U.S. Securities and Exchange Commission
Washington, D.C. 20549

02013260

OMB APPROVAL
OMB Number: 3235-0327
Expires: July 31, 2004
Estimated average burden
hours per response.... 0.15

RECEIVED JAN 29 2002

FORM SE

FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS BY ELECTRONIC FILERS

Residential Funding Mortage Securities I, Inc.
Exact Name of Registrant as Specified in Charter

0000774352
Registrant CIK Number

Current Report on Form 8-K FOR 1-28-02
Electronic Report, Schedule or Registration Statement of Which the Documents Are a Part (give period of report)

333-~~69998~~ 57481
SEC File Number of Registration Statement

____
Name of Person Filing the Document
(if Other than the Registrant)

PROCESSED
FEB 15 2002
P
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 Minneapolis, State of Minnesota, on the 25th day of January, 2002.

Residential Funding Mortgage Securities I, Inc.
(Registrant)

By: ________________________
Randy Van Zee
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 ________, 2002, that the information set forth in this statement is true and complete.

By: ________________________
(Name)

____
(Title)

Pmt Rule
----

1 Pay B1 until balance is reduced to zero with junior principal defined below

2 Pay A4 a percentage, defined here, of the senior principal defined below

The percentage is the product of 1) the fraction, the numerator of which is the A4 balance and the denumerator is the total senior balance, prior to payment on that payment date, and 2) the percentage defined below.

Period	Percentage
61 - 72	30%
73 - 84	40%
85 - 96	60%
97 - 108	80%
109 and after	100%

3 Pay A11, A12, A13 sequentially, the product of i) the remaining principal and ii) the fraction, the numerator of which is the sum of the outstanding balances of A11, A12 and A13, and the denumerator of which is the total outstanding senior bond balances.

4 Accrete A3

5 Pay to the following with A3 accrued interest:
i) TO A2, A10 sequentially
ii) TO A9, A7, A8 pro-rata
iii TO A3

6 Pay CONCURRENTLY to the following:

a) PAY
USING 0.219092572377 of the principal available after payment to A11, A12, A13 in rule 3
i) TO A1

b) PAY
USING 0.192186466998 of the principal available after payment to A11, A12, A13 in rule 3
i) TO A6
THE MAXIMUM of i) 0, ii) A6 outstanding balance - 20,000,000

ii) TO A5 (95% of the remaining principal) and A6 (5% of the remaining principal)

iii)TO A5, A6 sequentially

7 Pay A9 the product of i) the remaining principal and ii) the fraction, the numerator of which is the outstanding balances of A9, and the denumerator of which is the sum of the outstanding balances of A7, A8 and A9.

8 Pay A8 if A8 outstanding balance is greater than 22,711,300

9 Pay A7 (95% of the remaining principal) and A8 (5% of the remaining principal)

10 Pay A7, A8 pro-rata

11 Pay A2, A10, A3, A4, B1 with the remaining principal

NO

Senior Principal
The sum of 1) a fraction, the numerator of which is the total senior balance and the denumerator is the total bond balance, prior to payment on that payment date, of schedule principal, 2) a percentage, defined below, of prepayment

The percentage is the sum of 1) the fraction, the numerator of which is the total senior balance and the denumerator is the total bond balance, prior to payment on that payment date, 2) the product of i) the fraction, the numerator of which is the total junior balance and the denumerator is the total bond balance, prior to payment on that payment date, and ii) the percentage defined below

Period	Percentage
61 - 72	70%
73 - 84	60%
85 - 96	40%
97 - 108	20%
109 and after	0%

Junior Principal
Total principal received minus senior principal

Pass Thru Rate
6.25%

XS Interest
XS recieves the excess of i) Net Interest received over ii) Mortgage Balance * Pass Thru Rate / 12

Summary

COLLATERAL :	Coupon	Amount	WAC	WAM	Age
30YR WL	6.650%	930,500,327	6.900%	29- 9	0- 3

SETTLEMENT : JAN 30, 2002
PREPAY : 300% PSA
FIRST PAY : FEB 25, 2002

LIB1 : 2.09000% LIB1 INDEX
PRICING : 300 PSA

U.S. Treasury Yield Curve :

Year :	0.247	0.496	1.970	4.844	9.592
Yield :	1.608	1.635	2.788	4.081	4.896

Spreads Off Tsys: / Price Sensitivity

Year Sprd B.P.	Par Amount $ Change	Eff. Coupon	Days To 1st Pmt	Sett	Yrs Of Principal Paydown: From	To	Avg Life	Mod. Duration	$/.01	Price	Cash Flow Yield
ASSET	930,500,327	6.6500			2/02-	10/31	5.56				
CMOs	930,500,327	6.6500			2/02-	10/31	5.56				
A-1-SEQ	114,000,000	6.2500	54	29	2/02-	6/09	3.35				
A-2-AD	25,016,400	5.5000	54	29	2/02-	8/09	4.47				
A2A - I	25,016,400NP	0.7500	54	29	2/02-	8/09	4.47				
A-3-SEQ-	37,146,800	6.2500	54	29	5/11-	10/31	13.57				
A-4-NAS	92,970,000	6.2500	54	29	2/07-	10/31	11.02				
A-5-SEQ	50,000,000	6.2500	54	29	3/04-	5/07	3.55				
A-6-SEQ	50,000,000	6.2500	54	29	2/02-	6/09	3.15				
A-7-SEQ	50,000,000	6.2500	54	29	3/04-	4/07	3.51				
A-8-SEQ	50,000,000	6.2500	54	29	2/02-	7/09	3.25				
A-9-SEQ	208,436,800	6.2500	54	29	2/02-	7/09	3.38				
A-10-AD	43,100,000	6.2500	54	29	8/09-	5/11	8.38				
A-11-SEQ	148,500,000	6.2500	54	29	2/02-	6/09	3.34				
A-12-SEQ	20,830,000	6.2500	54	29	6/09-	3/14	9.26				
A-13-SEQ	10,000,000	6.2500	54	29	3/14-	10/31	16.19				
B-1-PPLO	30,500,327	6.2500	54	29	2/02-	10/31	10.44				
XS - I	930,500,327NP	0.4000	54	29	2/02-	10/31	5.56				

