

SLM Student Loan Trust 2000-3

Quarterly Servicing Report

Report Date: 12/31/2004

Reporting Period: 10/1/04-12/31/04

I. Deal Parameters							
Student Loan Portfolio Characteristics							
			09/30/2004	Activity		12/31/2004	
A	i	Portfolio Balance	\$ 864,126,892.22	\$ (57,595,054.51)		\$ 806,531,837.71	
	ii	Interest to be Capitalized	5,560,501.24			5,048,063.55	
	iii	Total Pool	\$ 869,687,393.46			\$ 811,579,901.26	
	iv	Specified Reserve Account Balance	-			-	
	v	Total Adjusted Pool	\$ 869,687,393.46			\$ 811,579,901.26	
B							
	i	Weighted Average Coupon (WAC)	5.435%			5.478%	
	ii	Weighted Average Remaining Term	111.19			110.49	
	iii	Number of Loans	210,115			197,748	
	iv	Number of Borrowers	109,444			103,489	
C							
		Notes and Certificates	Spread	Balance 10/25/04	% of O/S Securities	Balance 01/25/05	
						% of O/S Securities	
	i	A-1T Notes 78442GCC8	0.840%	\$ 0.00	0.000%	\$ 0.00	0.000%
	ii	A-1L Notes 78442GCD6	0.075%	0.00	0.000%	0.00	0.000%
	iii	A-2L Notes 78442GCE4	0.190%	779,937,393.46	89.680%	721,829,901.26	88.941%
	iv	Certificates 78442GCF1	0.550%	89,750,000.00	10.320%	89,750,000.00	11.059%
	v	Total Notes and Certificates		\$ 869,687,393.46	100.000%	\$ 811,579,901.26	100.000%
D							
		Reserve Account		10/25/2004		01/25/2005	
	i	Required Reserve Acct Deposit (%)		0.25%		0.25%	
	ii	Reserve Acct Initial Deposit (\$)					
	iii	Specified Reserve Acct Balance (\$)	\$	2,174,218.48	\$	2,028,949.75	
	iv	Reserve Account Floor Balance (\$)	\$	2,503,086.00	\$	2,503,086.00	
	v	Current Reserve Acct Balance (\$)	\$	2,503,086.00	\$	2,503,086.00	

II. 2000-3		Transactions from:	10/01/2004	through:	12/31/2004
A	Student Loan Principal Activity				
i	Regular Principal Collections		\$	53,155,720.87	
ii	Principal Collections from Guarantor			8,234,147.66	
iii	Principal Reimbursements			70,525.79	
iv	Other System Adjustments			0.00	
v	Total Principal Collections		\$	61,460,394.32	
B	Student Loan Non-Cash Principal Activity				
i	Other Adjustments		\$	84,154.17	
ii	Capitalized Interest			(3,949,493.98)	
iii	Total Non-Cash Principal Activity		\$	(3,865,339.81)	
C	Total Student Loan Principal Activity		\$	57,595,054.51	
D	Student Loan Interest Activity				
i	Regular Interest Collections		\$	6,617,435.19	
ii	Interest Claims Received from Guarantors			407,234.25	
iii	Collection Fees/Returned Items			46,754.11	
iv	Late Fee Reimbursements			334,291.15	
v	Interest Reimbursements			21,380.97	
vi	Other System Adjustments			0.00	
vii	Special Allowance Payments			694,748.31	
viii	Subsidy Payments			730,235.43	
ix	Total Interest Collections		\$	8,852,079.41	
E	Student Loan Non-Cash Interest Activity				
i	Interest Accrual Adjustment			2,911.04	
ii	Capitalized Interest			3,949,493.98	
iii	Total Non-Cash Interest Adjustments		\$	3,952,405.02	
F	Total Student Loan Interest Activity		\$	12,804,484.43	
G	Non-Reimbursable Losses During Collection Period		\$	82,901.28	
H	Cumulative Non-Reimbursable Losses to Date		\$	2,492,691.75	

