

Exhibit 5

**REMEDY LEVELS**

Remedies are based on the assumption that the exceptions are in the process of being cured and that there is a short-term need for additional coverage for the Investors. Failure to provide a required remedy will accelerate the process and move it directly into a Demand for Repurchase.

<b>Level</b>	<b>Ranking</b>	<b>Purpose</b>	<b>Options</b>
Level 1	Low	Acknowledgment of existence of problem and assurance that matter will be resolved.	Officer's Certification stating that all exceptions are in the process of being cured.
Level 2	Medium	High risk - Servicer cannot act without extraordinary cost; Assurance that the Trust and Investors do not bear additional costs	Officer's Certification and Loan-Specific Indemnification <sup>1</sup> from an entity with credit acceptable to the Servicer and Special Servicer OR the Controlling Class
Level 3	Serious	Higher risk - Situation merits taking more aggressive monitoring necessary to clear exceptions	Updated Officer's Certification and Indemnification from an Investment Grade entity or otherwise acceptable credit to the Controlling Class
Level 4	Extreme	Highest risk - Situation no longer deemed financially reasonable for the Securityholders; may include failure to provided Level 1, 2 or 3 remedies when required or failure to honor the remedy. The Controlling Class may provide extensions, in writing.	Repurchase

**Established: June 2001**

<sup>1</sup> Types of charges that would be passed through on Indemnifications might include charges paid to title companies or law firms to obtain recorded documents, recording costs, court costs related to the absence of the documents and loss of cash flow. The Controlling Servicer will charge the costs back to the Seller.