UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D. C. 20549

OMB APPROVAL
OMB Number: 3235-0327
Expires: July 31, 2004
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APR 24 1086

FORM SE

FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS BY ELECTRONIC FILERS

Bank of America Mortgage Securities, Inc.
Exact name of registrant as specified in charter

0001014956
Registrant CIK Number

8-K FOR 4-25-02 2002-4
Electronic report, schedule or registration statement of which the documents are a part (give period of report)

333-74544
SEC file number, if available

Name of Person Filing the Document (If other than the Registrant)

PROCESSED
MAY 07 2002
THOMSON FINANCIAL

SIGNATURES

Filings Made By the Registrant:

The Registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized, in the City of Charlotte, State of North Carolina, 2001.

Bank of America Mortgage Securities, Inc.
(Registrant)

By: Judy V. Ford
Name: Judy V. Ford
Title: Vice President

Filings Made by Person Other Than the Registrant:

After reasonable inquiry and to the best of my knowledge and belief, I certify on _____, 2001, that the information set forth in this statement is true and complete.

By: _____
(Name)

_____
(Title)

.nc of America

te:04/19/2002 13:32:56 CMO Structuring Desk: 704-386-7744 Fax: 704-335-5904
›sing Date: 4/30/2002 WHOLE 15 year Pricing Speed: 275 PSA
st Pay: 5/25/2002 WAC:6.64 WAM:178.00

ınche ıme	Balance	Coupon	Payment Window	Aver. Life	Dur	Tx/ Index	Spread Margin	Yield	Price %	Description	Cap	Mult
:A1	30,874,000.00	6.00000	5/02- 2/17	4.72		4.72						
:A2	43,872,000.00	6.00000	5/02- 6/08	2.94		2.94						
:A3	10,117,000.00	6.00000	6/08- 2/17	8.63		8.63						
:NAS	13,737,000.00	6.00000	5/02- 2/17	7.51		7.51						
[SUB	1,400,000.00	6.00000	5/02- 2/17	7.51		7.51				*Sub. Bond, 1.40 percen		
[IO	100,000,000.00	0.38684	5/02- 2/17	4.76		4.76						
[PO		0.00000	0.00000	0.00		0.50						
t: 7	100,000,000	6.00000		4.76								

›llateral

pe	Bal(MM)	Coup	Prepay	WAM	Age	AcrInt(M)	WAC
:OLE	100.000	6.387	PSA 275	178	1	514.496	6.640
1	100.000	6.3868		178.0	1.0	514.496	

ield Curve

:	0.50	2.00	5.00	10.00	30.00
.d	2.110	3.663	4.794	5.397	5.826

s Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "material"), is for your private information and Banc of America Securities LLC (the "Underwriter") ›ot soliciting any action based upon it. This material is not to be construed as an offer to sell or the solicitation of any offer to buy any security in any jurisdiction where such an offer or solici ld be illegal. This material is based on information that the Underwriter consider reliable, but the Underwriter does not represent that it is accurate or complete and it should not be relied upon as accepting this material the recipient agrees that it will not distribute or provide the material to any other person. The information contained in this material may pertain to securities that ultimat sold. The information contained in this material may be based on assumptions regarding market conditions and other matters as reflected herein. The Underwriter makes no representation regarding the sonableness of such assumptions or the likelihood that any of such assumptions will coincide with actual market conditions or events, and this material should not be relied upon for such purposes. T erwriter and its affiliates, officers, directors, partners and employees, including persons involved in the preparation or issuance of this material may, from time to time, have long or short position and sell, the securities mentioned therein or derivatives thereof (including options). This material may be filed with the Securities and Exchange Commission (the "SEC") and incorporated by referenc effective registration statement previously filed with the SEC under Rule 415 of the Securities Act of 1933, including all cases where the material does not pertain to securities that are ultimately o sale pursuant to such registration statement. Information contained in this material is current as of the date appearing on this material only. Information in this material regarding any assets bac urities discussed herein supersedes all prior information regarding such assets. Any information in the material, whether regarding the assets backing any securities discussed herein or otherwise, wil erseded by the information contained in any final prospectus for any securities actually sold to you. This material is furnished solely by the Underwriter and not by the issuer of the securities. The uer of the securities has not prepared, reviewed or participated in the preparation of this material, is not responsible for the accuracy of this material and as not authorized the dissemination of this erial. The Underwriter is acting as underwriter and not acting as agent for the issuer in connection with the proposed transaction.

PRINT TIME APR 23 2:29PM
RECEIVED TIME APR. 23. 2:20PM

)AMS0204G2BBV2 15 year 6.4's User ID: briang Deals Directory: /net/citirp05/KER_Prod/home/intex/deals/briang

llateral Description Date: 04/19/2002 11:21:12 Banc of America

ttlement Date: 4/30/2002 WHOLE 15 year WAC: 6.64 WAM: 178.00 Pricing Speed: 275 PSA

/Name	PassThru	Gross WAC	WAM	Age	CurBal	StatedPmt	Grp
	6.3868430000	6.6398430000	178:178	1	100,000,000.00	0.00	2

RECEIVED TIME APR 23 2:20PM PRINT TIME APR 23 2:20PM

Bond: IIA2 Balance: 43,872,000 Coupon: 6.000000

lay: 24 Class Factor: 1.00 Accruing Since: 4/01/2002
:tlement Date: 4/30/2002 WHOLE 15 year WAC: 6.64 WAM: 178.00

Months 480	PSA 100	PSA 150	PSA 200	PSA 250	PSA 275	PSA 300	PSA 400	PSA 500	PSA 750	PSA 1000
99- 0	6.226	6.251	6.275	6.299	6.310	6.321	6.361	6.396	6.471	6.533
99- 4	6.195	6.214	6.233	6.252	6.261	6.270	6.301	6.329	6.388	6.438
99- 8	6.163	6.177	6.192	6.205	6.212	6.218	6.242	6.262	6.305	6.342
99-12	6.132	6.141	6.150	6.159	6.163	6.167	6.182	6.195	6.223	6.247
99-16	6.101	6.105	6.109	6.113	6.114	6.116	6.123	6.129	6.141	6.151
99-20	6.069	6.068	6.067	6.066	6.066	6.065	6.064	6.062	6.059	6.056
99-24	6.038	6.032	6.026	6.020	6.017	6.014	6.004	5.996	5.977	5.962
99-28	6.007	5.996	5.985	5.974	5.969	5.964	5.945	5.929	5.895	5.867
100- 0	5.976	5.960	5.943	5.928	5.920	5.913	5.887	5.863	5.814	5.772
100- 4	5.944	5.923	5.902	5.882	5.872	5.862	5.828	5.797	5.733	5.678
*100- 8	5.913	5.887	5.861	5.836	5.824	5.812	5.769	5.731	5.651	5.584
100-12	5.883	5.852	5.820	5.790	5.776	5.762	5.711	5.666	5.570	5.490
100-16	5.852	5.816	5.779	5.744	5.727	5.711	5.652	5.600	5.489	5.397
100-20	5.821	5.780	5.738	5.699	5.680	5.661	5.594	5.534	5.409	5.303
100-24	5.790	5.744	5.698	5.653	5.632	5.611	5.536	5.469	5.328	5.210
100-28	5.759	5.708	5.657	5.608	5.584	5.561	5.478	5.404	5.248	5.117
101- 0	5.729	5.673	5.616	5.562	5.536	5.511	5.420	5.338	5.167	5.024
101- 4	5.698	5.637	5.576	5.517	5.489	5.461	5.362	5.273	5.087	4.931
101- 8	5.667	5.602	5.536	5.472	5.441	5.412	5.304	5.208	5.007	4.838
101-12	5.637	5.566	5.495	5.427	5.394	5.362	5.246	5.144	4.927	4.746
101-16	5.607	5.531	5.455	5.381	5.346	5.312	5.189	5.079	4.848	4.653
VG LIFE	4.95	4.14	3.54	3.11	2.94	2.80	2.36	2.08	1.66	1.42
URATION	4.00	3.45	3.03	2.71	2.58	2.46	2.12	1.88	1.53	1.32
IRST PAY	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/02
AST PAY	1/13	7/11	1/10	11/08	6/08	1/08	11/06	2/06	3/05	9/04

is Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "material"), is for your private information and Banc of America Securities LLC (the "Underwriter") not soliciting any action based upon it. This material is not to be construed as an offer to sell or the solicitation of any offer to buy any security in any jurisdiction where such an offer or solicit uld be illegal. This material is based on information that the Underwriter consider reliable, but the Underwriter does not represent that it is accurate or complete and it should not be relied upon a accepting this material the recipient agrees that it will not distribute or provide the material to any other person. The information contained in this material may pertain to securities that ultima ot sold. The information contained in this material may be based on assumptions regarding market conditions and other matters as reflected herein. The Underwriter makes no representation regarding the easonableness of such assumptions or the likelihood that any of such assumptions will coincide with actual market conditions or events, and this material should not be relied upon for such purposes. nderwriter and its affiliates, officers, directors, partners and employees, including persons involved in the preparation or issuance of this material may, from time to time, have long or short positio y and sell, the securities mentioned therein or derivatives thereof (including options). This material may be filed with the Securities and Exchange Commission (the "SEC") and incorporated by referen effective registration statement previously filed with the SEC under Rule 415 of the Securities Act of 1933, including all cases where the material does not pertain to securities that are ultimately or sale pursuant to such registration statement. Information contained in this material is current as of the date appearing on this material only. Information in this material regarding any assets ba ecurities discussed herein supersedes all prior information regarding such assets. Any information in the material, whether regarding the assets backing any securities discussed herein or otherwise, w superseded by the information contained in any final prospectus for any securities actually sold to you. This material is furnished solely by the Underwriter and not by the issuer of the securities. Th ssuer of the securities has not prepared, reviewed or participated in the preparation of this material, is not responsible for the accuracy of this material and as not authorized the dissemination of t aterial. The Underwriter is acting as underwriter and not acting as agent for the issuer in connection with the proposed transaction.

