

\$654,347,381



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2006-72**

The Certificates

We, the Federal National Mortgage Association (Fannie Mae), will issue the classes of certificates listed in the chart on this page.

Payments to Certificateholders

We will make monthly payments on the certificates. You, the investor, will receive

- interest accrued on the balance of your certificate (except in the case of the accrual class), and
- principal to the extent available for payment on your class.

We may pay principal at rates that vary from time to time. We may not pay principal to certain classes for long periods of time.

The Fannie Mae Guaranty

We will guarantee that required payments of principal and interest on the certificates are distributed to investors on time.

The Trust and its Assets

The trust will own Fannie Mae MBS.

The mortgage loans underlying the Fannie Mae MBS are first lien, single-family, fixed-rate loans.

Carefully consider the risk factors starting on page S-11 of this prospectus supplement and on page 10 of the REMIC prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.

You should read the REMIC prospectus as well as this prospectus supplement.

The certificates, together with interest thereon, are not guaranteed by the United States and do not constitute a debt or obligation of the United States or any agency or instrumentality thereof other than Fannie Mae.

The certificates are exempt from registration under the Securities Act of 1933 and are "exempted securities" under the Securities Exchange Act of 1934.

If you own certificates of certain classes, you can exchange them for the corresponding RCR certificates to be issued at the time of the exchange. The XO, XV, XI, TF, TV, VE, TN, HM, HS, SP, SQ and SY Classes are the RCR classes, as further described in this prospectus supplement.

The dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be July 28, 2006.

<i>Class</i>	<i>Group</i>	<i>Original Class Balance</i>	<i>Principal Type</i>	<i>Interest Rate</i>	<i>Interest Type</i>	<i>CUSIP Number</i>	<i>Final Distribution Date</i>
XF	1	\$ 46,475,000	PT	(1)	FLT	31396KHF2	August 2036
XP(2) ..	1	2,127,496	PAC	(3)	PO	31396KHG0	August 2036
XQ(2) ..	1	1,447,504	SUP	(3)	PO	31396KHH8	August 2036
XA(2) ..	1	27,657,448 (4)	NTL	(1)	INV/IO	31396KH J 4	August 2036
XB(2) ..	1	18,817,552 (4)	NTL	(1)	INV/IO	31396KHK1	August 2036
CK	2	85,000,000	SEQ	6.0%	FIX	31396KHL9	February 2025
CY	2	15,000,000	SEQ	6.0	FIX	31396KHM7	August 2026
GH	3	13,897,000	SUP	6.0	FIX	31396KHN5	June 2035
GJ	3	3,996,000	SUP	6.0	FIX	31396KHP0	March 2036
GK	3	1,783,000	SUP	6.0	FIX	31396KHQ8	July 2036
GL	3	596,000	SUP	6.0	FIX	31396KHR6	August 2036
TE(2) ..	3	111,096,856	PAC	(1)	FLT	31396KHS4	August 2036
TO(2) ..	3	17,091,825	PAC	(3)	PO	31396KHT2	August 2036
VC(2) ..	3	18,408,000	SUP/AD	6.5	FIX	31396KHU9	July 2020
VF(2) ..	3	12,272,000	SUP/AD	(1)	FLT	31396KHV7	July 2020
VZ	3	20,000,000	SUP	6.7	FIX/Z	31396KHW5	August 2036
TM(2) ..	3	111,096,856 (4)	NTL	(1)	INV/IO	31396KHX3	August 2036
TS(2) ..	3	111,096,856 (4)	NTL	(1)	INV/IO	31396KHY1	August 2036
VS(2) ..	3	12,272,000 (4)	NTL	(1)	INV/IO	31396KHZ8	July 2020
FH	4	3,333,500	SUP	(5)	T	31396K J A 1	August 2026
FT	4	10,000,000	SUP	(5)	T	31396K J B 9	March 2026
HF(2) ..	4	23,424,600	PAC	(1)	FLT	31396K J C 7	August 2026
HO	4	3,904,100	PAC	(3)	PO	31396K J D 5	August 2026
SH	4	1,111,167	SUP	(5)	T	31396K J E 3	August 2026
ST	4	3,333,333	SUP	(5)	T	31396K J F 0	March 2026
HI(2) ..	4	23,424,600 (4)	NTL	(1)	INV/IO	31396K J G 8	August 2026
HT(2) ..	4	23,424,600 (4)	NTL	(1)	INV/IO	31396K J H 6	August 2026
FY	5	222,900,000	PT	(1)	FLT	31396K J J 2	August 2036
GO(2) ..	5	24,368,000	PAC	(3)	PO	31396K J K 9	August 2036
GS(2) ..	5	5,560,000	PAC	(1)	INV	31396K J L 7	August 2036
GT(2) ..	5	2,977,454	SUP	(1)	INV	31396K J M 5	August 2036
SG(2) ..	5	4,244,546	SUP	(1)	INV	31396K J N 3	August 2036
GI(2) ..	5	146,208,000 (4)	NTL	(1)	INV/IO	31396K J P 8	August 2036
R		0	NPR	0	NPR	31396K J Q 6	August 2036
RL		0	NPR	0	NPR	31396K J R 4	August 2036