III. 2000-3	Collection Account Activity	10/01/2004	through	12/31/2004
A	Principal Collections			
i	Principal Payments Received	\$		33,099,185.91
ii	Consolidation Principal Payments			28,290,682.62
iii	Reimbursements by Seller			310.69
iv	Borrower Benefits Reimbursed			12,170.93
v	Reimbursements by Servicer			616.15
vi	Re-purchased Principal			57,428.02
vii	Total Principal Collections	\$		61,460,394.32
B	Interest Collections			
i	Interest Payments Received	\$		8,170,993.84
ii	Consolidation Interest Payments			278,659.34
iii	Reimbursements by Seller			2,175.56
iv	Borrower Benefits Reimbursed			525.42
v	Reimbursements by Servicer			18,229.82
vi	Re-purchased Interest			450.17
vii	Collection Fees/Returned Items			46,754.11
viii	Late Fees			334,291.15
ix	Total Interest Collections	\$		8,852,079.41
C	Other Reimbursements	\$		339,087.23
D	Administrator Account Investment Income	\$		0.00
E	Return funds borrowed for previous distribution	\$		0.00
	TOTAL FUNDS RECEIVED	\$		70,651,560.96
	LESS FUNDS PREVIOUSLY REMITTED:			
	Servicing Fees	\$		(1,097,675.71)
	Consolidation Loan Rebate Fees			(431,449.98)
F	TOTAL FUNDS TRANSFERRED TO COLLECTION ACCOUNT	\$		69,122,435.27
G	Servicing Fee Calculation-Current Month			
i	Primary Servicing Fee - Non-Consolidation Loans	\$		416,567.83
ii	Primary Servicing Fee - Consolidation Loans			112,441.36
H	Servicing Fees Due for Current Period	\$		529,009.19
I	Carryover Servicing Fees Due	\$		0.00
J	Administration Fees Due	\$		20,000.00
K	Aggregate Swap Fees Due	\$		27,781.68
L	Total Fees Due for Period	\$		576,790.87

IV. 2000-3 Portfolio Characteristics

STATUS	Weighted Avg Coupon		# of Loans		% *		Principal Amount		%	
	09/30/2004	12/31/2004	09/30/2004	12/31/2004	09/30/2004	12/31/2004	09/30/2004	12/31/2004	09/30/2004	12/31/2004
INTERIM:										
In School										
Current	3.549%	3.559%	2,615	2,175	1.245%	1.100%	\$ 9,269,420.61	\$ 7,593,880.18	1.073%	0.942%
Grace										
Current	3.631%	3.570%	1,276	717	0.607%	0.363%	\$ 4,149,108.52	\$ 2,625,929.65	0.480%	0.326%
TOTAL INTERIM	3.574%	3.562%	3,891	2,892	1.852%	1.462%	\$ 13,418,529.13	\$ 10,219,809.83	1.553%	1.267%
REPAYMENT										
Active										
Current	5.782%	5.828%	124,857	118,063	59.423%	59.704%	\$ 489,633,341.35	\$ 457,745,483.44	56.662%	56.755%
31-60 Days Delinquent	5.519%	5.517%	7,815	8,019	3.719%	4.055%	\$ 35,552,284.46	\$ 35,337,640.45	4.114%	4.381%
61-90 Days Delinquent	5.363%	5.333%	5,358	5,560	2.550%	2.812%	\$ 25,182,604.68	\$ 24,801,068.18	2.914%	3.075%
91-120 Days Delinquent	5.337%	5.586%	3,517	3,498	1.674%	1.769%	\$ 15,595,415.28	\$ 17,501,842.39	1.805%	2.170%
> 120 Days Delinquent	5.108%	5.100%	10,322	9,810	4.913%	4.961%	\$ 45,345,947.07	\$ 42,534,969.68	5.248%	5.274%
Deferment										
Current	4.701%	4.727%	29,071	26,370	13.836%	13.335%	\$ 115,519,964.63	\$ 105,390,911.91	13.368%	13.067%
Forbearance										
Current	5.065%	5.095%	24,208	21,891	11.521%	11.070%	\$ 119,696,499.48	\$ 106,801,054.60	13.852%	13.242%
TOTAL REPAYMENT	5.465%	5.508%	205,148	193,211	97.636%	97.706%	\$ 846,526,056.95	\$ 790,112,970.65	97.963%	97.964%
Claims in Process (1)	5.168%	4.761%	1,074	1,639	0.511%	0.829%	\$ 4,177,031.60	\$ 6,179,708.64	0.483%	0.766%
Aged Claims Rejected (2)	3.370%	3.952%	2	6	0.001%	0.003%	\$ 5,274.54	\$ 19,348.59	0.001%	0.002%
GRAND TOTAL	5.435%	5.478%	210,115	197,748	100.000%	99.999%	\$ 864,126,892.22	\$ 806,531,837.71	100.000%	99.999%

(1) Claims filed and unpaid; includes claims rejected aged less than 6 months.

(2) Claims rejected (subject to cure) aged 6 months or more; also includes claims deemed incurable pending repurchase.

