

**MASTR Adjustable Rate Mortgages Trust**  
**Mortgage Pass-Through Certificates**  
**Series 2002-3**

Contact: Customer Service - CTSLink  
Wells Fargo Bank, N.A.  
Securities Administration Services  
8480 Stagecoach Circle  
Frederick, MD 21701-4747  
www.ctslink.com  
Telephone: 1-866-846-4526  
Fax: 240-586-8675

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**Certificateholder Distribution Summary**

Class	CUSIP	Record Date	Certificate Pass-Through Rate	Beginning Certificate Balance	Interest Distribution	Principal Distribution	Current Realized Loss	Ending Certificate Balance	Total Distribution	Cumulative Realized Losses
1-A-1	576433BH8	06/30/2010	6.10985 %	1,004,993.76	5,116.97	1,739.17	0.00	1,003,254.59	6,856.14	0.00
2-A-1	576433BJ4	06/30/2010	0.00000 %	87,277.20	0.00	2,308.36	0.00	84,968.85	2,308.36	0.00
2-A-2	576433BK1	N/A	0.00000 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3-A-1	576433BL9	06/30/2010	3.17522 %	461,855.42	2,494.91	1,692.48	0.00	460,162.94	4,187.39	0.00
4-A-1	576433BM7	06/30/2010	2.76004 %	4,180,831.08	9,616.06	12,333.42	0.00	4,168,497.66	21,949.48	0.00
B-1	576433BQ8	06/30/2010	3.41905 %	872,989.16	5,024.73	0.00	0.00	872,989.16	5,024.73	0.00
B-2	576433BR6	06/30/2010	3.41905 %	340,532.04	204.91	0.00	0.00	340,532.04	204.91	0.00
B-3	576433BS4	06/30/2010	3.41905 %	291,913.02	0.00	0.00	0.00	291,913.02	0.00	0.00
B-4	576433BT2	06/30/2010	3.99022 %	0.00	0.00	0.00	0.00	0.00	0.00	97,337.48
B-5	576433BU9	06/30/2010	3.99022 %	0.00	0.00	0.00	0.00	0.00	0.00	97,337.48
B-6	576433BV7	06/30/2010	3.99022 %	0.00	0.00	0.00	0.00	0.00	0.00	177,745.34
A-R	576433BN5	06/30/2010	4.05500 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-LR	576433BP0	06/30/2010	4.05500 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Totals</b>				<b>7,240,391.68</b>	<b>22,457.58</b>	<b>18,073.43</b>	<b>0.00</b>	<b>7,222,318.26</b>	<b>40,531.01</b>	<b>372,420.30</b>

As Master Servicer, Wells Fargo Bank, N.A. has independently calculated collateral information based on loan level data received from external parties, which may include the Servicers, Issuer and other parties to the transaction. Wells Fargo Bank, N.A. expressly disclaims any responsibility for the accuracy or completeness of information furnished to it by those third parties.

All Record Dates are based upon the governing documents and logic set forth as of closing.

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**Principal Distribution Statement**

Class	Original Face Amount	Beginning Certificate Balance	Scheduled Principal Distribution	Unscheduled Principal Distribution	Accretion	Realized Loss	Total Principal Reduction	Ending Certificate Balance	Ending Certificate Percentage	Total Principal Distribution
1-A-1	138,112,000.00	1,004,993.76	1,739.17	0.00	0.00	0.00	1,739.17	1,003,254.59	0.00726407	1,739.17
2-A-1	103,409,000.00	87,277.20	0.00	2,308.36	0.00	0.00	2,308.36	84,968.85	0.00082168	2,308.36
2-A-2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
3-A-1	52,582,000.00	461,855.42	1,176.64	515.84	0.00	0.00	1,692.48	460,162.94	0.00875134	1,692.48
4-A-1	176,882,000.00	4,180,831.08	11,125.28	1,208.14	0.00	0.00	12,333.42	4,168,497.66	0.02356655	12,333.42
B-1	8,808,000.00	872,989.16	0.00	0.00	0.00	0.00	0.00	872,989.16	0.09911321	0.00
B-2	3,425,000.00	340,532.04	0.00	0.00	0.00	0.00	0.00	340,532.04	0.09942541	0.00
B-3	2,936,000.00	291,913.02	0.00	0.00	0.00	0.00	0.00	291,913.02	0.09942542	0.00
B-4	979,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
B-5	979,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
B-6	1,223,856.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
A-R	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
A-LR	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
Totals	489,335,956.63	7,240,391.68	14,041.09	4,032.34	0.00	0.00	18,073.43	7,222,318.26	0.01475943	18,073.43

NOTE: Accretion amount also includes Net Negative Amortization, if applicable.

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**Principal Distribution Factors Statement**

Class	Original Face Amount	Beginning Certificate Balance	Scheduled Principal Distribution	Unscheduled Principal Distribution	Accretion	Realized Loss	Total Principal Reduction	Ending Certificate Balance	Ending Certificate Percentage	Total Principal Distribution
1-A-1	138,112,000.00	7.27665778	0.01259246	0.00000000	0.00000000	0.00000000	0.01259246	7.26406532	0.00726407	0.01259246
2-A-1	103,409,000.00	0.84400004	0.00000000	0.02232262	0.00000000	0.00000000	0.02232262	0.82167751	0.00082168	0.02232262
2-A-2	0.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
3-A-1	52,582,000.00	8.78352706	0.02237724	0.00981020	0.00000000	0.00000000	0.03218744	8.75133962	0.00875134	0.03218744
4-A-1	176,882,000.00	23.63627209	0.06289662	0.00683020	0.00000000	0.00000000	0.06972682	23.56654527	0.02356655	0.06972682
B-1	8,808,000.00	99.11321072	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	99.11321072	0.09911321	0.00000000
B-2	3,425,000.00	99.42541314	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	99.42541314	0.09942541	0.00000000
B-3	2,936,000.00	99.42541553	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	99.42541553	0.09942542	0.00000000
B-4	979,000.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
B-5	979,000.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
B-6	1,223,856.63	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
A-R	50.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
A-LR	50.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000

NOTE: Accretion amount also includes Net Negative Amortization, if applicable.

NOTE: All classes are per \$1,000 denomination

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**Interest Distribution Statement**

Class	Accrual Dates	Accrual Days	Current Certificate Rate	Beginning Certificate/ Notional Balance	Current Accrued Interest	Payment of Unpaid Interest Shortfall(1)	Current Interest Shortfall(1)	Non-Supported Interest Shortfall	Total Interest Distribution	Remaining Unpaid Interest Shortfall(1)	Ending Certificate/ Notional Balance
1-A-1	06/01/10 - 06/30/10	30	6.10985 %	1,004,993.76	5,116.97	0.00	0.00	0.00	5,116.97	0.00	1,003,254.59
2-A-1	N/A	N/A	0.00000 %	87,277.20	0.00	0.00	0.00	0.00	0.00	0.00	84,968.85
2-A-2	N/A	N/A	0.00000 %	87,277.20	0.00	0.00	0.00	0.00	0.00	0.00	84,968.85
3-A-1	06/01/10 - 06/30/10	30	3.17522 %	461,855.42	1,222.08	1,272.83	0.00	0.00	2,494.91	0.00	460,162.94
4-A-1	06/01/10 - 06/30/10	30	2.76004 %	4,180,831.08	9,616.06	0.00	0.00	0.00	9,616.06	0.00	4,168,497.66
B-1	06/01/10 - 06/30/10	30	3.41905 %	872,989.16	2,487.33	2,537.40	0.00	0.00	5,024.73	0.00	872,989.16
B-2	06/01/10 - 06/30/10	30	3.41905 %	340,532.04	970.25	0.00	765.33	0.00	204.91	1,755.11	340,532.04
B-3	06/01/10 - 06/30/10	30	3.41905 %	291,913.02	831.72	0.00	831.72	0.00	0.00	1,680.19	291,913.02
B-4	N/A	N/A	3.99022 %	0.00	0.00	0.00	0.00	0.00	0.00	301.80	0.00
B-5	N/A	N/A	3.99022 %	0.00	0.00	0.00	0.00	0.00	0.00	301.80	0.00
B-6	N/A	N/A	3.99022 %	0.00	0.00	0.00	0.00	0.00	0.00	185.35	0.00
A-R	N/A	N/A	4.05500 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-LR	N/A	N/A	4.05500 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals					20,244.41	3,810.23	1,597.05	0.00	22,457.58	4,224.25	

(1) Amount also includes Coupon Cap or Basis Risk Shortfalls, if applicable.

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**Interest Distribution Factors Statement**

Class	Original Face Amount	Current Certificate Rate	Beginning Certificate/ Notional Balance	Current Accrued Interest	Payment of Unpaid Interest Shortfall(1)	Current Interest Shortfall(1)	Non-Supported Interest Shortfall	Total Interest Distribution	Remaining Unpaid Interest Shortfall(1)	Ending Certificate/ Notional Balance
1-A-1	138,112,000.00	6.10985 %	7.27665778	0.03704942	0.00000000	0.00000000	0.00000000	0.03704942	0.00000000	7.26406532
2-A-1	103,409,000.00	0.00000 %	0.84400004	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.82167751
2-A-2	0.00	0.00000 %	0.84400004	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.82167751
3-A-1	52,582,000.00	3.17522 %	8.78352706	0.02324141	0.02420657	0.00000000	0.00000000	0.04744799	0.00000000	8.75133962
4-A-1	176,882,000.00	2.76004 %	23.63627209	0.05436427	0.00000000	0.00000000	0.00000000	0.05436427	0.00000000	23.56654527
B-1	8,808,000.00	3.41905 %	99.11321072	0.28239441	0.28807902	0.00000000	0.00000000	0.57047343	0.00000000	99.11321072
B-2	3,425,000.00	3.41905 %	99.42541314	0.28328467	0.00000000	0.22345401	0.00000000	0.05982774	0.51244088	99.42541314
B-3	2,936,000.00	3.41905 %	99.42541553	0.28328338	0.00000000	0.28328338	0.00000000	0.00000000	0.57227180	99.42541553
B-4	979,000.00	3.99022 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.30827375	0.00000000
B-5	979,000.00	3.99022 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.30827375	0.00000000
B-6	1,223,856.63	3.99022 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.15144748	0.00000000
A-R	50.00	4.05500 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
A-LR	50.00	4.05500 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000

(1) Amount also includes Coupon Cap or Basis Risk Shortfalls, if applicable.

