

SLM Student Loan Trust 1996-4

Quarterly Servicing Report

Report Date: 12/31/2001

Reporting Period: 10/01-12/31/01

I. Deal Parameters

Student Loan Portfolio Characteristics		09/30/2001	Activity	12/31/2001
A	i Portfolio Balance	\$ 638,329,863.03	\$ (45,181,304.85)	\$ 593,148,558.18
	ii Interest to be Capitalized	3,973,807.37		3,415,024.74
	iii Total Pool	\$ 642,303,670.40		\$ 596,563,582.92
	iv Specified Reserve Account Balance	1,605,759.18		-
	v Total Adjusted Pool	\$ 643,909,429.58		\$ 596,563,582.92
B	i Weighted Average Coupon (WAC)	6.8323%		6.8275%
	ii Weighted Average Remaining Term	90.54		89.68
	iii Number of Loans	280,177		259,872
	iv Number of Borrowers	105,220		98,126

Notes and Certificates		Spread	Balance 10/25/01	% of Pool	Balance 1/25/02	% of Pool
C	i A-1 Notes 78442GAG1	0.48%	\$ 96,209,429.58	14.942%	\$ 48,863,582.92	8.191%
	ii A-2 Notes 78442GAH9	0.64%	495,000,000.00	76.874%	495,000,000.00	82.975%
	iii Certificates 78442GAJ5	0.93%	52,700,000.00	8.184%	52,700,000.00	8.834%
	iv Total Notes and Certificates		\$ 643,909,429.58	100.000%	\$ 596,563,582.92	100.000%

Reserve Account		10/25/2001	01/25/2002
D	i Required Reserve Acct Deposit (%)	0.25%	0.25%
	ii Reserve Acct Initial Deposit (\$)		
	iii Specified Reserve Acct Balance (\$)	\$ 1,605,759.18	\$ 1,491,408.96
	iv Reserve Account Floor Balance (\$)	\$ 1,501,183.00	\$ 1,501,183.00
	v Current Reserve Acct Balance (\$)	\$ 1,605,759.18	\$ 1,501,183.00

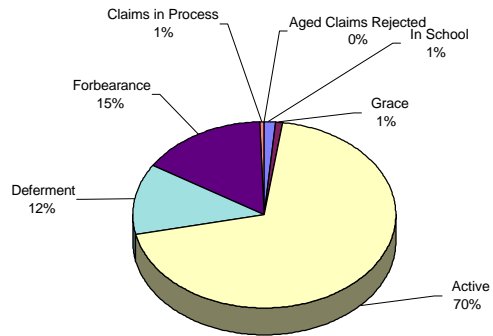
II. 1996-4 Transactions from: 10/01/2001 through: 12/31/2001			
A	Student Loan Principal Activity		
i	Regular Principal Collections	\$32,252,240.31	
ii	Principal Collections from Guarantor	6,319,104.25	
iii	Principal Reimbursements	10,448,580.22	
iv	Other System Adjustments	0.00	
v	Total Principal Collections	\$ 49,019,924.78	
B	Student Loan Non-Cash Principal Activity		
i	Other Adjustments	\$213,230.60	
ii	Capitalized Interest	(4,051,850.53)	
iii	Total Non-Cash Principal Activity	\$ (3,838,619.93)	
C	Total Student Loan Principal Activity	\$ 45,181,304.85	
D	Student Loan Interest Activity		
i	Regular Interest Collections	\$5,741,910.48	
ii	Interest Claims Received from Guarantors	497,805.81	
iii	Late Fee Reimbursements	199,077.13	
iv	Interest Reimbursements	107,764.11	
v	Other System Adjustments	0.00	
vi	Special Allowance Payments	(5,565.32)	
vii	Subsidy Payments	1,159,336.38	
viii	Total Interest Collections	\$ 7,700,328.59	
E	Student Loan Non-Cash Interest Activity		
i	Interest Accrual Adjustment	(\$125,500.14)	
ii	Capitalized Interest	4,051,850.53	
iii	Total Non-Cash Interest Adjustments	\$ 3,926,350.39	
F	Total Student Loan Interest Activity	\$ 11,626,678.98	
G.	Non-Reimbursable Losses During Collection Period	\$ 85,255.47	
H.	Cumulative Non-Reimbursable Losses to Date	\$ 1,722,315.98	