10

Analytics

NO

Salomon Smith Barney
Tue Jan 22, 2002 14:12:18

TRANCHE : A-1-SEQ YIELD TABLE
SETTLE DATE : 01/30/2002
AMOUNT : 114,000,000
FIRST PAYMENT DATE : 02/25/2002
COUPON : 6.25000

PSA	0	100	300	400	500
96.00000	6.710	6.989	7.622	7.892	8.130
96.25000	6.683	6.941	7.530	7.780	8.001
96.50000	6.656	6.894	7.438	7.669	7.873
96.75000	6.629	6.848	7.346	7.558	7.745
97.00000	6.603	6.801	7.255	7.448	7.618
97.25000	6.576	6.755	7.164	7.338	7.491
97.50000	6.549	6.709	7.073	7.228	7.365
97.75000	6.523	6.663	6.983	7.119	7.239
98.00000	6.496	6.617	6.893	7.010	7.114
98.25000	6.470	6.572	6.803	6.902	6.989
98.50000	6.444	6.526	6.714	6.794	6.865
98.75000	6.418	6.481	6.625	6.687	6.741
99.00000	6.392	6.436	6.537	6.580	6.618
99.25000	6.366	6.391	6.449	6.473	6.495
99.50000	6.340	6.347	6.361	6.367	6.373
99.75000	6.315	6.302	6.274	6.261	6.251
100.00000	6.289	6.258	6.186	6.156	6.129
100.25000	6.264	6.214	6.100	6.051	6.008
100.50000	6.239	6.170	6.013	5.946	5.887
100.75000	6.213	6.127	5.927	5.842	5.767
101.00000	6.188	6.083	5.841	5.738	5.648
101.25000	6.163	6.040	5.756	5.635	5.528
101.50000	6.138	5.997	5.671	5.532	5.410
101.75000	6.113	5.954	5.586	5.429	5.291
102.00000	6.089	5.911	5.501	5.327	5.173
102.25000	6.064	5.868	5.417	5.225	5.056
102.50000	6.039	5.826	5.333	5.124	4.939
102.75000	6.015	5.784	5.250	5.022	4.822
103.00000	5.991	5.742	5.166	4.922	4.706
103.25000	5.966	5.700	5.083	4.821	4.590
103.50000	5.942	5.658	5.001	4.721	4.475
103.75000	5.918	5.616	4.918	4.622	4.360
104.00000	5.894	5.575	4.836	4.522	4.246
WAL	17.58	7.98	3.35	2.69	2.30
DUR @					
100.00000	9.76	5.64	2.86	2.36	2.05
START	2/02	2/02	2/02	2/02	2/02
END	6/29	7/21	6/09	8/07	7/06

Salomon Smith Barney
Tue Jan 22, 2002 14:12:18

TRANCHE : A-3-SEQ- YIELD TABLE
SETTLE DATE : 01/30/2002
AMOUNT : 37,146,800
FIRST PAYMENT DATE : 02/25/2002
COUPON : 6.25000

PSA	0	100	300	400	500
96.00000	6.470	6.498	6.628	6.749	6.932
96.25000	6.460	6.486	6.607	6.719	6.890
96.50000	6.450	6.474	6.586	6.690	6.847
96.75000	6.440	6.463	6.565	6.660	6.805
97.00000	6.431	6.451	6.544	6.631	6.762
97.25000	6.421	6.439	6.524	6.602	6.720
97.50000	6.411	6.428	6.503	6.572	6.678
97.75000	6.402	6.416	6.482	6.543	6.636
98.00000	6.392	6.404	6.461	6.514	6.594
98.25000	6.383	6.393	6.441	6.485	6.552
98.50000	6.373	6.381	6.420	6.456	6.511
98.75000	6.364	6.370	6.400	6.427	6.469
99.00000	6.354	6.359	6.379	6.399	6.428
99.25000	6.345	6.347	6.359	6.370	6.387
99.50000	6.335	6.336	6.339	6.341	6.346
99.75000	6.326	6.324	6.318	6.313	6.305
100.00000	6.316	6.313	6.298	6.285	6.264
100.25000	6.307	6.302	6.278	6.256	6.223
100.50000	6.298	6.290	6.258	6.228	6.182
100.75000	6.288	6.279	6.238	6.200	6.142
101.00000	6.279	6.268	6.218	6.172	6.101
101.25000	6.270	6.257	6.198	6.144	6.061
101.50000	6.260	6.246	6.178	6.116	6.020
101.75000	6.251	6.235	6.158	6.088	5.980
102.00000	6.242	6.223	6.139	6.060	5.940
102.25000	6.233	6.212	6.119	6.032	5.900
102.50000	6.223	6.201	6.099	6.005	5.860
102.75000	6.214	6.190	6.080	5.977	5.821
103.00000	6.205	6.179	6.060	5.950	5.781
103.25000	6.196	6.168	6.041	5.922	5.741
103.50000	6.187	6.157	6.021	5.895	5.702
103.75000	6.178	6.147	6.002	5.868	5.663
104.00000	6.169	6.136	5.982	5.840	5.623
WAL	27.65	23.70	13.57	9.46	6.31
DUR @					
100.00000	26.48	21.99	12.33	8.77	6.09
START	8/26	6/20	5/11	11/08	7/07
END	10/31	10/31	10/31	10/31	11/09

Salomon Smith Barney
Tue Jan 22, 2002 14:12:18

TRANCHE : A-4-NAS YIELD TABLE
SETTLE DATE : 01/30/2002
AMOUNT : 92,970,000
FIRST PAYMENT DATE : 02/25/2002
COUPON : 6.25000