NOTE: All Classes are per \$1,000 denomination

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**Certificateholder Account Statement**

CERTIFICATE ACCOUNT	
Beginning Balance	0.00
Deposits	
Payments of Interest and Principal	35,580.88
Reserve Funds and Credit Enhancements	0.00
Proceeds from Repurchased Loans	0.00
Servicer Advances	7,158.27
Gains & Subsequent Recoveries (Realized Losses)	0.00
Total Deposits	<u>42,739.15</u>
Withdrawals	
Reserve Funds and Credit Enhancements	0.00
Total Administration Fees	2,208.14
Payment of Interest and Principal	40,531.01
Total Withdrawals (Pool Distribution Amount)	<u>42,739.15</u>
Ending Balance	<u><u>0.00</u></u>

PREPAYMENT/CURTAILMENT INTEREST SHORTFALL	
Total Prepayment/Curtailment Interest Shortfall	0.00
Servicing Fee Support	<u>0.00</u>
Non-Supported Prepayment/Curtailment Interest Shortfall	<u><u>0.00</u></u>

ADMINISTRATION FEES	
Gross Servicing Fee*	2,208.14
Supported Prepayment/Curtailment Interest Shortfall	<u>0.00</u>
Total Administration Fees	<u><u>2,208.14</u></u>

\*Servicer Payees include: BAC HOME LOANS SERVICING, LP; BANK OF AMERICA, N.A.; PHH MORTGAGE CORPORATION; PNC BANK, NA; WELLS FARGO BANK, N.A.

Servicer Advances are calculated as delinquent scheduled principal and interest.

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**Collateral Statement**

Group	Group 1	Group 2	Group 3	Group 4	Total
Collateral Description	Fixed 15 Year	Fixed 15 Year	5/1 CMT ARM	7/1 CMT ARM	Fixed & Mixed ARM
Weighted Average Coupon Rate	6.484854	0.000000	3.443130	3.135042	3.761785
Weighted Average Net Rate	6.109854	0.000000	3.175216	2.760041	3.396499
Weighted Average Pass-Through Rate	6.109854	0.000000	3.175227	2.760042	3.396501
Weighted Average Remaining Term	267	265	263	262	263
Principal and Interest Constant	9,251.20	0.00	3,564.91	27,945.49	40,761.60
Beginning Loan Count	2	0	3	13	18
Loans Paid in Full	0	0	0	0	0
Ending Loan Count	2	0	3	13	18
Beginning Scheduled Balance	1,296,671.32	0.00	658,106.94	5,299,174.11	7,253,952.37
Ending Scheduled Balance	1,294,427.39	0.00	655,660.91	5,283,864.76	7,233,953.06
Actual Ending Collateral Balance	1,304,686.95	0.00	657,339.60	5,297,671.32	7,259,697.87
Scheduled Principal	2,243.93	0.00	1,676.62	14,101.21	18,021.76
Unscheduled Principal	0.00	0.00	769.41	1,208.14	1,977.55
Negative Amortized Principal	0.00	0.00	0.00	0.00	0.00
Scheduled Interest	7,007.27	0.00	1,888.29	13,844.28	22,739.84
Servicing Fees	405.21	0.00	146.93	1,656.00	2,208.14
Master Servicing Fees	0.00	0.00	0.00	0.00	0.00
Trustee Fee	0.00	0.00	0.00	0.00	0.00
FRY Amount	0.00	0.00	0.00	0.00	0.00
Special Hazard Fee	0.00	0.00	0.00	0.00	0.00
Other Fee	0.00	0.00	0.00	0.00	0.00
Pool Insurance Fee	0.00	0.00	0.00	0.00	0.00
Spread 1	0.00	0.00	0.00	0.00	0.00
Spread 2	0.00	0.00	0.00	0.00	0.00
Spread 3	0.00	0.00	0.00	0.00	0.00
Net Interest	6,602.06	0.00	1,741.36	12,188.28	20,531.70
Realized Loss Amount	0.00	0.00	0.00	0.00	0.00
Cumulative Realized Loss	79,485.47	248,348.18	0.00	37,791.49	365,625.14
Percentage of Cumulative Losses	0.0554	0.2312	0.0000	0.0206	0.0747
Special Servicing Fee	0.00	0.00	0.00	0.00	0.00

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**Additional Reporting - Group Level**

<b>Structural Reporting</b>	
<b><u>Group 1</u></b>	
Senior %	77.505667%
Junior %	22.494333%
Senior Prepayment %	100.000000%
<b><u>Group 2</u></b>	
Senior %	0.000000%
Junior %	100.000000%
Senior Prepayment %	0.000000%
<b><u>Group 3</u></b>	
Senior %	70.179388%
Junior %	29.820612%
Senior Prepayment %	100.000000%
<b><u>Group 4</u></b>	
Senior %	78.895899%
Junior %	21.104101%
Senior Prepayment %	100.000000%

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**Delinquency Status**

DELINQUENT			BANKRUPTCY			FORECLOSURE			REO		TOTAL			
No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance	No. of Loans	Actual Balance		
		0-29 Days	0	0.00		0-29 Days	0	0.00	0-29 Days	0	0.00	0-29 Days	0	0.00
30 Days	0	0.00	30 Days	0	0.00	30 Days	0	0.00	30 Days	0	0.00	30 Days	0	0.00
60 Days	0	0.00	60 Days	0	0.00	60 Days	0	0.00	60 Days	0	0.00	60 Days	0	0.00
90 Days	0	0.00	90 Days	0	0.00	90 Days	0	0.00	90 Days	0	0.00	90 Days	0	0.00
120 Days	0	0.00	120 Days	0	0.00	120 Days	0	0.00	120 Days	0	0.00	120 Days	0	0.00
150 Days	0	0.00	150 Days	0	0.00	150 Days	0	0.00	150 Days	0	0.00	150 Days	0	0.00
180+ Days	0	0.00	180+ Days	0	0.00	180+ Days	1	966,768.35	180+ Days	0	0.00	180+ Days	1	966,768.35
<b>0</b>	<b>0.00</b>		<b>0</b>	<b>0.00</b>		<b>1</b>	<b>966,768.35</b>		<b>0</b>	<b>0.00</b>	<b>1</b>	<b>966,768.35</b>		
No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance	No. of Loans	Actual Balance		
		0-29 Days	0.000000 %	0.000000 %		0-29 Days	0.000000 %	0.000000 %	0-29 Days	0.000000 %	0.000000 %	0.000000 %		
30 Days	0.000000 %	0.000000 %	30 Days	0.000000 %	0.000000 %	30 Days	0.000000 %	0.000000 %	30 Days	0.000000 %	0.000000 %	0.000000 %		
60 Days	0.000000 %	0.000000 %	60 Days	0.000000 %	0.000000 %	60 Days	0.000000 %	0.000000 %	60 Days	0.000000 %	0.000000 %	0.000000 %		
90 Days	0.000000 %	0.000000 %	90 Days	0.000000 %	0.000000 %	90 Days	0.000000 %	0.000000 %	90 Days	0.000000 %	0.000000 %	0.000000 %		
120 Days	0.000000 %	0.000000 %	120 Days	0.000000 %	0.000000 %	120 Days	0.000000 %	0.000000 %	120 Days	0.000000 %	0.000000 %	0.000000 %		
150 Days	0.000000 %	0.000000 %	150 Days	0.000000 %	0.000000 %	150 Days	0.000000 %	0.000000 %	150 Days	0.000000 %	0.000000 %	0.000000 %		
180+ Days	0.000000 %	0.000000 %	180+ Days	0.000000 %	0.000000 %	180+ Days	5.555556 %	13.316923 %	180+ Days	0.000000 %	0.000000 %	5.555556 %	13.316923 %	
<b>0.000000 %</b>	<b>0.000000 %</b>		<b>0.000000 %</b>	<b>0.000000 %</b>		<b>5.555556 %</b>	<b>13.316923 %</b>		<b>0.000000 %</b>	<b>0.000000 %</b>	<b>5.555556 %</b>	<b>13.316923 %</b>		

Current Period Class A Insufficient Funds 0.00 Principal Balance of Contaminated Properties 0.00 Periodic Advance 7,158.27

	Original \$	Original %	Current \$	Current %
Bankruptcy	141,209.00	0.02885727 %	141,209.00	1.95203091 %
Fraud	9,786,719.00	1.99999998 %	0.00	0.00000000 %
Special Hazard	6,120,000.00	1.25067450 %	1,971,048.80	27.24718814 %
Limit of Subordinate's Exposure to Certain Types of Losses				

**MASTR Adjustable Rate Mortgages Trust**  
**Mortgage Pass-Through Certificates**  
**Series 2002-3**

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**Delinquency Status By Group**

<b>DELINQUENT</b>			<b>BANKRUPTCY</b>		<b>FORECLOSURE</b>		<b>REO</b>		<b>TOTAL</b>				
<b>Group 1</b>			<b>No of</b>	<b>Actual</b>	<b>No of</b>	<b>Actual</b>	<b>No of</b>	<b>Actual</b>	<b>No of</b>	<b>Actual</b>			
<b>No of Loans</b>	<b>Actual Bal</b>		<b>Loans</b>	<b>Balance</b>	<b>Loans</b>	<b>Balance</b>	<b>Loans</b>	<b>Balance</b>	<b>Loans</b>	<b>Balance</b>			
0-29 Days			0	0.00	0-29 Days	0	0.00	0-29 Days	0	0.00	0-29 Days	0	0.00
30 Days	0	0.00	0	0.00	30 Days	0	0.00	30 Days	0	0.00	30 Days	0	0.00
60 Days	0	0.00	0	0.00	60 Days	0	0.00	60 Days	0	0.00	60 Days	0	0.00
90 Days	0	0.00	0	0.00	90 Days	0	0.00	90 Days	0	0.00	90 Days	0	0.00
120 Days	0	0.00	0	0.00	120 Days	0	0.00	120 Days	0	0.00	120 Days	0	0.00
150 Days	0	0.00	0	0.00	150 Days	0	0.00	150 Days	0	0.00	150 Days	0	0.00
180+ Days	0	0.00	0	0.00	180+ Days	1	966,768.35	180+ Days	0	0.00	180+ Days	1	966,768.35
	<u>0</u>	<u>0.00</u>	<u>0</u>	<u>0.00</u>		<u>1</u>	<u>966,768.35</u>		<u>0</u>	<u>0.00</u>		<u>1</u>	<u>966,768.35</u>
0-29 Days	0.000000%	0.000000%	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%
30 Days	0.000000%	0.000000%	0.000000%	0.000000%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%
60 Days	0.000000%	0.000000%	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%
90 Days	0.000000%	0.000000%	0.000000%	0.000000%	90 Days	0.000000%	0.000000%	90 Days	0.000000%	0.000000%	90 Days	0.000000%	0.000000%
120 Days	0.000000%	0.000000%	0.000000%	0.000000%	120 Days	0.000000%	0.000000%	120 Days	0.000000%	0.000000%	120 Days	0.000000%	0.000000%
150 Days	0.000000%	0.000000%	0.000000%	0.000000%	150 Days	0.000000%	0.000000%	150 Days	0.000000%	0.000000%	150 Days	0.000000%	0.000000%
180+ Days	0.000000%	0.000000%	0.000000%	0.000000%	180+ Days	50.000000%	74.099641%	180+ Days	0.000000%	0.000000%	180+ Days	50.000000%	74.099641%
	<u>0.000000%</u>	<u>0.000000%</u>	<u>0.000000%</u>	<u>0.000000%</u>		<u>50.000000%</u>	<u>74.099641%</u>		<u>0.000000%</u>	<u>0.000000%</u>		<u>50.000000%</u>	<u>74.099641%</u>