III. 1996-4 Collection Account Activity		10/01/2001	through	12/31/2001
A	Principal Collections			
i	Principal Payments Received-Cash			\$38,571,344.56
ii	Cash Forwarded by Administrator on behalf of Seller			1,723.13
iii	Cash Forwarded by Administrator on behalf of Servicer			(6,025.06)
iv	Cash Forwarded by Administrator for Consolidation Activity			10,452,882.15
v	Total Principal Collections			\$ 49,019,924.78
B	Interest Collections			
i	Interest Payments Received-Cash			\$7,393,487.35
ii	Cash Forwarded by Administrator on behalf of Seller			9,589.68
iii	Cash Forwarded by Administrator on behalf of Servicer			2,672.51
iv	Cash Forwarded by Administrator for Consolidation Activity			95,501.92
v	Cash Forwarded by Administrator for Late Fee Activity			199,077.13
vi	Total Interest Collections			\$7,700,328.59
C	Other Reimbursements			\$241,790.07
D	Administrator Account Investment Income			\$231,715.83
E	Return funds borrowed for previous distribution			\$0.00
F	TOTAL FUNDS RECEIVED			\$ 57,193,759.27
	(LESS: SERVICING FEES PREVIOUSLY REMITTED)			(\$982,175.36)
	TOTAL FUNDS TRANSFERRED TO COLLECTION ACCOUNT			\$ 56,211,583.91
G	Servicing Fee Calculation-Current Month			
i	Unit Charge Calculation			\$474,326.96
ii	Percentage of Principal Calculation			\$635,729.19
iii	Lesser of Unit or Principal Calculation			\$474,326.96
H	Servicing Fees Due for Current Period			\$ 474,326.96
I	Carryover Servicing Fees Due			\$ 504,646.12
	Oct-01 Servicing Carryover	\$173,607.96		
	Nov-01 Servicing Carryover	\$166,283.38		
	Dec-01 Servicing Carryover	\$161,402.23		
		\$ 501,293.57		
	Less: Servicing ADJ [A iii + B iii]	\$3,352.55		
	TOTAL: Carryover Servicing Fee Due	\$ 504,646.12		
J	Administration Fees Due			\$ 20,000.00
K	Total Fees Due for Period			\$ 998,973.08