V. 2000-3 Portfolio Characteristics by Loan Type and School				
LOAN TYPE	WAC	# Loans	\$ Amount	%
- GSL - Subsidized	3.974%	107,881	\$ 265,472,008.24	32.915%
- GSL - Unsubsidized	3.826%	48,732	\$ 157,339,836.48	19.508%
- PLUS Loans	4.324%	22,755	\$ 105,793,429.49	13.117%
- SLS Loans	5.346%	3,599	\$ 11,263,231.78	1.397%
- Consolidation Loans:	<u>8.392%</u>	<u>14,781</u>	<u>\$ 266,663,331.72</u>	<u>33.063%</u>
- Total	5.478%	197,748	\$ 806,531,837.71	100.000%
SCHOOL TYPE	WAC	# Loans	\$ Amount	%
-Four Year	4.191%	145,358	\$ 471,280,289.48	58.433%
-Two Year	3.981%	28,095	\$ 61,033,252.18	7.567%
-Technical	3.952%	10,494	\$ 23,660,362.06	2.934%
-Other	<u>8.390%</u>	<u>13,801</u>	<u>\$ 250,557,933.99</u>	<u>31.066%</u>
- Total	5.478%	197,748	\$ 806,531,837.71	100.00%

*Percentages may not total 100% due to rounding.

VI. 2000-3 Student Loan Rate Calculation and Floating Rate Swap Payments

A	Borrower Interest Accrued During Collection Period	\$	10,467,870.71
B	Interest Subsidy Payments Accrued During Collection Period		635,047.70
C	SAP Payments Accrued During Collection Period		1,201,195.79
D	INV Earnings Accrued for Collection Period (RESERVE & COLLECTION ACTS)		299,105.66
E	Investment Earnings (ADMINISTRATOR ACCOUNTS)		<u>0.00</u>
F	Net Expected Interest Collections	\$	12,603,219.86
G Student Loan Rate			
i	Days in Calculation Period		92
ii	Days in Year		360
iii	Net Expected Interest Collections	\$	12,603,219.86
iv	Primary Servicing Fee	\$	1,626,684.90
v	Administration Fee	\$	20,000.00
vi	Aggregate Swap Fees	\$	27,781.68
vii	Total Pool Balance at Beginning of Collection Period	\$	869,687,393.46
viii	Student Loan Rate		4.91725%

H Floating Rate Swap Payments Due to the Trust

i	Aggregate Notional Swap Amounts
ii	Libor Based Interest Rates/Rate of Return
iii	Student Loan Rate Cap
iv	Excess Over Cap (ii-iii)
v	Floating Rate Swap Payments Due to the Trust

	Class A-1L	Class A-2L	Certificates
i	\$ 0.00	\$ 779,937,393.46	\$ 89,750,000.00
ii	0.00000%	2.29000%	2.65000%
iii	4.91725%	4.91725%	4.91725%
iv	0.00000%	0.00000%	0.00000%
v	\$ 0.00	\$ 0.00	\$ 0.00

VII. 2000-3 Accrued Interest Factors

	Accrued Int Factor	Accrual Period	Rate
A	Class A-1T T-Bill Based Interest Rate		
B	Class A-1T Interest Rate	0.000000000	(10/25/04-01/25/05)
C	Class A-1L Libor Based Interest Rate		
D	Class A-1L Interest Rate	0.000000000	(10/25/04-01/25/05)
E	Class A-2L Libor Based Interest Rate		
F	Class A-2L Interest Rate	0.005852222	(10/25/04-01/25/05)
G	Certificate Libor Based Rate of Return		
H	Certificate Rate of Return	0.006772222	(10/25/04-01/25/05)