PSA	0	100	300	400	500
96.00000	6.664	6.728	6.823	6.858	6.897
96.25000	6.640	6.699	6.787	6.821	6.856
96.50000	6.617	6.671	6.753	6.783	6.816
96.75000	6.593	6.643	6.718	6.746	6.776
97.00000	6.569	6.615	6.683	6.709	6.736
97.25000	6.546	6.587	6.649	6.672	6.696
97.50000	6.523	6.559	6.614	6.635	6.657
97.75000	6.500	6.532	6.580	6.598	6.617
98.00000	6.476	6.504	6.546	6.561	6.578
98.25000	6.453	6.477	6.512	6.525	6.539
98.50000	6.430	6.449	6.478	6.488	6.500
98.75000	6.408	6.422	6.444	6.452	6.461
99.00000	6.385	6.395	6.410	6.416	6.422
99.25000	6.362	6.368	6.377	6.380	6.383
99.50000	6.339	6.341	6.343	6.344	6.345
99.75000	6.317	6.314	6.310	6.308	6.306
100.00000	6.294	6.287	6.276	6.272	6.268
100.25000	6.272	6.261	6.243	6.237	6.230
100.50000	6.250	6.234	6.210	6.201	6.192
100.75000	6.228	6.208	6.177	6.166	6.154
101.00000	6.206	6.181	6.145	6.131	6.116
101.25000	6.184	6.155	6.112	6.096	6.078
101.50000	6.162	6.129	6.080	6.061	6.041
101.75000	6.140	6.103	6.047	6.026	6.003
102.00000	6.118	6.077	6.015	5.991	5.966
102.25000	6.096	6.051	5.983	5.957	5.929
102.50000	6.075	6.025	5.950	5.922	5.892
102.75000	6.053	5.999	5.919	5.888	5.855
103.00000	6.032	5.974	5.887	5.854	5.818
103.25000	6.010	5.948	5.855	5.819	5.781
103.50000	5.989	5.923	5.823	5.785	5.745
103.75000	5.968	5.898	5.792	5.752	5.708
104.00000	5.947	5.872	5.760	5.718	5.672
WAL	21.24	15.78	11.02	9.87	8.88
DUR @					
100.00000	11.11	9.31	7.50	6.99	6.51
START	2/07	2/07	2/07	2/07	2/07
END	10/31	10/31	10/31	10/31	10/31

Salomon Smith Barney
Tue Jan 22, 2002 14:12:18

TRANCHE : A-5-SEQ
SETTLE DATE : 01/30/2002
AMOUNT : 50,000,000
FIRST PAYMENT DATE : 02/25/2002
COUPON : 6.25000

YIELD TABLE

PSA	0	100	300	400	500
96.00000	6.664	6.926	7.526	7.763	7.972
96.25000	6.640	6.883	7.440	7.661	7.855
96.50000	6.617	6.841	7.356	7.559	7.738
96.75000	6.593	6.799	7.271	7.458	7.622
97.00000	6.569	6.757	7.187	7.357	7.506
97.25000	6.546	6.715	7.103	7.256	7.391
97.50000	6.523	6.673	7.019	7.155	7.276
97.75000	6.500	6.632	6.936	7.055	7.161
98.00000	6.476	6.591	6.852	6.956	7.047
98.25000	6.453	6.549	6.769	6.856	6.933
98.50000	6.430	6.508	6.687	6.757	6.819
98.75000	6.408	6.467	6.604	6.659	6.706
99.00000	6.385	6.427	6.522	6.560	6.594
99.25000	6.362	6.386	6.441	6.462	6.481
99.50000	6.339	6.345	6.359	6.364	6.369
99.75000	6.317	6.305	6.278	6.267	6.257
100.00000	6.294	6.265	6.197	6.170	6.146
100.25000	6.272	6.225	6.116	6.073	6.035
100.50000	6.250	6.185	6.035	5.977	5.925
100.75000	6.228	6.145	5.955	5.880	5.814
101.00000	6.205	6.105	5.875	5.784	5.705
101.25000	6.183	6.066	5.795	5.689	5.595
101.50000	6.161	6.026	5.716	5.594	5.486
101.75000	6.139	5.987	5.637	5.499	5.377
102.00000	6.118	5.948	5.558	5.404	5.269
102.25000	6.096	5.908	5.479	5.310	5.161
102.50000	6.074	5.870	5.400	5.216	5.053
102.75000	6.053	5.831	5.322	5.122	4.945
103.00000	6.031	5.792	5.244	5.028	4.838
103.25000	6.010	5.754	5.166	4.935	4.732
103.50000	5.988	5.715	5.089	4.842	4.625
103.75000	5.967	5.677	5.012	4.750	4.519
104.00000	5.946	5.639	4.935	4.657	4.413
WAL	20.22	8.35	3.55	2.90	2.49
DUR @					
100.00000	11.10	6.19	3.07	2.57	2.24
START	1/16	3/06	3/04	11/03	9/03
END	2/27	12/15	5/07	3/06	7/05

Salomon Smith Barney
Tue Jan 22, 2002 14:12:18

TRANCHE : A-6-SEQ YIELD TABLE
SETTLE DATE : 01/30/2002
AMOUNT : 50,000,000
FIRST PAYMENT DATE : 02/25/2002
COUPON : 6.25000

PSA	0	100	300	400	500
96.00000	6.772	7.067	7.736	8.047	8.323
96.25000	6.740	7.014	7.635	7.924	8.180
96.50000	6.709	6.961	7.534	7.801	8.038
96.75000	6.677	6.908	7.434	7.678	7.896
97.00000	6.646	6.856	7.335	7.557	7.754
97.25000	6.615	6.804	7.235	7.436	7.614
97.50000	6.584	6.752	7.137	7.315	7.474
97.75000	6.553	6.701	7.038	7.195	7.334
98.00000	6.523	6.650	6.941	7.076	7.196
98.25000	6.492	6.599	6.843	6.957	7.058
98.50000	6.462	6.548	6.746	6.839	6.920
98.75000	6.432	6.498	6.650	6.721	6.783
99.00000	6.402	6.448	6.554	6.603	6.647
99.25000	6.372	6.398	6.459	6.487	6.512
99.50000	6.342	6.348	6.363	6.370	6.377
99.75000	6.312	6.299	6.269	6.255	6.242
100.00000	6.283	6.250	6.175	6.140	6.109
100.25000	6.253	6.201	6.081	6.025	5.975
100.50000	6.224	6.153	5.988	5.911	5.843
100.75000	6.195	6.105	5.895	5.797	5.711
101.00000	6.166	6.057	5.802	5.684	5.579
101.25000	6.137	6.009	5.710	5.571	5.449
101.50000	6.108	5.961	5.618	5.459	5.318
101.75000	6.079	5.914	5.527	5.348	5.189
102.00000	6.051	5.867	5.436	5.237	5.060
102.25000	6.022	5.820	5.346	5.126	4.931
102.50000	5.994	5.774	5.256	5.016	4.803
102.75000	5.966	5.727	5.166	4.906	4.675
103.00000	5.938	5.681	5.077	4.797	4.549
103.25000	5.910	5.636	4.988	4.688	4.422
103.50000	5.882	5.590	4.900	4.580	4.296
103.75000	5.854	5.545	4.812	4.472	4.171
104.00000	5.826	5.499	4.724	4.364	4.046
WAL	14.95	7.61	3.15	2.49	2.10
DUR @ 100.00000	8.43	5.09	2.65	2.16	1.86
START	2/02	2/02	2/02	2/02	2/02
END	6/29	7/21	6/09	8/07	7/06