APR 23 2002 11:01 FR NATIONSBANK MBS GROUP704 335 5904 TO 917035585811 P.04/26

RECEIVED TIME APR 23 2:20PM PRINT TIME APR 23 2:20PM

Bond: IIA3 Balance: 10,117,000 Coupon: 6.000000

lay: 24 Class Factor: 1.00 Accruing Since: 4/01/2002
ttlement Date: 4/30/2002 WHOLE 15 year WAC: 6.64 WAM: 178.00

Months 480	PSA 100	PSA 150	PSA 200	PSA 250	PSA 275	PSA 300	PSA 400	PSA 500	PSA 750	PSA 1000
95- 0	6.625	6.656	6.703	6.768	6.807	6.852	7.081	7.284	7.694	8.042
95- 4	6.609	6.640	6.686	6.749	6.787	6.830	7.052	7.250	7.649	7.987
95- 8	6.594	6.624	6.668	6.729	6.766	6.808	7.024	7.217	7.604	7.932
95-12	6.579	6.608	6.651	6.710	6.746	6.787	6.996	7.183	7.558	7.877
95-16	6.563	6.591	6.633	6.691	6.726	6.765	6.968	7.149	7.513	7.822
95-20	6.548	6.575	6.616	6.671	6.705	6.743	6.941	7.116	7.468	7.768
95-24	6.533	6.559	6.598	6.652	6.685	6.722	6.913	7.082	7.424	7.713
95-28	6.517	6.543	6.581	6.633	6.665	6.700	6.885	7.049	7.379	7.659
96- 0	6.502	6.527	6.564	6.614	6.644	6.679	6.857	7.015	7.334	7.604
96- 4	6.487	6.511	6.546	6.595	6.624	6.657	6.829	6.982	7.289	7.550
*96- 8	6.472	6.495	6.529	6.576	6.604	6.636	6.802	6.949	7.245	7.496
96-12	6.457	6.479	6.512	6.557	6.584	6.615	6.774	6.916	7.200	7.442
96-16	6.442	6.463	6.494	6.538	6.564	6.593	6.746	6.882	7.156	7.388
96-20	6.427	6.447	6.477	6.519	6.544	6.572	6.719	6.849	7.111	7.334
96-24	6.412	6.431	6.460	6.500	6.524	6.551	6.691	6.816	7.067	7.280
96-28	6.397	6.415	6.443	6.481	6.504	6.530	6.664	6.783	7.023	7.226
97- 0	6.382	6.399	6.426	6.462	6.484	6.508	6.636	6.750	6.979	7.172
97- 4	6.367	6.384	6.409	6.443	6.464	6.487	6.609	6.717	6.935	7.119
97- 8	6.352	6.368	6.391	6.424	6.444	6.466	6.582	6.684	6.891	7.065
97-12	6.337	6.352	6.374	6.405	6.424	6.445	6.554	6.651	6.847	7.012
97-16	6.322	6.336	6.357	6.386	6.404	6.424	6.527	6.619	6.803	6.959
VG LIFE	12.71	11.74	10.56	9.27	8.63	8.00	5.74	4.61	3.32	2.68
URATION	8.54	8.07	7.47	6.77	6.41	6.04	4.67	3.88	2.90	2.39
IRST PAY	1/13	7/11	1/10	11/08	6/08	1/08	11/06	2/06	3/05	9/04
AST PAY	2/17	2/17	2/17	2/17	2/17	2/17	10/10	1/08	2/06	4/05

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APR 23 2002 11:02 FR NATIONSBANK MBS GROUP704 335 5904 TO 917035585811 P.05/26
RECEIVED TIME APR 23 2:20PM PRINT TIME APR 23 2:20PM

User ID: briang Deals Directory: /net/cltffp65/RER_Prod/home/intex/deals/briang Date: 04/19/2002 11:19:02

Bond: IISUB Balance: 1,400,000 Coupon: 6.000000

lay: 24 Class Factor: 1.00 Accruing Since: 4/01/2002
ttlement Date: 4/30/2002 WHOLE 15 year WAC: 6.64 WAM: 178.00

Months 480	PSA 100	PSA 150	PSA 200	PSA 250	PSA 275	PSA 300	PSA 400	PSA 500	PSA 750	PSA 1000
81- 0	9.692	9.756	9.817	9.876	9.905	9.933	10.039	10.138	10.356	10.674
81- 4	9.663	9.727	9.788	9.846	9.875	9.903	10.008	10.106	10.323	10.638
81- 8	9.635	9.698	9.759	9.817	9.845	9.872	9.977	10.074	10.289	10.602
81-12	9.607	9.669	9.729	9.787	9.815	9.842	9.946	10.043	10.256	10.567
81-16	9.578	9.640	9.700	9.757	9.785	9.812	9.916	10.011	10.223	10.531
81-20	9.550	9.612	9.671	9.728	9.755	9.782	9.885	9.980	10.190	10.496
81-24	9.522	9.583	9.642	9.698	9.726	9.752	9.854	9.948	10.157	10.461
81-28	9.494	9.555	9.613	9.669	9.696	9.723	9.824	9.917	10.124	10.426
82- 0	9.466	9.526	9.584	9.640	9.666	9.693	9.793	9.886	10.091	10.390
82- 4	9.438	9.498	9.555	9.610	9.637	9.663	9.762	9.854	10.058	10.355
*82- 8	9.410	9.469	9.526	9.581	9.608	9.633	9.732	9.823	10.026	10.320
82-12	9.382	9.441	9.498	9.552	9.578	9.604	9.702	9.792	9.993	10.286
82-16	9.355	9.413	9.469	9.523	9.549	9.574	9.671	9.761	9.961	10.251
82-20	9.327	9.385	9.440	9.494	9.520	9.545	9.641	9.730	9.928	10.216
82-24	9.299	9.357	9.412	9.465	9.491	9.516	9.611	9.700	9.896	10.181
82-28	9.272	9.329	9.384	9.436	9.461	9.486	9.581	9.669	9.863	10.147
83- 0	9.244	9.301	9.355	9.407	9.432	9.457	9.551	9.638	9.831	10.112
83- 4	9.217	9.273	9.327	9.378	9.403	9.428	9.521	9.607	9.799	10.078
83- 8	9.190	9.245	9.299	9.350	9.375	9.399	9.491	9.577	9.767	10.043
83-12	9.162	9.217	9.270	9.321	9.346	9.370	9.461	9.546	9.735	10.009
83-16	9.135	9.190	9.242	9.293	9.317	9.341	9.432	9.516	9.703	9.975
VG LIFE	8.17	7.96	7.77	7.59	7.51	7.43	7.14	6.89	6.39	5.77
URATION	5.43	5.34	5.25	5.18	5.14	5.10	4.97	4.86	4.63	4.32
IRST PAY	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/02
AST PAY	2/17	2/17	2/17	2/17	2/17	2/17	2/17	2/17	2/17	2/17

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APR 23 2002 11:02 FR NATIONSBANK MBS GROUP704 335 5904 TO 917035585811 P.06/26
PRINT TIME APR 23 2:20PM
PRINT TIME APR 23 2:20PM

Bond: IISUB Balance: 1,400,000 Coupon: 6.000000

lay: 24 Class Factor: 1.00 Accruing Since: 4/01/2002
ttlement Date: 4/30/2002 WHOLE 15 year WAC: 6.64 WAM: 178.00

Months 480	PSA 100	PSA 150	PSA 200	PSA 250	PSA 275	PSA 300	PSA 400	PSA 500	PSA 750	PSA 1000
69-16	12.645	12.757	12.863	12.965	13.015	13.063	13.246	13.415	13.789	14.330
69-20	12.609	12.720	12.826	12.927	12.976	13.024	13.207	13.375	13.747	14.286
69-24	12.573	12.683	12.789	12.890	12.939	12.986	13.168	13.335	13.705	14.242
69-28	12.537	12.647	12.752	12.852	12.901	12.948	13.129	13.295	13.664	14.198
70- 0	12.501	12.610	12.715	12.815	12.863	12.910	13.090	13.255	13.622	14.154
70- 4	12.465	12.574	12.678	12.777	12.825	12.873	13.051	13.216	13.581	14.110
70- 8	12.430	12.538	12.641	12.740	12.788	12.835	13.013	13.176	13.540	14.066
70-12	12.394	12.502	12.605	12.703	12.751	12.797	12.974	13.137	13.499	14.023
70-16	12.359	12.466	12.568	12.666	12.713	12.760	12.936	13.098	13.458	13.979
70-20	12.323	12.430	12.532	12.629	12.676	12.722	12.897	13.059	13.417	13.936
*70-24	12.288	12.394	12.495	12.592	12.639	12.685	12.859	13.020	13.376	13.892
70-28	12.253	12.358	12.459	12.555	12.602	12.648	12.821	12.981	13.336	13.849
71- 0	12.218	12.322	12.423	12.519	12.565	12.611	12.783	12.942	13.295	13.806
71- 4	12.183	12.287	12.387	12.482	12.528	12.574	12.745	12.904	13.255	13.763
71- 8	12.148	12.251	12.351	12.446	12.492	12.537	12.707	12.865	13.214	13.720
71-12	12.113	12.216	12.315	12.409	12.455	12.500	12.670	12.827	13.174	13.678
71-16	12.078	12.181	12.279	12.373	12.419	12.463	12.632	12.788	13.134	13.635
71-20	12.044	12.146	12.243	12.337	12.382	12.427	12.595	12.750	13.094	13.592
71-24	12.009	12.111	12.208	12.301	12.346	12.390	12.557	12.712	13.054	13.550
71-28	11.975	12.076	12.172	12.265	12.310	12.354	12.520	12.674	13.014	13.508
72- 0	11.940	12.041	12.137	12.229	12.274	12.317	12.483	12.636	12.974	13.466
VG LIFE	8.17	7.96	7.77	7.59	7.51	7.43	7.14	6.89	6.39	5.77
URATION	4.98	4.90	4.83	4.77	4.74	4.71	4.60	4.51	4.31	4.06
IRST PAY	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/02
AST PAY	2/17	2/17	2/17	2/17	2/17	2/17	2/17	2/17	2/17	2/17

his Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "material"), is for your private information and Banc of America Securities LLC (the "Underwriter") s not soliciting any action based upon it. This material is not to be construed as an offer to sell or the solicitation of any offer to buy any security in any jurisdiction where such an offer or solicit ould be illegal. This material is based on information that the Underwriter consider reliable, but the Underwriter does not represent that it is accurate or complete and it should not be relied upon a y accepting this material the recipient agrees that it will not distribute or provide the material to any other person. The information contained in this material may pertain to securities that ultim ot sold. The information contained in this material may be based on assumptions regarding market conditions and other matters as reflected herein. The Underwriter makes no representation regarding th easonableness of such assumptions or the likelihood that any of such assumptions will coincide with actual market conditions or events, and this material should not be relied upon for such purposes. nderwriter and its affiliates, officers, directors, partners and employees, including persons involved in the preparation or issuance of this material may, from time to time, have long or short positi uy and sell, the securities mentioned therein or derivatives thereof (including options). This material may be filed with the Securities and Exchange Commission (the "SEC") and incorporated by refere n effective registration statement previously filed with the SEC under Rule 415 of the Securities Act of 1933, including all cases where the material does not pertain to securities that are ultimately or sale pursuant to such registration statement. Information contained in this material is current as of the date appearing on this material only. Information in this material regarding any assets b ecurities discussed herein supersedes all prior information regarding such assets. Any information in the material, whether regarding the assets backing any securities discussed herein or otherwise, uperseded by the information contained in any final prospectus for any securities actually sold to you. This material is furnished solely by the Underwriter and not by the issuer of the securities. T ssuer of the securities has not prepared, reviewed or participated in the preparation of this material, is not responsible for the accuracy of this material and as not authorized the dissemination of aterial. The Underwriter is acting as underwriter and not acting as agent for the issuer in connection with the proposed transaction.

