

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



OMB APPROVAL  
OMB Number: 3235-0327  
Expires: July 31, 2004  
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FORM SE

FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS  
BY ELECTRONIC FILERS

Residential Accredit Loans Inc.  
Exact Name of Registrant as Specified in Charter

0000949493  
Registrant CIK Number

Current Report on Form 8-K 9/26/02  
Electronic Report, Schedule or Registration Statement  
of Which the Documents Are a Part (give period of report)

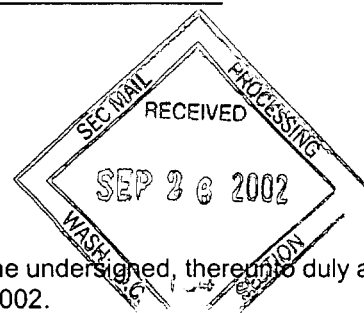
333-82902  
SEC File Number of Registration Statement

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

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 September, 2002.



Residential Accredit Loans Inc.  
(Registrant)

By: \_\_\_\_\_

Joe Orning  
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)

PROCESSED

OCT 01 2002

THOMSON  
FINANCIAL

Sep 17, 2002  
08:31 PM

RALI 02-qs12

Greenwich Capital, Inc.

Deal Size: \$370,370,370  
Pricing Spread: 100 USH  
Total Classes: 12  
Deal File: rfo02qs12cIssue Date: 09/01/02  
Settlement Date: 09/30/02  
First Pay Date: 10/25/02

| Class | Description     | Class Size       | Coupon  | WAL (yrs) | TSY | TSY yld | Spread | Yield | Pric | Mod Dur | First Pay | Last Pay | PAC Band |
|-------|-----------------|------------------|---------|-----------|-----|---------|--------|-------|------|---------|-----------|----------|----------|
| A7    | ad seq          | \$145,000,000.00 | 5.50000 | 2.65      |     |         |        |       |      |         | 10/02     | 03/08    | N/A      |
| A1    | ad seq sold     | \$50,000,000.00  | 5.00000 | 3.07      |     |         |        |       |      |         | 10/02     | 04/11    | N/A      |
| A10   | ad seq          | \$30,000,000.00  | 8.50000 | 3.10      |     |         |        |       |      |         | 10/02     | 06/16    | N/A      |
| A2    | seq flt         | \$50,000,000.00  | 2.32000 | 3.10      |     |         |        |       |      |         | 10/02     | 06/15    | N/A      |
| A3    | notional inv io | \$50,000,000.00  | 8.18000 | 3.10      |     |         |        |       |      |         | 10/02     | 06/15    | N/A      |
| A5    | ad seq          | \$35,000,000.00  | 6.00000 | 8.88      |     |         |        |       |      |         | 03/08     | 06/15    | N/A      |
| A6    | seq 2           | \$5,000,000.00   | 6.25000 | 16.70     |     |         |        |       |      |         | 06/15     | 06/32    | N/A      |
| A4    | na6             | \$28,000,000.00  | 8.00000 | 10.48     |     |         |        |       |      |         | 10/02     | 06/32    | N/A      |
| A9    | nas io          | \$1,040,000.00   | 6.25000 | 10.48     |     |         |        |       |      |         | 10/02     | 06/32    | N/A      |
| A8    | MEZ NAS to a7   | \$9,000,000.00   | 6.25000 | 10.48     |     |         |        |       |      |         | 10/02     | 06/32    | N/A      |
| PO    | po              | \$0.00           | 0.0     | 0.00      |     |         |        |       |      |         | 09/02     | 06/02    | N/A      |
| B     | jun             | \$20,370,370.40  | 6.25000 | 10.48     |     |         |        |       |      |         | 10/02     | 06/32    | N/A      |

## Floating Rate CMOs:

| Class | Type    | Index | Index Val | Formula  | Cap     | Floor   | Leverage | Delay |
|-------|---------|-------|-----------|----------|---------|---------|----------|-------|
| A2    | Floater | 1moL  | 1.82000   | 0.5+1moL | 8.50000 | 0.50000 | 1.       | 0     |
| A3    | Inverse | 1moL  | 1.82000   | 8.0-1moL | 8.00000 | 0.0     | -1.      | 0     |

\*NOTE: PPC RAMP IS 6-18 CPR OVER 12 MONTHS, THEN 18 CPR FOR LIFE.

## SENIOR PAYMENT RULES:

- I. PAY NAS ITS PRORATA PORTION OF SCHEDULED PAYMENTS AND PREPAYS ACCORDING TO SHIFTING INTEREST SCHEDULE\*\*

1A) PAY NAS CLASSES A4 AND A8 PRORATA UNTIL RETIRED

NOTE: CLASS A8 IS A MEZ NAS BOND, AND IS SUBORDINATE TO CLASS A7

## II. Pay Rules for Accelerated Seniors:

From Accretion to A6 and pro rata portion of PDA, pay sequentially:

1. Pay Concurrently (until class A1 is retired);

1.A) Pay 17.241378310345% to Class A1 until retired

1.B) Pay 65.66266886517% sequentially as follows:

1.B.1) Pay 16.666666666667% to Classes A2/A10 Pro-rata and 83.333333333333% to Class A7 until Class A7 is retired;

1.B.2) Pay Class A5

1.C) Pay 16.88651724138% to Class A2/A10 Pro-rata

2. Pay A2/A10 Pro-rata and A5 prorate (in proportions of 10% to class A2/A10 and 90% to Class A5) until retired.

3. Pay Class A6 until retired.

## Collateral Assumptions:

| Name   | Term | WAM | AGE | Gross | Net  | #Pools |
|--------|------|-----|-----|-------|------|--------|
| W.Loan | 360  | 357 | 2   | 7.19  | 6.25 | 1      |

