

Sallie Mae Student Loan Trust 1995-1

Quarterly Servicing Report

Report Date: 09/30/2002

Reporting Period: 7/1/02-9/30/02

I. Deal Parameters

Student Loan Portfolio Characteristics		6/30/02	Activity	9/30/02	
A	i	Portfolio Balance	\$ 172,007,985.02	\$ (17,494,294.68)	\$ 154,513,690.34
	ii	Interest to be Capitalized	186,041.56		160,989.07
	iii	Total Pool	\$ 172,194,026.58		\$ 154,674,679.41
B	i	Weighted Average Coupon (WAC)	6.896%		5.187%
	ii	Weighted Average Remaining Term	54.30		53.22
	iii	Number of Loans	135,792		125,706
	iv	Number of Borrowers	55,943		51,793

Notes and Certificates		Spread	Balance 7/25/02	% of Pool	Balance 10/25/02	% of Pool	
C	i	A-1 Notes 795452AA9	0.575%	\$ -	0.000%	\$ -	0.000%
	ii	A-2 Notes 795452AB7	0.750%	137,194,026.58	79.674%	119,674,679.41	77.372%
	iii	Certificates 795452AC5	1.000%	35,000,000.00	20.326%	35,000,000.00	22.628%
	iv	Total Notes and Certificates		\$ 172,194,026.58	100.000%	\$ 154,674,679.41	100.000%

Reserve Account		7/25/02	10/25/02
D	i	Required Reserve Acct Deposit (%)	0.50%
	ii	Reserve Acct Initial Deposit (\$)	
	iii	Specified Reserve Acct Balance (\$)	\$ 860,970.13
	iv	Reserve Account Floor Balance (\$)	\$ 1,000,000.00
	v	Current Reserve Acct Balance (\$)	\$ 1,000,000.00

II. 1995-1 Transactions from:		07/01/2002	through	09/30/2002
A	Student Loan Principal Activity			
i	Regular Principal Collections			\$13,385,766.76
ii	Principal Collections from Guarantor			954,628.69
iii	Principal Reimbursements			3,606,197.09
iv	Other System Adjustments			0.00
v	Total Principal Collections			\$ 17,946,592.54
B	Student Loan Non-Cash Principal Activity			
i	Other Adjustments			\$58,133.87
ii	Capitalized Interest			(510,431.73)
iii	Total Non-Cash Principal Activity			\$ (452,297.86)
C	Total Student Loan Principal Activity			\$ 17,494,294.68
D	Student Loan Interest Activity			
i	Regular Interest Collections			\$1,583,196.26
ii	Interest Claims Received from Guarantors			62,569.11
iii	Collection Fees/Return Items			9,152.77
iv	Late Fee Reimbursements			92,395.26
v	Interest Reimbursements			28,439.01
vi	Other System Adjustments			0.00
vii	Special Allowance Payments			(129.73)
viii	Subsidy Payments			247,080.76
ix	Total Interest Collections			\$ 2,022,703.44
E	Student Loan Non-Cash Interest Activity			
i	Interest Accrual Adjustment			(\$43,467.65)
ii	Capitalized Interest			510,431.73
iii	Total Non-Cash Interest Adjustments			\$ 466,964.08
F	Total Student Loan Interest Activity			\$ 2,489,667.52
G.	Non-Reimbursable Losses During Collection Period			\$ 5,706.46
H.	Cumulative Non-Reimbursable Losses to Date			\$ 512,981.26