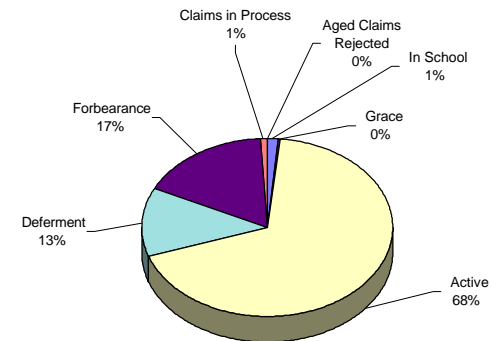
IV. 1996-4

Portfolio Characteristics

STATUS	Weighted Avg Coupon		# of Loans		%		Principal Amount		%		
	09/30/2001	12/31/2001	09/30/2001	12/31/2001	09/30/2001	12/31/2001	09/30/2001	12/31/2001	09/30/2001	12/31/2001	
INTERIM:											
In School											
Current	6.586%	6.587%	3,056	2,617	1.091%	1.007%	\$ 8,993,109.62	\$ 7,779,613.64	1.409%	1.312%	
Grace											
Current	6.587%	6.614%	1,799	732	0.642%	0.282%	\$ 5,181,044.68	\$ 2,150,455.72	0.812%	0.363%	
TOTAL INTERIM	6.586%	6.593%	4,855	3,349	1.733%	1.289%	\$ 14,174,154.30	\$ 9,930,069.36	2.221%	1.675%	
REPAYMENT											
Active											
Current	6.867%	6.858%	182,540	166,798	65.151%	64.184%	\$ 360,209,920.31	\$ 329,389,441.49	56.430%	55.532%	
31-60 Days Delinquent	6.874%	6.859%	11,751	10,622	4.194%	4.087%	\$ 26,963,581.29	\$ 25,718,847.03	4.224%	4.336%	
61-90 Days Delinquent	6.858%	6.859%	6,595	6,223	2.354%	2.395%	\$ 17,665,463.04	\$ 16,904,113.30	2.767%	2.850%	
91-120 Days Delinquent	6.860%	6.873%	4,233	3,145	1.511%	1.210%	\$ 11,891,655.58	\$ 8,637,083.67	1.863%	1.456%	
> 120 Days Delinquent	6.882%	6.871%	9,507	7,652	3.393%	2.945%	\$ 26,958,331.11	\$ 22,398,938.10	4.223%	3.776%	
Deferment											
Current	6.661%	6.659%	28,486	27,396	10.167%	10.542%	\$ 78,204,606.96	\$ 74,744,104.45	12.251%	12.601%	
Forbearance											
Current	6.850%	6.855%	30,695	33,131	10.956%	12.749%	\$ 98,294,859.99	\$ 101,283,437.21	15.399%	17.076%	
TOTAL REPAYMENT	6.839%	6.832%	273,807	254,967	97.726%	98.112%	\$ 620,188,418.28	\$ 579,075,965.25	97.157%	97.627%	
Claims in Process (1)	6.891%	6.851%	1,501	1,544	0.536%	0.594%	\$ 3,936,062.44	\$ 4,117,564.03	0.617%	0.694%	
Aged Claims Rejected (2)	7.042%	7.086%	14	12	0.005%	0.005%	\$ 31,228.01	\$ 24,959.54	0.005%	0.004%	
GRAND TOTAL	6.832%	6.827%	280,177	259,872	100.000%	100.000%	\$ 638,329,863.03	\$ 593,148,558.18	100.000%	100.000%	



Loan Status by Outstanding Principal, September 30, 2001



Loan Status by Outstanding Principal, December 31, 2001

(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. 1996-4 Portfolio Characteristics by School and Program

LOAN TYPE	<u>WAC</u>	<u># Loans</u>	<u>\$ Amount</u>	%
- GSL - Subsidized	6.888%	196,187	\$ 400,496,110.58	67.520%
- GSL - Unsubsidized	6.748%	41,241	131,459,038.89	22.163%
- PLUS Loans	6.607%	10,330	24,520,096.25	4.134%
- SLS Loans	6.626%	<u>12,114</u>	<u>36,673,312.46</u>	6.183%
- Total	6.829%	259,872	\$ 593,148,558.18	100.000%
SCHOOL TYPE	<u>WAC</u>	<u># Loans</u>	<u>\$ Amount</u>	%
-Four Year	6.840%	195,094	\$ 463,742,435.61	78.183%
-Two Year	6.801%	34,571	64,567,704.33	10.885%
-Technical	6.779%	29,029	58,286,865.69	9.827%
-Other	6.775%	<u>1,178</u>	<u>6,551,552.55</u>	<u>1.105%</u>
- Total	6.829%	259,872	\$ 593,148,558.18	100.000%