Salomon Smith Barney
Tue Jan 22, 2002 14:12:18

TRANCHE : A-7-SEQ YIELD TABLE
SETTLE DATE : 01/30/2002
AMOUNT : 50,000,000
FIRST PAYMENT DATE : 02/25/2002
COUPON : 6.25000

PSA	0	100	300	400	500
96.00000	6.674	6.942	7.538	7.790	7.974
96.25000	6.649	6.899	7.452	7.686	7.857
96.50000	6.625	6.855	7.366	7.582	7.740
96.75000	6.601	6.812	7.281	7.479	7.624
97.00000	6.576	6.769	7.196	7.376	7.508
97.25000	6.552	6.726	7.111	7.274	7.392
97.50000	6.528	6.683	7.026	7.171	7.277
97.75000	6.505	6.640	6.942	7.069	7.162
98.00000	6.481	6.598	6.858	6.968	7.048
98.25000	6.457	6.556	6.774	6.866	6.934
98.50000	6.433	6.513	6.691	6.765	6.820
98.75000	6.410	6.471	6.607	6.665	6.707
99.00000	6.386	6.429	6.524	6.565	6.594
99.25000	6.363	6.387	6.442	6.465	6.481
99.50000	6.340	6.346	6.359	6.365	6.369
99.75000	6.316	6.304	6.277	6.266	6.257
100.00000	6.293	6.263	6.195	6.167	6.146
100.25000	6.270	6.222	6.114	6.068	6.035
100.50000	6.247	6.181	6.032	5.970	5.924
100.75000	6.224	6.140	5.951	5.872	5.814
101.00000	6.202	6.099	5.870	5.774	5.704
101.25000	6.179	6.058	5.790	5.677	5.594
101.50000	6.156	6.017	5.709	5.580	5.485
101.75000	6.134	5.977	5.629	5.483	5.376
102.00000	6.111	5.937	5.550	5.386	5.267
102.25000	6.089	5.897	5.470	5.290	5.159
102.50000	6.067	5.857	5.391	5.194	5.051
102.75000	6.044	5.817	5.312	5.099	4.943
103.00000	6.022	5.777	5.233	5.003	4.836
103.25000	6.000	5.737	5.154	4.908	4.729
103.50000	5.978	5.698	5.076	4.814	4.623
103.75000	5.956	5.658	4.998	4.719	4.517
104.00000	5.934	5.619	4.920	4.625	4.411
WAL	19.05	8.05	3.51	2.84	2.49
DUR @ 100.00000	10.77	6.02	3.04	2.52	2.24
START	5/15	1/06	3/04	11/03	9/03
END	6/25	7/15	4/07	2/06	7/05

Salomon Smith Barney
Tue Jan 22, 2002 14:12:18

TRANCHE : A-8-SEQ YIELD TABLE
SETTLE DATE : 01/30/2002
AMOUNT : 50,000,000
FIRST PAYMENT DATE : 02/25/2002
COUPON : 6.25000

PSA	0	100	300	400	500
96.00000	6.779	7.037	7.699	7.986	8.295
96.25000	6.747	6.986	7.600	7.867	8.153
96.50000	6.715	6.935	7.502	7.749	8.013
96.75000	6.683	6.885	7.405	7.631	7.873
97.00000	6.651	6.835	7.308	7.514	7.734
97.25000	6.620	6.785	7.211	7.397	7.595
97.50000	6.589	6.735	7.115	7.281	7.457
97.75000	6.557	6.686	7.020	7.165	7.320
98.00000	6.526	6.637	6.924	7.050	7.183
98.25000	6.495	6.588	6.830	6.935	7.047
98.50000	6.464	6.539	6.735	6.821	6.912
98.75000	6.433	6.491	6.642	6.707	6.777
99.00000	6.403	6.443	6.548	6.594	6.643
99.25000	6.372	6.395	6.455	6.481	6.509
99.50000	6.342	6.348	6.363	6.369	6.376
99.75000	6.312	6.300	6.271	6.257	6.244
100.00000	6.282	6.253	6.179	6.146	6.112
100.25000	6.252	6.206	6.088	6.036	5.981
100.50000	6.222	6.160	5.997	5.926	5.850
100.75000	6.192	6.114	5.906	5.816	5.720
101.00000	6.163	6.067	5.816	5.707	5.590
101.25000	6.133	6.022	5.726	5.598	5.461
101.50000	6.104	5.976	5.637	5.490	5.333
101.75000	6.074	5.930	5.548	5.382	5.205
102.00000	6.045	5.885	5.460	5.275	5.078
102.25000	6.016	5.840	5.372	5.168	4.951
102.50000	5.987	5.796	5.284	5.061	4.825
102.75000	5.959	5.751	5.197	4.955	4.699
103.00000	5.930	5.707	5.110	4.850	4.574
103.25000	5.902	5.663	5.024	4.745	4.450
103.50000	5.873	5.619	4.937	4.640	4.326
103.75000	5.845	5.575	4.852	4.536	4.202
104.00000	5.817	5.532	4.766	4.433	4.079
WAL	14.07	7.95	3.25	2.59	2.14
DUR @					
100.00000	8.28	5.30	2.72	2.24	1.89
START	2/02	2/02	2/02	2/02	2/02
END	8/26	5/20	7/09	8/07	7/06