(1) Based on LIBOR.

(2) Exchangeable classes.

(3) Principal only classes.

(4) Notional balances. These classes are interest only classes. See page S-8 for a description of how their notional balances are calculated.

(5) These classes are toggle classes. See pages S-7 and S-8 for a description of their interest rates.

RBS Greenwich Capital

June 20, 2006

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AVAILABLE INFORMATION

You should purchase the certificates only if you have read and understood this prospectus supplement and the following documents (the “Disclosure Documents”):

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated May 1, 2002 (the “REMIC Prospectus”);
- our Prospectus for Fannie Mae Guaranteed Mortgage Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated January 1, 2006 (the “MBS Prospectus”); and
- any information incorporated by reference in this prospectus supplement as discussed below under the heading “Incorporation by Reference.”

You can obtain copies of the Disclosure Documents by writing or calling us at:

Fannie Mae
MBS Helpline
3900 Wisconsin Avenue, N.W., Area 2H-3S
Washington, D.C. 20016
(telephone 1-800-237-8627).

In addition, the Disclosure Documents, together with the class factors, are available on our corporate Web site at www.fanniemae.com.

You also can obtain copies of the REMIC Prospectus and the MBS Prospectus by writing or calling the dealer at:

Greenwich Capital Markets, Inc.
Prospectus Department
600 Steamboat Road
Greenwich, Connecticut 06380
(telephone 203-618-2318).

INCORPORATION BY REFERENCE

In this prospectus supplement, we are incorporating by reference the MBS Prospectus described above. In addition, we are incorporating by reference the documents listed below. This means that we are disclosing information to you by referring you to these documents. These documents are considered part of this prospectus supplement, so you should read this prospectus supplement, and any applicable supplements or amendments, together with these documents.

You should rely only on the information provided or incorporated by reference in this prospectus supplement, the REMIC Prospectus and the MBS Prospectus and any applicable supplements or amendments.

We incorporate by reference the following documents we have filed, or may file, with the Securities and Exchange Commission (“SEC”):

- our Annual Report on Form 10-K for the fiscal year ended December 31, 2003 (“Form 10-K”);
- all other reports we have filed pursuant to Section 13(a) or 15(d) of the Securities Exchange Act of 1934 since the end of the fiscal year covered by the Form 10-K until the date of this prospectus supplement, excluding any information “furnished” to the SEC on Form 8-K; and
- all proxy statements that we file with the SEC and all documents that we file with the SEC pursuant to Section 13(a), 13(c), 14 or 15(d) of the Securities Exchange Act of 1934 subsequent to the date of this prospectus supplement and prior to the completion of the offering of the certificates, excluding any information we “furnish” to the SEC on Form 8-K.

Any information incorporated by reference in this prospectus supplement is deemed to be modified or superseded for purposes of this prospectus supplement to the extent information contained or incorporated by reference in this prospectus supplement modifies or supersedes such information. In such case, the information will constitute a part of this prospectus supplement only as so modified or superseded.

We file annual, quarterly and current reports, proxy statements and other information with the SEC. You can obtain copies of the periodic reports we file with the SEC without charge by calling or writing our Office of Investor Relations, Fannie Mae, 3900 Wisconsin Avenue, NW, Washington, DC 20016, telephone: (202) 752-7115. The periodic and current reports that we file with the SEC are also available on our Web site. Information appearing on our Web site is not incorporated in this prospectus supplement except as specifically stated in this prospectus supplement.