VI. 1996-4 Interest Calculation

A	Borrower Interest Accrued During Collection Period	\$	9,138,307.32																																
B	Interest Subsidy Payments Accrued During Collection Period		1,045,463.28																																
C	SAP Payments Accrued During Collection Period		0.00																																
D	INV Earnings Accrued for Collection Period (RESERVE & COLLECTION ACTS)		14,088.61																																
E	Investment Earnings (ADMINISTRATOR ACCOUNTS)		<u>231,715.83</u>																																
F	Net Expected Interest Collections	\$	10,429,575.04																																
G Student Loan Rate																																			
i	Days in Calculation Period		92																																
ii	Days in Year		365																																
iii	Net Expected Interest Collections	\$	10,429,575.04																																
iv	Primary Servicing Fee	\$	1,456,502.32																																
v	Administration Fee	\$	20,000.00																																
vi	Total Pool Balance at Beginning of Collection Period	\$	642,303,670.40																																
vii	Student Loan Rate		5.53015%																																
<table border="0" style="width: 100%;"> <thead> <tr> <th></th> <th style="text-align: center;"><u>Accrued</u></th> <th></th> <th></th> </tr> <tr> <th></th> <th style="text-align: center;"><u>Int Factor</u></th> <th style="text-align: center;"><u>Accrual Period</u></th> <th></th> </tr> </thead> <tbody> <tr> <td>H</td> <td>Class A-1 T-Bill Based Interest Rate</td> <td></td> <td>2.31245%</td> </tr> <tr> <td>I</td> <td>Class A-1 Interest Rate</td> <td>0.005828630</td> <td>(10/25/01-1/25/02)</td> </tr> <tr> <td>J</td> <td>Class A-2 T-Bill Based Interest Rate</td> <td></td> <td>2.47245%</td> </tr> <tr> <td>K</td> <td>Class A-2 Interest Rate</td> <td>0.006231918</td> <td>(10/25/01-1/25/02)</td> </tr> <tr> <td>L</td> <td>Certificate T-Bill Based Rate of Return</td> <td></td> <td>2.76245%</td> </tr> <tr> <td>M</td> <td>Certificate Rate of Return</td> <td>0.006962877</td> <td>(10/25/01-1/25/02)</td> </tr> </tbody> </table>					<u>Accrued</u>				<u>Int Factor</u>	<u>Accrual Period</u>		H	Class A-1 T-Bill Based Interest Rate		2.31245%	I	Class A-1 Interest Rate	0.005828630	(10/25/01-1/25/02)	J	Class A-2 T-Bill Based Interest Rate		2.47245%	K	Class A-2 Interest Rate	0.006231918	(10/25/01-1/25/02)	L	Certificate T-Bill Based Rate of Return		2.76245%	M	Certificate Rate of Return	0.006962877	(10/25/01-1/25/02)
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L	Certificate T-Bill Based Rate of Return		2.76245%																																
M	Certificate Rate of Return	0.006962877	(10/25/01-1/25/02)																																

VII. 1996-4 Weekly T-Bill Rate Resets

Period	Number of Days Weighted	91 Day T-bill	A-1 Reset	A-2 Reset	CERT Reset
10/25/01-10/29/01	5	2.214%	2.6940%	2.8540%	3.1440%
10/30/01-11/5/01	7	2.089%	2.5690%	2.7290%	3.0190%
11/6/01-11/13/01	8	2.012%	2.4920%	2.6520%	2.9420%
11/14/01-11/19/01	6	1.850%	2.3300%	2.4900%	2.7800%
11/20/01-11/26/01	7	1.936%	2.4160%	2.5760%	2.8660%
11/27/01-12/03/01	7	1.955%	2.4350%	2.5950%	2.8850%
12/4/01-12/10/01	7	1.769%	2.2490%	2.4090%	2.6990%
12/11/01-12/17/01	7	1.704%	2.1840%	2.3440%	2.6340%
12/18/01-12/26/01	9	1.760%	2.2400%	2.4000%	2.6900%
12/27/01-12/31/01	5	1.752%	2.2320%	2.3920%	2.6820%
1/1/01-1/7/01	7	1.740%	2.2200%	2.3800%	2.6700%
1/8/02-1/14/02	7	1.684%	2.1640%	2.3240%	2.6140%
1/15/02-1/24/02	10	1.558%	2.0380%	2.1980%	2.4880%
Total Days in Accrual Period	92				