III. 1995-1 Collection Account Activity		07/01/2002	through	09/30/2002
A	Principal Collections			
i	Principal Payments Received-Cash			\$12,571,925.52
ii	Cash Consolidation Principal Payments			\$1,768,469.93
iii	Cash Forwarded by Administrator on behalf of Seller			4,564.23
iv	Cash Forwarded by Administrator on behalf of Servicer			1,456.69
v	Cash Forwarded by Administrator for Consolidation Activity			3,600,176.17
vi	Total Principal Collections			\$ 17,946,592.54
B	Interest Collections			
i	Interest Payments Received-Cash			\$1,879,855.66
ii	Cash Consolidation Interest Payments			12,860.74
iii	Cash Forwarded by Administrator on behalf of Seller			308.52
iv	Cash Forwarded by Administrator on behalf of Servicer			1,496.48
v	Cash Forwarded by Administrator for Consolidation Activity			26,634.01
vi	Collection Fees/Return Items			9,152.77
vii	Cash Forwarded by Administrator for Late Fee Activity			92,395.26
viii	Total Interest Collections			\$2,022,703.44
C	Other Reimbursements			\$99,835.94
D	Administrator Account Investment Income			\$ 61,308.09
E	TOTAL FUNDS RECEIVED			\$ 20,130,440.01
	(LESS: SERVICING FEES PREVIOUSLY REMITTED)			(\$353,641.60)
	TOTAL FUNDS TRANSFERRED TO COLLECTION ACCOUNT			\$ 19,776,798.41
F	Servicing Fee Calculation-Current Month			
i	Unit Charge Calculation			\$169,894.40
ii	Percentage of Principal Calculation			\$200,747.08
iii	Lesser of Unit or Principal Calculation			\$169,894.40
G	Servicing Fees Due for Current Period			\$ 169,894.40
H	Carryover Servicing Fees Due			\$ 98,953.17
	Jul-02 Servicing Carryover	\$	37,425.78	
	Aug-02 Servicing Carryover	\$	33,627.88	
	Sep-02 Servicing Carryover	\$	30,852.68	
		\$	101,906.34	
	Less: Servicing ADJ [A iv + B iv]		(\$2,953.17)	
	Carryover Servicing Fee Due	\$	98,953.17	
I	Administration Fees Due			\$ 20,000.00
J	Total Fees Due for Period			\$ 288,847.57

IV. 1995-1 Portfolio Characteristics										
STATUS	Weighted Avg Coupon		# of Loans		% *		Principal Amount		% *	
	06/30/2002	09/30/2002	06/30/2002	09/30/2002	06/30/2002	09/30/2002	06/30/2002	09/30/2002	06/30/2002	09/30/2002
INTERIM:										
In School										
Current	7.169%	5.296%	15	19	0.011%	0.015%	\$ 36,364.58	\$ 39,834.14	0.021%	0.026%
Grace										
Current	6.790%	4.860%	3	4	0.002%	0.003%	\$ 5,969.29	\$ 16,150.00	0.003%	0.010%
TOTAL INTERIM	7.115%	5.170%	18	23	0.013%	0.018%	\$ 42,333.87	\$ 55,984.14	0.024%	0.036%
REPAYMENT										
Active										
Current	6.883%	5.176%	106,965	98,411	78.772%	78.288%	\$ 118,841,097.64	\$ 104,876,154.34	69.091%	67.869%
31-60 Days Delinquent	6.887%	5.244%	4,447	4,002	3.275%	3.184%	\$ 7,082,388.81	\$ 6,070,705.72	4.117%	3.929%
61-90 Days Delinquent	6.966%	5.788%	2,185	1,952	1.609%	1.553%	\$ 3,931,305.61	\$ 3,588,072.01	2.286%	2.322%
91-120 Days Delinquent	6.859%	5.184%	982	1,338	0.723%	1.064%	\$ 1,937,357.96	\$ 2,439,984.38	1.126%	1.579%
> 120 Days Delinquent	6.974%	5.307%	2,870	2,873	2.114%	2.285%	\$ 6,214,968.67	\$ 6,039,170.98	3.613%	3.908%
Deferment										
Current	6.905%	5.110%	8,884	8,642	6.542%	6.875%	\$ 14,502,628.52	\$ 14,034,118.93	8.431%	9.082%
Forbearance										
Current	6.935%	5.276%	9,104	8,163	6.704%	6.494%	\$ 18,752,892.01	\$ 16,803,489.21	10.903%	10.875%
TOTAL REPAYMENT	6.896%	5.203%	135,437	125,381	99.739%	99.742%	\$ 171,262,639.22	\$ 153,851,695.57	99.567%	99.564%
Claims in Process (1)	6.956%	5.300%	337	301	0.248%	0.239%	\$ 703,011.93	\$ 604,792.24	0.409%	0.391%
Aged Claims Rejected (2)		5.230%		1	0.000%	0.001%		\$ 13,715.18	0.000%	0.009%
GRAND TOTAL	6.896%	5.187%	135,792	125,706	100.000%	100.000%	\$ 172,007,985.02	\$ 154,526,187.13	100.000%	100.000%