Salomon Smith Barney
Tue Jan 22, 2002 14:12:18

TRANCHE : A-9-SEQ YIELD TABLE
SETTLE DATE : 01/30/2002
AMOUNT : 208,436,800
FIRST PAYMENT DATE : 02/25/2002
COUPON : 6.25000

PSA	0	100	300	400	500
96.00000	6.719	6.986	7.613	7.882	8.120
96.25000	6.692	6.939	7.521	7.771	7.992
96.50000	6.664	6.892	7.430	7.660	7.864
96.75000	6.636	6.846	7.339	7.550	7.737
97.00000	6.609	6.799	7.248	7.441	7.611
97.25000	6.582	6.753	7.158	7.331	7.485
97.50000	6.555	6.707	7.068	7.222	7.359
97.75000	6.527	6.662	6.978	7.114	7.234
98.00000	6.500	6.616	6.889	7.006	7.110
98.25000	6.474	6.571	6.800	6.899	6.986
98.50000	6.447	6.525	6.712	6.791	6.862
98.75000	6.420	6.481	6.623	6.685	6.739
99.00000	6.394	6.436	6.536	6.578	6.616
99.25000	6.367	6.391	6.448	6.472	6.494
99.50000	6.341	6.347	6.361	6.367	6.372
99.75000	6.314	6.302	6.274	6.262	6.251
100.00000	6.288	6.258	6.188	6.157	6.130
100.25000	6.262	6.215	6.101	6.053	6.010
100.50000	6.236	6.171	6.015	5.949	5.890
100.75000	6.210	6.127	5.930	5.845	5.771
101.00000	6.185	6.084	5.845	5.742	5.652
101.25000	6.159	6.041	5.760	5.639	5.533
101.50000	6.133	5.998	5.675	5.537	5.415
101.75000	6.108	5.955	5.591	5.435	5.297
102.00000	6.083	5.912	5.507	5.333	5.180
102.25000	6.057	5.870	5.423	5.232	5.063
102.50000	6.032	5.828	5.340	5.131	4.947
102.75000	6.007	5.786	5.257	5.031	4.831
103.00000	5.982	5.744	5.175	4.931	4.716
103.25000	5.957	5.702	5.092	4.831	4.600
103.50000	5.932	5.660	5.010	4.732	4.486
103.75000	5.908	5.619	4.928	4.632	4.372
104.00000	5.883	5.578	4.847	4.534	4.258
WAL	16.56	8.00	3.38	2.71	2.31
DUR @					
100.00000	9.53	5.66	2.88	2.38	2.06
START	2/02	2/02	2/02	2/02	2/02
END	8/26	5/20	7/09	8/07	7/06

Salomon Smith Barney
Tue Jan 22, 2002 14:12:18

TRANCHE : A-10-AD YIELD TABLE
SETTLE DATE : 01/30/2002
AMOUNT : 43,100,000
FIRST PAYMENT DATE : 02/25/2002
COUPON : 6.25000

PSA	0	100	300	400	500
96.00000	6.763	6.763	6.910	7.058	7.204
96.25000	6.732	6.732	6.869	7.007	7.142
96.50000	6.701	6.701	6.828	6.955	7.080
96.75000	6.671	6.671	6.787	6.904	7.018
97.00000	6.640	6.640	6.746	6.852	6.957
97.25000	6.610	6.610	6.705	6.801	6.895
97.50000	6.580	6.580	6.665	6.750	6.834
97.75000	6.550	6.550	6.624	6.699	6.773
98.00000	6.520	6.520	6.584	6.649	6.713
98.25000	6.490	6.490	6.544	6.598	6.652
98.50000	6.460	6.460	6.504	6.548	6.592
98.75000	6.430	6.430	6.464	6.498	6.531
99.00000	6.401	6.401	6.424	6.448	6.471
99.25000	6.371	6.371	6.385	6.398	6.411
99.50000	6.342	6.342	6.345	6.348	6.352
99.75000	6.312	6.312	6.306	6.299	6.292
100.00000	6.283	6.283	6.266	6.250	6.233
100.25000	6.254	6.254	6.227	6.200	6.174
100.50000	6.225	6.225	6.188	6.151	6.115
100.75000	6.196	6.196	6.149	6.102	6.056
101.00000	6.167	6.167	6.110	6.053	5.998
101.25000	6.139	6.139	6.072	6.005	5.939
101.50000	6.110	6.110	6.033	5.956	5.881
101.75000	6.081	6.081	5.995	5.908	5.823
102.00000	6.053	6.053	5.956	5.860	5.765
102.25000	6.025	6.025	5.918	5.812	5.707
102.50000	5.996	5.996	5.880	5.764	5.650
102.75000	5.968	5.968	5.842	5.716	5.592
103.00000	5.940	5.940	5.804	5.668	5.535
103.25000	5.912	5.912	5.766	5.621	5.478
103.50000	5.884	5.884	5.729	5.574	5.421
103.75000	5.856	5.856	5.691	5.526	5.364
104.00000	5.829	5.829	5.654	5.479	5.308
WAL	12.88	12.88	8.38	6.27	5.04
DUR @					
100.00000	8.53	8.53	6.34	5.04	4.20
START	5/10	5/10	8/09	10/07	10/06
END	10/18	10/18	5/11	11/08	7/07

Salomon Smith Barney
Tue Jan 22, 2002 14:12:18

TRANCHE : A-11-SEQ YIELD TABLE
SETTLE DATE : 01/30/2002
AMOUNT : 148,500,000
FIRST PAYMENT DATE : 02/25/2002
COUPON : 6.25000