VIII. 1996-4 Inputs From Previous Quarterly Servicing Reports

09/30/2001

A	Total Student Loan Pool Outstanding		
i	Portfolio Balance	\$	638,329,863.03
ii	Interest To Be Capitalized		\$3,973,807.37
iii	Total Pool	\$	642,303,670.40
iv	Specified Reserve Account Balance		\$1,605,759.18
v	Total Adjusted Pool	\$	643,909,429.58
B	Total Note and Certificate Factor		0.42784679706
C	Total Note and Certificate Balance	\$	643,909,429.58

D	Note Balance	10/25/2001	Class A-1	Class A-2	Certificates
i	Current Factor		0.1005008144	1.0000000000	1.0000000000
ii	Note Principal Shortfall	\$	0.00	\$ 0.00	\$ 0.00
iii	Expected Note Balance	\$	96,209,429.58	\$ 495,000,000.00	\$ 52,700,000.00
iv	Note Balance	\$	96,209,429.58	\$ 495,000,000.00	\$ 52,700,000.00
E	Interest Shortfall	\$	0.00	\$ 0.00	\$ 0.00
F	Interest Carryover	\$	0.00	\$ 0.00	\$ 0.00

G	Reserve Account Balance	\$	1,605,759.18
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
K	Interest Due on Unpaid Carryover Servicing Fees	\$	0.00

IX. 1996-4 Waterfall for Distributions

			Remaining
			<u>Funds Balance</u>
A	Total Available Funds (Sections III -F + VI-D)	\$ 56,225,672.52	\$ 56,225,672.52
B	Primary Servicing Fees-Current Month	\$ 474,326.96	\$ 55,751,345.56
C	Administration Fee	\$ 20,000.00	\$ 55,731,345.56
D	Noteholder's Interest Distribution Amount		
	i Class A-1	\$ 560,769.17	\$ 55,170,576.39
	ii Class A-2	<u>\$ 3,084,799.41</u>	\$ 52,085,776.98
	iii Total Noteholder's Interest Distribution	\$ 3,645,568.58	
E	Certificateholder's Return Distribution Amount	\$ 366,943.62	\$ 51,718,833.36
F	Noteholder's Principal Distribution Amount Paid		
	i Class A-1	\$ 47,345,846.66	\$ 4,372,986.70
	ii Class A-2	<u>\$ 0.00</u>	\$ 4,372,986.70
	iii Total Noteholder's Principal Distribution	\$ 47,345,846.66	
G	Certificateholder's Balance Distribution Amount	\$ 0.00	\$ 4,372,986.70
H	Increase to the Specified Reserve Account Balance	\$ 0.00	\$ 4,372,986.70
I	Carryover Servicing Fees	\$ 504,646.12	\$ 3,868,340.58
J	Noteholder's Interest Carryover		
	i Class A-1	\$ 0.00	\$ 3,868,340.58
	ii Class A-2	<u>\$ 0.00</u>	\$ 3,868,340.58
	iii Total Noteholder's Interest Carryover	\$ 0.00	
K	Certificateholder's Return Carryover	\$ 0.00	\$ 3,868,340.58
L	Excess to Reserve Account	\$ 3,868,340.58	\$ 0.00

X. 1996-4 Distributions

A Distribution Amounts		Class A-1	Class A-2	Certificates
i	Quarterly Interest Due	\$ 560,769.17	\$ 3,084,799.41	\$ 366,943.62
ii	Quarterly Interest Paid	<u>560,769.17</u>	<u>3,084,799.41</u>	<u>366,943.62</u>
iii	Interest Shortfall	\$ 0.00	\$ 0.00	\$ 0.00
iv	Interest Carryover Due	\$ 0.00	\$ 0.00	\$ 0.00
v	Interest Carryover Paid	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
vi	Interest Carryover	\$ 0.00	\$ 0.00	\$ 0.00
vii	Quarterly Principal Due	\$ 47,345,846.66	\$ 0.00	\$ 0.00
viii	Quarterly Principal Paid	<u>47,345,846.66</u>	<u>0.00</u>	<u>0.00</u>
ix	Quarterly Principal Shortfall	\$ 0.00	\$ 0.00	\$ 0.00
x	Total Distribution Amount	\$ 47,906,615.83	\$ 3,084,799.41	\$ 366,943.62