\*\*Shifting Interest Schedule  
Non-Accelerated Senior Prepay%

| Month      | Window | %   |
|------------|--------|-----|
| 1-80       |        | 0   |
| 61-72      |        | 30  |
| 73-84      |        | 40  |
| 85-96      |        | 60  |
| 97-108     |        | 80  |
| 109 and up |        | 100 |

Yield Sensitivity Table

| Bond Class     |                 |
|----------------|-----------------|
| Name / Class:  | RFC02QSI2C A1   |
| Coupon:        | 5.000 %         |
| Formula:       | N/A             |
| Orig. Balance: | \$50,000,000.00 |
| Factor:        | 1.00000000      |
| Factor date:   | 06/01/2002      |
| Current Cap:   | N/A             |
| Current Floor: | N/A             |
| Cur. Balance:  | \$50,000,000.00 |

| Class Description |            |
|-------------------|------------|
| PAC Bands:        | N/A        |
| Settlement Date:  | 09/30/2002 |
| Issue Date:       | 09/01/2002 |
| First Pay Date:   | 10/25/2002 |
| Maturity Date:    | N/A        |
| Days Delay:       | 24         |

| Collateral Description |                  |
|------------------------|------------------|
| Coll. Type:            | WL               |
| Orig. Balance:         | \$370,370,370.40 |
| Net Coupon:            | 6.250 %          |
| Gross Coupon:          | 7.190 %          |
| Srvc Fee:              | 0.940 %          |
| Orig. Term:            | 360 mos          |
| Current WAM:           | 357 mos          |
| Current Age:           | 2 mos            |

|  |
|--|
|  |
|--|

|          | Price | 1*0USR | 1*.5USR | 1USR  | 1*1.5USR | 1*2USR |
|----------|-------|--------|---------|-------|----------|--------|
| 99-21    |       | 5.053  | 5.055   | 5.056 | 5.058    | 5.060  |
| 99-25    |       | 5.042  | 5.028   | 5.010 | 4.991    | 4.972  |
| 99-29    |       | 5.031  | 5.002   | 4.963 | 4.923    | 4.884  |
| 100-01   |       | 5.020  | 4.977   | 4.917 | 4.856    | 4.796  |
| * 100-05 |       | 5.008  | 4.951   | 4.871 | 4.790    | 4.709  |
| 100-09   |       | 4.997  | 4.925   | 4.825 | 4.723    | 4.622  |
| 100-13   |       | 4.986  | 4.899   | 4.779 | 4.656    | 4.535  |
| 100-17   |       | 4.975  | 4.873   | 4.733 | 4.590    | 4.448  |
| 100-21   |       | 4.964  | 4.848   | 4.688 | 4.524    | 4.361  |

|             |         |         |         |         |         |
|-------------|---------|---------|---------|---------|---------|
| WAL:        | 18.17   | 6.12    | 3.07    | 2.04    | 1.53    |
| Mod. Dur:   | 11.11   | 4.81    | 2.70    | 1.86    | 1.42    |
| Spread      | 82.2    | 189.8   | 261.4   | 285.3   | 288.1   |
| First Prin: | 10/2002 | 10/2002 | 10/2002 | 10/2002 | 10/2002 |
| Last Prin:  | 06/2030 | 03/2020 | 04/2011 | 09/2007 | 05/2006 |
| Bench:      | AL      | AL      | AL      | AL      | AL      |

\*NOTE: PPC RAMP IS 6-18 CPR OVER 12 MONTHS, THEN 18 CPR FOR LIFE.

|         | 3 Month | 6 Month | 1 Year | 2 Year | 3 Year | 5 Year | 10 Year | 30 Year |
|---------|---------|---------|--------|--------|--------|--------|---------|---------|
| OUTR 18 | 1410    | 1410    | 1410   | 1410   | 1410   | 1410   | 1410    | 1410    |
| OUTR 25 | 1410    | 1410    | 1410   | 1410   | 1410   | 1410   | 1410    | 1410    |
| OUTR 29 | 1410    | 1410    | 1410   | 1410   | 1410   | 1410   | 1410    | 1410    |
| OUTR 01 | 1410    | 1410    | 1410   | 1410   | 1410   | 1410   | 1410    | 1410    |
| OUTR 05 | 1410    | 1410    | 1410   | 1410   | 1410   | 1410   | 1410    | 1410    |
| OUTR 09 | 1410    | 1410    | 1410   | 1410   | 1410   | 1410   | 1410    | 1410    |
| OUTR 13 | 1410    | 1410    | 1410   | 1410   | 1410   | 1410   | 1410    | 1410    |
| OUTR 17 | 1410    | 1410    | 1410   | 1410   | 1410   | 1410   | 1410    | 1410    |
| OUTR 21 | 1410    | 1410    | 1410   | 1410   | 1410   | 1410   | 1410    | 1410    |

|     | 1M   | 3M   | 6M   | 1Y   | 2Y   | 3Y   | 5Y   | 10Y  | 30Y  |
|-----|------|------|------|------|------|------|------|------|------|
| 1M  | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 3M  | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 6M  | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 1Y  | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 2Y  | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 3Y  | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 5Y  | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 10Y | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 30Y | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |

| CAP VOLS (Yards) |        |        |         |         | SOWAT CONTROLS (Yards) |        |         |        |  |
|------------------|--------|--------|---------|---------|------------------------|--------|---------|--------|--|
| 0                | 3      | 5      | 10      | 20      | 3 X 5                  | 5 X 10 | 10 X 15 |        |  |
| 51.000           | 53.600 | 68.120 | 318.840 | 229.010 | 26.990                 | 28.195 | 20.240  | 15.500 |  |

|                      |          |                |            |              |                   |                  |                 |             |                |       |               |
|----------------------|----------|----------------|------------|--------------|-------------------|------------------|-----------------|-------------|----------------|-------|---------------|
| Prepays Model Number | Turnover | Turnover Range | Refill Vol | Refill Blows | Barrowall Service | Barrowall Timing | Lockin Security | Lockin Rate | Mig Rate Shift | Range | Model Version |
| Settings             | 0.00     | 0.00           | 0.02       | 0.00         | 0.00              | 0.00             | 0.00            | 0.00        | 0.00           | 0.00  | 30            |