PSA	0	100	300	400	500
96.00000	6.711	6.989	7.623	7.893	8.132
96.25000	6.683	6.942	7.531	7.781	8.003
96.50000	6.656	6.895	7.439	7.670	7.875
96.75000	6.629	6.848	7.347	7.559	7.747
97.00000	6.603	6.802	7.256	7.449	7.619
97.25000	6.576	6.755	7.165	7.339	7.493
97.50000	6.549	6.709	7.074	7.229	7.366
97.75000	6.523	6.663	6.984	7.120	7.240
98.00000	6.496	6.617	6.894	7.011	7.115
98.25000	6.470	6.572	6.804	6.903	6.990
98.50000	6.444	6.526	6.715	6.795	6.866
98.75000	6.418	6.481	6.626	6.687	6.742
99.00000	6.392	6.436	6.537	6.580	6.618
99.25000	6.366	6.391	6.449	6.473	6.495
99.50000	6.340	6.347	6.361	6.367	6.373
99.75000	6.315	6.302	6.274	6.261	6.251
100.00000	6.289	6.258	6.186	6.156	6.129
100.25000	6.264	6.214	6.099	6.051	6.008
100.50000	6.239	6.170	6.013	5.946	5.887
100.75000	6.213	6.126	5.927	5.842	5.767
101.00000	6.188	6.083	5.841	5.738	5.647
101.25000	6.163	6.040	5.755	5.634	5.528
101.50000	6.138	5.996	5.670	5.531	5.409
101.75000	6.113	5.953	5.585	5.428	5.290
102.00000	6.089	5.911	5.500	5.326	5.172
102.25000	6.064	5.868	5.416	5.224	5.055
102.50000	6.039	5.825	5.332	5.122	4.938
102.75000	6.015	5.783	5.248	5.021	4.821
103.00000	5.991	5.741	5.165	4.920	4.705
103.25000	5.966	5.699	5.082	4.820	4.589
103.50000	5.942	5.657	4.999	4.720	4.473
103.75000	5.918	5.616	4.917	4.620	4.358
104.00000	5.894	5.574	4.835	4.521	4.244
WAL	17.57	7.96	3.34	2.69	2.30
DUR @					
100.00000	9.76	5.63	2.86	2.36	2.05
START	2/02	2/02	2/02	2/02	2/02
END	6/29	6/21	6/09	7/07	7/06

Salomon Smith Barney
Tue Jan 22, 2002 14:12:18

TRANCHE : A-12-SEQ YIELD TABLE
SETTLE DATE : 01/30/2002
AMOUNT : 20,830,000
FIRST PAYMENT DATE : 02/25/2002
COUPON : 6.25000

PSA	0	100	300	400	500
96.00000	6.618	6.647	6.871	7.040	7.197
96.25000	6.597	6.624	6.832	6.990	7.135
96.50000	6.577	6.602	6.794	6.940	7.074
96.75000	6.556	6.579	6.756	6.889	7.013
97.00000	6.536	6.557	6.718	6.839	6.952
97.25000	6.516	6.535	6.680	6.790	6.891
97.50000	6.496	6.513	6.642	6.740	6.830
97.75000	6.476	6.491	6.604	6.690	6.770
98.00000	6.456	6.469	6.567	6.641	6.709
98.25000	6.436	6.447	6.529	6.592	6.649
98.50000	6.417	6.425	6.492	6.543	6.589
98.75000	6.397	6.404	6.455	6.494	6.530
99.00000	6.377	6.382	6.418	6.445	6.470
99.25000	6.358	6.360	6.381	6.396	6.411
99.50000	6.338	6.339	6.344	6.348	6.352
99.75000	6.319	6.318	6.307	6.300	6.293
100.00000	6.300	6.296	6.271	6.252	6.234
100.25000	6.281	6.275	6.234	6.204	6.175
100.50000	6.261	6.254	6.198	6.156	6.117
100.75000	6.242	6.233	6.162	6.108	6.058
101.00000	6.223	6.212	6.126	6.060	6.000
101.25000	6.204	6.191	6.090	6.013	5.942
101.50000	6.186	6.170	6.054	5.966	5.885
101.75000	6.167	6.150	6.018	5.919	5.827
102.00000	6.148	6.129	5.982	5.872	5.770
102.25000	6.130	6.108	5.947	5.825	5.712
102.50000	6.111	6.088	5.911	5.778	5.655
102.75000	6.092	6.067	5.876	5.731	5.598
103.00000	6.074	6.047	5.841	5.685	5.542
103.25000	6.056	6.027	5.806	5.639	5.485
103.50000	6.037	6.007	5.771	5.593	5.429
103.75000	6.019	5.986	5.736	5.547	5.373
104.00000	6.001	5.966	5.701	5.501	5.316
WAL	28.23	22.37	9.26	6.48	5.09
DUR @					
100.00000	12.93	11.71	6.81	5.17	4.24
START	6/29	6/21	6/09	7/07	7/06
END	2/31	10/27	3/14	11/09	12/07

Salomon Smith Barney
Tue Jan 22, 2002 14:12:18

TRANCHE : A-13-SEQ YIELD TABLE
SETTLE DATE : 01/30/2002
AMOUNT : 10,000,000
FIRST PAYMENT DATE : 02/25/2002
COUPON : 6.25000