(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.

*Percentages may not total 100% due to rounding.

V. 1995-1 Portfolio Characteristics by School and Program				
LOAN TYPE	WAC	# Loans	\$ Amount	%
-GSL - Subsidized	5.202%	108,143	\$ 123,430,354.25	79.884%
-GSL - Unsubsidized	4.860%	7,049	9,813,688.97	6.351%
-PLUS Loans	5.250%	10,508	21,263,957.11	13.762%
-SLS Loans	5.230%	3	4,152.75	0.003%
- Total	5.187%	125,703	\$154,512,153.08	100.000%
SCHOOL TYPE	WAC	# Loans	\$ Amount	%
-Four Year	5.205%	104,783	\$ 129,566,100.93	83.855%
-Two Year	5.085%	14,052	16,193,534.88	10.480%
-Technical	5.110%	6,852	8,721,986.88	5.645%
-Other	5.155%	16	30,530.39	0.020%
- Total	5.187%	125,703	\$ 154,512,153.08	100.000%

VI. 1995-1 Interest Calculation

A	Borrower Interest Accrued During Collection Period		\$	1,846,957.00
B	Interest Subsidy Payments Accrued During Collection Period			172,697.61
C	SAP Payments Accrued During Collection Period			1,848.96
D	INV Earnings Accrued for Collection Period (RESERVE & COLLECTION ACTS)			5,100.22
E	Investment Earnings (ADMINISTRATOR ACCOUNTS)			<u>61,308.09</u>
F	Net Expected Interest Collections		\$	2,087,911.88
G	Student Loan Rate			
	i Days in Calculation Period			92
	ii Days in Year			365
	iii Net Expected Interest Collections		\$	2,087,911.88
	iv Primary Servicing Fee		\$	523,536.00
	v Administration Fee		\$	20,000.00
	vi Total Pool Balance at Beginning of Collection Period		\$	172,194,026.58
	vii Student Loan Rate			3.55828%
		Accrued		
		Int Factor	Accrual Period	
H	Class A-1 T-Bill Based Interest Rate			0.00000%
I	Class A-1 Interest Rate	0.000000000	(7/25/02-10/25/02)	0.00000%
J	Class A-2 T-Bill Based Interest Rate			2.40264%
K	Class A-2 Interest Rate	0.006055973	(7/25/02-10/25/02)	2.40264%
L	Certificate T-Bill Based Rate of Return			2.65264%
M	Certificate Rate of Return	0.006686110	(7/25/02-10/25/02)	2.65264%