X. 2000-3		Inputs From Previous Quarterly Servicing Reports		9/30/04	
A	Total Student Loan Pool Outstanding				
i	Portfolio Balance	\$	864,126,892.22		
ii	Interest To Be Capitalized		5,560,501.24		
iii	Total Pool	\$	869,687,393.46		
iv	Specified Reserve Account Balance		0.00		
v	Total Adjusted Pool	\$	869,687,393.46		
B	Total Note and Certificate Factor		0.33912551899		
C	Total Note and Certificate Balance	\$	869,687,393.46		
D					
	Note Balance	10/25/2004	Class A-1T	Class A-1L	Class A-2L
i	Current Factor		0.0000000000	0.0000000000	0.7328516734
ii	Expected Note Balance	\$	0.00	\$ 0.00	\$ 779,937,393.46
E	Note Principal Shortfall	\$	0.00	\$ 0.00	\$ 0.00
F	Interest Shortfall	\$	0.00	\$ 0.00	\$ 0.00
G	Interest Carryover	\$	0.00	\$ 0.00	\$ 0.00
H	Reserve Account Balance	\$	2,503,086.00		
I	Unpaid Primary Servicing Fees from Prior Month(s)	\$	0.00		
J	Unpaid Administration fees from Prior Quarter(s)	\$	0.00		
K	Unpaid Carryover Servicing Fees from Prior Quarter(s)	\$	0.00		
L	Interest Due on Unpaid Carryover Servicing Fees	\$	0.00		
M	Unpaid Floating Rate Swap Payment Reimbursements	\$	0.00		
N	Interest Due on Unpaid Floating Rate Swap Payment Reimbursements	\$	0.00		

XI. 2000-3 Waterfall for Distributions

			Remaining
			Funds Balance
A	Total Available Funds (Sections III-F + VI-D + VI-H-v)	\$ 69,421,540.93	\$ 69,421,540.93
B	Primary Servicing Fees-Current Month	\$ 529,009.19	\$ 68,892,531.74
C	Administration Fee	\$ 20,000.00	\$ 68,872,531.74
D	Swap Fees		
	i Fixed Rate Swap Payment	\$ 13,890.84	\$ 68,858,640.90
	ii Fixed Rate Swap Payment	\$ 13,890.84	\$ 68,844,750.06
	iii Total Swap Fees	\$ 27,781.68	
E	Noteholder's Interest Distribution Amount		
	i Class A-1T	\$ 0.00	\$ 68,844,750.06
	ii Class A-1L	\$ 0.00	\$ 68,844,750.06
	iii Class A-2L	\$ 4,564,366.95	\$ 64,280,383.11
	iv Total Noteholder's Interest Distribution	\$ 4,564,366.95	
F	Certificateholder's Return Distribution Amount	\$ 607,806.94	\$ 63,672,576.17
G	Noteholder's Principal Distribution Amount Paid		
	i Class A-1T	\$ 0.00	\$ 63,672,576.17
	ii Class A-1L	\$ 0.00	\$ 63,672,576.17
	iii Class A-2L	\$ 58,107,492.20	\$ 5,565,083.97
	iv Total Noteholder's Principal Distribution	\$ 58,107,492.20	
H	Certificateholder's Balance Distribution Amount	\$ 0.00	\$ 5,565,083.97
I	Increase to the Specified Reserve Account Balance	\$ 0.00	\$ 5,565,083.97
J	Floating Rate Swap Payment Reimbursement	\$ 0.00	\$ 5,565,083.97
K	Carryover Servicing Fees	\$ 0.00	\$ 5,565,083.97
L	Noteholder's Interest Carryover		
	i Class A-1T	\$ 0.00	\$ 5,565,083.97
	ii Class A-1L	\$ 0.00	\$ 5,565,083.97
	iii Class A-2L	\$ 0.00	\$ 5,565,083.97
	iv Total Noteholder's Interest Carryover	\$ 0.00	
M	Certificateholder's Return Carryover	\$ 0.00	\$ 5,565,083.97
N	Excess to Reserve Account	\$ 5,565,083.97	\$ 0.00

XII. 2000-3 Distributions

A Distribution Amounts		Class A-1T	Class A-1L	Class A-2L	Certificates
i	Quarterly Interest Due	\$ 0.00	\$ 0.00	\$ 4,564,366.95	\$ 607,806.94
ii	Quarterly Interest Paid	0.00	0.00	<u>4,564,366.95</u>	<u>607,806.94</u>
iii	Interest Shortfall	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
iv	Interest Carryover Due	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
v	Interest Carryover Paid	0.00	0.00	<u>0.00</u>	<u>0.00</u>
vi	Interest Carryover	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
vii	Quarterly Principal Due	\$ 0.00	\$ 0.00	\$ 58,107,492.20	\$ 0.00
viii	Quarterly Principal Paid	0.00	0.00	<u>58,107,492.20</u>	<u>0.00</u>
ix	Quarterly Principal Shortfall	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
x	Total Distribution Amount	\$ 0.00	\$ 0.00	\$ 62,671,859.15	\$ 607,806.94