## Greenwich Capital Markets

## Yield Sensitivity Table

| Collateral Description | WL           |
|------------------------|--------------|
| Coll. Type:            |              |
| Orig. Balance:         | \$370,370.40 |
| Net Coupon:            | 6.250 %      |
| Gross Coupon:          | 7.190 %      |
| Svc Fee:               | 0.940 %      |
| Orig. Term:            | 360 mos      |
| Current WAM:           | 357 mos      |
| Current Age:           | 2 mos        |

| Price       | 1*0USR  | 1*.5USR | TUSR    | 1*1.5USR | 1*2USR  |
|-------------|---------|---------|---------|----------|---------|
| 102-18      | 5.855   | 5.799   | 5.639   | 5.389    | 5.162   |
| 102-22      | 5.846   | 5.788   | 5.621   | 5.361    | 5.124   |
| 102-26      | 5.837   | 5.776   | 5.603   | 5.332    | 5.086   |
| 102-30      | 5.828   | 5.765   | 5.585   | 5.304    | 5.048   |
| * 103-02    | 5.819   | 5.753   | 5.567   | 5.276    | 5.010   |
| 103-06      | 5.810   | 5.742   | 5.549   | 5.247    | 4.973   |
| 103-10      | 5.801   | 5.731   | 5.531   | 5.219    | 4.935   |
| 103-14      | 5.792   | 5.719   | 5.513   | 5.191    | 4.898   |
| 103-18      | 5.783   | 5.708   | 5.495   | 5.163    | 4.860   |
| WAL:        | 27.70   | 17.49   | 8.89    | 5.06     | 3.65    |
| Mod. Dur:   | 13.39   | 10.63   | 6.71    | 4.27     | 3.21    |
| Spread:     | 114.6   | 160.2   | 199.2   | 242.1    | 257.5   |
| First Prin: | 05/2029 | 07/2016 | 03/2009 | 11/2006  | 10/2005 |
| Last Prin:  | 04/2031 | 01/2024 | 06/2015 | 12/2008  | 01/2007 |
| Bench:      | AI      | AI      | AI      | AI       | AI      |

**NOTE: PPC RAMP IS 6-18 CPR OVER 12 MONTHS, THEN 18 CPR FOR LIFE.**

[illegible]



Greenwich Capital Markets

Yield Sensitivity Table

| Bond Class     |                 |
|----------------|-----------------|
| Name / Class:  | RFC02QS12C A10  |
| Cusip:         | 8.500 %         |
| Coupon:        | N/A             |
| Formula:       | \$30,000,000.00 |
| Orig. Balance: | 1,000,000.00    |
| Factor:        | 06/01/2002      |
| Factor date:   | N/A             |
| Current Cap:   | N/A             |
| Current Floor: | N/A             |
| Cur. Balance:  | \$30,000,000.00 |

| Class Description |            |
|-------------------|------------|
| PAC Bands:        | N/A        |
| Settlement Date:  | 09/30/2002 |
| Issue Date:       | 09/01/2002 |
| First Pay Date:   | 10/25/2002 |
| Maturity Date:    | N/A        |
| Days Delay:       | 24         |

| Collateral Description |                  |
|------------------------|------------------|
| Coll. Type:            | WL               |
| Orig. Balance:         | \$370,370,370.40 |
| Net Coupon:            | 6.250 %          |
| Gross Coupon:          | 7.190 %          |
| Svc Fee:               | 0.940 %          |
| Orig. Term:            | 360 mos          |
| Current WAM:           | 357 mos          |
| Current Age:           | 2 mos            |

| Price    | 1*00SR | 1*50SR | 10SR  | 1*1.50SR | 1*20SR |
|----------|--------|--------|-------|----------|--------|
| 107-04   | 7.784  | 6.899  | 5.737 | 4.507    | 3.299  |
| 107-08   | 7.771  | 6.872  | 5.693 | 4.444    | 3.218  |
| 107-12   | 7.758  | 6.846  | 5.649 | 4.381    | 3.136  |
| 107-16   | 7.744  | 6.819  | 5.605 | 4.318    | 3.055  |
| * 107-20 | 7.731  | 6.793  | 5.561 | 4.256    | 2.975  |
| 107-24   | 7.718  | 6.767  | 5.517 | 4.193    | 2.894  |
| 107-28   | 7.705  | 6.740  | 5.473 | 4.131    | 2.813  |
| 108-00   | 7.692  | 6.714  | 5.429 | 4.068    | 2.733  |
| 108-04   | 7.679  | 6.688  | 5.386 | 4.006    | 2.653  |

|             |         |         |         |         |         |
|-------------|---------|---------|---------|---------|---------|
| WAL:        | 18.10   | 6.11    | 3.10    | 2.04    | 1.53    |
| Mod. Dur:   | 8.77    | 4.38    | 2.63    | 1.84    | 1.43    |
| Spread      | 354.8   | 374.1   | 329.5   | 231.9   | 114.7   |
| First Prin: | 10/2002 | 10/2002 | 10/2002 | 10/2002 | 10/2002 |
| Last Prin:  | 04/2031 | 01/2024 | 06/2015 | 12/2008 | 01/2007 |
| Bench:      | AL      | AL      | AL      | AL      | AL      |