In addition, you may read our SEC filings and other information about Fannie Mae at the offices of the New York Stock Exchange, the Chicago Stock Exchange and the Pacific Exchange. Our SEC filings are also available at the SEC's Web site at www.sec.gov. We are providing the address of the SEC's Web site solely for the information of prospective investors. Information appearing on the SEC's Web site is not incorporated in this prospectus supplement except as specifically stated in this prospectus supplement.

RECENT DEVELOPMENTS

Our safety and soundness regulator, the Office of Federal Housing Enterprise Oversight ("OFHEO"), announced in July 2003 that it was conducting a special examination of our accounting policies and practices, and in September 2004 issued a preliminary report of its findings to date. OFHEO subsequently identified additional accounting and internal control issues in February 2005, and issued its Report of the Special Examination of Fannie Mae (the "OFHEO Report") on May 23, 2006.

On December 22, 2004, we reported that the Audit Committee of our Board of Directors (the "Board") had determined that our previously filed interim and audited financial statements and the independent auditor's reports thereon for the period from January 2001 through the second quarter of 2004 should no longer be relied upon because such financial statements were prepared using accounting principles that did not comply with U.S. generally accepted accounting principles ("GAAP"). We have subsequently initiated an extensive restatement and re-audit of our financial statements with our new independent auditor, Deloitte & Touche LLP. We anticipate that the impact of the restatement will be material to Fannie Mae's financial statements for many, if not all, of the periods involved.

Our Board and management have initiated numerous internal and external reviews of our accounting processes and controls, our financial reporting processes, and our application of GAAP. See "Risk Factors—There are numerous ongoing internal reviews and external investigations of Fannie Mae" in the MBS Prospectus. One of these external investigations was conducted by the law firm of Paul, Weiss, Rifkind, Wharton & Garrison LLP ("Paul Weiss"), under the direction of former U.S. Senator Warren Rudman. On February 23, 2006, the Paul Weiss report to the Special Committee of the Board was publicly released, and included numerous findings about Fannie Mae's accounting policies, practices and systems, compensation practices, corporate governance, and internal controls. On February 24, 2006, we filed a Form 8-K with the U.S. Securities and Exchange Commission (the "SEC") that includes the Paul Weiss report.

The OFHEO Report presents OFHEO's findings about Fannie Mae's corporate culture, executive compensation programs, accounting policies and internal controls, internal and external auditors, senior management, and the Board. In conjunction with the release of the OFHEO Report, Fannie Mae entered into settlement agreements with both OFHEO and the SEC on May 23, 2006. The settlement agreements require Fannie Mae to pay civil penalties totaling \$400 million. In addition, the

settlement agreement with OFHEO requires Fannie Mae to undertake certain remedial actions within a specified time frame to address the recommendations contained in the OFHEO Report, including an undertaking by Fannie Mae not to increase its “mortgage portfolio” assets except as permitted by a plan to be submitted by Fannie Mae for approval by OFHEO. The settlement agreements constitute comprehensive settlements between Fannie Mae and both OFHEO and the SEC relating to the activities of Fannie Mae during the time period in question. Investigations into our accounting policies and practices and our financial reporting continue with the U.S. Attorney’s Office for the District of Columbia. Please refer to our Form 8-K filed with the SEC on May 30, 2006 for further information about the OFHEO Report and the settlement agreements. A complete copy of the OFHEO Report is available on OFHEO’s website at www.ofheo.gov.

We have not filed Quarterly Reports on Form 10-Q for the third quarter of 2004, the first, second and third quarters of 2005, or the first quarter of 2006, nor have we filed our Annual Reports on Form 10-K for the years ended December 31, 2004 or December 31, 2005. As we most recently reported in the Current Report on Form 8-K filed with the SEC on June 15, 2006, we currently estimate that we will complete our financial restatement by the end of 2006. See “Risk Factors—There is a lack of financial information about us available in the market” in the MBS Prospectus.

Forms 8-K that we file with the SEC prior to the completion of the offering of the certificates are incorporated by reference in this prospectus supplement. This means that we are disclosing information to you by referring you to those documents. You should refer to “Incorporation by Reference” above for further details on the information that we incorporate by reference in this prospectus supplement and where to find it.