APR 23 2002 11:02 FR NATIONSBANK MBS GROUP704 335 5904 TO 917035585811 P.07/26

RECEIVED TIME APR. 23. 2:20PM PRINT TIME APR. 23. 2:28PM

Bond: IISUB Balance: 1,400,000 Coupon: 6.000000

:lay: 24 Class Factor: 1.00 Accruing Since: 4/01/2002
:ttlement Date: 4/30/2002 WHOLE 15 year WAC: 6.64 WAM: 178.00

Months 480	PSA 100	PSA 150	PSA 200	PSA 250	PSA 275	PSA 300	PSA 400	PSA 500	PSA 750	PSA 1000
26- 0	41.813	42.118	42.408	42.686	42.819	42.951	43.449	43.913	44.965	46.468
26- 4	41.600	41.906	42.196	42.473	42.607	42.738	43.237	43.701	44.752	46.253
26- 8	41.390	41.695	41.986	42.263	42.397	42.528	43.026	43.490	44.540	46.040
26-12	41.182	41.487	41.778	42.055	42.189	42.320	42.818	43.281	44.331	45.829
26-16	40.975	41.281	41.571	41.848	41.982	42.113	42.611	43.074	44.123	45.620
26-20	40.771	41.077	41.367	41.644	41.778	41.909	42.407	42.869	43.917	45.413
26-24	40.569	40.874	41.164	41.441	41.575	41.706	42.204	42.666	43.713	45.207
26-28	40.368	40.673	40.964	41.240	41.374	41.505	42.003	42.465	43.510	45.003
27- 0	40.169	40.475	40.765	41.042	41.175	41.306	41.803	42.265	43.309	44.801
27- 4	39.972	40.278	40.568	40.844	40.978	41.109	41.606	42.067	43.111	44.600
*27- 8	39.777	40.083	40.373	40.649	40.783	40.913	41.410	41.871	42.913	44.401
27-12	39.584	39.889	40.179	40.455	40.589	40.720	41.216	41.677	42.718	44.204
27-16	39.393	39.698	39.987	40.264	40.397	40.528	41.024	41.484	42.524	44.008
27-20	39.203	39.508	39.797	40.073	40.207	40.337	40.833	41.293	42.332	43.814
27-24	39.015	39.319	39.609	39.885	40.018	40.149	40.644	41.103	42.141	43.622
27-28	38.828	39.133	39.422	39.698	39.831	39.962	40.456	40.916	41.952	43.431
28- 0	38.643	38.948	39.237	39.513	39.646	39.776	40.271	40.729	41.764	43.242
28- 4	38.460	38.765	39.054	39.329	39.462	39.592	40.086	40.545	41.578	43.054
28- 8	38.279	38.583	38.872	39.147	39.280	39.410	39.904	40.361	41.394	42.867
28-12	38.099	38.403	38.692	38.967	39.099	39.229	39.722	40.180	41.211	42.683
28-16	37.920	38.224	38.513	38.788	38.920	39.050	39.543	40.000	41.029	42.499
VG LIFE	8.17	7.96	7.77	7.59	7.51	7.43	7.14	6.89	6.39	5.77
URATION	2.32	2.32	2.32	2.32	2.32	2.32	2.31	2.31	2.29	2.28
IRST PAY	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/02
AST PAY	2/17	2/17	2/17	2/17	2/17	2/17	2/17	2/17	2/17	2/17

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APR 23 2002 11:02 FR NATIONSBANK MBS GROUP704 335 5904 TO 917035585811 P.08/26
RECEIVED TIME APR. 23. 2:20PM PRINT TIME APR 23 2:28PM

Date:04/19/2002 13:33:34 CMO Structuring Desk: 704-386-7744 Fax: 704-335-5904 Pac Bands I: 125- 400 II: 0- 0 III: 0- 0
Closing Date: 4/30/2002 WHOLE 30 year Pricing Speed: 275 PSA Pacl %: 57.97
First Pay: 5/25/2002 WAC:6.98 WAM:358.00

Tranche Name	Balance	Coupon	Payment Window	Aver. Life	Dur	Tx/ Index	Spread Margin	Yield	Price	Description	Cap	Mult
IA10	37,596,818.00	2.32875	5/02- 4/10	4.07		1ML	+ 0.45			* 1ML + 0.450000 cap: 8.	8.5	1.00
IA11	37,596,818.00	6.17125	5/02- 4/10	4.07		1ML	+ 8.05			* 8.050 + -1.000 * 1M	8.1	-1.00
IA1	27,638,000.00	5.75000	5/02- 8/06	2.50		2.50						
IA2	22,620,182.00	5.75000	8/06- 4/10	5.99		5.99						
IA21	24,428,000.00	5.75000	5/02- 3/06	2.30		2.30						
IA22	12,528,000.00	5.75000	3/06-12/07	4.75		4.75						
IA23	13,044,000.00	5.75000	12/07- 4/10	6.73		6.73						
IA3	36,059,000.00	6.50000	4/10- 2/32	11.28		11.28						
IA13	38,466,000.00	6.50000	5/02-10/15	7.41		7.41						
IA5	39,428,000.00	7.00000	5/02- 6/06	2.31		2.31						
IA8	5,000,000.00	7.00000	5/02- 6/06	2.31		2.31						
IA6	6,420,000.00	7.00000	6/06- 5/07	4.56		4.56						
IA7	19,392,793.00	7.00000	5/07- 2/32	14.56		14.56						
IA9	2,000,000.00	7.00000	5/07- 2/32	14.56		14.56						
IA14	5,556,984.73	0.00000	5/02- 2/32	6.14		6.14						
IA20	750,000.00	6.50000	5/02- 2/32	5.96		5.96						
ISUB	8,550,000.00	6.50000	5/02- 2/32	10.79		10.79				*Sub. Bond, 2.85 percen		
IIO	242,563,706.62	0.29681	5/02- 2/32	6.11		6.11						
IPO	522,222.27	0.00000	5/02- 2/32	6.08		6.08						
Tot: 19	300,000,000	5.71529		5.97								

Collateral

Type	Bal(MM)	Coup	Prepay	WAM	Age	AcrInt(M)	WAC
WHOLE	57.436	6.441	PSA 275	358	1	298.008	6.694
WHOLE	242.564	6.797	PSA 275	358	1	1328.086	7.050
# 2	300.000	6.7287		358.0	1.0	1626.095	

Yield Curve

Yr	0.50	2.00	5.00	10.00	30.00
Yld	2.050	3.452	4.601	5.281	5.741

Indices

1ML
1.879

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RECEIVED TIME APR. 23. 2:20PM PRINT TIME APR 23 2:28PM

Collateral Description Date: 04/19/2002 10:38:01

Banc of America

Settlement Date: 4/30/2002 WHOLE 30 year WAC: 6.98 WAM: 358.00 Pricing Speed: 275 PSA

Num/Name	PassThru	Gross WAC	WAM	Age	CurBal	StatedPmt	Grp
2	6.4409007000	6.6939007000	358:358	1	57,436,293.38	0.00	1
3	6.7968074000	7.0498074000	358:358	1	242,563,706.62	0.00	2

User ID: briang Deals Directory: /net/cltffp65/RER_Prod/home/intex/deals/briang Date: 04/19/2002 09:51:49

Bond: IA5 Balance: 39,428,000 Coupon: 7.000000

Delay: 24 Class Factor: 1.00 Accruing Since: 4/01/2002
Settlement Date: 4/30/2002 WHOLE 30 year WAC: 6.98 WAM: 358.00

Months 480	PSA 100	PSA 150	PSA 200	PSA 250	PSA 275	PSA 300	PSA 400	PSA 500	PSA 750	P 10
98- 0	7.254	7.277	7.412	7.747	7.864	7.958	8.243	8.470	8.937	9
98- 8	7.229	7.248	7.361	7.641	7.739	7.817	8.055	8.244	8.634	8.
98-16	7.204	7.220	7.310	7.536	7.614	7.677	7.868	8.020	8.333	8.
98-24	7.180	7.191	7.260	7.430	7.489	7.537	7.682	7.797	8.033	8.
99- 0	7.155	7.163	7.209	7.325	7.366	7.398	7.496	7.574	7.735	7.
99- 8	7.130	7.135	7.159	7.221	7.242	7.259	7.311	7.353	7.438	7.
99-16	7.106	7.107	7.109	7.117	7.119	7.121	7.127	7.132	7.142	7.
99-24	7.082	7.079	7.060	7.013	6.997	6.983	6.944	6.912	6.847	6.
*100- 0	7.058	7.051	7.011	6.909	6.874	6.846	6.761	6.693	6.554	6.
100- 8	7.033	7.023	6.961	6.807	6.753	6.710	6.579	6.475	6.262	6.
100-16	7.009	6.995	6.912	6.704	6.632	6.573	6.398	6.258	5.971	5.
100-24	6.986	6.968	6.864	6.602	6.511	6.438	6.217	6.042	5.682	5.
101- 0	6.962	6.940	6.815	6.500	6.391	6.302	6.037	5.826	5.394	5.0
101- 8	6.938	6.913	6.767	6.398	6.271	6.168	5.858	5.612	5.106	4.6
101-16	6.914	6.885	6.719	6.297	6.151	6.033	5.679	5.398	4.821	4.3
101-24	6.891	6.858	6.671	6.196	6.032	5.900	5.501	5.185	4.536	3.9
102- 0	6.867	6.831	6.623	6.096	5.914	5.766	5.324	4.973	4.253	3.6
AVG LIFE	19.49	14.92	7.34	2.79	2.31	2.03	1.49	1.23	0.91	0.7
DURATION	10.29	8.93	5.05	2.41	2.04	1.82	1.36	1.14	0.85	0
FIRST PAY	4/18	7/13	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5
LAST PAY	9/25	7/21	7/17	1/08	6/06	9/05	8/04	3/04	9/03	6.