\*NOTE: PPC RAMP IS 6-18 CPR OVER 12 MONTHS, THEN 18 CPR FOR LIFE.

| CAP VOL 2 (year)      |          |          |          |          |          |          |          |          |          |
|-----------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 1                     | 2        | 3        | 4        | 5        | 6        | 7        | 8        | 9        | 10       |
| 51.03                 | 53.00    | 48.13    | 38.93    | 30.00    | 24.10    | 20.00    | 16.00    | 12.00    | 8.00     |
| SWAPTION VOL 5 (year) |          |          |          |          |          |          |          |          |          |
| 3X5                   | 5X5      | 7X5      | 10X5     | 15X5     | 20X5     | 25X5     | 30X5     | 35X5     | 40X5     |
| 26.93                 | 28.13    | 29.13    | 30.13    | 31.13    | 32.13    | 33.13    | 34.13    | 35.13    | 36.13    |
| Prepay Model Value    |          |          |          |          |          |          |          |          |          |
| Scenario              | Turnover | Turnover | Turnover | Turnover | Turnover | Turnover | Turnover | Turnover | Turnover |
|                       | Level    | Level    | Level    | Level    | Level    | Level    | Level    | Level    | Level    |
|                       | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| Prepay Model Value    |          |          |          |          |          |          |          |          |          |
| Scenario              | Turnover | Turnover | Turnover | Turnover | Turnover | Turnover | Turnover | Turnover | Turnover |
|                       | Level    | Level    | Level    | Level    | Level    | Level    | Level    | Level    | Level    |
|                       | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| Prepay Model Value    |          |          |          |          |          |          |          |          |          |
| Scenario              | Turnover | Turnover | Turnover | Turnover | Turnover | Turnover | Turnover | Turnover | Turnover |
|                       | Level    | Level    | Level    | Level    | Level    | Level    | Level    | Level    | Level    |
|                       | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |

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Greenwich Capital Markets, Inc.RALI 02-qs12

Class A1 ad seq

| Month | 0 USR1   | 50 USR1 | 100 USR1 | 150 USR1 | 200 USR1 |
|-------|----------|---------|----------|----------|----------|
| 0     | 100      | 100     | 100      | 100      | 100      |
| 12    | 99       | 90      | 81       | 72       | 63       |
| 24    | 98       | 78      | 61       | 45       | 30       |
| 36    | 96       | 68      | 44       | 25       | 9        |
| 48    | 95       | 58      | 31       | 10       | 0        |
| 60    | 93       | 50      | 20       | 0        | 0        |
| 72    | 91       | 42      | 12       | 0        | 0        |
| 84    | 90       | 36      | 6        | 0        | 0        |
| 96    | 88       | 30      | 2        | 0        | 0        |
| 108   | 85       | 25      | 0        | 0        | 0        |
| 120   | 83       | 21      | 0        | 0        | 0        |
| 132   | 81       | 18      | 0        | 0        | 0        |
| 144   | 78       | 14      | 0        | 0        | 0        |
| 156   | 75       | 11      | 0        | 0        | 0        |
| 168   | 72       | 8       | 0        | 0        | 0        |
| 180   | 69       | 6       | 0        | 0        | 0        |
| 192   | 66       | 3       | 0        | 0        | 0        |
| 204   | 62       | 1       | 0        | 0        | 0        |
| 216   | 58       | 0       | 0        | 0        | 0        |
| 228   | 54       | 0       | 0        | 0        | 0        |
| 240   | 49       | 0       | 0        | 0        | 0        |
| 252   | 44       | 0       | 0        | 0        | 0        |
| 264   | 39       | 0       | 0        | 0        | 0        |
| 276   | 33       | 0       | 0        | 0        | 0        |
| 288   | 27       | 0       | 0        | 0        | 0        |
| 300   | 20       | 0       | 0        | 0        | 0        |
| 312   | 13       | 0       | 0        | 0        | 0        |
| 324   | 6        | 0       | 0        | 0        | 0        |
| 336   | 0        | 0       | 0        | 0        | 0        |
| 348   | 0        | 0       | 0        | 0        | 0        |
| 360   | 0        | 0       | 0        | 0        | 0        |
| WAL   | 18.16947 | 6.11776 | 3.07005  | 2.03713  | 1.52954  |