B Principal Distribution Reconciliation		
i	Notes and Certificates Principal Balance 12/31/01	\$ 643,909,429.58
ii	Adjusted Pool Balance 12/31/01	<u>596,563,582.92</u>
iii	Adjusted Pool Exceeding Notes and Certificate Balance (i-ii)	<u>\$ 47,345,846.66</u>
iv	Adjusted Pool Balance 9/30/01	\$ 643,909,429.58
v	Adjusted Pool Balance 12/31/01	<u>\$ 596,563,582.92</u>
vi	Current Principal Due (iv-v)	\$ 47,345,846.66
vii	Principal Shortfall from Previous Collection Period	\$ -
viii	Principal Distribution Amount(vi + vii)	<u>\$ 47,345,846.66</u>
ix	Principal Distribution Amount Paid	\$ 47,345,846.66
x	Principal Shortfall (viii - ix)	\$ -
C	Total Principal Distribution	\$ 47,345,846.66
D	Total Interest Distribution	<u>4,012,512.20</u>
E	Total Cash Distributions-Note and Certificates	\$ 51,358,358.86

F Note & Certificate Balances		10/25/2001	01/25/2002
i	A-1 Note Balance (78442GAG1)	\$ 96,209,429.58	\$ 48,863,582.92
	A-1 Note Pool Factor	0.1005008144	0.0510431243
ii	A-2 Note Balance (78442GAH9)	\$ 495,000,000.00	\$ 495,000,000.00
	A-2 Note Pool Factor	1.0000000000	1.0000000000
iii	Certificate Balance (78442GAJ5)	\$ 52,700,000.00	\$ 52,700,000.00
	Certificate Pool Factor	1.0000000000	1.0000000000

G Reserve Account Reconciliation		
i	Beginning of Period Balance	\$ 1,605,759.18
ii	Deposits to correct Shortfall	\$ -
iii	Deposits from Excess Servicing	<u>\$ 3,868,340.58</u>
iv	Total Reserve Account Balance Available	\$ 5,474,099.76
v	Required Reserve Account Balance	\$ 1,501,183.00
vi	Shortfall Carried to Next Period	\$ -
vii	Excess Reserve - Release to SLM Funding Corp.	\$ 3,972,916.76
viii	Ending Reserve Account Balance	<u>\$ 1,501,183.00</u>