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APR 23 2002 11:03 FR NATIONSBANK MBS GROUP704 335 5904 TO 917035585811 P.11/26

RECEIVED TIME APR 23 2:28PM PRINT TIME APR 23 2:28PM

User ID: briang Deals Directory: /net/cliffp65/RER_Prod/home/intex/deals/briang Date: 04/19/2002 09:53:51

Bond: IA6 Balance: 6,420,000 Coupon: 7.000000

Delay: 24 Class Factor: 1.00 Accruing Since: 4/01/2002
Settlement Date: 4/30/2002 WHOLE 30 year WAC: 6.98 WAM: 358.00

Months 480	PSA 100	PSA 150	PSA 200	PSA 250	PSA 275	PSA 300	PSA 400	PSA 500	PSA 750	PS 100
98- 0	7.240	7.251	7.269	7.340	7.512	7.593	7.808	7.952	8.245	8.
98- 8	7.218	7.227	7.241	7.301	7.445	7.513	7.692	7.812	8.057	8.
98-16	7.195	7.203	7.214	7.262	7.378	7.432	7.576	7.673	7.870	8.
98-24	7.173	7.178	7.187	7.223	7.311	7.352	7.461	7.534	7.683	7.
99- 0	7.150	7.154	7.160	7.185	7.244	7.272	7.346	7.396	7.497	7.
99- 8	7.128	7.130	7.133	7.146	7.178	7.193	7.232	7.258	7.312	7.
99-16	7.106	7.106	7.106	7.108	7.112	7.113	7.118	7.121	7.127	7.13
99-24	7.084	7.082	7.080	7.070	7.046	7.034	7.004	6.984	6.943	6.
*100- 0	7.062	7.058	7.053	7.032	6.980	6.955	6.891	6.848	6.760	6.
100- 8	7.040	7.035	7.027	6.994	6.914	6.877	6.778	6.712	6.577	6.
100-16	7.018	7.011	7.000	6.956	6.849	6.798	6.665	6.576	6.395	6.
100-24	6.996	6.987	6.974	6.918	6.783	6.720	6.553	6.441	6.214	6.
101- 0	6.974	6.964	6.948	6.881	6.718	6.642	6.441	6.306	6.033	5.80
101- 8	6.953	6.940	6.922	6.844	6.653	6.564	6.330	6.172	5.853	5.59
101-16	6.931	6.917	6.895	6.806	6.589	6.487	6.219	6.038	5.673	5.37
101-24	6.910	6.894	6.870	6.769	6.524	6.410	6.108	5.905	5.494	5.15
102- 0	6.888	6.871	6.844	6.732	6.460	6.333	5.997	5.772	5.316	4.94
AVG LIFE	24.01	20.01	16.08	9.50	4.56	3.70	2.47	2.02	1.47	1.21
DURATION	11.30	10.45	9.36	6.55	3.78	3.16	2.20	1.82	1.36	1.
FIRST PAY	9/25	7/21	7/17	1/08	6/06	9/05	8/04	3/04	9/03	6/
LAST PAY	12/26	2/23	4/19	8/15	5/07	4/06	11/04	5/04	11/03	7/

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APR 23 2002 11:03 FR NATIONSBANK MBS GROUP704 335 5904 TO 917035585811 P.12/26

PRINT TIME: APR. 23. 2:28PM

RECEIVED TIME APR. 23. 2:20PM

User ID: briang Deals Directory: /net/cltflp65/RER_Prod/home/intex/deals/briang Date: 04/19/2002 09:54:32

Bond: IA7 Balance: 19,392,793 Coupon: 7.000000

Delay: 24 Class Factor: 1.00 Accruing Since: 4/01/2002
Settlement Date: 4/30/2002 WHOLE 30 year WAC: 6.98 WAM: 358.00

Months 480	PSA 100	PSA 150	PSA 200	PSA 250	PSA 275	PSA 300	PSA 400	PSA 500	PSA 750	PS 100
97-16	7.278	7.285	7.296	7.313	7.351	7.447	7.886	8.076	8.416	8.
97-24	7.256	7.262	7.272	7.286	7.320	7.404	7.788	7.955	8.252	8.
98- 0	7.235	7.240	7.248	7.260	7.289	7.361	7.691	7.834	8.089	8.
98- 8	7.213	7.217	7.224	7.234	7.259	7.318	7.595	7.714	7.927	8.
98-16	7.191	7.195	7.200	7.209	7.228	7.276	7.498	7.594	7.765	7.
98-24	7.170	7.172	7.176	7.183	7.197	7.234	7.402	7.475	7.604	7.
99- 0	7.148	7.150	7.153	7.157	7.167	7.192	7.306	7.356	7.444	7.
99- 8	7.127	7.128	7.129	7.132	7.137	7.150	7.211	7.237	7.284	7.
99-16	7.106	7.106	7.106	7.106	7.107	7.108	7.115	7.119	7.124	7.
*99-24	7.084	7.084	7.083	7.081	7.077	7.067	7.021	7.001	6.965	6.
100- 0	7.063	7.062	7.059	7.056	7.047	7.026	6.926	6.883	6.806	6.
100- 8	7.042	7.040	7.036	7.030	7.017	6.985	6.832	6.766	6.649	6.
100-16	7.021	7.018	7.013	7.005	6.988	6.944	6.738	6.649	6.491	6.36
100-24	7.001	6.997	6.990	6.980	6.958	6.903	6.644	6.533	6.334	6.17
101- 0	6.980	6.975	6.967	6.955	6.929	6.862	6.550	6.416	6.178	5.98
101- 8	6.959	6.954	6.945	6.931	6.899	6.822	6.457	6.301	6.022	5.79
101-16	6.938	6.932	6.922	6.906	6.870	6.782	6.364	6.185	5.867	5.60
101-24	6.918	6.911	6.899	6.881	6.841	6.742	6.272	6.070	5.712	5.41
102- 0	6.897	6.890	6.877	6.857	6.812	6.702	6.180	5.956	5.558	5.
AVG LIFE	27.15	24.65	21.54	18.21	14.56	9.63	3.01	2.37	1.72	1
DURATION	11.78	11.36	10.71	9.85	8.33	6.02	2.63	2.12	1.57	1
FIRST PAY	12/26	2/23	4/19	8/15	5/07	4/06	11/04	5/04	11/03	7/
LAST PAY	2/32	2/32	2/32	2/32	2/32	2/32	10/05	12/04	3/04	11/

This Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "material"), is for your private information and Banc of America Securities LLC (the "Underwriter") is not soliciting any action based upon it. This material is not to be construed as an offer to sell or the solicitation of any offer to buy any security in any jurisdiction where such an offer or would be illegal. This material is based on information that the Underwriter consider reliable, but the Underwriter does not represent that it is accurate or complete and it should not be relied upon. By accepting this material the recipient agrees that it will not distribute or provide the material to any other person. The information contained in this material may pertain to securities that ultimately not sold. The information contained in this material may be based on assumptions regarding market conditions and other matters as reflected herein. The Underwriter makes no representation regarding reasonableness of such assumptions or the likelihood that any of such assumptions will coincide with actual market conditions or events, and this material should not be relied upon for such purposes. Underwriter and its affiliates, officers, directors, partners and employees, including persons involved in the preparation or issuance of this material may, from time to time, have long or short positions buy and sell, the securities mentioned therein or derivatives thereof (including options). This material may be filed with the Securities and Exchange Commission (the "SEC") and incorporated by reference an effective registration statement previously filed with the SEC under Rule 415 of the Securities Act of 1933, including all cases where the material does not pertain to securities that are ultimately for sale pursuant to such registration statement. Information contained in this material is current as of the date appearing on this material only. Information in this material regarding any assets securities discussed herein supersedes all prior information regarding such assets. Any information in the material, whether regarding the assets backing any securities discussed herein or otherwise, superseded by the information contained in any final prospectus for any securities actually sold to you. This material is furnished solely by the Underwriter and not by the issuer of the securities. The issuer of the securities has not prepared, reviewed or participated in the preparation of this material, is not responsible for the accuracy of this material and as not authorized the dissemination of this material. The Underwriter is acting as underwriter and not acting as agent for the issuer in connection with the proposed transaction.

APR 23 2002 11:03 FR NATIONSBANK MBS GROUP704 335 5904 TO 917035585811 P.13/26
RECEIVED TIME APR 23 2:20PM PRINT TIME APR 23 2:28PM

User ID: briang Deals Directory: /net/cltfp65/RER_Prod/home/intex/deals/briang Date: 04/19/2002 09:54:52

Bond: IA8 Balance: 5,000,000 Coupon: 7.000000

Delay: 24 Class Factor: 1.00 Accruing Since: 4/01/2002
Settlement Date: 4/30/2002 WHOLE 30 year WAC: 6.98 WAM: 358.00

Months 480	PSA 100	PSA 150	PSA 200	PSA 250	PSA 275	PSA 300	PSA 400	PSA 500	PSA 750	PS 100
97-16	7.304	7.334	7.514	7.961	8.116	8.242	8.620	8.923	9.546	10.
97-24	7.279	7.305	7.463	7.854	7.990	8.100	8.431	8.696	9.240	9.
98- 0	7.254	7.277	7.412	7.747	7.864	7.958	8.243	8.470	8.937	9.
98- 8	7.229	7.248	7.361	7.641	7.739	7.817	8.055	8.244	8.634	8.
98-16	7.204	7.220	7.310	7.536	7.614	7.677	7.868	8.020	8.333	8.
98-24	7.180	7.191	7.260	7.430	7.489	7.537	7.682	7.797	8.033	8.
99- 0	7.155	7.163	7.209	7.325	7.366	7.398	7.496	7.574	7.735	7.8
99- 8	7.130	7.135	7.159	7.221	7.242	7.259	7.311	7.353	7.438	7.
99-16	7.106	7.107	7.109	7.117	7.119	7.121	7.127	7.132	7.142	7.
*99-24	7.082	7.079	7.060	7.013	6.997	6.983	6.944	6.912	6.847	6.
100- 0	7.058	7.051	7.011	6.909	6.874	6.846	6.761	6.693	6.554	6.
100- 8	7.033	7.023	6.961	6.807	6.753	6.710	6.579	6.475	6.262	6.
100-16	7.009	6.995	6.912	6.704	6.632	6.573	6.398	6.258	5.971	5.73
100-24	6.986	6.968	6.864	6.602	6.511	6.438	6.217	6.042	5.682	5.38
101- 0	6.962	6.940	6.815	6.500	6.391	6.302	6.037	5.826	5.394	5.03
101- 8	6.938	6.913	6.767	6.398	6.271	6.168	5.858	5.612	5.106	4.68
101-16	6.914	6.885	6.719	6.297	6.151	6.033	5.679	5.398	4.821	4.33
101-24	6.891	6.858	6.671	6.196	6.032	5.900	5.501	5.185	4.536	3.99
102- 0	6.867	6.831	6.623	6.096	5.914	5.766	5.324	4.973	4.253	3.6
AVG LIFE	19.49	14.92	7.34	2.79	2.31	2.03	1.49	1.23	0.91	0.
DURATION	10.28	8.92	5.04	2.41	2.04	1.81	1.36	1.14	0.85	0.
FIRST PAY	4/18	7/13	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/0
LAST PAY	9/25	7/21	7/17	1/08	6/06	9/05	8/04	3/04	9/03	6/

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APR 23 2002 11:04 FR NATIONSBANK MBS GROUP704 335 5904 TO 917035585811 P.14/26

APR 23 2002 2:28PM PRINT TIME APR 23 2002 2:20PM RECEIVED

User ID: briang Deals Directory: /net/cltffp65/RER_Prod/home/intex/deals/briang Date: 04/19/2002 09:55:08