Greenwich Capital Markets, Inc.RALI 02-qs12

Class A2 seq flt

| Month | 0 USR1   | 50 USR1 | 100 USR1 | 150 USR1 | 200 USR1 |
|-------|----------|---------|----------|----------|----------|
| 0     | 100      | 100     | 100      | 100      | 100      |
| 12    | 99       | 90      | 81       | 72       | 63       |
| 24    | 97       | 78      | 60       | 44       | 29       |
| 36    | 96       | 67      | 43       | 24       | 8        |
| 48    | 95       | 58      | 30       | 9        | 1        |
| 60    | 93       | 49      | 19       | 2        | 0        |
| 72    | 91       | 42      | 11       | *        | 0        |
| 84    | 89       | 35      | 6        | 0        | 0        |
| 96    | 87       | 29      | 3        | 0        | 0        |
| 108   | 85       | 25      | 2        | 0        | 0        |
| 120   | 83       | 20      | 1        | 0        | 0        |
| 132   | 81       | 17      | 1        | 0        | 0        |
| 144   | 78       | 13      | *        | 0        | 0        |
| 156   | 75       | 10      | 0        | 0        | 0        |
| 168   | 72       | 8       | 0        | 0        | 0        |
| 180   | 69       | 6       | 0        | 0        | 0        |
| 192   | 65       | 4       | 0        | 0        | 0        |
| 204   | 62       | 3       | 0        | 0        | 0        |
| 216   | 58       | 2       | 0        | 0        | 0        |
| 228   | 53       | 1       | 0        | 0        | 0        |
| 240   | 49       | 1       | 0        | 0        | 0        |
| 252   | 44       | *       | 0        | 0        | 0        |
| 264   | 38       | 0       | 0        | 0        | 0        |
| 276   | 32       | 0       | 0        | 0        | 0        |
| 288   | 26       | 0       | 0        | 0        | 0        |
| 300   | 20       | 0       | 0        | 0        | 0        |
| 312   | 13       | 0       | 0        | 0        | 0        |
| 324   | 6        | 0       | 0        | 0        | 0        |
| 336   | 2        | 0       | 0        | 0        | 0        |
| 348   | 0        | 0       | 0        | 0        | 0        |
| 360   | 0        | 0       | 0        | 0        | 0        |
| WAL   | 18.09947 | 6.11392 | 3.09909  | 2.03606  | 1.52645  |

Greenwich Capital Markets, Inc.RALI 02-qs12

Class A3 notional inv io

| Month | 0 USR1   | 50 USR1 | 100 USR1 | 150 USR1 | 200 USR1 |
|-------|----------|---------|----------|----------|----------|
| 0     | 100      | 100     | 100      | 100      | 100      |
| 12    | 99       | 90      | 81       | 72       | 63       |
| 24    | 97       | 78      | 60       | 44       | 29       |
| 36    | 96       | 67      | 43       | 24       | 8        |
| 48    | 95       | 58      | 30       | 9        | 1        |
| 60    | 93       | 49      | 19       | 2        | 0        |
| 72    | 91       | 42      | 11       | *        | 0        |
| 84    | 89       | 35      | 6        | 0        | 0        |
| 96    | 87       | 29      | 3        | 0        | 0        |
| 108   | 85       | 25      | 2        | 0        | 0        |
| 120   | 83       | 20      | 1        | 0        | 0        |
| 132   | 81       | 17      | 1        | 0        | 0        |
| 144   | 78       | 13      | *        | 0        | 0        |
| 156   | 75       | 10      | 0        | 0        | 0        |
| 168   | 72       | 8       | 0        | 0        | 0        |
| 180   | 69       | 6       | 0        | 0        | 0        |
| 192   | 65       | 4       | 0        | 0        | 0        |
| 204   | 62       | 3       | 0        | 0        | 0        |
| 216   | 58       | 2       | 0        | 0        | 0        |
| 228   | 53       | 1       | 0        | 0        | 0        |
| 240   | 49       | 1       | 0        | 0        | 0        |
| 252   | 44       | *       | 0        | 0        | 0        |
| 264   | 38       | 0       | 0        | 0        | 0        |
| 276   | 32       | 0       | 0        | 0        | 0        |
| 288   | 26       | 0       | 0        | 0        | 0        |
| 300   | 20       | 0       | 0        | 0        | 0        |
| 312   | 13       | 0       | 0        | 0        | 0        |
| 324   | 6        | 0       | 0        | 0        | 0        |
| 336   | 2        | 0       | 0        | 0        | 0        |
| 348   | 0        | 0       | 0        | 0        | 0        |
| 360   | 0        | 0       | 0        | 0        | 0        |
| WAL   | 18.09947 | 6.11392 | 3.09909  | 2.03606  | 1.52645  |

Greenwich Capital Markets, Inc.RALI02-qs12

Class A4 nas

| Month | 0 USR1 | 50 USR1 | 100 USR1 | 150 USR1 | 200 USR1 |
|-------|--------|---------|----------|----------|----------|
| 0     | 100    | 100     | 100      | 100      | 100      |
| 12    | 99     | 99      | 99       | 99       | 99       |
| 24    | 98     | 98      | 98       | 98       | 98       |
| 36    | 97     | 97      | 97       | 97       | 97       |
| 48    | 96     | 96      | 96       | 96       | 96       |
| 60    | 94     | 94      | 94       | 94       | 65       |
| 72    | 93     | 90      | 87       | 84       | 28       |
| 84    | 91     | 85      | 79       | 73       | 9        |
| 96    | 90     | 79      | 69       | 48       | 1        |
| 108   | 88     | 72      | 58       | 33       | 0        |
| 120   | 86     | 64      | 47       | 23       | 0        |
| 132   | 84     | 57      | 37       | 17       | 0        |
| 144   | 82     | 50      | 30       | 12       | 0        |
| 156   | 79     | 45      | 24       | 8        | 0        |
| 168   | 77     | 39      | 19       | 6        | 0        |
| 180   | 74     | 35      | 15       | 4        | 0        |
| 192   | 71     | 30      | 12       | 3        | 0        |
| 204   | 68     | 26      | 9        | 2        | 0        |
| 216   | 65     | 23      | 7        | 1        | 0        |
| 228   | 61     | 19      | 6        | 1        | 0        |
| 240   | 57     | 17      | 4        | 1        | 0        |
| 252   | 53     | 14      | 3        | *        | 0        |
| 264   | 48     | 12      | 2        | *        | 0        |
| 276   | 44     | 10      | 2        | *        | 0        |
| 288   | 38     | 8       | 1        | *        | 0        |
| 300   | 33     | 6       | 1        | *        | 0        |
| 312   | 27     | 4       | 1        | *        | 0        |
| 324   | 20     | 3       | *        | *        | 0        |
| 336   | 13     | 2       | *        | *        | 0        |
| 348   | 6      | 1       | *        | *        | 0        |
| 360   | 0      | 0       | 0        | 0        | 0        |