REFERENCE SHEET

This reference sheet is not a summary of the transaction and does not contain complete information about the certificates. You should purchase the certificates only after reading this prospectus supplement and each of the additional disclosure documents listed on page S-3.

Assets Underlying Each Group of Classes

<u>Group</u>	<u>Assets</u>
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 MBS
5	Group 5 MBS

Assumed Characteristics of the Mortgage Loans Underlying the MBS (as of July 1, 2006)

	<u>Approximate Principal Balance</u>	<u>Original Term to Maturity (in months)</u>	<u>Approximate Weighted Average Remaining Term to Maturity (in months)</u>	<u>Approximate Weighted Average Loan Age (in months)</u>	<u>Approximate Weighted Average Coupon</u>
Group 1 MBS	\$ 50,050,000*	360	357	3	7.203%
Group 2 MBS	\$100,000,000	240	235	4	6.450%
Group 3 MBS	\$199,140,681	360	355	4	6.902%
Group 4 MBS	\$ 45,106,700	240	235	4	6.405%
Group 5 MBS	\$260,050,000	360	303	48	6.505%

* As further described in this prospectus supplement, the mortgage loans underlying the Group 1 MBS provide for interest only periods that may range from at least 7 to no more than 10 years following origination. The weighted average remaining term to expiration of the interest only period for these mortgage loans is assumed to be approximately 117 months.

The actual remaining terms to maturity, loan ages and interest rates of most of the mortgage loans will differ from the weighted averages shown above, perhaps significantly.

Class Factors

The class factors are numbers that, when multiplied by the initial principal balance of a certificate, can be used to calculate the current principal balance of that certificate (after taking into account principal payments in the same month). We publish the class factors on or shortly after the 11th day of each month.

Settlement Date

We expect to issue the certificates on July 28, 2006.

Distribution Dates

We will make payments on the certificates on the 25th day of each calendar month, or on the next business day if the 25th day is not a business day.

Book-Entry and Physical Certificates

We will issue the book-entry certificates through the U.S. Federal Reserve Banks, which will electronically track ownership of the certificates and payments on them. We will issue physical certificates in registered, certificated form.

We will issue the classes of certificates in the following forms:

<u>Fed Book-Entry</u>	<u>Physical</u>
All classes of certificates other than the R and RL Classes	R and RL Classes

Exchanging Certificates Through Combination and Recombination

If you own certain certificates, you will be able to exchange them for a proportionate interest in the related RCR certificates as shown on Schedule 1. We will issue the RCR certificates upon such exchange. You can exchange your certificates by notifying us and paying an exchange fee. We use the principal and interest of the certificates exchanged to pay principal and interest on the related RCR certificates. Schedule 1 lists the available combinations of the certificates eligible for exchange and the related RCR certificates.

Interest Rates

During each interest accrual period, the fixed rate classes will bear interest at the applicable annual interest rates listed on the cover of this prospectus supplement or on Schedule 1.

During the initial interest accrual period, the floating rate, inverse floating rate and toggle classes will bear interest at the initial interest rates listed below. During subsequent interest accrual periods, the floating rate, inverse floating rate and toggle classes will bear interest based on the formulas indicated below, but always subject to the specified maximum and minimum interest rates:

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate (1)</u>
XF	5.85000%	7.00000%	0.50%	LIBOR + 50 basis points
XA	1.15000%	6.50000%	0.00%	6.5% – LIBOR
XB	1.15000%	6.50000%	0.00%	6.5% – LIBOR
TE	5.65700%	7.50000%	0.30%	LIBOR + 30 basis points
VF	5.70700%	7.00000%	0.35%	LIBOR + 35 basis points
TM	0.05000%	0.05000%	0.00%	7.2% – LIBOR
TS	1.79300%	7.15000%	0.00%	7.15% – LIBOR
VS	1.29300%	6.65000%	0.00%	6.65% – LIBOR
FH	8.00000%	8.00000%	0.00%	(2)
FT	6.33700%	8.00000%	0.00%	(3)
HF	5.65700%	7.00000%	0.30%	LIBOR + 30 basis points
SH	0.00000%	24.00000%	0.00%	(4)
ST	4.98900%	24.00000%	0.00%	(5)
HI	1.29300%	6.65000%	0.00%	6.65% – LIBOR
HT	0.05000%	0.05000%	0.00%	6.7% – LIBOR
FY	5.77600%	7.00000%	0.42%	LIBOR + 42 basis points
GS	6.99294%	48.88804%	0.00%	48.88804% – (7.82208588 × LIBOR)
GT	8.50000%	8.50000%	0.00%	169.48484% – (25.75757575 × LIBOR)
SG	6.99294%	48.88804%	0.00%	48.88804% – (7.82208588 × LIBOR)
GI	1.22400%	6.58000%	0.00%	6.58% – LIBOR
XV	14.95000%	84.50000%	0.00%	84.5% – (13 × LIBOR)
XI	1.15000%	6.50000%	0.00%	6.5% – LIBOR
TF	5.70700%	7.50000%	0.35%	LIBOR + 35 basis points
TV	11.65450%	46.47500%	0.00%	46.475% – (6.5 × LIBOR)
TN	1.84300%	7.20000%	0.00%	7.2% – LIBOR