B Principal Distribution Reconciliation		
i	Notes and Certificates Principal Balance	12/31/04
ii	Adjusted Pool Balance	12/31/04
iii	Adjusted Pool Exceeding Notes and Certificate Balance (i-ii)	
		\$ 869,687,393.46
		<u>811,579,901.26</u>
		<u>\$ 58,107,492.20</u>
iv	Adjusted Pool Balance	9/30/04
v	Adjusted Pool Balance	12/31/04
vi	Current Principal Due (iv-v)	
vii	Principal Shortfall from Previous Collection Period	
viii	Principal Distribution Amount (vi + vii)	
		\$ 869,687,393.46
		<u>811,579,901.26</u>
		<u>\$ 58,107,492.20</u>
		0.00
		<u>\$ 58,107,492.20</u>
ix	Principal Distribution Amount Paid	
		\$ 58,107,492.20
x	Principal Shortfall (viii - ix)	
		\$ 0.00
C	Total Principal Distribution	\$ 58,107,492.20
D	Total Interest Distribution	5,172,173.89
E	Total Cash Distributions-Note and Certificates	\$ 63,279,666.09

F Note & Certificate Balances		10/25/2004	01/25/2005
i	A-1T Note Balance 78442GCC8	\$ 0.00	\$ 0.00
	A-1T Note Pool Factor	0.0000000000	0.0000000000
ii	A-1L Note Balance 78442GCD6	\$ 0.00	\$ 0.00
	A-1L Note Pool Factor	0.0000000000	0.0000000000
iii	A-2L Note Balance 78442GCE4	\$ 779,937,393.46	\$ 721,829,901.26
	A-2L Note Pool Factor	0.7328516734	0.6782521976
iv	Certificate Balance 78442GCF1	\$ 89,750,000.00	\$ 89,750,000.00
	Certificate Pool Factor	1.0000000000	1.0000000000

G Reserve Account Reconciliation		
i	Beginning of Period Balance	\$ 2,503,086.00
ii	Deposits to correct Shortfall	\$ 0.00
iii	Deposits from Excess Servicing	<u>5,565,083.97</u>
iv	Total Reserve Account Balance Available	\$ 8,068,169.97
v	Required Reserve Account Balance	\$ 2,503,086.00
vi	Shortfall Carried to Next Period	\$ 0.00
vii	Excess Reserve - Release to SLM Corp.	\$ 5,565,083.97
viii	Ending Reserve Account Balance	\$ 2,503,086.00