Bond: IA9 Balance: 2,000,000 Coupon: 7.000000

Delay: 24 Class Factor: 1.00 Accruing Since: 4/01/2002
Settlement Date: 4/30/2002 WHOLE 30 year WAC: 6.98 WAM: 358.00

Months 480	PSA 100	PSA 150	PSA 200	PSA 250	PSA 275	PSA 300	PSA 400	PSA 500	PSA 750	PS 100
97-16	7.278	7.285	7.296	7.313	7.351	7.447	7.886	8.076	8.416	8.
97-24	7.256	7.262	7.272	7.286	7.320	7.404	7.788	7.955	8.252	8.
98- 0	7.235	7.240	7.248	7.260	7.289	7.361	7.691	7.834	8.089	8.
98- 8	7.213	7.217	7.224	7.234	7.259	7.318	7.595	7.714	7.927	8.
98-16	7.191	7.195	7.200	7.209	7.228	7.276	7.498	7.594	7.765	7.
98-24	7.170	7.172	7.176	7.183	7.197	7.234	7.402	7.475	7.604	7.
99- 0	7.148	7.150	7.153	7.157	7.167	7.192	7.306	7.356	7.444	7.
99- 8	7.127	7.128	7.129	7.132	7.137	7.150	7.211	7.237	7.284	7.
99-16	7.106	7.106	7.106	7.106	7.107	7.108	7.115	7.119	7.124	7.
*99-24	7.084	7.084	7.083	7.081	7.077	7.067	7.021	7.001	6.965	6.
100- 0	7.063	7.062	7.059	7.056	7.047	7.026	6.926	6.883	6.806	6.
100- 8	7.042	7.040	7.036	7.030	7.017	6.985	6.832	6.766	6.649	6.
100-16	7.021	7.018	7.013	7.005	6.988	6.944	6.738	6.649	6.491	6.36
100-24	7.001	6.997	6.990	6.980	6.958	6.903	6.644	6.533	6.334	6.17
101- 0	6.980	6.975	6.967	6.955	6.929	6.862	6.550	6.416	6.178	5.98
101- 8	6.959	6.954	6.945	6.931	6.899	6.822	6.457	6.301	6.022	5.79
101-16	6.938	6.932	6.922	6.906	6.870	6.782	6.364	6.185	5.867	5.60
101-24	6.918	6.911	6.899	6.881	6.841	6.742	6.272	6.070	5.712	5.41
102- 0	6.897	6.890	6.877	6.857	6.812	6.702	6.180	5.956	5.558	5.
AVG LIFE	27.15	24.65	21.54	18.21	14.56	9.63	3.01	2.37	1.72	1
DURATION	11.78	11.36	10.71	9.85	8.33	6.02	2.63	2.12	1.57	1
FIRST PAY	12/26	2/23	4/19	8/15	5/07	4/06	11/04	5/04	11/03	7/
LAST PAY	2/32	2/32	2/32	2/32	2/32	2/32	10/05	12/04	3/04	11,

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APR 23 2002 11:04 FR NATIONSBANK MBS GROUP704 335 5904 TO 917035585811 P.15/26

RECEIVED APR 23 2002 2:28PM PRINT TIME APR 23 2002 2:28PM

User ID: briang Deals Directory: /net/cltffp65/RER_Prod/home/intex/deals/briang Date: 04/19/2002 09:58:43

Bond: IA13 Balance: 38,466,000 Coupon: 6.500000

Delay: 24 Class Factor: 1.00 Accruing Since: 4/01/2002
Settlement Date: 4/30/2002 WHOLE 30 year WAC: 6.98 WAM: 358.00

Months 480	PSA 100	PSA 150	PSA 200	PSA 250	PSA 275	PSA 300	PSA 400	PSA 500	PSA 750	PSA 1000
96-16	6.949	7.191	7.189	7.179	7.167	7.147	7.525	7.816	8.255	8.5
96-20	6.934	7.166	7.164	7.154	7.143	7.123	7.486	7.765	8.186	8.5
96-24	6.919	7.141	7.139	7.130	7.119	7.100	7.447	7.714	8.117	8.4
96-28	6.904	7.116	7.114	7.105	7.095	7.077	7.409	7.663	8.048	8.3
97- 0	6.889	7.091	7.089	7.081	7.071	7.054	7.370	7.612	7.979	8.2
97- 4	6.874	7.066	7.064	7.056	7.047	7.031	7.331	7.562	7.910	8.1
97- 8	6.859	7.041	7.040	7.032	7.023	7.008	7.293	7.511	7.841	8.093
97-12	6.844	7.017	7.015	7.008	6.999	6.985	7.254	7.460	7.773	8.0
97-16	6.830	6.992	6.990	6.983	6.976	6.962	7.215	7.410	7.704	7.9
97-20	6.815	6.967	6.965	6.959	6.952	6.939	7.177	7.360	7.636	7.8
*97-24	6.800	6.942	6.941	6.935	6.928	6.916	7.139	7.309	7.568	7.7
97-28	6.785	6.918	6.916	6.911	6.904	6.893	7.100	7.259	7.499	7.6
98- 0	6.771	6.893	6.892	6.887	6.881	6.870	7.062	7.209	7.431	7.601
98- 4	6.756	6.868	6.867	6.863	6.857	6.848	7.024	7.159	7.363	7.519
98- 8	6.741	6.844	6.843	6.839	6.834	6.825	6.986	7.109	7.296	7.438
98-12	6.727	6.820	6.819	6.815	6.810	6.802	6.948	7.060	7.228	7.357
98-16	6.712	6.795	6.794	6.791	6.787	6.780	6.910	7.010	7.160	7.275
98-20	6.698	6.771	6.770	6.767	6.763	6.757	6.872	6.960	7.093	7.194
98-24	6.683	6.746	6.746	6.743	6.740	6.735	6.834	6.911	7.026	7.11
98-28	6.669	6.722	6.722	6.719	6.717	6.712	6.796	6.861	6.958	7.0
99- 0	6.654	6.698	6.697	6.696	6.693	6.690	6.759	6.812	6.891	6.9
AVG LIFE	13.48	6.95	6.99	7.18	7.41	7.88	3.95	2.89	2.07	1.7
DURATION	8.63	5.16	5.18	5.27	5.37	5.57	3.32	2.53	1.87	1.5
FIRST PAY	3/13	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/0
LAST PAY	4/18	7/13	10/13	9/14	10/15	3/18	2/32	12/05	9/04	4/0

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APR 23 2002 11:04 FR NATIONSBANK MBS GROUP704 335 5904 TO 917035585811 P.16/26

PRINT TIME APR. 23. 2:28PM ADD 22 2:20PM

User ID: briang Deals Directory: /net/cltffp65/RER_Prod/home/intex/deals/briang Date: 04/19/2002 10:00:52

Bond: IA14 Balance: 5,556,984.73 Coupon: 0.000000

Delay: 24 Class Factor: 1.00 Accruing Since: 4/01/2002
Settlement Date: 4/30/2002 WHOLE 30 year WAC: 6.98 WAM: 358.00

Months 480	PSA 100	PSA 150	PSA 200	PSA 250	PSA 275	PSA 300	PSA 400	PSA 500	PSA 750	PSA 100
55- 0	2.742	3.375	5.695	10.560	14.694	19.905	33.755	42.358	60.017	75
55- 4	2.732	3.362	5.670	10.504	14.616	19.807	33.608	42.172	59.743	75
55- 8	2.721	3.349	5.644	10.448	14.538	19.710	33.462	41.985	59.470	75
55-12	2.711	3.336	5.618	10.392	14.460	19.613	33.316	41.800	59.199	74.
55-16	2.700	3.323	5.593	10.337	14.382	19.516	33.170	41.615	58.928	74.
55-20	2.690	3.310	5.567	10.282	14.305	19.420	33.025	41.430	58.659	73.
55-24	2.679	3.297	5.542	10.227	14.228	19.324	32.880	41.247	58.390	73.6
55-28	2.669	3.284	5.517	10.173	14.152	19.228	32.736	41.064	58.123	73.
56- 0	2.658	3.271	5.492	10.119	14.075	19.133	32.593	40.881	57.857	72.
56- 4	2.648	3.258	5.467	10.065	14.000	19.038	32.450	40.700	57.591	72.
*56- 8	2.638	3.245	5.442	10.011	13.924	18.944	32.307	40.518	57.327	72.
56-12	2.627	3.232	5.417	9.958	13.849	18.850	32.165	40.338	57.063	71.
56-16	2.617	3.219	5.392	9.905	13.774	18.756	32.023	40.158	56.800	71.554
56-20	2.607	3.206	5.368	9.852	13.700	18.662	31.882	39.979	56.539	71.215
56-24	2.596	3.193	5.343	9.800	13.626	18.569	31.741	39.800	56.278	70.878
56-28	2.586	3.181	5.319	9.747	13.552	18.476	31.601	39.622	56.019	70.543
57- 0	2.576	3.168	5.294	9.695	13.479	18.384	31.461	39.444	55.760	70.208
57- 4	2.566	3.155	5.270	9.644	13.406	18.292	31.321	39.268	55.502	69.875
57- 8	2.556	3.143	5.246	9.592	13.333	18.200	31.182	39.091	55.245	69.5
57-12	2.546	3.130	5.222	9.541	13.261	18.109	31.044	38.916	54.989	69.2
57-16	2.535	3.117	5.198	9.490	13.189	18.017	30.906	38.740	54.734	68.8
AVG LIFE	22.16	18.26	12.32	7.95	6.14	4.43	2.03	1.64	1.20	0.98
DURATION	21.47	17.23	8.94	4.16	2.95	2.36	1.56	1.23	0.84	0.
FIRST PAY	4/18	7/13	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/
LAST PAY	2/32	2/32	2/32	2/32	2/32	2/32	10/05	12/04	3/04	11/

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APR 23 2002 11:04 FR NATIONSBANK MBS GROUP704 335 5904 TO 917035585811 P.17/26
PRINT TIME: APR. 23. 2:27PM
RECEIVED TIME APR. 23. 2:20PM

Bond: IA3 Balance: 36,059,000 Coupon: 6.500000

Delay: 24 Class Factor: 1.00 Accruing Since: 4/01/2002
Settlement Date: 4/30/2002 WHOLE 30 year WAC: 6.98 WAM: 358.00