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate (1)</u>
HM	5.70700%	7.00000%	0.35%	LIBOR + 35 basis points
HS	1.34300%	6.70000%	0.00%	6.7% – LIBOR
SP	7.34400%	39.48000%	0.00%	39.48% – (6 × LIBOR)
SQ	7.34400%	39.48000%	0.00%	39.48% – (6 × LIBOR)
SY	7.34400%	39.48000%	0.00%	39.48% – (6 × LIBOR)

(1) We will establish LIBOR on the basis of the “BBA Method.”

(2) The applicable interest rate for the FH Class during each interest accrual period will be determined as follows:

<u>If LIBOR is:</u>	<u>Applicable Rate</u>
Less than or equal to 7.25%	8.00%
Greater than 7.25%	0.00%

(3) For the first 36 interest accrual periods, the applicable formula will be LIBOR + 98 basis points. For each interest accrual period thereafter, the applicable interest rate for the FT Class will be determined as follows:

<u>If LIBOR is:</u>	<u>Applicable Formula or Rate</u>
Less than or equal to 7.25%	LIBOR + 98 basis points*
Greater than 7.25%	0.00%

* Subject to a minimum interest rate of 0.98%

(4) The applicable interest rate for the SH Class during each interest accrual period will be determined as follows:

<u>If LIBOR is:</u>	<u>Applicable Rate</u>
Less than or equal to 7.25%	0.00%
Greater than 7.25%	24.00%

(5) For the first 36 interest accrual periods, the applicable formula for the ST Class will be 21.06% – (3 × LIBOR). For each interest accrual period thereafter, the applicable interest rate for the ST Class will be determined as follows:

<u>If LIBOR is:</u>	<u>Applicable Formula or Rate</u>
Less than or equal to 7.25%	21.06% – (3 × LIBOR)
Greater than 7.25%	24.00%

We will apply interest payments from exchanged REMIC certificates to the corresponding RCR certificates, on a pro rata basis, following any exchange.

Notional Classes

A notional class will not receive any principal. Its notional principal balance is the balance used to calculate accrued interest. The notional principal balances will equal the percentages of the outstanding balances specified below immediately before the related distribution date:

<u>Class</u>	
XA	1300% of the XP Class
XB	1300% of the XQ Class
XI	1300% of the <i>sum</i> of the XP and XQ Classes
TM	100% of the TE Class
TN	100% of the TE Class
TS	100% of the TE Class
VS	100% of the VF Class
HI	100% of the HF Class
HS	100% of the HF Class
HT	100% of the HF Class
GI	600% of the GO Class

Distributions of Principal

Group 1 Principal Distribution Amount

(a) 92.8571428571% to the XF Class to zero, and

(b) 7.1428571429% as follows:

first, to the XP Class to its Planned Balance;

second, to the XQ Class to zero; and

third, to the XP Class to zero.

Group 2 Principal Distribution Amount

To the CK and CY Classes, in that order, to zero.

Group 3 Principal Distribution Amount

VZ Accrual Amount

To the VC and VF Classes, pro rata, to zero, and thereafter to the VZ Class.

Group 3 Cash Flow Distribution Amount

1. To Aggregate Group I to its Planned Balance.

2. (a) 71.4285714286% of the remaining amount as follows:

first, to the VC and VF Classes, pro rata, to zero; and

second, to the VZ Class to zero, and

(b) 28.5714285714% of such remaining amount to the GH, GJ, GK and GL Classes, in that order, to zero.