<b>DELINQUENT</b>			<b>BANKRUPTCY</b>		<b>FORECLOSURE</b>		<b>REO</b>		<b>TOTAL</b>				
<b>Group 2</b>			<b>No of</b>	<b>Actual</b>	<b>No of</b>	<b>Actual</b>	<b>No of</b>	<b>Actual</b>	<b>No of</b>	<b>Actual</b>			
<b>No of Loans</b>	<b>Actual Bal</b>		<b>Loans</b>	<b>Balance</b>	<b>Loans</b>	<b>Balance</b>	<b>Loans</b>	<b>Balance</b>	<b>Loans</b>	<b>Balance</b>			
0-29 Days			0	0.00	0-29 Days	0	0.00	0-29 Days	0	0.00	0-29 Days	0	0.00
30 Days	0	0.00	0	0.00	30 Days	0	0.00	30 Days	0	0.00	30 Days	0	0.00
60 Days	0	0.00	0	0.00	60 Days	0	0.00	60 Days	0	0.00	60 Days	0	0.00
90 Days	0	0.00	0	0.00	90 Days	0	0.00	90 Days	0	0.00	90 Days	0	0.00
120 Days	0	0.00	0	0.00	120 Days	0	0.00	120 Days	0	0.00	120 Days	0	0.00
150 Days	0	0.00	0	0.00	150 Days	0	0.00	150 Days	0	0.00	150 Days	0	0.00
180+ Days	0	0.00	0	0.00	180+ Days	0	0.00	180+ Days	0	0.00	180+ Days	0	0.00
	<u>0</u>	<u>0.00</u>	<u>0</u>	<u>0.00</u>		<u>0</u>	<u>0.00</u>		<u>0</u>	<u>0.00</u>		<u>0</u>	<u>0.00</u>
0-29 Days	0.000000%	0.000000%	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%
30 Days	0.000000%	0.000000%	0.000000%	0.000000%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%
60 Days	0.000000%	0.000000%	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%
90 Days	0.000000%	0.000000%	0.000000%	0.000000%	90 Days	0.000000%	0.000000%	90 Days	0.000000%	0.000000%	90 Days	0.000000%	0.000000%
120 Days	0.000000%	0.000000%	0.000000%	0.000000%	120 Days	0.000000%	0.000000%	120 Days	0.000000%	0.000000%	120 Days	0.000000%	0.000000%
150 Days	0.000000%	0.000000%	0.000000%	0.000000%	150 Days	0.000000%	0.000000%	150 Days	0.000000%	0.000000%	150 Days	0.000000%	0.000000%
180+ Days	0.000000%	0.000000%	0.000000%	0.000000%	180+ Days	0.000000%	0.000000%	180+ Days	0.000000%	0.000000%	180+ Days	0.000000%	0.000000%
	<u>0.000000%</u>	<u>0.000000%</u>	<u>0.000000%</u>	<u>0.000000%</u>		<u>0.000000%</u>	<u>0.000000%</u>		<u>0.000000%</u>	<u>0.000000%</u>		<u>0.000000%</u>	<u>0.000000%</u>

**Delinquency Status By Group**

**MASTR Adjustable Rate Mortgages Trust**  
**Mortgage Pass-Through Certificates**  
**Series 2002-3**

Contact: Customer Service - CTSLink  
Wells Fargo Bank, N.A.  
Securities Administration Services  
8480 Stagecoach Circle  
Frederick, MD 21701-4747  
www.ctslink.com  
Telephone: 1-866-846-4526  
Fax: 240-586-8675

15-Jul-2010 9:58:53AM

**Delinquency Status By Group**

<b>DELINQUENT</b>			<b>BANKRUPTCY</b>		<b>FORECLOSURE</b>		<b>REO</b>		<b>TOTAL</b>				
<b>Group 3</b>			<b>No of</b>	<b>Actual</b>	<b>No of</b>	<b>Actual</b>	<b>No of</b>	<b>Actual</b>	<b>No of</b>	<b>Actual</b>			
<b>No of Loans</b>	<b>Actual Bal</b>		<b>Loans</b>	<b>Balance</b>	<b>Loans</b>	<b>Balance</b>	<b>Loans</b>	<b>Balance</b>	<b>Loans</b>	<b>Balance</b>			
0-29 Days			0	0.00	0-29 Days	0	0.00	0-29 Days	0	0.00	0-29 Days	0	0.00
30 Days	0	0.00	0	0.00	30 Days	0	0.00	30 Days	0	0.00	30 Days	0	0.00
60 Days	0	0.00	0	0.00	60 Days	0	0.00	60 Days	0	0.00	60 Days	0	0.00
90 Days	0	0.00	0	0.00	90 Days	0	0.00	90 Days	0	0.00	90 Days	0	0.00
120 Days	0	0.00	0	0.00	120 Days	0	0.00	120 Days	0	0.00	120 Days	0	0.00
150 Days	0	0.00	0	0.00	150 Days	0	0.00	150 Days	0	0.00	150 Days	0	0.00
180+ Days	0	0.00	0	0.00	180+ Days	0	0.00	180+ Days	0	0.00	180+ Days	0	0.00
	<u>0</u>	<u>0.00</u>	<u>0</u>	<u>0.00</u>		<u>0</u>	<u>0.00</u>		<u>0</u>	<u>0.00</u>		<u>0</u>	<u>0.00</u>
0-29 Days	0.000000%	0.000000%	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%
30 Days	0.000000%	0.000000%	0.000000%	0.000000%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%
60 Days	0.000000%	0.000000%	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%
90 Days	0.000000%	0.000000%	0.000000%	0.000000%	90 Days	0.000000%	0.000000%	90 Days	0.000000%	0.000000%	90 Days	0.000000%	0.000000%
120 Days	0.000000%	0.000000%	0.000000%	0.000000%	120 Days	0.000000%	0.000000%	120 Days	0.000000%	0.000000%	120 Days	0.000000%	0.000000%
150 Days	0.000000%	0.000000%	0.000000%	0.000000%	150 Days	0.000000%	0.000000%	150 Days	0.000000%	0.000000%	150 Days	0.000000%	0.000000%
180+ Days	0.000000%	0.000000%	0.000000%	0.000000%	180+ Days	0.000000%	0.000000%	180+ Days	0.000000%	0.000000%	180+ Days	0.000000%	0.000000%
	<u>0.000000%</u>	<u>0.000000%</u>	<u>0.000000%</u>	<u>0.000000%</u>		<u>0.000000%</u>	<u>0.000000%</u>		<u>0.000000%</u>	<u>0.000000%</u>		<u>0.000000%</u>	<u>0.000000%</u>

<b>DELINQUENT</b>			<b>BANKRUPTCY</b>		<b>FORECLOSURE</b>		<b>REO</b>		<b>TOTAL</b>				
<b>Group 4</b>			<b>No of</b>	<b>Actual</b>	<b>No of</b>	<b>Actual</b>	<b>No of</b>	<b>Actual</b>	<b>No of</b>	<b>Actual</b>			
<b>No of Loans</b>	<b>Actual Bal</b>		<b>Loans</b>	<b>Balance</b>	<b>Loans</b>	<b>Balance</b>	<b>Loans</b>	<b>Balance</b>	<b>Loans</b>	<b>Balance</b>			
0-29 Days			0	0.00	0-29 Days	0	0.00	0-29 Days	0	0.00	0-29 Days	0	0.00
30 Days	0	0.00	0	0.00	30 Days	0	0.00	30 Days	0	0.00	30 Days	0	0.00
60 Days	0	0.00	0	0.00	60 Days	0	0.00	60 Days	0	0.00	60 Days	0	0.00
90 Days	0	0.00	0	0.00	90 Days	0	0.00	90 Days	0	0.00	90 Days	0	0.00
120 Days	0	0.00	0	0.00	120 Days	0	0.00	120 Days	0	0.00	120 Days	0	0.00
150 Days	0	0.00	0	0.00	150 Days	0	0.00	150 Days	0	0.00	150 Days	0	0.00
180+ Days	0	0.00	0	0.00	180+ Days	0	0.00	180+ Days	0	0.00	180+ Days	0	0.00
	<u>0</u>	<u>0.00</u>	<u>0</u>	<u>0.00</u>		<u>0</u>	<u>0.00</u>		<u>0</u>	<u>0.00</u>		<u>0</u>	<u>0.00</u>
0-29 Days	0.000000%	0.000000%	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%
30 Days	0.000000%	0.000000%	0.000000%	0.000000%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%
60 Days	0.000000%	0.000000%	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%
90 Days	0.000000%	0.000000%	0.000000%	0.000000%	90 Days	0.000000%	0.000000%	90 Days	0.000000%	0.000000%	90 Days	0.000000%	0.000000%
120 Days	0.000000%	0.000000%	0.000000%	0.000000%	120 Days	0.000000%	0.000000%	120 Days	0.000000%	0.000000%	120 Days	0.000000%	0.000000%
150 Days	0.000000%	0.000000%	0.000000%	0.000000%	150 Days	0.000000%	0.000000%	150 Days	0.000000%	0.000000%	150 Days	0.000000%	0.000000%
180+ Days	0.000000%	0.000000%	0.000000%	0.000000%	180+ Days	0.000000%	0.000000%	180+ Days	0.000000%	0.000000%	180+ Days	0.000000%	0.000000%
	<u>0.000000%</u>	<u>0.000000%</u>	<u>0.000000%</u>	<u>0.000000%</u>		<u>0.000000%</u>	<u>0.000000%</u>		<u>0.000000%</u>	<u>0.000000%</u>		<u>0.000000%</u>	<u>0.000000%</u>

