

Exhibit 20 to Sheeren Affidavit

Summary of Four Variants of Write-Up Methodologies in Governing Agreements for Disputed "Exhibit F" Trusts

Variant	Description	Number Of Trusts	Representative Write-Up Provision
1	Governing Agreement requires write-up to be performed according to the order of "payment priority."	50	5.04(b) In addition to the foregoing distributions, with respect to any Subsequent Recoveries, the Master Servicer shall deposit such funds into the Protected Account pursuant to Section 4.01(b)(iii). If, after taking into account such Subsequent Recoveries, <u>the amount of a Realized Loss is reduced, the amount of such Subsequent Recoveries will be applied to increase the Certificate Principal Balance of the Class of Certificates with the highest payment priority to which Realized Losses have been allocated.</u> but not by more than the amount of Realized Losses previously allocated to that Class of Certificates pursuant to Section 5.05; provided, however, to the extent that no reductions to a Certificate Principal Balance of any Class of Certificates currently exists as the result of a prior allocation of a Realized Loss, such Subsequent Recoveries will be applied as Excess Spread. The amount of any remaining Subsequent Recoveries will be applied to increase the Certificate Principal Balance of the Class of Certificates with the next highest payment priority, up to the amount of such Realized Losses previously allocated to that Class of Certificates pursuant to Section 5.05, and so on. Holders of such Certificates will not be entitled to any payment in respect of Current Interest on the amount of such increases for any Interest Accrual Period preceding the Distribution Date on which such increase occurs. Any such increases shall be applied to the Certificate Principal Balance of each Certificate of such Class in accordance with its respective Percentage Interest.
2	Governing Agreement requires write-up to be performed " <u>sequentially,</u> " according to the order of " <u>payment priority.</u> "	9	5.03(f) If Subsequent Recoveries have been received with respect to a Liquidated Mortgage Loan, <u>the amount of such Subsequent Recoveries will be applied sequentially, in the order of payment priority, to increase the Class Principal Amount of each Class of Certificates to which Realized Losses have been allocated in respect of such Liquidated Mortgage Loan,</u> but in each case by not more than, with respect to the Aggregate Pool A Certificates, the amount of Realized Losses previously allocated to that Class of Certificates pursuant to this Section 5.03 or, with respect to the Pool 1 Certificates, the Allocated Realized Loss Amount. Holders of such Certificates will not be entitled to any payment in respect of the Interest Distribution Amount on the amount of such increases for any Accrual Period preceding the Distribution Date on which such increase occurs. Any such increases shall be applied among the Certificates of a Class pro rata, based on the Principal Amount of the Certificates of such Class.
3	Governing Agreement requires write-up to be performed according to the order of " <u>seniority.</u> "	3	5.04AI(d) If a Servicer or the Master Servicer receives a Subsequent Recovery in a Prepayment Period, it will be distributed on the following Distribution Date in accordance with the priorities described under Section 5.04(a)(1). Additionally, <u>the Certificate Principal Balance of each Class of Certificates that had been reduced by the allocation of a Realized Loss will be increased, in order of seniority, by the amount of such Subsequent Recovery,</u> but not by more than the amount of Realized Losses previously allocated to that Class of Certificates pursuant to this Section 5.04. Holders of such Certificates will not be entitled to any payment in respect of Current Interest on the amount of such increases for an Interest Accrual Period preceding the Distribution Date on which such increase occurs.
4	Governing Agreement is silent.	10	N/A - Governing Agreement is silent.