VII. 1995-1 Weekly T-Bill Rate Resets

Period	Number of Days Weighted	91 Day T-bill	A-2 Reset	CERT Reset
7/25/02-7/29/02	5	1.692%	2.4420%	2.6920%
7/30/02-8/5/02	7	1.712%	2.4620%	2.7120%
8/6/02-8/12/02	7	1.627%	2.3770%	2.6270%
8/13/02-8/19/02	7	1.659%	2.4090%	2.6590%
8/20/02-8/26/02	7	1.659%	2.4090%	2.6590%
8/27/02-9/3/02	8	1.661%	2.4110%	2.6610%
9/4/02-9/9/02	6	1.639%	2.3890%	2.6390%
9/10/02-9/16/02	7	1.676%	2.4260%	2.6760%
9/17/02-9/23/02	7	1.692%	2.4420%	2.6920%
9/24/02-9/30/02	7	1.639%	2.3890%	2.6390%
10/1/02-10/7/02	7	1.566%	2.3160%	2.5660%
10/8/02-10/15/02	8	1.615%	2.3650%	2.6150%
10/16/02-10/24/02	9	1.659%	2.4090%	2.6590%
Total Days in Accrual Period	92			

VIII. 1995-1 Inputs From Previous Quarterly Servicing Reports 06/30/2002

A	Total Student Loan Pool Outstanding		
i	Current Pool Balance	\$	172,007,985.02
ii	Interest To Be Capitalized		\$186,041.56
iii	Total Student Loan Pool Outstanding	\$	<u>172,194,026.58</u>
B	Total Note and Certificate Factor		0.17219402658
C	Total Note and Certificate Balance	\$	172,194,026.58

	Note Balance	07/25/2002	Class A-1	Class A-2	Certificates
D	i	Current Factor	0.0000000000	0.6381117515	1.0000000000
	ii	Note Principal Shortfall	\$ 0.00	\$ 0.00	\$ 0.00
	iii	Expected Note Balance	\$ 0.00	\$ 137,194,026.58	\$ 35,000,000.00
	iv	Note Balance	\$ 0.00	\$ 137,194,026.58	\$ 35,000,000.00
E		Interest Shortfall	\$ 0.00	\$ 0.00	\$ 0.00
F		Interest Carryover	\$ 0.00	\$ 0.00	\$ 0.00

G	Reserve Account Balance	\$	1,000,000.00
H	Unpaid Primary Servicing Fees from Prior Month(s)	\$	0.00
I	Unpaid Administration fees from Prior Quarter(s)	\$	0.00
J	Unpaid Carryover Servicing Fees from Prior Quarter(s)	\$	0.00

IX. 1995-1 Waterfall for Distributions			
			Remaining
			Funds Balance
A	Total Available Funds (Section III E + Section VI-D)	\$ 19,781,898.63	\$ 19,781,898.63
B	Primary Servicing Fees-Current Month	\$ 169,894.40	\$ 19,612,004.23
C	Administration Fee-Quarterly	\$ 20,000.00	\$ 19,592,004.23
D	Noteholder's Interest Distribution Amount		
	i Class A-1	\$ 0.00	\$ 19,592,004.23
	ii Class A-2	<u>\$ 830,843.32</u>	\$ 18,761,160.91
	iii Total Noteholder's Interest Distribution	\$ 830,843.32	
E	Certificateholder's Return Distribution Amount	\$ 234,013.85	\$ 18,527,147.06
F	Noteholder's Principal Distribution Amount		
	i Class A-1	\$ 0.00	\$ 18,527,147.06
	ii Class A-2	<u>\$ 17,519,347.17</u>	\$ 1,007,799.89
	iii Total Noteholder's Principal Distribution	\$ 17,519,347.17	
G	Certificateholder's Balance Distribution Amount	\$ 0.00	\$ 1,007,799.89
H	Increase to the Specified Reserve Account Balance	\$ 0.00	\$ 1,007,799.89
I	Carryover Servicing Fees	\$ 98,953.17	\$ 908,846.72
J	Noteholder's Interest Carryover		
	i Class A-1	\$ 0.00	\$ 908,846.72
	ii Class A-2	<u>\$ 0.00</u>	\$ 908,846.72
	iii Total Noteholder's Interest Carryover	\$ 0.00	
K	Certificateholder's Return Carryover	\$ 0.00	\$ 908,846.72
L	Excess to Reserve Account	\$ 908,846.72	\$ 0.00