Months 480	PSA 100	PSA 150	PSA 200	PSA 250	PSA 275	PSA 300	PSA 400	PSA 500	PSA 750	PS 100
96-16	6.986	6.999	6.999	6.999	6.999	6.999	6.999	7.071	7.280	7.
96-20	6.970	6.982	6.982	6.982	6.982	6.982	6.982	7.051	7.252	7.
96-24	6.953	6.965	6.965	6.965	6.965	6.965	6.965	7.031	7.223	7.
96-28	6.937	6.948	6.948	6.948	6.948	6.948	6.948	7.011	7.194	7.
97- 0	6.920	6.931	6.931	6.931	6.931	6.931	6.931	6.991	7.166	7.
97- 4	6.904	6.914	6.914	6.914	6.914	6.914	6.914	6.971	7.137	7.
97- 8	6.888	6.897	6.897	6.897	6.897	6.897	6.897	6.951	7.109	7.
97-12	6.871	6.880	6.880	6.880	6.880	6.880	6.880	6.931	7.080	7.
97-16	6.855	6.863	6.863	6.863	6.863	6.863	6.863	6.912	7.052	7.
97-20	6.839	6.847	6.847	6.847	6.847	6.847	6.847	6.892	7.023	7.
*97-24	6.822	6.830	6.830	6.830	6.830	6.830	6.830	6.872	6.995	7.
97-28	6.806	6.813	6.813	6.813	6.813	6.813	6.813	6.852	6.967	7.
98- 0	6.790	6.796	6.796	6.796	6.796	6.796	6.796	6.833	6.939	7.04
98- 4	6.774	6.779	6.779	6.779	6.779	6.779	6.779	6.813	6.910	7.01
98- 8	6.757	6.763	6.763	6.763	6.763	6.763	6.763	6.793	6.882	6.97
98-12	6.741	6.746	6.746	6.746	6.746	6.746	6.746	6.774	6.854	6.93
98-16	6.725	6.729	6.729	6.729	6.729	6.729	6.729	6.754	6.826	6.89
98-20	6.709	6.713	6.713	6.713	6.713	6.713	6.713	6.735	6.798	6.86
98-24	6.693	6.696	6.696	6.696	6.696	6.696	6.696	6.715	6.770	6.8
98-28	6.677	6.680	6.680	6.680	6.680	6.680	6.680	6.696	6.742	6.7
99- 0	6.661	6.663	6.663	6.663	6.663	6.663	6.663	6.676	6.714	6.7
AVG LIFE	11.73	11.28	11.28	11.28	11.28	11.28	11.28	8.95	5.58	4.0
DURATION	7.81	7.57	7.57	7.57	7.57	7.57	7.57	6.44	4.50	3.
FIRST PAY	6/11	4/10	4/10	4/10	4/10	4/10	4/10	10/08	9/06	9/
LAST PAY	2/32	2/32	2/32	2/32	2/32	2/32	2/32	2/32	1/30	8/

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APR 23 2002 11:05 FR NATIONSBANK MBS GROUP704 335 5904 TO 917035585811 P.18/26

PRINT TIME: APR 23 2002 2:27PM

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Bond: IIO Balance: 242,563,706.62 Coupon: 0.296807

Delay: 24 Class Factor: 1.00 Accruing Since: 4/01/2002
Settlement Date: 4/30/2002 WHOLE 30 year WAC: 6.98 WAM: 358.00

Months 480	PSA 100	PSA 150	PSA 200	PSA 250	PSA 275	PSA 300	PSA 400	PSA 500	PSA 750	PSA 10
0- 4	308.580	306.818	305.048	303.272	302.381	301.488	297.899	294.279	285.087	275.
0- 8	133.012	131.124	129.229	127.327	126.373	125.418	121.577	117.708	107.898	97.
0-12	82.344	80.278	78.204	76.122	75.077	74.031	69.823	65.582	54.831	43.
0-16	58.486	56.278	54.060	51.831	50.713	49.592	45.081	40.528	28.972	17.
0-20	44.623	42.306	39.976	37.633	36.457	35.277	30.525	25.722	13.501	1.
0-24	35.554	33.153	30.736	28.303	27.080	25.854	20.910	15.904	3.133	-9.
0-28	29.150	26.682	24.196	21.691	20.432	19.169	14.068	8.896	-4.336	-17.
1- 0	24.379	21.857	19.315	16.753	15.464	14.170	8.942	3.632	-9.992	-24.
1- 4	20.678	18.113	15.526	12.916	11.603	10.284	4.950	-0.476	-14.434	-28.
1- 8	17.717	15.118	12.493	9.844	8.510	7.170	1.747	-3.777	-18.023	-32.
1-12	15.289	12.660	10.005	7.324	5.973	4.616	-0.882	-6.490	-20.988	-36.
1-16	13.257	10.604	7.923	5.214	3.849	2.477	-3.084	-8.764	-23.482	-38.
1-20	11.527	8.854	6.152	3.420	2.043	0.658	-4.958	-10.700	-25.611	-41.28
1-24	10.033	7.343	4.622	1.871	0.484	-0.912	-6.575	-12.370	-27.452	-43.36
1-28	8.727	6.023	3.287	0.519	-0.878	-2.282	-7.985	-13.828	-29.061	-45.18
2- 0	7.574	4.857	2.108	-0.675	-2.079	-3.491	-9.230	-15.113	-30.481	-46.79
2- 4	6.545	3.818	1.057	-1.737	-3.148	-4.567	-10.336	-16.256	-31.745	-48.23
2- 8	5.621	2.885	0.114	-2.691	-4.108	-5.533	-11.329	-17.280	-32.878	-49.52
2-12	4.785	2.041	-0.738	-3.553	-4.975	-6.405	-12.225	-18.204	-33.899	-50.6
2-16	4.023	1.272	-1.514	-4.338	-5.763	-7.199	-13.039	-19.043	-34.826	-51.
2-20	3.325	0.568	-2.225	-5.055	-6.485	-7.924	-13.782	-19.809	-35.672	-52.
AVG LIFE	11.53	9.28	7.70	6.56	6.11	5.71	4.55	3.80	2.76	2.
DURATION	4.04	3.99	3.94	3.89	3.87	3.84	3.73	3.61	3.30	2.
FIRST PAY	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/
LAST PAY	2/32	2/32	2/32	2/32	2/32	2/32	2/32	2/32	4/31	12/

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User ID: briang Deals Directory: /net/cltffp65/RER_Prod/home/intex/deals/briang Date: 04/19/2002 10:10:56

Bond: IA11 Balance: 37,596,818 Coupon: 6.171250

Delay: 0 Class Factor: 1.00 Accruing Since: 4/25/2002
Settlement Date: 4/30/2002 WHOLE 30 year WAC: 6.98 WAM: 358.00
Index: 1ML Value: 1.87875 Margin: 8.05000 Multiplier: -1.000000 Cap: 8.05000 Floor: 0.00000 Delay: 0

Months 480	PSA 100	PSA 150	PSA 200	PSA 250	PSA 275	PSA 300	PSA 400	PSA 500	PSA 750	PS
7-16	84.676	82.013	82.013	82.013	82.013	82.013	82.013	80.995	74.520	66
7-20	82.748	80.062	80.062	80.062	80.062	80.062	80.062	79.005	72.394	63
7-24	80.890	78.181	78.181	78.181	78.181	78.181	78.181	77.084	70.339	61.
7-28	79.097	76.365	76.365	76.365	76.365	76.365	76.365	75.229	68.351	59
8- 0	77.366	74.611	74.611	74.611	74.611	74.611	74.611	73.435	66.426	57.
8- 4	75.693	72.915	72.915	72.915	72.915	72.915	72.915	71.700	64.562	55.
8- 8	74.077	71.276	71.276	71.276	71.276	71.276	71.276	70.021	62.755	53.
8-12	72.513	69.689	69.689	69.689	69.689	69.689	69.689	68.394	61.002	51.
8-16	70.999	68.152	68.152	68.152	68.152	68.152	68.152	66.818	59.301	50.
8-20	69.533	66.663	66.663	66.663	66.663	66.663	66.663	65.289	57.650	48.
*8-24	68.112	65.220	65.220	65.220	65.220	65.220	65.220	63.806	56.046	46.
8-28	66.735	63.820	63.820	63.820	63.820	63.820	63.820	62.367	54.486	44.
9- 0	65.399	62.462	62.462	62.462	62.462	62.462	62.462	60.969	52.970	43.30
9- 4	64.103	61.143	61.143	61.143	61.143	61.143	61.143	59.610	51.495	41.74
9- 8	62.844	59.861	59.861	59.861	59.861	59.861	59.861	58.289	50.059	40.22
9-12	61.620	58.616	58.616	58.616	58.616	58.616	58.616	57.004	48.660	38.73
9-16	60.432	57.405	57.405	57.405	57.405	57.405	57.405	55.754	47.298	37.29
9-20	59.276	56.227	56.227	56.227	56.227	56.227	56.227	54.537	45.970	35.88
9-24	58.151	55.081	55.081	55.081	55.081	55.081	55.081	53.351	44.675	34.
9-28	57.057	53.964	53.964	53.964	53.964	53.964	53.964	52.196	43.411	33.1
10- 0	55.991	52.877	52.877	52.877	52.877	52.877	52.877	51.070	42.179	31.
AVG LIFE	4.69	4.07	4.07	4.07	4.07	4.07	4.07	3.62	2.78	2.
DURATION	1.01	1.00	1.00	1.00	1.00	1.00	1.00	0.97	0.89	0.
FIRST PAY	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/
LAST PAY	6/11	4/10	4/10	4/10	4/10	4/10	4/10	10/08	9/06	9/

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Bond: IA10 Balance: 37,596,818 Coupon: 2.328750

Delay: 0 Class Factor: 1.00 Accruing Since: 4/25/2002
Settlement Date: 4/30/2002 WHOLE 30 year WAC: 6.98 WAM: 358.00
Index: 1ML Value: 1.87875 Margin: 0.45000 Multiplier: 1.000000 Cap: 8.50000 Floor: 0.45000 Delay: 0

Months 480	PSA 100	PSA 150	PSA 200	PSA 250	PSA 275	PSA 300	PSA 400	PSA 500	PSA 750	PS 1
99- 0	2.572	2.605	2.605	2.605	2.605	2.605	2.605	2.635	2.719	2.
99- 4	2.543	2.572	2.572	2.572	2.572	2.572	2.572	2.598	2.672	2.
99- 8	2.514	2.539	2.539	2.539	2.539	2.539	2.539	2.561	2.624	2.
99-12	2.485	2.505	2.505	2.505	2.505	2.505	2.505	2.524	2.577	2.
99-16	2.456	2.472	2.472	2.472	2.472	2.472	2.472	2.487	2.529	2.
99-20	2.427	2.439	2.439	2.439	2.439	2.439	2.439	2.450	2.482	2.
99-24	2.398	2.406	2.406	2.406	2.406	2.406	2.406	2.413	2.434	2.
99-28	2.369	2.373	2.373	2.373	2.373	2.373	2.373	2.377	2.387	2.
100- 0	2.340	2.340	2.340	2.340	2.340	2.340	2.340	2.340	2.340	2.
100- 4	2.311	2.307	2.307	2.307	2.307	2.307	2.307	2.303	2.293	2.
*100- 8	2.282	2.274	2.274	2.274	2.274	2.274	2.274	2.267	2.246	2.
100-12	2.254	2.242	2.242	2.242	2.242	2.242	2.242	2.230	2.199	2.
100-16	2.225	2.209	2.209	2.209	2.209	2.209	2.209	2.194	2.152	2.11
100-20	2.197	2.176	2.176	2.176	2.176	2.176	2.176	2.158	2.105	2.06
100-24	2.168	2.144	2.144	2.144	2.144	2.144	2.144	2.121	2.059	2.00
100-28	2.139	2.111	2.111	2.111	2.111	2.111	2.111	2.085	2.012	1.94
101- 0	2.111	2.079	2.079	2.079	2.079	2.079	2.079	2.049	1.966	1.89
101- 4	2.083	2.046	2.046	2.046	2.046	2.046	2.046	2.013	1.919	1.83
101- 8	2.054	2.014	2.014	2.014	2.014	2.014	2.014	1.977	1.873	1.
101-12	2.026	1.982	1.982	1.982	1.982	1.982	1.982	1.941	1.827	1.
101-16	1.998	1.949	1.949	1.949	1.949	1.949	1.949	1.905	1.780	1.
AVG LIFE	4.69	4.07	4.07	4.07	4.07	4.07	4.07	3.62	2.78	2
DURATION	4.34	3.80	3.80	3.80	3.80	3.80	3.80	3.41	2.65	2
FIRST PAY	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5.
LAST PAY	6/11	4/10	4/10	4/10	4/10	4/10	4/10	10/08	9/06	9.