PSA	0	100	300	400	500
96.00000	6.614	6.620	6.708	6.822	7.027
96.25000	6.593	6.599	6.681	6.787	6.978
96.50000	6.573	6.579	6.654	6.752	6.928
96.75000	6.553	6.558	6.628	6.717	6.879
97.00000	6.533	6.538	6.601	6.683	6.830
97.25000	6.513	6.518	6.575	6.648	6.781
97.50000	6.494	6.497	6.548	6.614	6.732
97.75000	6.474	6.477	6.522	6.580	6.684
98.00000	6.454	6.457	6.496	6.545	6.635
98.25000	6.435	6.437	6.470	6.511	6.587
98.50000	6.415	6.417	6.444	6.478	6.539
98.75000	6.396	6.397	6.418	6.444	6.491
99.00000	6.377	6.378	6.392	6.410	6.443
99.25000	6.357	6.358	6.366	6.377	6.395
99.50000	6.338	6.338	6.340	6.343	6.348
99.75000	6.319	6.319	6.315	6.310	6.300
100.00000	6.300	6.299	6.289	6.276	6.253
100.25000	6.281	6.280	6.264	6.243	6.206
100.50000	6.262	6.261	6.239	6.210	6.159
100.75000	6.244	6.242	6.214	6.177	6.112
101.00000	6.225	6.222	6.188	6.145	6.065
101.25000	6.206	6.203	6.163	6.112	6.019
101.50000	6.188	6.184	6.139	6.079	5.972
101.75000	6.169	6.166	6.114	6.047	5.926
102.00000	6.151	6.147	6.089	6.015	5.880
102.25000	6.133	6.128	6.064	5.982	5.834
102.50000	6.114	6.109	6.040	5.950	5.788
102.75000	6.096	6.091	6.015	5.918	5.742
103.00000	6.078	6.072	5.991	5.886	5.697
103.25000	6.060	6.053	5.966	5.854	5.651
103.50000	6.042	6.035	5.942	5.823	5.606
103.75000	6.024	6.017	5.918	5.791	5.561
104.00000	6.006	5.998	5.894	5.759	5.516
WAL	29.41	27.67	16.19	10.78	6.62
DUR @					
100.00000	13.12	12.82	9.79	7.50	5.27
START	2/31	10/27	3/14	11/09	12/07
END	10/31	10/31	10/31	10/31	11/09

BEAR, STEARNS & CO. INC.
MORTGAGE BACKED SECURITIES
245 Park Avenue
New York, N.Y. 10167
(212) 272-2000

STATEMENT REGARDING ASSUMPTIONS AS TO SECURITIES, PRICING ESTIMATES, AND OTHER INFORMATION

The information contained in the attached materials (the "Information") may include various forms of performance analysis, security characteristics and securities pricing estimates for the securities addressed. Please read and understand this entire statement before utilizing the Information. The Information is provided solely by Bear Stearns, not as agent for any issuer, and although it may be based on data supplied to it by an issuer, the issuer has not participated in its preparation and makes no representations regarding its accuracy or completeness. Should you receive Information that refers to the "Statement Regarding Assumptions and Other Information," please refer to this statement instead.

The Information is illustrative and is not intended to predict actual results which may differ substantially from those reflected in the Information. Performance analysis is based on certain assumptions with respect to significant factors that may prove not to be as assumed. You should understand the assumptions and evaluate whether they are appropriate for your purposes. Performance results are based on mathematical models that use inputs to calculate results. As with all models, results may vary significantly depending upon the value of the inputs given. Inputs to these models include but are not limited to: prepayment expectations (economic prepayment models, single expected lifetime prepayments or a vector of periodic prepayments), interest rate assumptions (parallel and nonparallel changes for different maturity instruments), collateral assumptions (actual pool level data, aggregated pool level data, reported factors or imputed factors), volatility assumptions (historically observed or implied current) and reported information (paydown factors, rate resets, and trustee statements). Models used in any analysis may be proprietary making the results difficult for any third party to reproduce. Contact your registered representative for detailed explanations of any modeling techniques employed in the Information.

The Information addresses only certain aspects of the applicable security's characteristics and thus does not provide a complete assessment. As such, the Information may not reflect the impact of all structural characteristics of the security, including call events and cash flow priorities at all prepayment speeds and/or interest rates. You should consider whether the behavior of these securities should be tested as assumptions different from those included in the Information. The assumptions underlying the Information, including structure and collateral, may be modified from time to time to reflect changed circumstances. Any investment decision should be based only on the data in the prospectus and the prospectus supplement or private placement memorandum (Offering Documents) and the then current version of the Information. Any information herein regarding the collateral or the securities supersedes any prior information regarding the collateral or the securities and will be superseded by information regarding the collateral and/or the securities contained in the Offering Documents and any subsequent information regarding the collateral or the securities. Offering Documents contain data that is current as of their publication dates and after publication may no longer be complete or current and any subsequent information regarding the collateral or the securities. Contact your registered representative for Offering Documents, current Information or additional materials, including other models for performance analysis, which are likely to produce different results, and any further explanation regarding the Information.

Any pricing estimates Bear Stearns has supplied at your request (a) represent our view, at the time determined, of the investment value of the securities between the estimated bid and offer levels, the spread between which may be significant due to market volatility or illiquidity, (b) do not constitute a bid by any person for any security, (c) may not constitute prices at which the securities could have been purchased or sold in any market, (d) have not been confirmed by actual trades, may vary from the value Bear Stearns assigns any such security while in its inventory, and may not take into account the size of a position you have in the security, and (e) may have been derived from matrix pricing that uses data relating to other securities whose prices are more readily ascertainable to produce a hypothetical price based on the estimated yield spread relationship between the securities.

General Information: The data underlying the Information has been obtained from sources that we believe are reliable, but we do not guarantee the accuracy of the underlying data or computations based thereon. Bear Stearns and/or individuals employed thereby may have positions in these securities while the Information is circulating or during such period may engage in transactions with the issuer or its affiliates. We act as principal in transactions with you, and accordingly, you must determine the appropriateness for you of such transactions and address any legal, tax, or accounting considerations applicable to you. Bear Stearns shall not be a fiduciary or advisor unless we have agreed in writing to receive compensation specifically to act in such capacities. If you are subject to ERISA, the Information is being furnished on the condition that it will not form a primary basis for any investment decision. The Information is not a solicitation of any transaction in securities which may be made only by prospectus when required by law, in which event you may obtain such prospectus from Bear Stearns.

