

**Fannie Mae SMBS-197**

Contact: MBS Helpline  
 BESTMBS@fanniemae.com  
 1-800-237-8627  
 1-202-752-5858

Report Date : 4/16/13 10:37 PM

**Distribution Summary - 04/2013**

Class	CUSIP	Group	Interest Rate	Beginning/Notional Class Balance	Interest Distribution	Prepayment Penalties/Yield Maintenance	Principal Distribution	Ending/Notional Class Balance	Total Distribution	Paid Off Date
IO2	31364HTU1		8.00000	400,256.42	2,668.38	N/AP	0.00	393,641.32	2,668.38	
Totals				0.00	2,668.38	N/AP	0.00	0.00	2,668.38	

NOTE: N/AV - Not Available. N/AP - Not Applicable. \* RCR Classes.

\*\* Refer to either the Prospectus Supplement or to the Excel file for tranches supported by more than one group.

\*\*\* Please contact MBS Helpline for interest rate information.

Disclaimer: Please refer to the REMIC and SMBS Legal Notice on our site for important information pertaining to this report.

**Fannie Mae SMBS-197**

Contact: MBS Helpline  
 BESTMBS@fanniemae.com  
 1-800-237-8627  
 1-202-752-5858

Report Date : 4/16/13 10:37 PM

**Principal Distribution Statement - 04/2013**

Class	Original Class Balance	Group	Beginning/Notional Class Balance	Principal Distribution	Accretion	Ending/Notional Class Balance	Paid Off Date
IO2	62,500,000.00		400,256.42	0.00	N/AP	393,641.32	
Totals	0.00		0.00	0.00	N/AP	0.00	

NOTE: N/AV - Not Available. N/AP - Not Applicable. \* RCR Classes. \*\* Refer to either the Prospectus Supplement or to the Excel file for tranches supported by more than one group.

Disclaimer: Please refer to the REMIC and SMBS Legal Notice on our site for important information pertaining to this report.

**Fannie Mae SMBS-197**

Contact: MBS Helpline  
 BESTMBS@fanniemae.com  
 1-800-237-8627  
 1-202-752-5858

Report Date : 4/16/13 10:37 PM

**Principal Distribution Factors Statement - 04/2013**

Class	Original Class Balance	Group	Beginning/Notional Class Balance	Principal Distribution	Accretion	Ending/Notional Class Balance	Paid Off Date
IO2	62,500,000.00		0.00640410	0.00000000	N/AP	0.00629826	

NOTE: N/AV - Not Available. N/AP - Not Applicable. \* RCR Classes.

\*\* Refer to either the Prospectus Supplement or to the Excel file for tranches supported by more than one group.

Disclaimer: Please refer to the REMIC and SMBS Legal Notice on our site for important information pertaining to this report.

Fannie Mae SMBS-197

Contact: MBS Helpline  
 BESTMBS@fanniemae.com  
 1-800-237-8627  
 1-202-752-5858

Report Date : 4/16/13 10:37 PM

Interest Distribution Statement - 04/2013

Class	Accrual Basis	Delay/No Delay	Group	Original Class Balance	Current Interest Rate	Beginning/Notional Class Balance	Interest Distribution	Current Interest Shortfall	Cumulative Interest Shortfall	Ending/Notional Class Balance	Paid Off Date
IO2	30/360	DELAY		62,500,000.00	8.00000	400,256.42	2,668.38	N/AP	N/AP	393,641.32	
Totals				0.00		0.00	2,668.38	N/AP	N/AP	0.00	

NOTE: N/AV - Not Available. N/AP - Not Applicable. \* RCR Classes.  
 \*\*\* Please contact MBS Helpline for interest rate information.

\*\* Refer to either the Prospectus Supplement or to the Excel file for tranches supported by more than one group.

Disclaimer: Please refer to the REMIC and SMBS Legal Notice on our site for important information pertaining to this report.

**Fannie Mae SMBS-197**

Contact: MBS Helpline  
BESTMBS@fanniemae.com  
1-800-237-8627  
1-202-752-5858

Report Date : 4/16/13 10:37 PM

**Interest Distribution Factors Statement - 04/2013**

Class	Accrual Basis	Delay/No Delay	Group	Original Class Balance	Current Interest	Beginning/Notional Class Balance	Interest Distribution	Current Interest Shortfall	Cumulative Interest Shortfall	Ending/Notional Class Balance	Paid Off Date
IO2	30/360	DELAY		62,500,000.00	6.666666667	0.00640410	0.00004269	N/AP	N/AP	0.00629826	

NOTE: N/AV - Not Available. N/AP - Not Applicable. \* RCR Classes.

\*\* Refer to either the Prospectus Supplement or to the Excel file for tranches supported by more than one group.

\*\*\* Please contact MBS Helpline for interest rate information.

All Interest factors on the Interest Distribution Factors Statement are expressed in 30/360 regardless of the accrual basis.

Disclaimer: Please refer to the REMIC and SMBS Legal Notice on our site for important information pertaining to this report.

**Fannie Mae SMBS-197**

Contact: MBS Helpline  
 BESTMBS@fanniemae.com  
 1-800-237-8627  
 1-202-752-5858

Report Date : 4/16/13 10:37 PM

**Collateral Statement - 04/2013**

Group	Collateral Description	Weighted Average Coupon Rate	Weighted Average Pass-Through Rate	Weighted Average Remaining Term	Beginning Security Count	Ending Security Count	Beginning Scheduled Balance	Ending Scheduled Balance	Scheduled Interest	Prepayment Penalty Paid Amount
	RBR	N/AV	N/AV	N/AV	1	1	0.00	0.00	2,668.38	N/AP

NOTE: N/AV - Not Available. N/AP - Not Applicable.

\*\* Refer to either the Prospectus Supplement or to the Excel file for tranches supported by more than one group.

Any Group(s) where the underlying collateral is backed by private label securities, please refer to the prospectus and the trustee's remittance report for information on the underlying security.

Disclaimer: Please refer to the REMIC and SMBS Legal Notice on our site for important information pertaining to this report.