XI. 1996-4

Historical Pool Information

	10/1/01-12/31/01	7/1/01-9/30/01	4/1/01-6/30/01	1/1/01-3/31/01
Beginning Student Loan Portfolio Balance	\$ 638,329,863.03	\$ 675,588,901.55	\$ 709,566,908.12	\$ 740,533,404.42
Student Loan Principal Activity				
i Regular Principal Collections	\$ 32,252,240.31	\$ 27,705,512.42	\$ 28,841,434.09	\$ 32,432,091.79
ii Principal Collections from Guarantor	6,319,104.25	5,095,091.14	4,222,344.96	2,854,660.52
iii Principal Reimbursements	10,448,580.22	8,314,779.43	5,295,193.51	238,977.49
iv Other System Adjustments	-	-	-	-
v Total Principal Collections	\$ 49,019,924.78	\$ 41,115,382.99	\$ 38,358,972.56	\$ 35,525,729.80
Student Loan Non-Cash Principal Activity				
i Other Adjustments	\$ 213,230.60	\$ 236,610.90	\$ 414,566.89	\$ 558,220.49
ii Capitalized Interest	(4,051,850.53)	(4,092,955.37)	(4,795,532.88)	(5,117,453.99)
iii Total Non-Cash Principal Activity	\$ (3,838,619.93)	\$ (3,856,344.47)	\$ (4,380,965.99)	\$ (4,559,233.50)
(-) Total Student Loan Principal Activity	\$ 45,181,304.85	\$ 37,259,038.52	\$ 33,978,006.57	\$ 30,966,496.30
Student Loan Interest Activity				
i Regular Interest Collections	\$ 5,741,910.48	\$ 6,571,561.99	\$ 8,091,297.02	\$ 8,792,977.79
ii Interest Claims Received from Guarantors	497,805.81	415,289.61	330,872.27	193,838.86
iii Late Fee Reimbursements	199,077.13	226,076.73	226,409.31	250,566.17
iv Interest Reimbursements	107,764.11	84,418.52	74,327.27	14,486.19
v Other System Adjustments	-	-	-	-
vi Special Allowance Payments	(5,565.32)	(246.64)	51,867.70	1,546,380.53
vii Subsidy Payments	1,159,336.38	1,541,708.39	1,567,772.85	1,673,434.61
viii Total Interest Collections	\$ 7,700,328.59	\$ 8,838,808.60	\$ 10,342,546.42	\$ 12,471,684.15
Student Loan Non-Cash Interest Activity				
i Interest Accrual Adjustment	\$ (125,500.14)	\$ (113,599.94)	\$ (344,365.42)	\$ (489,462.41)
ii Capitalized Interest	4,051,850.53	4,092,955.37	4,795,532.88	5,117,453.99
iii Total Non-Cash Interest Adjustments	\$ 3,926,350.39	\$ 3,979,355.43	\$ 4,451,167.46	\$ 4,627,991.58
Total Student Loan Interest Activity	\$ 11,626,678.98	\$ 12,818,164.03	\$ 14,793,713.88	\$ 17,099,675.73
(=) Ending Student Loan Portfolio Balance	\$ 593,148,558.18	\$ 638,329,863.03	\$ 675,588,901.55	\$ 709,566,908.12
(+) Interest to be Capitalized	\$ 3,415,024.74	\$ 3,973,807.37	\$ 4,336,210.18	\$ 4,569,793.01
(=) TOTAL POOL	\$ 596,563,582.92	\$ 642,303,670.40	\$ 679,925,111.73	\$ 714,136,701.13
(+) Reserve Account Balance	\$ -	\$ 1,605,759.18	\$ 1,699,812.78	\$ 1,785,341.75
(=) Total Adjusted Pool	\$ 596,563,582.92	\$ 643,909,429.58	\$ 681,624,924.51	\$ 715,922,042.88

XII. 1996-4**Payment History and CPRs**

Distribution	Actual	Since Issued	Distribution	Actual	Since Issued
Date	Pool Balances	CPR *	Date	Pool Balances	CPR *
Oct-96	\$1,501,183,283	-	Jan-00	\$883,370,700	4.18%
Jan-97	\$1,445,431,393	5.70%	Apr-00	\$847,794,786	3.79%
Apr-97	\$1,393,348,336	5.80%	Jul-00	\$814,237,159	3.36%
Jul-97	\$1,335,564,804	6.30%	Oct-00	\$776,827,888	3.26%
Oct-97	\$1,278,944,721	6.57%	Jan-01	\$745,051,059	3.07%
Jan-98	\$1,222,449,193	6.82%	Apr-01	\$714,136,701	2.85%
Apr-98	\$1,176,016,497	6.44%	Jul-01	\$679,925,112	2.74%
Jul-98	\$1,130,616,448	6.11%	Oct-01	\$642,303,670	2.60%
Oct-98	\$1,088,632,931	5.70%	Jan-02	\$596,563,583	2.90%
Jan-99	\$1,047,870,937	5.32%			
Apr-99	\$1,003,341,745	5.09%			
Jul-99	\$952,927,029	5.11%			
Oct-99	\$916,222,689	4.68%			

* "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.