BURKE-02S1 Class M1 ( ) p

Orig Bal 12,516,000 Fac 1.00000 Coup 6.250 Mat / / Wac- 0.000(0.000) WAM- / (-22825)

DIRECTED CASHFLOW FROM GROUP ALL()

Price/Yield View Fact Thru 09/9999 Hist Coupons Clctn Rt 0%

Settle Date: 30-Jan-2002 Curve Type: Treas Act Curve Date: 25-Jan-2002 Tranche: M1 ( )

Price	125% PSA	300% PSA	400% PSA	prepay
				losses
	13.90	10.44	9.42	Avg. Life
	02/02	02/02	02/02	1st Prin
	12/31	12/31	12/31	Last Prin
97: 3+	6.63	6.68	6.71	Yield
	8.35	7.05	6.62	Duration
97: 7+	6.61	6.67	6.69	Yield
	8.35	7.06	6.62	Duration
97:11+	6.60	6.65	6.67	Yield
	8.36	7.06	6.62	Duration
97:15+	6.58	6.63	6.65	Yield
	8.36	7.06	6.63	Duration
97:19+	6.57	6.61	6.63	Yield
	8.37	7.07	6.63	Duration
97:23+	6.55	6.59	6.61	Yield
	8.38	7.07	6.64	Duration
97:27+	6.54	6.58	6.59	Yield
	8.38	7.08	6.64	Duration

BURKE-02S1 Class M1 ( ) p

Orig Bal 12,516,000 Fac 1.00000 Coup 6.250 Mat / / Wac- 0.000(0.000) WAM- / (-22825)

DIRECTED CASHFLOW FROM GROUP ALL()

Price/Yield View Fact Thru 09/9999 Hist Coupons Clctn Rt 0%

Settle Date: 30-Jan-2002 Curve Type: Treas Act Curve Date: 25-Jan-2002 Tranche: M1 ( )

Price	125% PSA	300% PSA	400% PSA	prepay
				losses
	13.90	10.44	9.42	Avg. Life
	02/02	02/02	02/02	1st Prin
	12/31	12/31	12/31	Last Prin
97: 3+	6.63	6.68	6.71	Yield
	8.35	7.05	6.62	Duration
97: 7+	6.61	6.67	6.69	Yield
	8.35	7.06	6.62	Duration
97:11+	6.60	6.65	6.67	Yield
	8.36	7.06	6.62	Duration
97:15+	6.58	6.63	6.65	Yield
	8.36	7.06	6.63	Duration
97:19+	6.57	6.61	6.63	Yield
	8.37	7.07	6.63	Duration
97:23+	6.55	6.59	6.61	Yield
	8.38	7.07	6.64	Duration
97:27+	6.54	6.58	6.59	Yield
	8.38	7.08	6.64	Duration

BURKE-02S1 Class M1 ( ) p

Orig Bal 12,516,000 Fac 1.00000 Coup 6.250 Mat / / Wac- 0.000(0.000) WAM- / (-22825)

DIRECTED CASHFLOW FROM GROUP ALL()

Price/Yield View Fact Thru 09/9999 Hist Coupons Clctn Rt 0%

Settle Date: 30-Jan-2002 Curve Type: Treas Act Curve Date: 25-Jan-2002 Tranche: M1 ( )

Price	125% PSA	300% PSA	400% PSA	prepay
				losses
	13.90	10.44	9.42	Avg. Life
	02/02	02/02	02/02	1st Prin
	12/31	12/31	12/31	Last Prin
97: 3+	6.63	6.68	6.71	Yield
	8.35	7.05	6.62	Duration
97: 7+	6.61	6.67	6.69	Yield
	8.35	7.06	6.62	Duration
97:11+	6.60	6.65	6.67	Yield
	8.36	7.06	6.62	Duration
97:15+	6.58	6.63	6.65	Yield
	8.36	7.06	6.63	Duration
97:19+	6.57	6.61	6.63	Yield
	8.37	7.07	6.63	Duration
97:23+	6.55	6.59	6.61	Yield
	8.38	7.07	6.64	Duration
97:27+	6.54	6.58	6.59	Yield
	8.38	7.08	6.64	Duration

BURKE-02S1 Class M2 ( ) p

Orig Bal 4,635,600 Fac 1.00000 Coup 6.250 Mat / / Wac- 0.000(0.000) WAM- / (-22825)

DIRECTED CASHFLOW FROM GROUP ALL()

Price/Yield View Fact Thru 09/9999 Hist Coupons Clctn Rt 0%

Settle Date: 30-Jan-2002 Curve Type: Treas Act Curve Date: 25-Jan-2002 Tranche: M2 ( )

Price	125% PSA 13.90 02/02 12/31	300% PSA 10.44 02/02 12/31	400% PSA 9.42 02/02 12/31	prepay losses Avg. Life 1st Prin Last Prin
95:22	6.81 8.28	6.89 7.00	6.93 6.58	Yield Duration
95:26	6.79 8.28	6.88 7.01	6.91 6.58	Yield Duration
95:30	6.77 8.29	6.86 7.01	6.89 6.58	Yield Duration
96: 2	6.76 8.30	6.84 7.02	6.87 6.59	Yield Duration
96: 6	6.74 8.30	6.82 7.02	6.85 6.59	Yield Duration
96:10	6.73 8.31	6.80 7.02	6.83 6.60	Yield Duration
96:14	6.71 8.31	6.78 7.03	6.81 6.60	Yield Duration

BURKE-02S1 Class M3 ( ) p

Orig Bal 3,708,400 Fac 1.00000 Coup 6.250 Mat / / Wac- 0.000(0.000) WAM- / (-22825)

DIRECTED CASHFLOW FROM GROUP ALL()

Price/Yield View Fact Thru 09/9999 Hist Coupons Clctn Rt 0%

Settle Date: 30-Jan-2002 Curve Type: Treas Act Curve Date: 25-Jan-2002 Tranche: M3 ( )

Price	125% PSA	300% PSA	400% PSA	prepay
				losses
	13.90	10.44	9.42	Avg. Life
	02/02	02/02	02/02	1st Prin
	12/31	12/31	12/31	Last Prin
89.96725	7.56	7.78	7.87	Yield
	8.00	6.81	6.41	Duration
90.09225	7.54	7.76	7.85	Yield
	8.00	6.81	6.41	Duration
90.21725	7.53	7.74	7.83	Yield
	8.01	6.82	6.42	Duration
90.34225	7.51	7.72	7.81	Yield
	8.02	6.82	6.42	Duration
90.46725	7.49	7.70	7.79	Yield
	8.02	6.83	6.42	Duration
90.59225	7.47	7.68	7.77	Yield
	8.03	6.83	6.43	Duration
90.71725	7.46	7.66	7.75	Yield
	8.03	6.83	6.43	Duration