X. 1995-1 Distributions

A Distribution Amounts		Class A-1	Class A-2	Certificates
i	Quarterly Interest Due	\$0.00	\$830,843.32	\$234,013.85
ii	Quarterly Interest Paid	\$0.00	<u>\$830,843.32</u>	<u>\$234,013.85</u>
iii	Interest Shortfall	\$0.00	\$0.00	\$0.00
iv	Interest Carryover Due	\$0.00	\$0.00	\$0.00
v	Interest Carryover Paid	\$0.00	\$0.00	\$0.00
vi	Interest Carryover	\$0.00	\$0.00	\$0.00
vii	Quarterly Principal Due	\$0.00	\$17,519,347.17	\$0.00
viii	Quarterly Principal Paid	\$0.00	<u>\$17,519,347.17</u>	<u>\$0.00</u>
ix	Quarterly Principal Shortfall	\$0.00	\$0.00	\$0.00
x	Total Distribution Amount	\$ 0.00	\$ 18,350,190.49	\$ 234,013.85

B Principal Distribution Reconciliation		
i	Notes and Certificates Principal Balance 9/30/02	\$172,194,026.58
ii	Pool Balance 9/30/02	<u>\$154,674,679.41</u>
iii	Principal Distribution Amount	<u>\$17,519,347.17</u>

C	Total Principal Distribution	\$17,519,347.17
D	Total Interest Distribution	<u>\$1,064,857.17</u>
E	Total Cash Distributions-Note and Certificates	\$ 18,584,204.34

F Note & Certificate Balances		07/25/2002	10/25/2002
i	A-1 Note Balance	\$ -	\$ -
	A-1 Note Pool Factor	0.0000000000	0.0000000000
ii	A-2 Note Balance	\$ 137,194,026.58	\$ 119,674,679.41
	A-2 Note Pool Factor	0.638111752	0.556626416
iii	Certificate Balance	\$ 35,000,000.00	\$ 35,000,000.00
	Certificate Pool Factor	1.0000000000	1.0000000000

G Reserve Account Reconciliation		
i	Beginning of Period Balance	\$ 1,000,000.00
ii	Deposits to correct Shortfall	\$ -
iii	Deposits from Excess Servicing	<u>\$ 908,846.72</u>
iv	Total Reserve Account Balance Available	\$ 1,908,846.72
v	Required Reserve Account Balance	\$ 1,000,000.00
vi	Shortfall Carried to Next Period	\$ -
vii	Excess Reserve - Release to SLM Funding Corp	\$ 908,846.72
viii	Ending Reserve Account Balance	\$ 1,000,000.00