**MASTR Adjustable Rate Mortgages Trust**  
**Mortgage Pass-Through Certificates**  
**Series 2002-3**

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www.ctslink.com  
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Fax: 240-586-8675

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**180+ Delinquency Summary**

Days Delinquent	Summary			Group 1			Group 3		
	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)
180 - 209	1	966,768.35	13.317	1	966,768.35	74.100	0	0.00	0.000
Total	1	966,768.35	13.317	1	966,768.35	74.100	0	0.00	0.000

Days Delinquent	Group 4		
	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)
180 - 209	0	0.00	0.000
Total	0	0.00	0.000

This report includes all loans greater than 180 days delinquent regardless of status (REO, Foreclosure, Bankruptcy)

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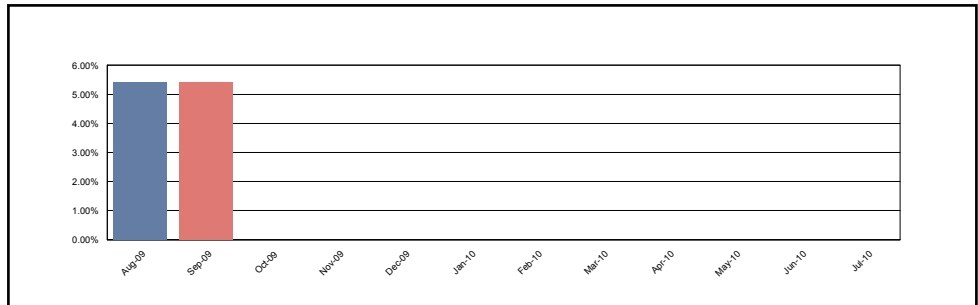
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**REO Detail - All Mortgage Loans in REO during Current Period**

**Summary**

<b>New REO Loans</b>	
Loans in REO	0
Original Principal Balance	0.00
Current Actual Balance	0.00
<b>Current REO Total</b>	
Loans in REO	0
Original Principal Balance	0.00
Current Actual Balance	0.00

**12 Month REO History**

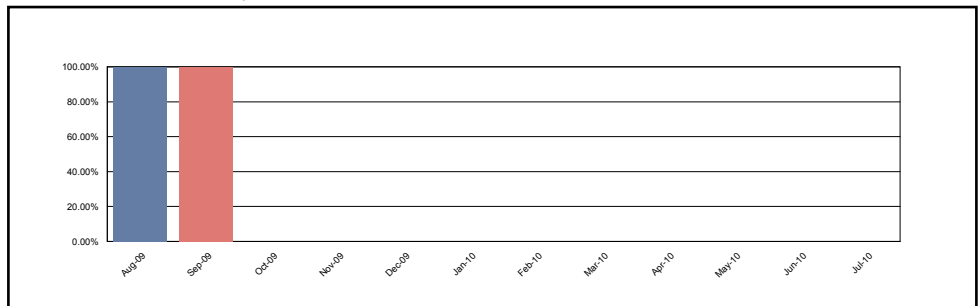


**Group 1 - No REO Information to report this period.**

**Group 2**

<b>New REO Loans</b>	
Loans in REO	0
Original Principal Balance	0.00
Current Actual Balance	0.00
<b>Current REO Total</b>	
Loans in REO	0
Original Principal Balance	0.00
Current Actual Balance	0.00

**12 Month REO History**



**Group 3 - No REO Information to report this period.**

**Group 4 - No REO Information to report this period.**

**REO Loan Detail - All Mortgage Loans in REO during Current Period**

Group	Loan Number	Month Loan Entered REO	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
<b>No REO Loans this Period</b>											

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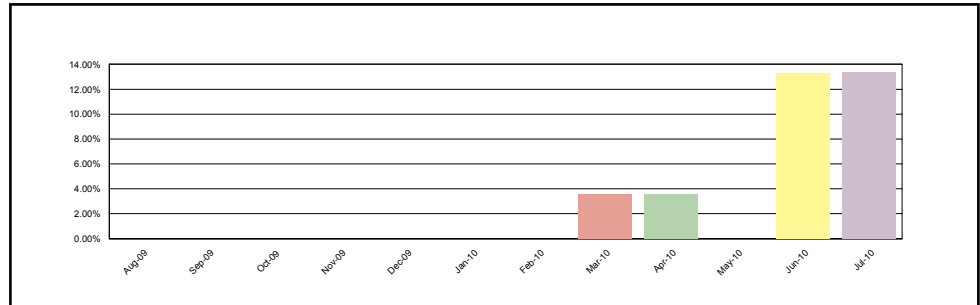
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**Foreclosure Detail - All Mortgage Loans in Foreclosure during Current Period**

**Summary**

<b>New Foreclosure Loans</b>	
Loans in Foreclosure	0
Original Principal Balance	0.00
Current Actual Balance	0.00
<b>Current Foreclosure Total</b>	
Loans in Foreclosure	1
Original Principal Balance	1,000,000.00
Current Actual Balance	966,768.35

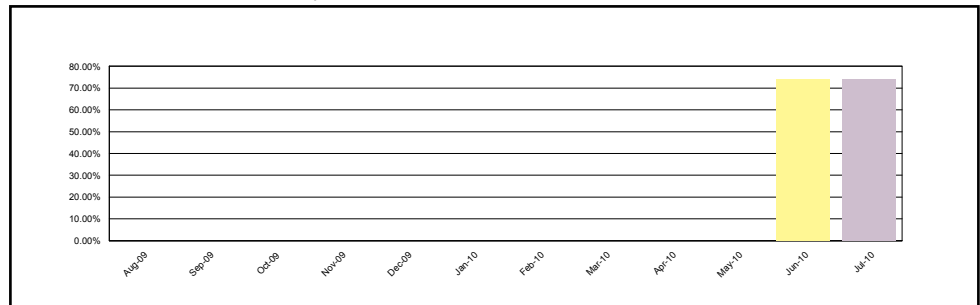
**12 Month Foreclosure History**



**Group 1**

<b>New Foreclosure Loans</b>	
Loans in Foreclosure	0
Original Principal Balance	0.00
Current Actual Balance	0.00
<b>Current Foreclosure Total</b>	
Loans in Foreclosure	1
Original Principal Balance	1,000,000.00
Current Actual Balance	966,768.35

**12 Month Foreclosure History**

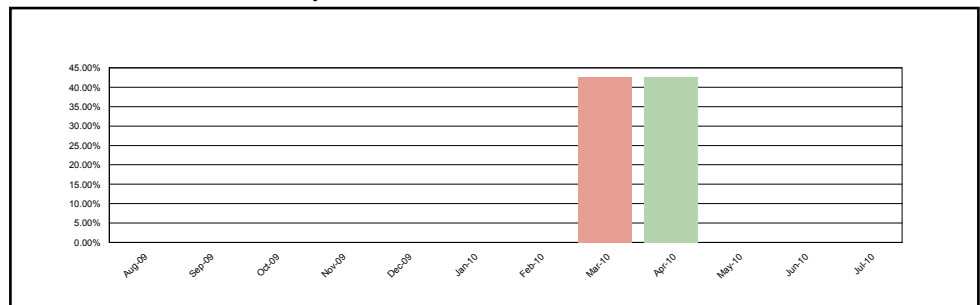


**Group 2 - No Foreclosure Information to report this period.**

**Group 3**

<b>New Foreclosure Loans</b>	
Loans in Foreclosure	0
Original Principal Balance	0.00
Current Actual Balance	0.00
<b>Current Foreclosure Total</b>	
Loans in Foreclosure	0
Original Principal Balance	0.00
Current Actual Balance	0.00

**12 Month Foreclosure History**



**MASTR Adjustable Rate Mortgages Trust**  
**Mortgage Pass-Through Certificates**  
**Series 2002-3**

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**Foreclosure Detail - All Mortgage Loans in Foreclosure during Current Period**

**Group 4 - No Foreclosure Information to report this period.**

**Foreclosure Loan Detail - All Mortgage Loans in Foreclosure during Current Period**

Group	Loan Number	Month Loan Entered FC	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
Group 1	6808314931	Jun-2010	01-Jul-2002	CA	47.61	1,000,000.00	966,768.35	01-Dec-2009	6	7.625%	46,566.43

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Mortgage Pass-Through Certificates  
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**Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period**

<b>Summary - No Bankruptcy Information to report this period.</b>
<b>Group 1 - No Bankruptcy Information to report this period.</b>
<b>Group 2 - No Bankruptcy Information to report this period.</b>
<b>Group 3 - No Bankruptcy Information to report this period.</b>
<b>Group 4 - No Bankruptcy Information to report this period.</b>

**Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period**

Group	Loan Number	Month Loan Entered Bankruptcy	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
<b>No Bankruptcy Loans this Period</b>											

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**Mortgage Pass-Through Certificates**  
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**Realized Loss Detail Report - Loans with Losses during Current Period**

Group	Inactive				Active				Totals			
	# Loans with Losses	Liquidated Actual Balance	Realized Loss/(Gain) Amount	Current Loss Percentage	# Loans with Losses	Ending Actual Balance	Realized Loss/(Gain) Amount	Current Loss Percentage	# Loans with Losses	Liquidated or Ending Actual Balance	Realized Loss/(Gain) Amount	Current Loss Percentage
Group 1	0	0.00	0.00	0.000 %	0	0.00	0.00	0.000 %	0	0.00	0.00	0.000 %
Group 2	0	0.00	0.00	0.000 %	0	0.00	0.00	0.000 %	0	0.00	0.00	0.000 %
Group 3	0	0.00	0.00	0.000 %	0	0.00	0.00	0.000 %	0	0.00	0.00	0.000 %
Group 4	0	0.00	0.00	0.000 %	0	0.00	0.00	0.000 %	0	0.00	0.00	0.000 %
Total	0	0.00	0.00	0.000 %	0	0.00	0.00	0.000 %	0	0.00	0.00	0.000 %