XIII. 2000-3 Historical Pool Information

					2003	2002
	10/1/04-12/31/04	7/1/04-9/30/04	4/1/04-6/30/04	1/1/04-3/31/04	1/1/03-12/31/03	1/1/02-12/31/02
Beginning Student Loan Portfolio Balance	\$ 864,126,892.22	\$ 967,381,112.62	\$ 1,010,301,506.14	\$ 1,084,921,097.54	\$ 1,476,328,973.78	\$ 1,944,446,028.31
Student Loan Principal Activity						
i Regular Principal Collections	\$ 53,155,720.87	\$ 98,665,191.49	\$ 39,994,919.52	\$ 71,262,813.06	\$ 316,028,506.82	\$ 228,885,061.46
ii Principal Collections from Guarantor	8,234,147.66	8,392,683.07	7,353,070.90	7,947,683.72	36,162,094.18	44,630,010.74
iii Principal Reimbursements	70,525.79	73,606.31	65,946.17	178,998.37	64,203,672.94	232,325,386.55
iv Other System Adjustments	0.00	0.00	0.00	0.00	0.00	0.00
v Total Principal Collections	\$ 61,460,394.32	\$ 107,131,480.87	\$ 47,413,936.59	\$ 79,389,495.15	\$ 416,394,273.94	\$ 505,840,458.75
Student Loan Non-Cash Principal Activity						
i Other Adjustments	\$ 84,154.17	\$ 122,410.16	\$ 114,465.25	\$ 114,744.00	\$ 3,431,524.70	\$ 6,080,524.86
ii Capitalized Interest	(3,949,493.98)	(3,999,670.63)	(4,608,008.32)	(4,884,647.75)	(28,417,922.40)	(43,803,929.08)
iii Total Non-Cash Principal Activity	\$ (3,865,339.81)	\$ (3,877,260.47)	\$ (4,493,543.07)	\$ (4,769,903.75)	\$ (24,986,397.70)	\$ (37,723,404.22)
(-) Total Student Loan Principal Activity	\$ 57,595,054.51	\$ 103,254,220.40	\$ 42,920,393.52	\$ 74,619,591.40	\$ 391,407,876.24	\$ 468,117,054.53
Student Loan Interest Activity						
i Regular Interest Collections	\$ 6,617,435.19	\$ 7,435,500.47	\$ 7,483,041.95	\$ 8,254,112.67	\$ 41,067,714.88	\$ 63,899,404.91
ii Interest Claims Received from Guarantors	407,234.25	429,774.68	392,307.43	435,061.97	2,189,881.35	3,092,493.07
iii Collection Fees/Returned Items	46,754.11	50,535.89	37,612.55	44,930.43	123,451.32	42,786.15
iv Late Fee Reimbursements	334,291.15	419,137.75	311,622.36	399,000.27	1,505,804.74	1,652,712.67
v Interest Reimbursements	21,380.97	24,631.58	18,972.08	30,565.00	559,607.79	2,098,901.46
vi Other System Adjustments	0.00	0.00	0.00	0.00	0.00	0.00
vii Special Allowance Payments	694,748.31	177,087.71	110,132.68	117,933.46	182,768.49	219,806.99
viii Subsidy Payments	730,235.43	817,117.28	837,832.79	886,635.62	5,101,260.61	9,442,294.52
ix Total Interest Collections	\$ 8,852,079.41	\$ 9,353,785.36	\$ 9,191,521.84	\$ 10,168,239.42	\$ 50,730,489.18	\$ 80,448,399.77
Student Loan Non-Cash Interest Activity						
i Interest Accrual Adjustment	\$ 2,911.04	\$ (4,245.38)	\$ 2,203.09	\$ 2,984.09	\$ (2,836,706.56)	\$ (5,269,134.48)
ii Capitalized Interest	3,949,493.98	3,999,670.63	4,608,008.32	4,884,647.75	28,417,922.40	43,803,929.08
iii Total Non-Cash Interest Adjustments	\$ 3,952,405.02	\$ 3,995,425.25	\$ 4,610,211.41	\$ 4,887,631.84	\$ 25,581,215.84	\$ 38,534,794.60
Total Student Loan Interest Activity	\$ 12,804,484.43	\$ 13,349,210.61	\$ 13,801,733.25	\$ 15,055,871.26	\$ 76,311,705.02	\$ 118,983,194.37
(=) Ending Student Loan Portfolio Balance	\$ 806,531,837.71	\$ 864,126,892.22	\$ 967,381,112.62	\$ 1,010,301,506.14	\$ 1,084,921,097.54	\$ 1,476,328,973.78
(+) Interest to be Capitalized	\$ 5,048,063.55	\$ 5,560,501.24	\$ 6,027,978.75	\$ 6,612,024.34	\$ 7,082,131.97	\$ 10,610,688.90
(=) TOTAL POOL	\$ 811,579,901.26	\$ 869,687,393.46	\$ 973,409,091.37	\$ 1,016,913,530.48	\$ 1,092,003,229.51	\$ 1,486,939,662.68
(+) Reserve Account Balance	\$ 0.00	\$ 0.00	\$ 0.00	\$ 2,542,283.83	\$ 2,730,008.07	\$ 3,717,349.16
(=) Total Adjusted Pool	\$ 811,579,901.26	\$ 869,687,393.46	\$ 973,409,091.37	\$ 1,019,455,814.31	\$ 1,094,733,237.58	\$ 1,490,657,011.84

IX. 2000-3

Payment History and CPRs

Distribution Date	Actual Pool Balances	Since Issued CPR *
Oct-00	\$ 2,369,348,510	5.84%
Jan-01	\$ 2,311,430,210	5.41%
Apr-01	\$ 2,250,842,180	5.16%
Jul-01	\$ 2,171,619,758	5.61%
Oct-01	\$ 2,075,182,974	6.44%
Jan-02	\$ 1,960,237,656	7.55%
Apr-02	\$ 1,842,174,077	8.54%
Jul-02	\$ 1,748,577,598	8.89%
Oct-02	\$ 1,604,045,098	10.34%
Jan-03	\$ 1,486,939,663	11.14%
Apr-03	\$ 1,379,824,766	11.72%
Jul-03	\$ 1,316,763,669.95	11.43%
Oct-03	\$ 1,169,595,599.84	12.92%
Jan-04	\$ 1,092,003,229.51	13.02%
Apr-04	\$ 1,016,913,530.48	13.11%
Jul-04	\$ 973,409,091.37	12.60%
Oct-04	\$ 869,687,393.46	13.43%
Jan-05	\$ 811,579,901.26	13.36%

* "Since Issued CPR" is based on the current period's ending pool balance calculated against the original pool balance and assuming cutoff date pool data.