XI. 1995-1 Historical Pool Information

	7/1/02-9/30/02	4/01/02-6/30/02	1/01/02-3/31/02	2001 1/1/01-12/31/01	2000 1/1/00-12/31/00	1999 1/1/99-12/31/99	1998 1/1/98-12/31/98	1997 1/1/97-12/31/97	1996 1/1/96-12/31/96	1995 9/29/95 - 12/31/95
Beginning Student Loan Portfolio Balance	\$ 172,007,985.02	\$ 188,159,726.36	\$ 206,808,032.94	\$ 283,133,724.29	\$ 367,966,898.54	\$ 471,259,562.73	\$ 598,939,825.14	\$ 758,640,244.14	\$ 954,345,726.48	\$ 1,000,126,078.04
Student Loan Principal Activity										
i Regular Principal Collections	\$ 13,385,766.76	\$ 13,824,829.56	\$ 15,626,880.16	\$ 71,299,652.50	\$ 82,343,075.06	\$ 98,330,780.90	\$ 117,840,096.63	\$ 135,776,407.88	\$ 164,406,654.75	\$ 42,875,612.89
ii Principal Collections from Guarantor	954,628.69	984,994.64	1,512,878.61	4,310,196.39	3,596,209.83	5,087,745.93	12,773,024.09	19,577,395.65	21,487,892.73	92,046.91
iii Principal Reimbursements	3,606,197.09	1,912,467.45	2,128,405.67	4,041,891.82	3,117,153.96	3,830,195.13	272,004.87	7,736,614.83	13,375,144.98	2,775,561.40
iv Other System Adjustments	-	-	-	\$ -	\$ -	-	-	-	(494.35)	39,190.77
v Total Principal Collections	\$ 17,946,592.54	\$ 16,722,291.65	\$ 19,268,164.44	\$ 79,651,740.71	\$ 89,056,438.85	\$ 107,248,721.96	\$ 130,885,125.59	\$ 163,090,418.36	\$ 199,269,198.11	\$ 45,782,411.97
Student Loan Non-Cash Principal Activity										
i Other Adjustments	\$ 58,133.87	\$ 29,224.51	\$ 71,766.12	\$ 422,174.74	\$ 387,999.39	\$ 639,020.06	\$ 581,385.00	\$ 767,419.67	\$ 776,676.12	\$ 233,926.53
ii Capitalized Interest	(510,431.73)	(599,774.82)	(691,623.98)	(3,748,224.10)	(4,611,263.99)	(4,595,077.83)	(3,786,248.18)	(4,157,419.03)	(4,340,391.89)	(235,986.94)
iii Total Non-Cash Principal Activity	\$ (452,297.86)	\$ (570,550.31)	\$ (619,857.86)	\$ (3,326,049.36)	\$ (4,223,264.60)	\$ (3,956,057.77)	\$ (3,204,863.18)	\$ (3,389,999.36)	\$ (3,563,715.77)	\$ (2,060.41)
(-) Total Student Loan Principal Activity	\$ 17,494,294.68	\$ 16,151,741.34	\$ 18,648,306.58	\$ 76,325,691.35	\$ 84,833,174.25	\$ 103,292,664.19	\$ 127,680,262.41	\$ 159,700,419.00	\$ 195,705,482.34	\$ 45,780,351.56
Student Loan Interest Activity										
i Regular Interest Collections	\$ 1,583,196.26	\$ 2,117,152.42	\$ 2,357,186.08	\$ 14,434,948.46	\$ 20,325,288.30	\$ 26,707,356.87	\$ 37,295,397.70	\$ 47,980,015.48	\$ 63,474,115.95	\$ 18,633,508.65
ii Interest Claims Received from Guarantors	62,569.11	66,952.17	113,726.43	336,110.58	237,895.70	295,521.16	731,593.31	1,135,185.32	1,321,509.26	3,259.20
iii Collection Fees/Return Items	9,152.77	-	-	-	-	-	-	-	-	-
iv Late Fee Reimbursements	92,395.26	94,537.27	107,548.31	490,097.51	575,259.66	673,044.88	169,864.06	2.61	-	-
v Interest Reimbursements	28,439.01	21,357.13	22,126.18	45,703.85	31,505.33	44,112.80	42,202.76	108,937.72	136,064.30	17,871.78
vi Other System Adjustments	0.00	-	-	\$ -	(1,626.46)	-	-	-	(893.43)	7.70
vii Special Allowance Payments	(129.73)	209.97	96.39	404,819.05	2,788,072.99	260,684.02	1,109,268.84	2,210,441.84	3,001,742.09	43,719.37
viii Subsidy Payments	247,080.76	259,243.26	244,533.47	1,496,694.85	1,926,621.10	2,799,117.07	2,756,739.81	2,939,604.07	3,052,587.81	5,919.00
ix Total Interest Collections	\$ 2,022,703.44	\$ 2,559,452.22	\$ 2,845,216.86	\$ 17,208,374.30	\$ 25,883,016.62	\$ 30,779,836.80	\$ 42,105,066.48	\$ 54,374,187.04	\$ 70,985,125.98	\$ 18,704,285.70
Student Loan Non-Cash Interest Activity										
i Interest Accrual Adjustment	\$ (43,467.65)	\$ (23,427.47)	\$ (60,177.11)	\$ (353,894.31)	\$ (339,933.79)	\$ (554,028.33)	\$ (463,028.25)	\$ (542,140.95)	\$ (527,092.37)	\$ (227,131.25)
ii Capitalized Interest	510,431.73	599,774.82	691,623.98	3,748,224.10	4,611,263.99	4,595,077.83	3,786,248.18	4,157,419.03	4,340,391.89	235,986.94
iii Total Non-Cash Interest Adjustments	\$ 466,964.08	\$ 576,347.35	\$ 631,446.87	\$ 3,394,329.79	\$ 4,271,330.20	\$ 4,041,049.50	\$ 3,323,219.93	\$ 3,615,278.08	\$ 3,813,299.52	\$ 8,855.69
Total Student Loan Interest Activity	\$ 2,489,667.52	\$ 3,135,799.57	\$ 3,476,663.73	\$ 20,602,704.09	\$ 30,154,346.82	\$ 34,820,886.30	\$ 45,428,286.41	\$ 57,989,465.12	\$ 74,798,425.50	\$ 18,713,141.39
(=) Ending Student Loan Portfolio Balance	\$ 154,513,690.34	\$ 172,007,985.02	\$ 188,159,726.36	\$ 206,808,032.94	\$ 283,133,724.29	\$ 367,966,898.54	\$ 471,259,562.73	\$ 598,939,825.14	\$ 758,640,244.14	\$ 954,345,726.48
(+) Interest to be Capitalized	\$ 160,989.07	\$ 186,041.56	\$ 208,947.21	\$ 248,847.50	\$ 293,324.28	\$ 689,069.52	\$ 1,124,605.86	\$ 787,352.25	\$ 691,772.32	\$ 639,070.92
(=) TOTAL POOL	\$ 154,674,679.41	\$ 172,194,026.58	\$ 188,368,673.57	\$ 207,056,880.44	\$ 283,427,048.57	\$ 368,655,968.06	\$ 472,384,168.59	\$ 599,727,177.39	\$ 759,332,016.46	\$ 954,984,797.40