**Realized Loss Loan Detail Report - Loans with Losses during Current Period**

Group	Loan Number	Original Principal Balance	Current Note Rate	State	LTV at Origination	Original Term	Liquidated or Ending Actual Balance	Liquidation Effective Date	Realized Loss/(Gain)	Cumulative Realized Loss/(Gain)
<b>No Losses this Period</b>										

NOTE: To see a list of loans that have liquidated in the last 6 months and have not yet had a loss passed to the Trust, please see the supplemental report posted on CTSLink

**MASTR Adjustable Rate Mortgages Trust**  
**Mortgage Pass-Through Certificates**  
**Series 2002-3**

Contact: Customer Service - CTSLink  
 Wells Fargo Bank, N.A.  
 Securities Administration Services  
 8480 Stagecoach Circle  
 Frederick, MD 21701-4747  
 www.ctslink.com  
 Telephone: 1-866-846-4526  
 Fax: 240-586-8675

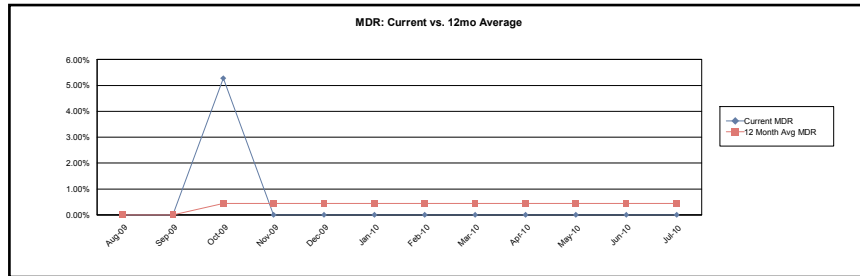
15-Jul-2010 9:58:53AM

**Realized Loss Report - Collateral**

**Summary**

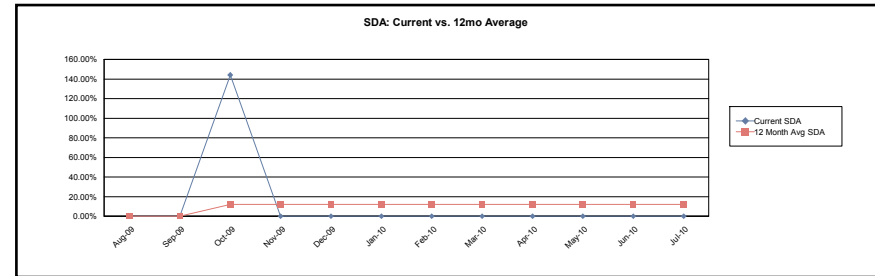
**MDR**

Current Month 0.000%  
 3 Month Average 0.000%  
 12 Month Average 0.440%



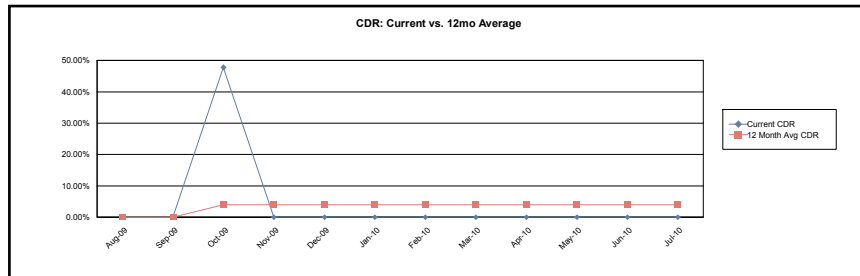
**SDA**

Current Month 0.000%  
 3 Month Average 0.000%  
 12 Month Average 12.023%



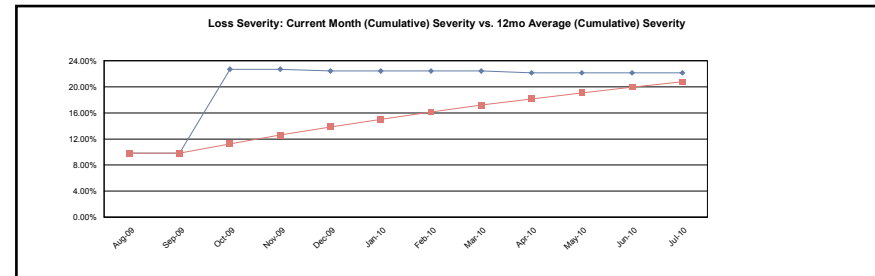
**CDR**

Current Month 0.000%  
 3 Month Average 0.000%  
 12 Month Average 3.986%



**Loss Severity**

Current Month (Cumulative) 22.161%  
 3 Month Average (Cumulative) 22.161%  
 12 Month Average (Cumulative) 20.287%



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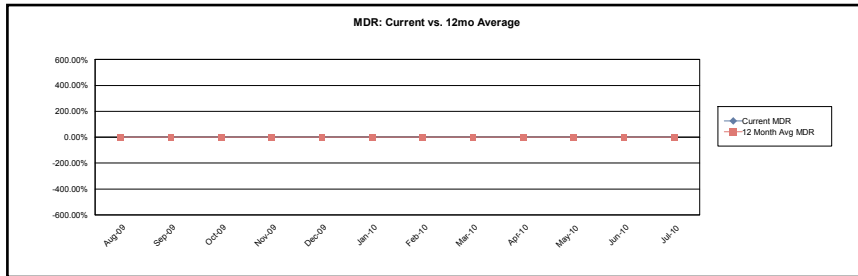
15-Jul-2010 9:58:53AM

**Realized Loss Report - Collateral**

**Group 1**

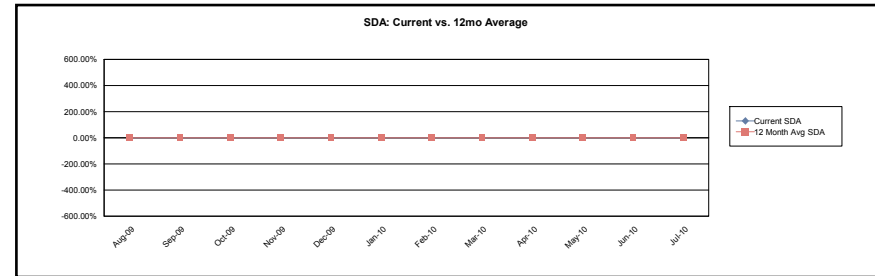
**MDR**

Current Month 0.000%  
3 Month Average 0.000%  
12 Month Average 0.000%



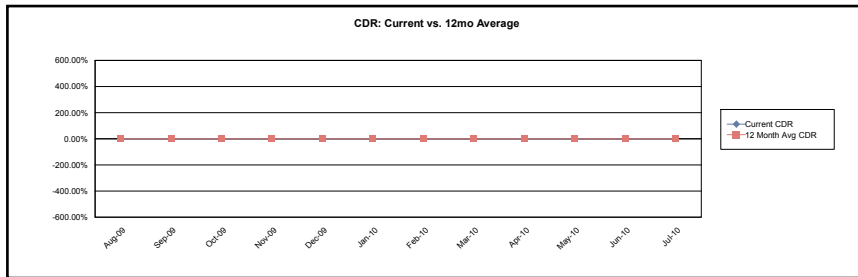
**SDA**

Current Month 0.000%  
3 Month Average 0.000%  
12 Month Average 0.000%



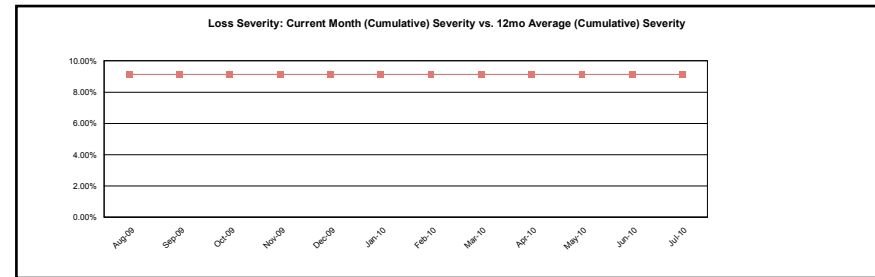
**CDR**

Current Month 0.000%  
3 Month Average 0.000%  
12 Month Average 0.000%



**Loss Severity**

Current Month (Cumulative) 9.128%  
3 Month Average (Cumulative) 9.128%  
12 Month Average (Cumulative) 9.128%



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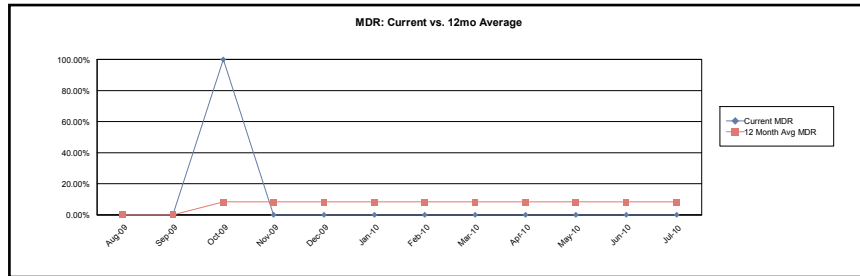
15-Jul-2010 9:58:53AM