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APR 23 2002 11:05 FR NATIONSBANK MBS GROUP704 335 5904 TO 917035585811 P.21/26

PRINT TIME: APR. 23. 2:27PM

RECEIVED TIME APR. 23. 2:20PM

Bond: ISUB Balance: 8,550,000 Coupon: 6.500000

Delay: 24 Class Factor: 1.00 Accruing Since: 4/01/2002
Settlement Date: 4/30/2002 WHOLE 30 year WAC: 6.98 WAM: 358.00

Months 480	PSA 100	PSA 150	PSA 200	PSA 250	PSA 275	PSA 300	PSA 400	PSA 500	PSA 750	PS 100
96- 0	7.014	7.042	7.066	7.088	7.098	7.108	7.141	7.169	7.224	7.
96- 4	6.999	7.025	7.049	7.070	7.080	7.089	7.122	7.148	7.201	7.
96- 8	6.983	7.009	7.032	7.052	7.062	7.071	7.102	7.128	7.178	7.
96-12	6.968	6.993	7.015	7.034	7.043	7.052	7.082	7.107	7.155	7.
96-16	6.953	6.977	6.998	7.017	7.025	7.033	7.062	7.086	7.133	7.
96-20	6.938	6.960	6.981	6.999	7.007	7.015	7.042	7.065	7.110	7.
96-24	6.923	6.944	6.964	6.981	6.989	6.996	7.023	7.045	7.087	7.
96-28	6.907	6.928	6.947	6.963	6.971	6.978	7.003	7.024	7.065	7.
97- 0	6.892	6.912	6.930	6.945	6.953	6.959	6.984	7.004	7.042	7.
97- 4	6.877	6.896	6.913	6.928	6.935	6.941	6.964	6.983	7.020	7.
*97- 8	6.862	6.880	6.896	6.910	6.917	6.923	6.944	6.962	6.997	7.
97-12	6.847	6.864	6.879	6.892	6.899	6.904	6.925	6.942	6.975	7.
97-16	6.832	6.848	6.862	6.875	6.881	6.886	6.905	6.922	6.953	7.02
97-20	6.817	6.832	6.845	6.857	6.863	6.868	6.886	6.901	6.930	6.99
97-24	6.802	6.816	6.829	6.840	6.845	6.850	6.867	6.881	6.908	6.96
97-28	6.787	6.800	6.812	6.822	6.827	6.831	6.847	6.860	6.886	6.94
98- 0	6.772	6.784	6.795	6.805	6.809	6.813	6.828	6.840	6.864	6.91
98- 4	6.758	6.769	6.779	6.787	6.791	6.795	6.809	6.820	6.842	6.89
98- 8	6.743	6.753	6.762	6.770	6.774	6.777	6.789	6.800	6.819	6.
98-12	6.728	6.737	6.745	6.753	6.756	6.759	6.770	6.779	6.797	6.
98-16	6.713	6.721	6.729	6.735	6.738	6.741	6.751	6.759	6.775	6.
AVG LIFE	14.78	13.23	12.06	11.16	10.79	10.46	9.44	8.74	7.66	6.
DURATION	8.50	7.99	7.58	7.24	7.10	6.97	6.55	6.24	5.70	4
FIRST PAY	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5,
LAST PAY	2/32	2/32	2/32	2/32	2/32	2/32	2/32	2/32	5/31	2,

This Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "material"), is for your private information and Banc of America Securities LLC (the "Underwriter") is not soliciting any action based upon it. This material is not to be construed as an offer to sell or the solicitation of any offer to buy any security in any jurisdiction where such an offer or would be illegal. This material is based on information that the Underwriter consider reliable, but the Underwriter does not represent that it is accurate or complete and it should not be relied u By accepting this material the recipient agrees that it will not distribute or provide the material to any other person. The information contained in this material may pertain to securities that u not sold. The information contained in this material may be based on assumptions regarding market conditions and other matters as reflected herein. The Underwriter makes no representation regarding reasonableness of such assumptions or the likelihood that any of such assumptions will coincide with actual market conditions or events, and this material should not be relied upon for such purpo Underwriter and its affiliates, officers, directors, partners and employees, including persons involved in the preparation or issuance of this material may, from time to time, have long or short po buy and sell, the securities mentioned therein or derivatives thereof (including options). This material may be filed with the Securities and Exchange Commission (the "SEC") and incorporated by re an effective registration statement previously filed with the SEC under Rule 415 of the Securities Act of 1933, including all cases where the material does not pertain to securities that are ultimat for sale pursuant to such registration statement. Information contained in this material is current as of the date appearing on this material only. Information in this material regarding any asset securities discussed herein supersedes all prior information regarding such assets. Any information in the material, whether regarding the assets backing any securities discussed herein or otherwi superseded by the information contained in any final prospectus for any securities actually sold to you. This material is furnished solely by the Underwriter and not by the issuer of the securities. issuer of the securities has not prepared, reviewed or participated in the preparation of this material, is not responsible for the accuracy of this material and as not authorized the dissemination material. The Underwriter is acting as underwriter and not acting as agent for the issuer in connection with the proposed transaction.

APR 23 2002 11:06 FR NATIONSBANK MBS GROUP704 335 5904 TO 917035585811 P.22/26

RECEIVED TIME APR. 23. 2:20PM PRINT TIME APR. 23. 2:27PM

Bond: ISUB Balance: 8,550,000 Coupon: 6.500000

Delay: 24 Class Factor: 1.00 Accruing Since: 4/01/2002
Settlement Date: 4/30/2002 WHOLE 30 year WAC: 6.98 WAM: 358.00

Months 480	PSA 100	PSA 150	PSA 200	PSA 250	PSA 275	PSA 300	PSA 400	PSA 500	PSA 750	PSA 100
90- 0	7.789	7.865	7.933	7.994	8.022	8.048	8.140	8.217	8.366	8.
90- 4	7.772	7.847	7.914	7.974	8.001	8.027	8.119	8.194	8.341	8.
90- 8	7.755	7.829	7.896	7.954	7.981	8.007	8.097	8.171	8.317	8.
90-12	7.738	7.811	7.877	7.935	7.961	7.987	8.075	8.149	8.292	8.
90-16	7.721	7.794	7.858	7.915	7.941	7.966	8.054	8.126	8.267	8.
90-20	7.704	7.776	7.839	7.895	7.921	7.946	8.032	8.103	8.242	8.
90-24	7.688	7.758	7.820	7.876	7.901	7.925	8.010	8.081	8.218	8.
90-28	7.671	7.740	7.802	7.856	7.881	7.905	7.989	8.058	8.193	8.
91- 0	7.654	7.722	7.783	7.837	7.862	7.885	7.967	8.036	8.169	8.
91- 4	7.637	7.705	7.764	7.817	7.842	7.865	7.946	8.013	8.144	8.
*91- 8	7.621	7.687	7.746	7.798	7.822	7.845	7.925	7.991	8.120	8.
91-12	7.604	7.669	7.727	7.779	7.802	7.825	7.903	7.968	8.096	8.
91-16	7.588	7.652	7.709	7.759	7.782	7.804	7.882	7.946	8.071	8.35
91-20	7.571	7.634	7.690	7.740	7.763	7.784	7.861	7.924	8.047	8.32
91-24	7.555	7.617	7.672	7.721	7.743	7.764	7.839	7.902	8.023	8.29
91-28	7.538	7.599	7.653	7.701	7.724	7.745	7.818	7.879	7.998	8.26
92- 0	7.522	7.582	7.635	7.682	7.704	7.725	7.797	7.857	7.974	8.23
92- 4	7.505	7.564	7.617	7.663	7.685	7.705	7.776	7.835	7.950	8.20
92- 8	7.489	7.547	7.598	7.644	7.665	7.685	7.755	7.813	7.926	8.
92-12	7.473	7.529	7.580	7.625	7.646	7.665	7.734	7.791	7.902	8.
92-16	7.456	7.512	7.562	7.606	7.626	7.645	7.713	7.769	7.878	8.
AVG LIFE	14.78	13.23	12.06	11.16	10.79	10.46	9.44	8.74	7.66	6.
DURATION	8.19	7.71	7.33	7.02	6.89	6.77	6.37	6.08	5.58	4
FIRST PAY	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5,
LAST PAY	2/32	2/32	2/32	2/32	2/32	2/32	2/32	2/32	5/31	2,

his Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "Material"), is for your private information and Banc of America Securities LLC (the "Underwriter") s not soliciting any action based upon it. This material is not to be construed as an offer to sell or the solicitation of any offer to buy any security in any jurisdiction where such an offer or ould be illegal. This material is based on information that the Underwriter consider reliable, but the Underwriter does not represent that it is accurate or complete and it should not be relied u y accepting this material the recipient agrees that it will not distribute or provide the material to any other person. The information contained in this material may pertain to securities that u ot sold. The information contained in this material may be based on assumptions regarding market conditions and other matters as reflected herein. The Underwriter makes no representation regardin easonableness of such assumptions or the likelihood that any of such assumptions will coincide with actual market conditions or events, and this material should not be relied upon for such purpo nderwriter and its affiliates, officers, directors, partners and employees, including persons involved in the preparation or issuance of this material may, from time to time, have long or short po uy and sell, the securities mentioned therein or derivatives thereof (including options). This material may be filed with the Securities and Exchange Commission (the "SEC") and incorporated by ref n effective registration statement previously filed with the SEC under Rule 415 of the Securities Act of 1933, including all cases where the material does not pertain to securities that are ultimat or sale pursuant to such registration statement. Information contained in this material is current as of the date appearing on this material only. Information in this material regarding any asset ecurities discussed herein supersedes all prior information regarding such assets. Any information in the material, whether regarding the assets backing any securities discussed herein or otherwi uperseded by the information contained in any final prospectus for any securities actually sold to you. This material is furnished solely by the Underwriter and not by the issuer of the securities. ssuer of the securities has not prepared, reviewed or participated in the preparation of this material, is not responsible for the accuracy of this material and as not authorized the dissemination aterial. The Underwriter is acting as underwriter and not acting as agent for the issuer in connection with the proposed transaction.