XII. 1995-1 Payment History and CPRs						
Distribution Date	Actual Pool Balances	Since Issued CPR *	Distribution Date	Actual Pool Balances	Since Issued CPR *	
Oct-95	\$ 1,000,126,078	-	Jul-99	\$ 414,829,119	3.03%	
Jan-96	\$ 954,984,797	4.87%	Oct-99	\$ 390,555,499	3.06%	
Apr-96	\$ 905,977,805	4.96%	Jan-00	\$ 368,655,968	2.92%	
Jul-96	\$ 854,435,365	5.71%	Apr-00	\$ 345,704,768	2.85%	
Oct-96	\$ 803,595,297	6.25%	Jul-00	\$ 324,194,604	2.67%	
Jan-97	\$ 759,332,016	6.10%	Oct-00	\$ 302,774,629	2.47%	
Apr-97	\$ 714,981,787	6.00%	Jan-01	\$ 283,427,049	2.11%	
Jul-97	\$ 673,097,616	5.80%	Apr-01	\$ 263,862,476	1.72%	
Oct-97	\$ 635,177,985	5.32%	Jul-01	\$ 244,350,295	1.60%	
Jan-98	\$ 599,727,177	4.90%	Oct-01	\$ 225,922,524	1.42%	
Apr-98	\$ 564,961,652	4.48%	Jan-02	\$ 207,056,880	1.23%	
Jul-98	\$ 532,091,330	3.95%	Apr-02	\$ 188,368,674	0.99%	
Oct-98	\$ 501,511,192	3.39%	Jul-02	\$ 172,194,027	0.63%	
Jan-99	\$ 472,384,169	2.55%	Oct-02	\$ 154,674,679	0.33%	
Apr-99	\$ 442,866,097	2.76%				

* "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.