**Realized Loss Report - Collateral**

**Group 2**

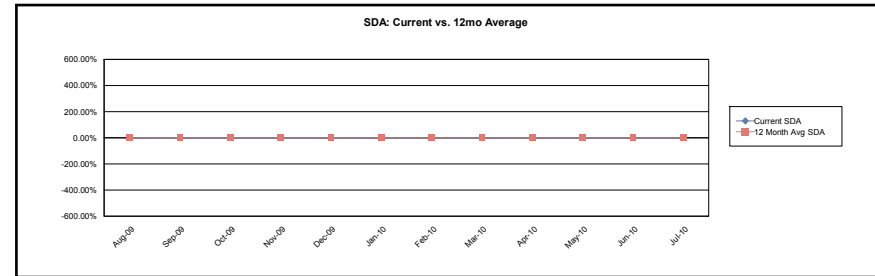
**MDR**

Current Month	0.000%
3 Month Average	0.000%
12 Month Average	8.333%



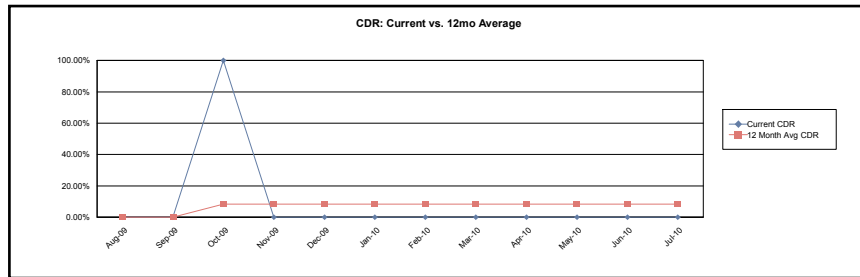
**SDA**

Current Month	0.000%
3 Month Average	0.000%
12 Month Average	22.989%



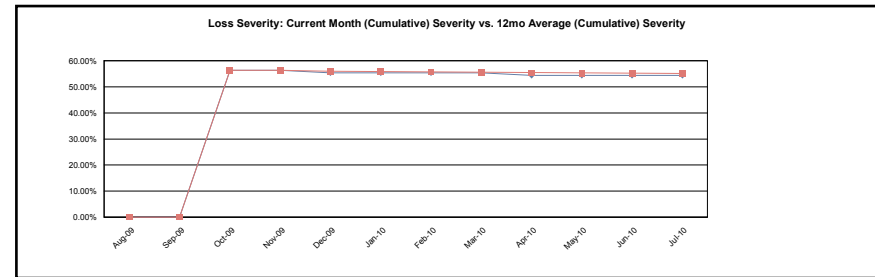
**CDR**

Current Month	0.000%
3 Month Average	0.000%
12 Month Average	8.333%



**Loss Severity**

Current Month (Cumulative)	54.394%
3 Month Average (Cumulative)	54.394%
12 Month Average (Cumulative)	45.984%



**Group 3 - No Realized Loss Information to report this period.**

**MASTR Adjustable Rate Mortgages Trust**  
**Mortgage Pass-Through Certificates**  
**Series 2002-3**

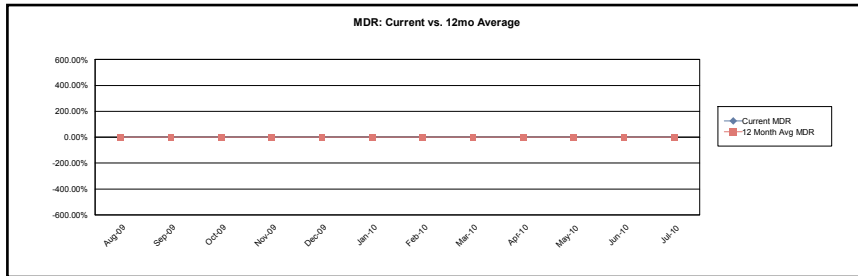
15-Jul-2010 9:58:53AM

**Realized Loss Report - Collateral**

**Group 4**

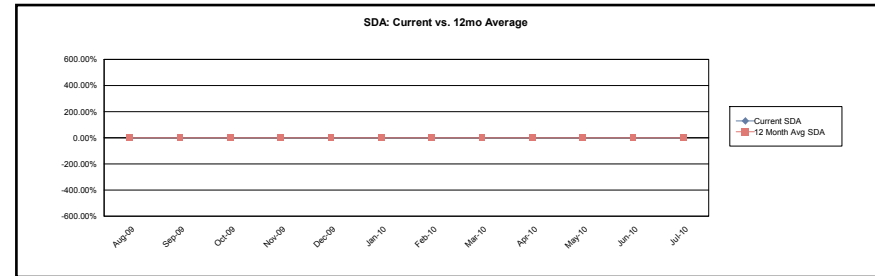
**MDR**

Current Month	0.000%
3 Month Average	0.000%
12 Month Average	0.000%



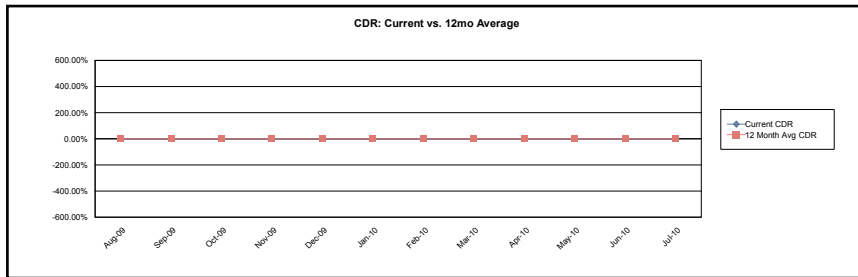
**SDA**

Current Month	0.000%
3 Month Average	0.000%
12 Month Average	0.000%



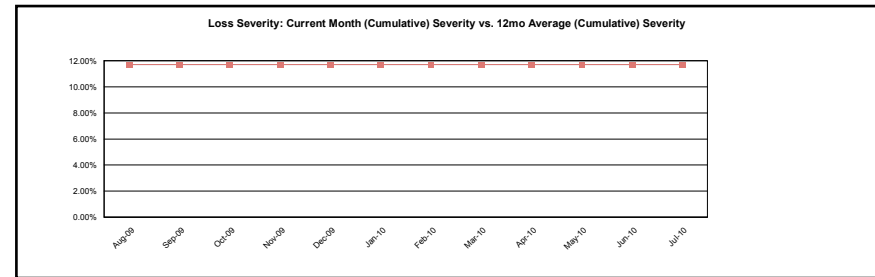
**CDR**

Current Month	0.000%
3 Month Average	0.000%
12 Month Average	0.000%



**Loss Severity**

Current Month (Cumulative)	11.718%
3 Month Average (Cumulative)	11.718%
12 Month Average (Cumulative)	11.718%



**Calculation Methodology:**

Monthly Default Rate (MDR):  $\text{Sum}(\text{Beg Scheduled Balance of Liquidated Loans}) / \text{Sum}(\text{Beg Scheduled Balance})$ .

Conditional Default Rate (CDR):  $1 - ((1 - \text{MDR})^{12})$

SDA Standard Default Assumption: If  $\text{WAS} \leq 30$  then  $\text{CDR} / (\text{WAS} * 0.02)$  else if  $30 < \text{WAS} \leq 60$  then  $\text{CDR} / 0.6$  else if  $60 < \text{WAS} \leq 120$  then  $\text{CDR} / (0.6 - ((\text{WAS} - 60) * 0.0095))$  else if  $\text{WAS} > 120$  then  $\text{CDR} / 0.03$

Cumulative Loss Severity:  $\text{Sum}(\text{All Realized Losses}) / \text{Sum}(\text{Actual Liquidated Balance for loans that have experienced a loss})$ . 3 Month Average and 12 Month Average will not have values until the 3rd and 12th month respectively.

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**Prepayment Detail - Prepayments during Current Period**

<b>Summary</b>													
	Loans Paid in Full			Repurchased Loans			Substitution Loans			Liquidated Loans			Curtailments
	Count	Original Principal Balance	Current Scheduled Balance	Count	Original Principal Balance	Current Scheduled Balance	Count	Original Principal Balance	Current Scheduled Balance	Count	Original Principal Balance	Current Scheduled Balance	Curtailment Amount
Group 1	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0.00
Group 2	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0.00
Group 3	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	769.41
Group 4	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1,208.14
<b>Total</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>1,977.55</b>

**Prepayment Loan Detail - Prepayments during Current Period**

Group	Loan Number	State	LTV at Origination	First Payment Date	Original Principal Balance	Prepayment Amount	PIF Type	Months Delinquent	Current Loan Rate	Original Term	Seasoning
<b>No Prepayments in Full this Period</b>											

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**Prepayment Rates**

**Summary**

**SMM**

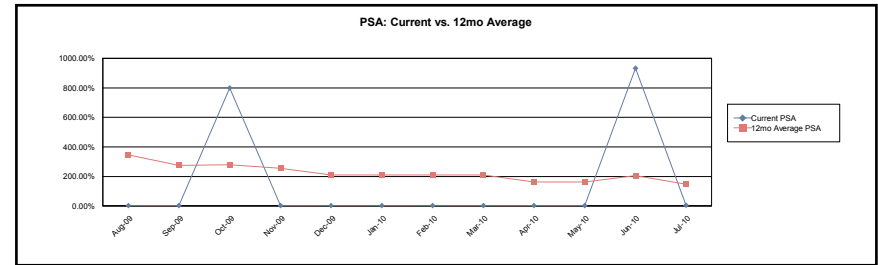
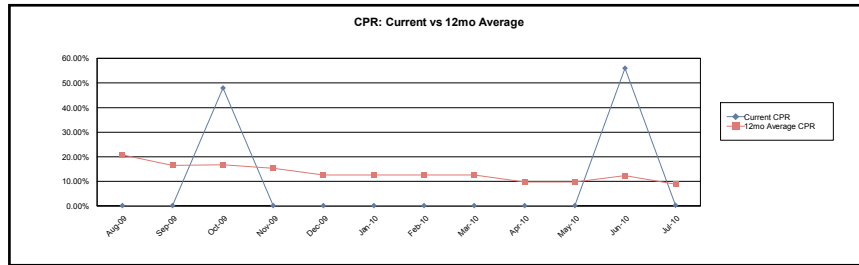
Current Month 0.027%  
3 Month Average 2.219%  
12 Month Average 1.559%

**CPR**

Current Month 0.327%  
3 Month Average 18.835%  
12 Month Average 8.809%

**PSA**

Current Month 5.458%  
3 Month Average 313.911%  
12 Month Average 146.814%



**Group 1**

**SMM**

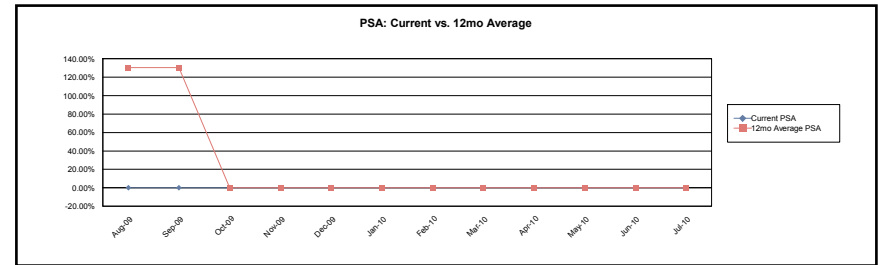
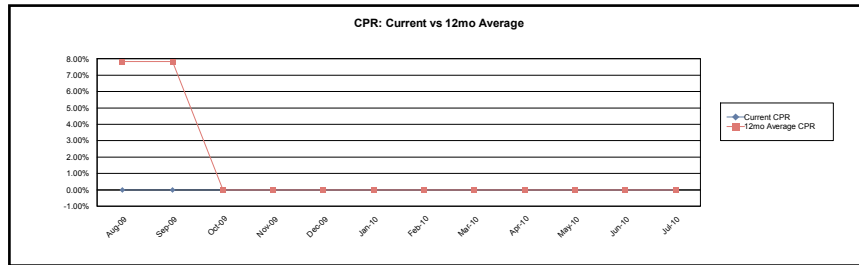
Current Month 0.000%  
3 Month Average 0.000%  
12 Month Average 0.000%