WAL 19.82810 13.26390 10.48448 8.51666 5.49103

Greenwich Capital Markets, Inc.RALI 02-qs12

Class A5 ad seq

| Month | 0 USR1 | 50 USR1 | 100 USR1 | 150 USR1 | 200 USR1 |
|-------|--------|---------|----------|----------|----------|
| 0     | 100    | 100     | 100      | 100      | 100      |
| 12    | 100    | 100     | 100      | 100      | 100      |
| 24    | 100    | 100     | 100      | 100      | 100      |
| 36    | 100    | 100     | 100      | 100      | 100      |
| 48    | 100    | 100     | 100      | 100      | 19       |
| 60    | 100    | 100     | 100      | 50       | 0        |
| 72    | 100    | 100     | 100      | 6        | 0        |
| 84    | 100    | 100     | 83       | 0        | 0        |
| 96    | 100    | 100     | 60       | 0        | 0        |
| 108   | 100    | 100     | 42       | 0        | 0        |
| 120   | 100    | 100     | 28       | 0        | 0        |
| 132   | 100    | 100     | 16       | 0        | 0        |
| 144   | 100    | 100     | 6        | 0        | 0        |
| 156   | 100    | 100     | 0        | 0        | 0        |
| 168   | 100    | 96      | 0        | 0        | 0        |
| 180   | 100    | 82      | 0        | 0        | 0        |
| 192   | 100    | 69      | 0        | 0        | 0        |
| 204   | 100    | 57      | 0        | 0        | 0        |
| 216   | 100    | 43      | 0        | 0        | 0        |
| 228   | 100    | 29      | 0        | 0        | 0        |
| 240   | 100    | 16      | 0        | 0        | 0        |
| 252   | 100    | 3       | 0        | 0        | 0        |
| 264   | 100    | 0       | 0        | 0        | 0        |
| 276   | 100    | 0       | 0        | 0        | 0        |
| 288   | 100    | 0       | 0        | 0        | 0        |
| 300   | 100    | 0       | 0        | 0        | 0        |
| 312   | 100    | 0       | 0        | 0        | 0        |
| 324   | 83     | 0       | 0        | 0        | 0        |
| 336   | 35     | 0       | 0        | 0        | 0        |
| 348   | 0      | 0       | 0        | 0        | 0        |
| 360   | 0      | 0       | 0        | 0        | 0        |

WAL 27.70016 17.48842 8.89213 5.05936 3.64566

Greenwich Capital Markets, Inc.RALI02-qs12

Class A6 seq z

| Month | 0 USR1 | 50 USR1 | 100 USR1 | 150 USR1 | 200 USR1 |
|-------|--------|---------|----------|----------|----------|
| 0     | 100    | 100     | 100      | 100      | 100      |
| 12    | 106    | 106     | 106      | 106      | 106      |
| 24    | 113    | 113     | 113      | 113      | 113      |
| 36    | 121    | 121     | 121      | 121      | 121      |
| 48    | 128    | 128     | 128      | 128      | 128      |
| 60    | 137    | 137     | 137      | 137      | 0        |
| 72    | 145    | 145     | 145      | 145      | 0        |
| 84    | 155    | 155     | 155      | 0        | 0        |
| 96    | 165    | 165     | 165      | 0        | 0        |
| 108   | 175    | 175     | 175      | 0        | 0        |
| 120   | 187    | 187     | 187      | 0        | 0        |
| 132   | 199    | 199     | 199      | 0        | 0        |
| 144   | 211    | 211     | 211      | 0        | 0        |
| 156   | 225    | 225     | 205      | 0        | 0        |
| 168   | 239    | 239     | 163      | 0        | 0        |
| 180   | 255    | 255     | 129      | 0        | 0        |
| 192   | 271    | 271     | 101      | 0        | 0        |
| 204   | 289    | 289     | 79       | 0        | 0        |
| 216   | 307    | 307     | 62       | 0        | 0        |
| 228   | 327    | 327     | 48       | 0        | 0        |
| 240   | 348    | 348     | 37       | 0        | 0        |
| 252   | 370    | 370     | 28       | 0        | 0        |
| 264   | 394    | 331     | 21       | 0        | 0        |
| 276   | 419    | 271     | 15       | 0        | 0        |
| 288   | 446    | 217     | 11       | 0        | 0        |
| 300   | 475    | 169     | 8        | 0        | 0        |
| 312   | 506    | 125     | 5        | 0        | 0        |
| 324   | 538    | 87      | 3        | 0        | 0        |
| 336   | 573    | 52      | 2        | 0        | 0        |
| 348   | 374    | 21      | 1        | 0        | 0        |
| 360   | 0      | 0       | 0        | 0        | 0        |

