

Exhibit 14 to Sheeren Affidavit**Summary of Four Variants of Definitions of Overcollateralization in Governing Agreements for Disputed "Exhibit D" Trusts with an Overcollateralization Structure**

Variant	Description	Number Of Trusts	Representative Definition of Overcollateralization
1	Overcollateralization is generally defined as the trust's collateral, minus the trust's certificate balances " <u>after taking into account the payment of principal . . . on such Certificates</u> "	74	Overcollateralization Amount: With respect to any Distribution Date, the excess, if any, of (a) the aggregate Stated Principal Balance of the Mortgage Loans for such Distribution Date over (b) the aggregate Certificate Principal Balance of the Offered Certificates and the Class B-3 Certificates on such Distribution Date <u>(after taking into account the payment of principal other than any Extra Principal Distribution Amount on such Certificates).</u>
2	Overcollateralization is generally defined as the trust's collateral, minus the trust's certificate balances " <u>assuming that 100% of the Principal Remittance Amount is applied as a principal payment on such Distribution Date</u> "	2	POOL 1 OVERCOLLATERALIZED AMOUNT: With respect to any Distribution Date, the amount, if any, by which (x) the aggregate Stated Principal Balance of the Pool 1 Mortgage Loans as of the last day of the related Due Period exceeds (y) the sum of the aggregate Outstanding Certificate Principal Balance of the Pool 1 Certificates (excluding the Class 1-CE Certificates) as of such Distribution Date <u>(assuming that 100% of the Pool 1 Principal Remittance Amount is applied as a principal payment on such Distribution Date).</u>
3	Overcollateralization is generally defined as the trust's collateral, minus the trust's certificate balances " <u>taking into account the distributions of principal . . . to be made on such Distribution Date</u> "	13	Overcollateralization Amount: With respect to any Distribution Date, the excess, if any, of (i) the aggregate principal balance of the Mortgage Loans as of the last day of the related Due Period (after giving effect to scheduled payments of principal due during the related Due Period, to the extent received or advanced, and unscheduled collections of principal received during the related Prepayment Period, and after reduction for Principal Prepayments and Realized Losses on the Mortgage Loans incurred during the related Due Period) over (ii) the aggregate Current Principal Amount of the Class A Certificates and the Class B Certificates, <u>after taking into account the distributions of principal, less Net Deferred Interest, to be made on such Distribution Date.</u>
4	Overcollateralization is generally defined as the trust's collateral, minus the trust's certificate balances " <u>after giving effect to payments to be made on such Payment Date</u> "	4	Overcollateralization Amount: With respect to any Distribution Date, the excess, if any, of the aggregate Stated Principal Balance of the Mortgage Loans as of the last day of the related Due Period (after giving effect to Scheduled Payments of principal due during the related Due Period to the extent received or advanced, and unscheduled collections of principal received during the related Prepayment Period, including any reduction due to Realized Losses) over the aggregate Certificate Principal Balance of the Certificates on such Distribution Date <u>after giving effect to distributions of the Principal Distribution Amount to be made on such Distribution Date.</u>