**CPR**

Current Month 0.000%  
3 Month Average 0.000%  
12 Month Average 0.000%

**PSA**

Current Month 0.000%  
3 Month Average 0.000%  
12 Month Average 0.001%



**MASTR Adjustable Rate Mortgages Trust**  
**Mortgage Pass-Through Certificates**  
**Series 2002-3**

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**Prepayment Rates**

**Group 2**

**SMM**

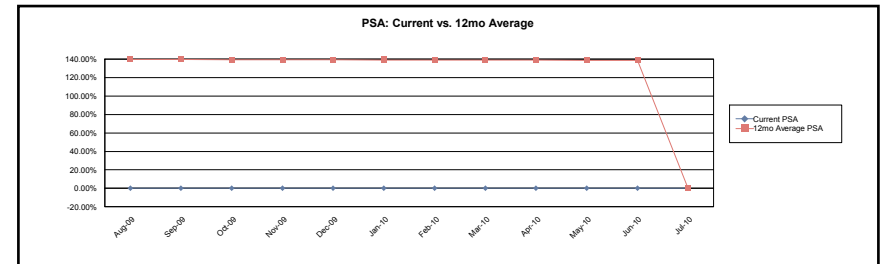
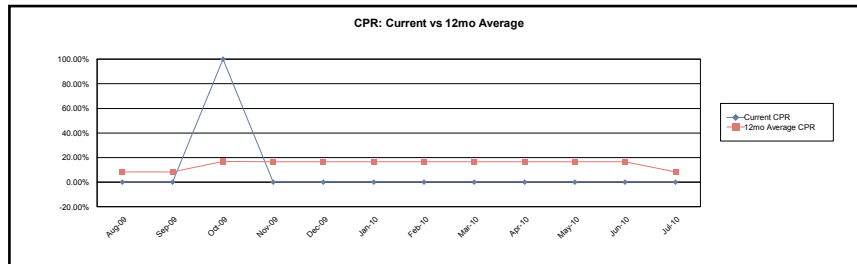
Current Month 0.000%  
3 Month Average 0.000%  
12 Month Average 8.333%

**CPR**

Current Month 0.000%  
3 Month Average 0.000%  
12 Month Average 8.333%

**PSA**

Current Month 0.000%  
3 Month Average 0.000%  
12 Month Average 138.889%



**Group 3**

**SMM**

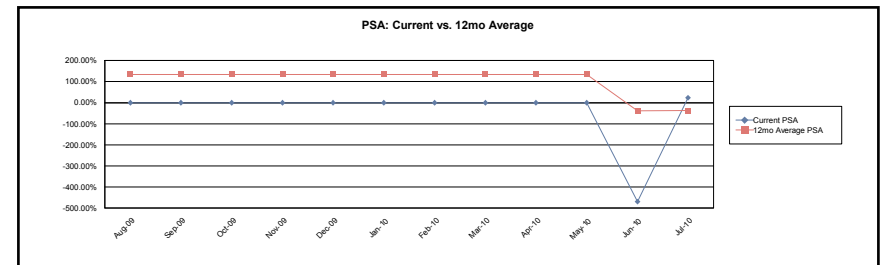
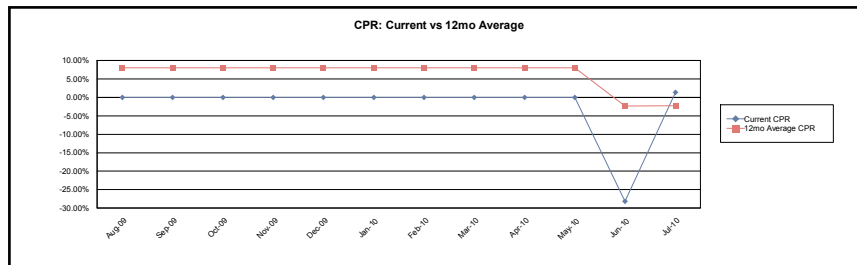
Current Month 0.117%  
3 Month Average (0.658)%  
12 Month Average (0.329)%

**CPR**

Current Month 0.117%  
3 Month Average (0.658)%  
12 Month Average (0.329)%

**PSA**

Current Month 23.292%  
3 Month Average (148.800)%  
12 Month Average (37.200)%



**MASTR Adjustable Rate Mortgages Trust**  
**Mortgage Pass-Through Certificates**  
**Series 2002-3**

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**Prepayment Rates**

**Group 4**

**SMM**

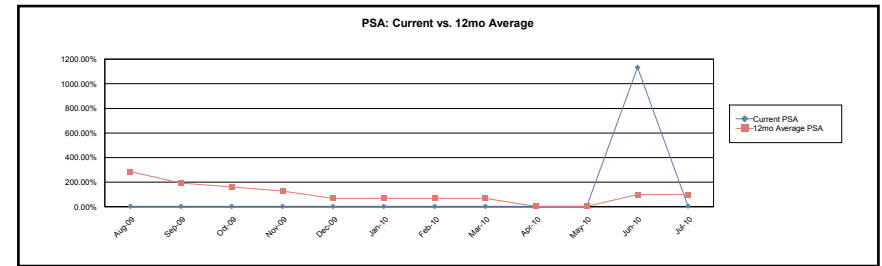
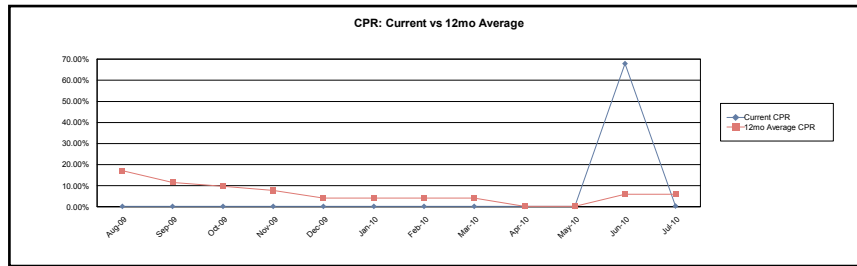
Current Month	0.023%
3 Month Average	3.031%
12 Month Average	1.529%

**CPR**

Current Month	0.274%
3 Month Average	22.819%
12 Month Average	5.867%

**PSA**

Current Month	4.566%
3 Month Average	380.318%
12 Month Average	97.776%



**Calculation Methodology:**

Single Month Mortality (SMM): (Partial and full prepayments + Repurchases) / (Beginning Scheduled Balance - Scheduled Principal)

Conditional PrePayment Rate (CPR):  $1 - ((1 - SMM)^{12})$

PSA Standard Prepayment Model:  $100 * CPR / (0.2 * \text{MIN}(30, \text{WAS}))$

Weighted Average Seasoning (WAS):  $\text{sum}((\text{Original Term} - \text{Remaining Term}) * (\text{Current Scheduled Balance} / \text{Deal Scheduled Principal Balance}))$

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**Modification Summary**

	Loan Count (Numerator)	Loan Count (Denominator)	Loan Count %	Current Scheduled Balance (Numerator)	Current Scheduled Balance (Denominator)	Current Scheduled Balance %
Number of loans modified within the past 12 months that are currently delinquent (against the total number of loans delinquent within the deal)	0	1	0.000%	0.00	957,386.91	0.000%
Number of modified loans that have passed the loan modification performance test (against the total number of modified loans)	1	2	50.000%	284,560.80	1,241,947.71	22.912%
Number of loans modified in the current cycle (against the number of loans within the deal)	0	18	0.000%	0.00	7,233,953.06	0.000%
Number of modified loans (against the total number of loans within the deal)	2	18	11.111%	1,241,947.71	7,233,953.06	17.168%
Number of loans modified within the last 12 months (against the total number of modified loans within the deal)	1	2	50.000%	284,560.80	1,241,947.71	22.912%
Number of loans modified within the last 12 months (against the total number of loans within the deal)	1	18	5.556%	284,560.80	7,233,953.06	3.934%
Number of modified loans that are not currently delinquent after the modification (against the number of modified loans within the deal)	1	2	50.000%	284,560.80	1,241,947.71	22.912%
Number of loans modified in the current cycle that are not currently delinquent (against the number of loans modified in the current cycle)	0	0	0.000%	0.00	0.00	0.000%
Number of loans modified in the current cycle that are currently delinquent (against the number of loans modified in the current cycle)	0	0	0.000%	0.00	0.00	0.000%
Number of modified loans that were not delinquent at the time of the modification (against the number of loans modified within the deal)	0	2	0.000%	0.00	1,241,947.71	0.000%
Number of modified loans that were delinquent at the time of the modification (against the total number of loans modified within the deal)	2	2	100.000%	1,241,947.71	1,241,947.71	100.000%

Delinquencies are classified based on the logic set forth in the governing documents.

If a loan is modified in the first month of the security it is assumed the loan is delinquent.

This summary excludes inactive loans.