WAL 29.18371 24.91579 16.70004 6.58250 4.41392

Greenwich Capital Markets, Inc.RALI 02-qs12

Class A7 ad seq

| Month | 0 USR1 | 50 USR1 | 100 USR1 | 150 USR1 | 200 USR1 |
|-------|--------|---------|----------|----------|----------|
| 0     | 100    | 100     | 100      | 100      | 100      |
| 12    | 99     | 89      | 79       | 70       | 60       |
| 24    | 97     | 76      | 57       | 39       | 23       |
| 36    | 96     | 65      | 39       | 17       | *        |
| 48    | 94     | 54      | 24       | 1        | 0        |
| 60    | 92     | 45      | 12       | 0        | 0        |
| 72    | 91     | 37      | 3        | 0        | 0        |
| 84    | 89     | 29      | 0        | 0        | 0        |
| 96    | 86     | 23      | 0        | 0        | 0        |
| 108   | 84     | 18      | 0        | 0        | 0        |
| 120   | 82     | 14      | 0        | 0        | 0        |
| 132   | 79     | 10      | 0        | 0        | 0        |
| 144   | 76     | 6       | 0        | 0        | 0        |
| 156   | 73     | 2       | 0        | 0        | 0        |
| 168   | 70     | 0       | 0        | 0        | 0        |
| 180   | 66     | 0       | 0        | 0        | 0        |
| 192   | 62     | 0       | 0        | 0        | 0        |
| 204   | 58     | 0       | 0        | 0        | 0        |
| 216   | 54     | 0       | 0        | 0        | 0        |
| 228   | 49     | 0       | 0        | 0        | 0        |
| 240   | 44     | 0       | 0        | 0        | 0        |
| 252   | 39     | 0       | 0        | 0        | 0        |
| 264   | 33     | 0       | 0        | 0        | 0        |
| 276   | 27     | 0       | 0        | 0        | 0        |
| 288   | 20     | 0       | 0        | 0        | 0        |
| 300   | 13     | 0       | 0        | 0        | 0        |
| 312   | 5      | 0       | 0        | 0        | 0        |
| 324   | 0      | 0       | 0        | 0        | 0        |
| 336   | 0      | 0       | 0        | 0        | 0        |
| 348   | 0      | 0       | 0        | 0        | 0        |
| 360   | 0      | 0       | 0        | 0        | 0        |

WAL 17.28676 5.19652 2.64968 1.79218 1.35416

Greenwich Capital Markets, Inc.RALI 02-qs12

Class A8 MEZ NAS to a7

| Month | 0 USR1 | 50 USR1 | 100 USR1 | 150 USR1 | 200 USR1 |
|-------|--------|---------|----------|----------|----------|
| 0     | 100    | 100     | 100      | 100      | 100      |
| 12    | 99     | 99      | 99       | 99       | 99       |
| 24    | 98     | 98      | 98       | 98       | 98       |
| 36    | 97     | 97      | 97       | 97       | 97       |
| 48    | 96     | 96      | 96       | 96       | 96       |
| 60    | 94     | 94      | 94       | 94       | 65       |
| 72    | 93     | 90      | 87       | 84       | 28       |
| 84    | 91     | 85      | 79       | 73       | 9        |
| 96    | 90     | 79      | 69       | 48       | 1        |
| 108   | 88     | 72      | 58       | 33       | 0        |
| 120   | 86     | 64      | 47       | 23       | 0        |
| 132   | 84     | 57      | 37       | 17       | 0        |
| 144   | 82     | 50      | 30       | 12       | 0        |
| 156   | 79     | 45      | 24       | 8        | 0        |
| 168   | 77     | 39      | 19       | 6        | 0        |
| 180   | 74     | 35      | 15       | 4        | 0        |
| 192   | 71     | 30      | 12       | 3        | 0        |
| 204   | 68     | 26      | 9        | 2        | 0        |
| 216   | 65     | 23      | 7        | 1        | 0        |
| 228   | 61     | 19      | 6        | 1        | 0        |
| 240   | 57     | 17      | 4        | 1        | 0        |
| 252   | 53     | 14      | 3        | *        | 0        |
| 264   | 48     | 12      | 2        | *        | 0        |
| 276   | 44     | 10      | 2        | *        | 0        |
| 288   | 38     | 8       | 1        | *        | 0        |
| 300   | 33     | 6       | 1        | *        | 0        |
| 312   | 27     | 4       | 1        | *        | 0        |
| 324   | 20     | 3       | *        | *        | 0        |
| 336   | 13     | 2       | *        | *        | 0        |
| 348   | 6      | 1       | *        | *        | 0        |
| 360   | 0      | 0       | 0        | 0        | 0        |

WAL 19.82810 13.26390 10.48448 8.51666 5.49103

Greenwich Capital Markets, Inc.RALI02-qs12

Class A9 nas io

| Month | 0 USR1   | 50 USR1  | 100 USR1 | 150 USR1 | 200 USR1 |
|-------|----------|----------|----------|----------|----------|
| 0     | 100      | 100      | 100      | 100      | 100      |
| 12    | 99       | 99       | 99       | 99       | 99       |
| 24    | 98       | 98       | 98       | 98       | 98       |
| 36    | 97       | 97       | 97       | 97       | 97       |
| 48    | 96       | 96       | 96       | 96       | 96       |
| 60    | 94       | 94       | 94       | 94       | 65       |
| 72    | 93       | 90       | 87       | 84       | 28       |
| 84    | 91       | 85       | 79       | 73       | 9        |
| 96    | 90       | 79       | 69       | 48       | 1        |
| 108   | 88       | 72       | 58       | 33       | 0        |
| 120   | 86       | 64       | 47       | 23       | 0        |
| 132   | 84       | 57       | 37       | 17       | 0        |
| 144   | 82       | 50       | 30       | 12       | 0        |
| 156   | 79       | 45       | 24       | 8        | 0        |
| 168   | 77       | 39       | 19       | 6        | 0        |
| 180   | 74       | 35       | 15       | 4        | 0        |
| 192   | 71       | 30       | 12       | 3        | 0        |
| 204   | 68       | 26       | 9        | 2        | 0        |
| 216   | 65       | 23       | 7        | 1        | 0        |
| 228   | 61       | 19       | 6        | 1        | 0        |
| 240   | 57       | 17       | 4        | 1        | 0        |
| 252   | 53       | 14       | 3        | *        | 0        |
| 264   | 48       | 12       | 2        | *        | 0        |
| 276   | 44       | 10       | 2        | *        | 0        |
| 288   | 38       | 8        | 1        | *        | 0        |
| 300   | 33       | 6        | 1        | *        | 0        |
| 312   | 27       | 4        | 1        | *        | 0        |
| 324   | 20       | 3        | *        | *        | 0        |
| 336   | 13       | 2        | *        | *        | 0        |
| 348   | 6        | 1        | *        | *        | 0        |
| 360   | 0        | 0        | 0        | 0        | 0        |
| WAL   | 19.82810 | 13.26390 | 10.48448 | 8.51666  | 5.49103  |