APR 23 2002 11:06 FR NATIONSBANK MES GROUP704 335 5904 TO 917035585811 P.23/26

RECEIVED TIME APR. 23. 2:20PM PRINT TIME APR. 23. 2:27PM

User ID: briang Deals Directory: /net/cltffp65/RER_Prod/home/intex/deals/briang Date: 04/19/2002 11:09:06

Bond: ISUB Balance: 8,550,000 Coupon: 6.500000

Delay: 24 Class Factor: 1.00 Accruing Since: 4/01/2002
Settlement Date: 4/30/2002 WHOLE 30 year WAC: 6.98 WAM: 358.00

Months 480	PSA 100	PSA 150	PSA 200	PSA 250	PSA 275	PSA 300	PSA 400	PSA 500	PSA 750	PSA 1000
76- 0	9.966	10.170	10.350	10.509	10.582	10.651	10.893	11.094	11.487	12.
76- 4	9.944	10.147	10.326	10.484	10.556	10.625	10.865	11.065	11.456	12.
76- 8	9.922	10.124	10.301	10.458	10.530	10.598	10.838	11.036	11.424	12.
76-12	9.899	10.100	10.277	10.433	10.505	10.572	10.810	11.007	11.393	12.
76-16	9.877	10.077	10.252	10.408	10.479	10.546	10.782	10.978	11.362	12.
76-20	9.855	10.054	10.228	10.383	10.453	10.520	10.755	10.950	11.331	12.
76-24	9.833	10.030	10.204	10.357	10.428	10.494	10.727	10.921	11.300	12.
76-28	9.811	10.007	10.180	10.332	10.402	10.468	10.700	10.893	11.269	12.
77- 0	9.790	9.984	10.155	10.307	10.376	10.442	10.673	10.864	11.239	12.
77- 4	9.768	9.961	10.131	10.282	10.351	10.416	10.645	10.836	11.208	12.
*77- 8	9.746	9.938	10.107	10.257	10.326	10.390	10.618	10.807	11.177	12.
77-12	9.724	9.915	10.083	10.232	10.300	10.365	10.591	10.779	11.147	11.
77-16	9.703	9.892	10.060	10.207	10.275	10.339	10.564	10.751	11.116	11.94
77-20	9.681	9.870	10.036	10.183	10.250	10.314	10.537	10.723	11.086	11.90
77-24	9.660	9.847	10.012	10.158	10.225	10.288	10.510	10.695	11.055	11.87
77-28	9.638	9.824	9.988	10.133	10.200	10.263	10.483	10.667	11.025	11.83
78- 0	9.617	9.802	9.965	10.109	10.175	10.237	10.457	10.639	10.995	11.80
78- 4	9.595	9.779	9.941	10.084	10.150	10.212	10.430	10.611	10.965	11.76
78- 8	9.574	9.757	9.917	10.060	10.125	10.187	10.403	10.583	10.934	11.
78-12	9.553	9.734	9.894	10.035	10.100	10.161	10.377	10.555	10.904	11.
78-16	9.532	9.712	9.870	10.011	10.075	10.136	10.350	10.527	10.874	11.
AVG LIFE	14.78	13.23	12.06	11.16	10.79	10.46	9.44	8.74	7.66	6.
DURATION	7.40	7.01	6.70	6.45	6.34	6.24	5.92	5.68	5.25	4.
FIRST PAY	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/
LAST PAY	2/32	2/32	2/32	2/32	2/32	2/32	2/32	2/32	5/31	2/

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APR 23 2002 11:06 FR NATIONSBANK MBS GROUP704 335 5904 TO 917035585811 P.24/26

PRINT TIME APR 23 2:27PM
RECEIVED TIME APR 23 2:20PM

User ID: briang Deals Directory: /net/cltffp65/RER_Prod/home/intex/deals/briang Date: 04/19/2002 10:24:41

Bond: ISUB Balance: 8,550,000 Coupon: 6.500000

Delay: 24 Class Factor: 1.00 Accruing Since: 4/01/2002
Settlement Date: 4/30/2002 WHOLE 30 year WAC: 6.98 WAM: 358.00

Months 480	PSA 100	PSA 150	PSA 200	PSA 250	PSA 275	PSA 300	PSA 400	PSA 500	PSA 750	PSA 100
54- 0	15.167	15.615	16.005	16.347	16.503	16.650	17.169	17.602	18.459	20.
54- 4	15.127	15.574	15.963	16.303	16.459	16.606	17.123	17.555	18.408	20.
54- 8	15.088	15.534	15.920	16.260	16.415	16.562	17.077	17.507	18.358	20.
54-12	15.049	15.493	15.878	16.217	16.371	16.517	17.031	17.460	18.308	20.
54-16	15.010	15.452	15.837	16.174	16.328	16.473	16.985	17.412	18.258	20.
54-20	14.971	15.412	15.795	16.131	16.285	16.430	16.940	17.365	18.208	20.
54-24	14.932	15.372	15.753	16.088	16.241	16.386	16.894	17.319	18.158	20.
54-28	14.894	15.332	15.712	16.046	16.198	16.342	16.849	17.272	18.108	20.
55- 0	14.855	15.292	15.671	16.004	16.155	16.299	16.804	17.225	18.059	19.
*55- 8	14.817	15.252	15.630	15.961	16.113	16.256	16.759	17.179	18.009	19.
55-12	14.779	15.212	15.589	15.919	16.070	16.213	16.714	17.133	17.960	19.
55-16	14.741	15.173	15.548	15.877	16.028	16.170	16.670	17.087	17.911	19.
55-20	14.703	15.133	15.507	15.836	15.986	16.127	16.625	17.041	17.862	19.77
55-24	14.665	15.094	15.467	15.794	15.943	16.085	16.581	16.995	17.813	19.71
55-28	14.628	15.055	15.426	15.753	15.901	16.042	16.537	16.949	17.765	19.65
56- 0	14.591	15.016	15.386	15.711	15.860	16.000	16.493	16.904	17.717	19.60
56- 4	14.553	14.978	15.346	15.670	15.818	15.958	16.449	16.859	17.668	19.54
56- 8	14.516	14.939	15.306	15.629	15.776	15.916	16.405	16.813	17.620	19.49
56-12	14.479	14.900	15.267	15.588	15.735	15.874	16.362	16.768	17.572	19.
56-16	14.442	14.862	15.227	15.547	15.694	15.832	16.318	16.724	17.525	19.
	14.406	14.824	15.188	15.507	15.653	15.790	16.275	16.679	17.477	19.
AVG LIFE	14.78	13.23	12.06	11.16	10.79	10.46	9.44	8.74	7.66	6.0
DURATION	5.89	5.67	5.49	5.34	5.27	5.21	5.01	4.86	4.57	3
FIRST PAY	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5
LAST PAY	2/32	2/32	2/32	2/32	2/32	2/32	2/32	2/32	5/31	2

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APR 23 2002 11:06 FR NATIONSBANK MBS GROUP704 335 5904 TO 917035585811 P.25/26
RECEIVED TIME APR. 23. 2:27PM PRINT TIME APR. 23. 2:20PM

Bond: ISUB Balance: 8,550,000 Coupon: 6.500000

Delay: 24 Class Factor: 1.00 Accruing Since: 4/01/2002
Settlement Date: 4/30/2002 WHOLE 30 year WAC: 6.98 WAM: 358.00

Months 480	PSA 100	PSA 150	PSA 200	PSA 250	PSA 275	PSA 300	PSA 400	PSA 500	PSA 750	PS 10
23- 0	36.251	37.009	37.676	38.271	38.547	38.810	39.757	40.575	42.276	46.5
23- 4	36.059	36.817	37.484	38.079	38.355	38.618	39.564	40.381	42.079	46.3
23- 8	35.869	36.628	37.294	37.889	38.165	38.427	39.373	40.189	41.884	46.1
23-12	35.681	36.440	37.107	37.701	37.977	38.239	39.184	39.999	41.691	45.9
23-16	35.495	36.254	36.921	37.515	37.791	38.053	38.996	39.811	41.500	45.7
23-20	35.312	36.070	36.737	37.331	37.606	37.868	38.811	39.624	41.310	45.5
23-24	35.130	35.889	36.555	37.149	37.424	37.686	38.627	39.440	41.123	45.36
23-28	34.950	35.709	36.375	36.969	37.243	37.505	38.446	39.257	40.937	45.1
24- 0	34.771	35.530	36.196	36.790	37.064	37.326	38.265	39.076	40.752	44.9
24- 4	34.595	35.354	36.020	36.613	36.887	37.148	38.087	38.896	40.570	44.7
*24- 8	34.420	35.179	35.845	36.438	36.712	36.973	37.910	38.718	40.389	44.5
24-12	34.247	35.007	35.672	36.264	36.538	36.799	37.735	38.542	40.209	44.4
24-16	34.076	34.835	35.500	36.093	36.366	36.627	37.562	38.367	40.032	44.21
24-20	33.907	34.666	35.331	35.922	36.196	36.456	37.390	38.194	39.855	44.02
24-24	33.739	34.498	35.163	35.754	36.027	36.287	37.220	38.023	39.681	43.84
24-28	33.573	34.332	34.996	35.587	35.860	36.119	37.051	37.853	39.508	43.65
25- 0	33.409	34.167	34.831	35.421	35.694	35.953	36.884	37.685	39.336	43.47
25- 4	33.246	34.004	34.668	35.258	35.530	35.789	36.719	37.518	39.166	43.29
25- 8	33.085	33.843	34.506	35.095	35.367	35.626	36.555	37.352	38.997	43.11
25-12	32.926	33.683	34.346	34.934	35.206	35.465	36.392	37.189	38.830	42.93
25-16	32.767	33.525	34.187	34.775	35.047	35.305	36.231	37.026	38.664	42.75
AVG LIFE	14.78	13.23	12.06	11.16	10.79	10.46	9.44	8.74	7.66	6.07
DURATION	2.90	2.90	2.90	2.89	2.89	2.89	2.87	2.85	2.80	2.6
FIRST PAY	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/02	5/0
LAST PAY	2/32	2/32	2/32	2/32	2/32	2/32	2/32	2/32	5/31	2/2

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