**MASTR Adjustable Rate Mortgages Trust**  
**Mortgage Pass-Through Certificates**  
**Series 2002-3**

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**Modification Detail**

Modification Detail Summary												
Groups	Current						Cumulative					
	Loan Count	Original Principal Balance	Current Scheduled Balance	Capitalized Amount	Capitalized Reimbursement Amount	Total Forgiveness	Loan Count	Original Principal Balance	Current Scheduled Balance	Capitalized Amount	Capitalized Reimbursement Amount	Total Forgiveness
Group 1	0	0.00	0.00	0.00	0.00	0.00	1	1,000,000.00	957,386.91	0.00	(69,476.63)	0.00
Group 2	0	0.00	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00
Group 3	0	0.00	0.00	0.00	0.00	0.00	1	312,000.00	284,560.80	0.00	(13,476.21)	0.00
Group 4	0	0.00	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00
Total	0	0.00	0.00	0.00	0.00	0.00	2	1,312,000.00	1,241,947.71	0.00	(82,952.84)	0.00

Current Month Modification Detail																
Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance	
<b>No Modifications this Period</b>																

Historical Modification Detail																
Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance	
<b>Group 1</b>																
6808314931	04/18/2007					Pre Mod	*	*	*	*	*	*	*	*	*	
1,000,000.00	03/01/2007	*	(69,027.79)	*		Post Mod	0	Loss Mitigation	04/01/2007	7.625	7,457.88	*	*	*	1,004,733.66	
6808314931	08/14/2008					Pre Mod	*	*	*	*	*	*	*	*	*	
1,000,000.00	03/01/2007	*	(448.84)	*		Post Mod	0	No Action	08/01/2008	7.625	7,457.88	*	*	*	986,712.54	
6808314931	07/03/2009					Pre Mod	0	No Action	06/01/2009	5.625	6,301.17	06/01/2032	*	*	974,485.56	
1,000,000.00	03/01/2007	*	0.00	*		Post Mod	1	No Action	06/01/2009	7.625	7,457.88	10/01/2032	*	*	973,219.72	
					3	Current Values	6	Foreclosure	01/01/2010	7.625	7,457.88	10/01/2032	N/A	N/A	957,386.91	
<b>Group 3</b>																
0000928629	06/09/2010					Pre Mod	8	No Action	09/01/2009	3.125	1,440.97	03/01/2032	*	*	273,399.16	
312,000.00	04/01/2010	*	(13,476.21)	*		Post Mod	1	No Action	05/01/2010	3.250	1,530.22	03/01/2032	*	*	286,085.61	
					1	Current Values	0	No Action	07/01/2010	3.250	1,530.22	03/01/2032	N/A	N/A	284,560.80	

MASTR Adjustable Rate Mortgages Trust  
Mortgage Pass-Through Certificates  
Distribution Date: 26-Jul-2010

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All Pre Mod values are from the cycle directly preceding the modification effective date, except for a modification with a prior effective date which will come from the cycle directly preceding the modification approval date.

Total Capitalized Reimbursement Amount is a projected value based upon the adjusted principal at the time of modification.

\* This data is currently not provided for reporting.

**MASTR Adjustable Rate Mortgages Trust**  
**Mortgage Pass-Through Certificates**  
**Series 2002-3**

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**Modified Data Elements**

CURRENT PERIOD SUMMARY	# of Modifications	% of Modifications	Original Principal Balance	% of Original Principal Balance	Current Scheduled Balance	% of Current Scheduled Balance
<b>No Modifications to report this Period *</b>						
Total						

CUMULATIVE SUMMARY	# of Modifications	% of Modifications	Original Principal Balance	% of Original Principal Balance	Current Scheduled Balance	% of Current Scheduled Balance
Interest Rate, Principal Balance, Maturity Date, Scheduled P&I, ARM to Fixed	1	50.0000 %	1,000,000.00	76.2195 %	973,219.72	77.2823 %
Interest Rate, Principal Balance, Scheduled P&I	1	50.0000 %	312,000.00	23.7805 %	286,085.61	22.7177 %
Total	2	100.0000 %	1,312,000.00	100.0000 %	1,259,305.33	100.0000 %

<b>Current Modified Data Elements Detail</b>															
Loan Number	Modification Approved Date	Modification Effective Date	Original Principal Balance	Current Scheduled Balance	Interest Rate Change	Principal Balance Change	Maturity Date Change	Scheduled P&I Change	Balloon Date Change	Balloon Amt Change	ARM to Fixed Change	Fixed To ARM Change	IO To Fully Amortizing Change	Fully Amortizing To IO Change	Streamlined Modification
<b>No Modifications this Period *</b>															

For Additional Footnote information, please see bottom of the Historical Modified Data Elements Detail Section.

<b>Historical Modified Data Elements Detail</b>															
Loan Number	Modification Approved Date	Modification Effective Date	Original Principal Balance	Current Scheduled Balance	Interest Rate Change	Principal Balance Change	Maturity Date Change	Scheduled P&I Change	Balloon Date Change	Balloon Amt Change	ARM to Fixed Change	Fixed To ARM Change	IO To Fully Amortizing Change	Fully Amortizing To IO Change	Streamlined Modification
<b>Group 1</b>															
6808314931	07/03/2009	03/01/2007	1,000,000.00	973,219.72	X	X	X	X			X				
<b>Group 3</b>															
0000928629	06/09/2010	04/01/2010	312,000.00	286,085.61	X	X		X							

If a loan has been modified multiple times, it will be included in the totals for each applicable modification type in the summary sections.

\* Loans that are listed in the Modification Detail Section, and are not listed in the Modified Data Elements Section may have been reported prior to November 2008 or incurred one or more ARM Parameter changes.

**MASTR Adjustable Rate Mortgages Trust**  
**Mortgage Pass-Through Certificates**  
**Series 2002-3**

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Wells Fargo Bank, N.A.  
Securities Administration Services  
8480 Stagecoach Circle  
Frederick, MD 21701-4747  
www.ctslink.com  
Telephone: 1-866-846-4526  
Fax: 240-586-8675

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**Future Modifications**

<b>Future Modification Summary</b>			
Groups	Loan Count	Original Principal Balance	Current Scheduled Balance
Group 1	0	0.00	0.00
Group 2	0	0.00	0.00
Group 3	0	0.00	0.00
Group 4	0	0.00	0.00
Total	0	0.00	0.00

<b>Future Modification Detail</b>													
Loan Number	Original Principal Balance	Modification Approved Date/ Modification Effective Date	Previously Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Current Sched Balance/Modified Beginning Balance
<b>No Future Modifications this Period</b>													

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<b>Substitutions</b>								
<b><u>Loans Repurchased</u></b>				<b><u>Loans Substituted</u></b>				
Loan Number	Current Scheduled Balance	Current Rate	Current Payment	Loan Number	Current Scheduled Balance	Current Rate	Current Payment	
<b>No Substitutions this Period</b>								

<b>Repurchases Due to Breaches</b>				
Loan Number	Beginning Scheduled Balance	Payoff Balance	Current Rate	Current Payment
<b>No Repurchases Due to Breaches this Period</b>				

<b>Repurchases Due To Other</b>				
Loan Number	Beginning Scheduled Balance	Payoff Balance	Current Rate	Current Payment
<b>No Repurchases Due to Other this Period</b>				

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**Interest Rate Stratification**

Current Interest Rate Range (%)	Summary			Group 1			Group 3		
	Number Of Loans	Outstanding Scheduled Balance(\$)	Percentage Of Balance(%)	Number Of Loans	Outstanding Scheduled Balance(\$)	Percentage Of Balance(%)	Number Of Loans	Outstanding Scheduled Balance(\$)	Percentage Of Balance(%)
< 4.500	17	6,276,566.15	86.765	1	337,040.48	26.038	3	655,660.91	100.000
4.500 4.749	0	0.00	0.000	0	0.00	0.000	0	0.00	0.000
4.750 4.999	0	0.00	0.000	0	0.00	0.000	0	0.00	0.000
5.000 5.249	0	0.00	0.000	0	0.00	0.000	0	0.00	0.000
5.250 5.499	0	0.00	0.000	0	0.00	0.000	0	0.00	0.000
5.500 5.749	0	0.00	0.000	0	0.00	0.000	0	0.00	0.000
5.750 5.999	0	0.00	0.000	0	0.00	0.000	0	0.00	0.000
6.000 6.249	0	0.00	0.000	0	0.00	0.000	0	0.00	0.000
6.250 6.499	0	0.00	0.000	0	0.00	0.000	0	0.00	0.000
6.500 6.749	0	0.00	0.000	0	0.00	0.000	0	0.00	0.000
6.750 6.999	0	0.00	0.000	0	0.00	0.000	0	0.00	0.000
7.000 7.249	0	0.00	0.000	0	0.00	0.000	0	0.00	0.000
7.250 7.499	0	0.00	0.000	0	0.00	0.000	0	0.00	0.000
7.500 7.749	1	957,386.91	13.235	1	957,386.91	73.962	0	0.00	0.000
7.750 7.999	0	0.00	0.000	0	0.00	0.000	0	0.00	0.000
8.000 8.249	0	0.00	0.000	0	0.00	0.000	0	0.00	0.000
8.250 8.499	0	0.00	0.000	0	0.00	0.000	0	0.00	0.000
>= 8.500	0	0.00	0.000	0	0.00	0.000	0	0.00	0.000
Total	18	7,233,953.06	100.000	2	1,294,427.39	100.000	3	655,660.91	100.000

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**Interest Rate Stratification**

Current Interest Rate Range (%)		Group 4		
		Number Of Loans	Outstanding Scheduled Balance(\$)	Percentage Of Balance(%)
< 4.500		13	5,283,864.76	100.000
4.500	4.749	0	0.00	0.000
4.750	4.999	0	0.00	0.000
5.000	5.249	0	0.00	0.000
5.250	5.499	0	0.00	0.000
5.500	5.749	0	0.00	0.000
5.750	5.999	0	0.00	0.000
6.000	6.249	0	0.00	0.000
6.250	6.499	0	0.00	0.000
6.500	6.749	0	0.00	0.000
6.750	6.999	0	0.00	0.000
7.000	7.249	0	0.00	0.000
7.250	7.499	0	0.00	0.000
7.500	7.749	0	0.00	0.000
7.750	7.999	0	0.00	0.000
8.000	8.249	0	0.00	0.000
8.250	8.499	0	0.00	0.000
>= 8.500		0	0.00	0.000
Total		13	5,283,864.76	100.000

MASTR Adjustable Rate Mortgages Trust  
Mortgage Pass-Through Certificates  
Distribution Date: 26-Jul-2010

**MASTR Adjustable Rate Mortgages Trust**  
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**Supplemental Reporting**

**Miscellaneous Modification Reporting Footnote**

In the absence of specific guidance in the governing agreements, Wells Fargo Bank, N.A. has determined that a reduction in principal agreed to by a servicer in connection with a loan modification should be treated in a manner similar to a realized principal loss on the related loan.