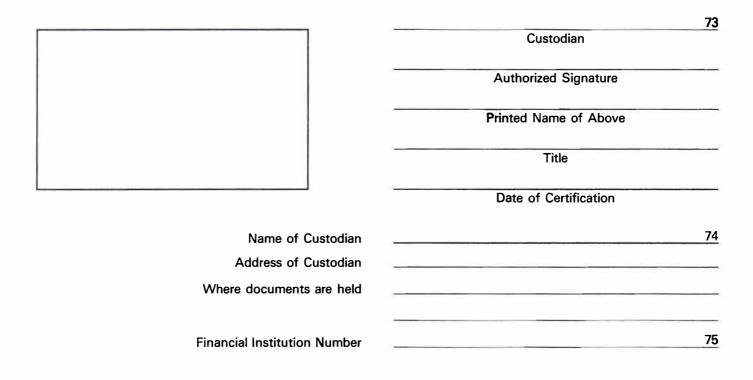
- a. that Lender has transferred such Mortgages to Fannie Mae; and
- b. that the delivery and servicing of such Mortgages will be governed by the terms of the applicable Pool Purchase Contract-Acceptance Statement and the Fannie Mae Selling and Servicing Guides as of the date of this certification, and as such Guides may be amended from time to time.



Date of Certification

Custodian Certification

The undersigned certifies that as to each Mortgage listed in the attached Schedule of Mortgages, it has examined such documentation as specified in the Custodial Agreement, executed by the undersigned pertaining to such Mortgages, and such documents conform, on their face, with descriptions contained in the Custodial Agreement.



Instructions

Schedule of Mortgages

The lender uses this form to list all of the mortgages (or participation interests) that are part of the pool purchase transaction for an MBS pool. In addition, by executing the certification on the back of the form, the lender conveys all right, title, and interest in the listed mortgages (or participation interests) to Fannie Mae as of the book-entry delivery date of the securities.

Copies

Three originals.

Printing Instructions

This form must be printed on legal size paper, using landscape format. When printing this form, you must use the "shrink to fit" option in the Adobe Acrobat dialogue box.

Instructions

Generally, a lender uses the Loan Delivery System to submit the Schedule of Mortgages (Form 2005). A lender may submit the Schedule of Mortgages (Form 2005) as either a manually prepared form, or as an equivalent document transmitted by the Loan Delivery System.

A lender that submits its MBS pool delivery data to us as a manually prepared submission must send one original of the form to the document custodian to request its certification of the pool. The custodian should electronically transmit its pool certification to us, and retain the form it receives from the lender and a copy of its pool certification (in hard copy or printable electronic format). The lender should forward one original to Fannie Mae with the remainder of its delivery documentation and retain the third original for its records.

A lender that submits its MBS pool delivery data to us through the Loan Delivery System does not have to prepare a hard copy of Form 2005. The custodian should, however, retain (in printable electronic format) a copy of the electronic version of Form 2005 it receives from the lender, as well as a copy of the pool certification it electronically transmits to us.

Individual Field Instructions

Specific instructions for completing individual fields are included in the Selling Guide, along with the various edits that a lender can program into its computer.

The lender should insert in the first line at the bottom of each schedule totals for P&I constants, issue date principal balances, and actual outstanding principal balances for all of the mortgages shown on the schedule. When multiple schedules are used, the lender should insert in the second line at the bottom of the first schedule used the sum of the entries for the first line at the bottom of each of the pages.

Individuals executing the lender and custodian certifications should provide their name, title, and date of the certification.

Instructions, Continued

Substitution of Mortgages

Whenever a substitution is made for one of the mortgages in an MBS pool, a revised Schedule of Mortgages (Form 2005) must be prepared. Each page of the revised form must be labeled "Revised Schedule."

The "hard copy" of Form 2005 should be modified as follows:

- If only one mortgage is to be substituted, line out the ineligible mortgage on the original Schedule of Mortgages and enter the substitute mortgage at the end of the Schedule.
- If two or more mortgages are to be substituted, prepare a new Schedule of Mortgages, entering the ineligible mortgages first and then lining them out, and then entering the substitute mortgages immediately below, with the word "Substitution" clearly indicated above each substitute mortgage.
- Add the words "Revised Schedule" and flag each substituted mortgage on the revised hard copy. Cross-reference the corresponding data for the
 substituted mortgage(s) by manually entering data related to the ineligible mortgage(s) on the line below the substituted mortgage(s) or by entering the
 data on a separate sheet and attaching it to the revised Schedule. (The data entered must clearly identify the mortgage for which the substitution was
 made.)

The lender should send an original of the revised Schedule of Mortgages to the document custodian, along with all of the custody documents for the substituted mortgage(s) and a Request for Release/Return of Documents (Form 2009) for any ineligible mortgage(s), and request the custodian to certify the revised Schedules.

When it sends the revised Schedule of Mortgages to the document custodian for certification, the lender should also:

- deliver one original Schedule of Mortgages to Acquisitions Operations in our Washington, DC office if the Schedule was manually prepared, or
- a revised hard copy of the Schedule of Mortgages, to Fannie Mae, if the Schedule was prepared in an automated format.

The lender should also include an explanation for the substitution(s) with its monthly accounting reports for the MBS pool for which the substitution was processed.

Delivery of Converted ARMs Repurchased from MBS Pool

If a lender re-delivers, as part of a fixed-rate MBS pool, an ARM that it had repurchased from an ARM MBS pool after it was converted to a fixed-rate mortgage, it should report data on the Schedule of Mortgages (Form 2005) that reflects the terms of the converted fixed-rate mortgage, not those of the adjustable-rate mortgage. For example, the entries for "original loan amount" and "original term" should reflect the unpaid principal balance and remaining term as of the conversion date instead of the "original" information.

Assignment of Servicing Coincident with Pool Issuance If the lender transferred servicing of the mortgages coincident with the pool issuance, the Schedule of Mortgages should be certified by the selling lender--crossing out and initialing the words "and servicing" in paragraph b of the certification (when the submission is a manually prepared submission).