Greenwich Capital Markets, Inc.RALI 02-qs12

Class A10 seq flt

| Month | 0 USR1 | 50 USR1 | 100 USR1 | 150 USR1 | 200 USR1 |
|-------|--------|---------|----------|----------|----------|
| 0     | 100    | 100     | 100      | 100      | 100      |
| 12    | 99     | 90      | 81       | 72       | 63       |
| 24    | 97     | 78      | 60       | 44       | 29       |
| 36    | 96     | 67      | 43       | 24       | 8        |
| 48    | 95     | 58      | 30       | 9        | 1        |
| 60    | 93     | 49      | 19       | 2        | 0        |
| 72    | 91     | 42      | 11       | *        | 0        |
| 84    | 89     | 35      | 6        | 0        | 0        |
| 96    | 87     | 29      | 3        | 0        | 0        |
| 108   | 85     | 25      | 2        | 0        | 0        |
| 120   | 83     | 20      | 1        | 0        | 0        |
| 132   | 81     | 17      | 1        | 0        | 0        |
| 144   | 78     | 13      | *        | 0        | 0        |
| 156   | 75     | 10      | 0        | 0        | 0        |
| 168   | 72     | 8       | 0        | 0        | 0        |
| 180   | 69     | 6       | 0        | 0        | 0        |
| 192   | 65     | 4       | 0        | 0        | 0        |
| 204   | 62     | 3       | 0        | 0        | 0        |
| 216   | 58     | 2       | 0        | 0        | 0        |
| 228   | 53     | 1       | 0        | 0        | 0        |
| 240   | 49     | 1       | 0        | 0        | 0        |
| 252   | 44     | *       | 0        | 0        | 0        |
| 264   | 38     | 0       | 0        | 0        | 0        |
| 276   | 32     | 0       | 0        | 0        | 0        |
| 288   | 26     | 0       | 0        | 0        | 0        |
| 300   | 20     | 0       | 0        | 0        | 0        |
| 312   | 13     | 0       | 0        | 0        | 0        |
| 324   | 6      | 0       | 0        | 0        | 0        |
| 336   | 2      | 0       | 0        | 0        | 0        |
| 348   | 0      | 0       | 0        | 0        | 0        |
| 360   | 0      | 0       | 0        | 0        | 0        |

WAL 18.09947 6.11392 3.09909 2.03606 1.52645

Greenwich Capital Markets, Inc.RALI 02-qs12

Class B jun

| Month | 0 USR1   | 50 USR1  | 100 USR1 | 150 USR1 | 200 USR1 |
|-------|----------|----------|----------|----------|----------|
| 0     | 100      | 100      | 100      | 100      | 100      |
| 12    | 99       | 99       | 99       | 99       | 99       |
| 24    | 98       | 98       | 98       | 98       | 98       |
| 36    | 97       | 97       | 97       | 97       | 97       |
| 48    | 96       | 96       | 96       | 96       | 96       |
| 60    | 94       | 94       | 94       | 94       | 94       |
| 72    | 93       | 90       | 87       | 84       | 81       |
| 84    | 91       | 85       | 79       | 73       | 67       |
| 96    | 90       | 79       | 69       | 60       | 50       |
| 108   | 88       | 72       | 58       | 46       | 32       |
| 120   | 86       | 64       | 47       | 32       | 20       |
| 132   | 84       | 57       | 37       | 23       | 13       |
| 144   | 82       | 50       | 30       | 16       | 8        |
| 156   | 79       | 45       | 24       | 12       | 5        |
| 168   | 77       | 39       | 19       | 8        | 3        |
| 180   | 74       | 35       | 15       | 6        | 2        |
| 192   | 71       | 30       | 12       | 4        | 1        |
| 204   | 68       | 26       | 9        | 3        | 1        |
| 216   | 65       | 23       | 7        | 2        | *        |
| 228   | 61       | 19       | 6        | 1        | *        |
| 240   | 57       | 17       | 4        | 1        | *        |
| 252   | 53       | 14       | 3        | 1        | *        |
| 264   | 48       | 12       | 2        | *        | *        |
| 276   | 44       | 10       | 2        | *        | *        |
| 288   | 38       | 8        | 1        | *        | *        |
| 300   | 33       | 6        | 1        | *        | *        |
| 312   | 27       | 4        | 1        | *        | *        |
| 324   | 20       | 3        | *        | *        | *        |
| 336   | 13       | 2        | *        | *        | *        |
| 348   | 6        | 1        | *        | *        | *        |
| 360   | 0        | 0        | 0        | 0        | 0        |
| WAL   | 19.82810 | 13.26390 | 10.48448 | 9.08005  | 8.18395  |

(17)