3. To Aggregate Group I to zero.

For a description of Aggregate Group I, see “Description of the Certificates—Distributions of Principal—*Group 3 Principal Distribution Amount*” in this prospectus supplement.

Group 4 Principal Distribution Amount

1. To Aggregate Group II to its Planned Balance.

2. For so long as the FT and ST Classes remain outstanding,

(a) 85% of the remaining amount to the FT and ST Classes, pro rata, to zero, and

(b) 15% of such remaining amount to the FH and SH Classes, pro rata.

3. To the FH and SH Classes, pro rata, to zero.

4. To Aggregate Group II to zero.

For a description of Aggregate Group II, see “Description of the Certificates—Distributions of Principal—*Group 4 Principal Distribution Amount*” in this prospectus supplement.

Group 5 Principal Distribution Amount

(a) 85.7142857143% to the FY Class to zero, and

(b) 14.2857142857% as follows:

first, to the GO Class to its Planned Balance;

second, (x) 76.7058832734% of the remaining amount as follows:

first, to the GS Class to its Planned Balance;

second, to the SG Class to zero; and

third, to the GS Class to zero, and

(y) 23.2941167266% of such remaining amount to the GT Class to zero; and

third, to the GO Class to zero.

We will apply principal payments from exchanged REMIC certificates to the corresponding RCR certificates, on a pro rata basis, following any exchange.

Weighted Average Lives (years) *

		PSA Prepayment Assumption						
Group 1 Classes		0%	100%	270%	300%	500%		
XF, XO, XV and XI		22.9	12.5	6.4	5.9	3.8		
XP and XA		19.5	7.7	7.7	7.7	5.1		
XQ and XB		27.9	19.6	4.6	3.3	1.8		
		PSA Prepayment Assumption						
Group 2 Classes		0%	100%	197%	350%	500%		
CK		11.6	6.8	4.8	3.3	2.6		
CY		19.3	17.2	14.7	10.8	8.2		
		PSA Prepayment Assumption						
Group 3 Classes		0%	100%	270%	300%	500%		
GH		27.2	16.2	2.3	2.0	1.3		
GJ		29.2	24.5	5.4	4.3	2.3		
GK		29.8	27.7	11.7	5.8	2.6		
GL		30.0	29.2	21.7	7.4	2.8		
TE, TO, TM, TS, TF, TV and TN		17.3	6.9	6.9	6.9	4.7		
VC, VF, VS and VE.....		8.1	7.6	1.8	1.6	1.1		
VZ		27.9	20.3	6.9	4.4	2.3		
		PSA Prepayment Assumption						
Group 4 Classes		0%	100%	200%	400%	600%		
FH and SH		18.7	15.6	11.9	3.9	1.9		
FT and ST		17.6	12.8	6.9	2.0	1.4		
HF, HI, HT, HO, HM and HS		9.4	5.0	5.0	5.0	3.9		
		PSA Prepayment Assumption						
Group 5 Classes		0%	100%	200%	230%	300%	305%	500%
FY and SY		20.8	9.6	6.3	5.7	4.5	4.4	2.7
GO, GI and SP		17.1	5.8	5.8	5.8	5.8	5.8	3.7
GS		27.0	13.1	2.1	2.1	2.1	2.1	1.0
GT and SQ		27.9	16.7	7.2	5.3	2.0	1.9	0.8
SG		29.2	21.3	13.9	9.5	1.8	1.6	0.4

* Determined as specified under "Description of the Certificates—Weighted Average Lives of the Certificates" in this prospectus supplement.

ADDITIONAL RISK FACTORS

The rate of principal payments on the certificates will be affected by the rate of principal payments on the underlying mortgage loans. The rate at which you receive principal payments on the certificates will be sensitive to the rate of principal payments on the mortgage loans underlying the related MBS, including prepayments. Because borrowers generally may prepay their mortgage loans at any time without penalty, the rate of principal payments on the mortgage loans is likely to vary over time. It is highly unlikely that the mortgage loans will prepay

- at any of the prepayment rates we assumed in this prospectus supplement, or
- at any constant prepayment rate until maturity.

Yields may be lower than expected due to unexpected rate of principal payments. The actual yield on your certificates probably will be lower than you expect:

- if you buy your certificates at a premium and principal payments are faster than you expect, or
- if you buy your certificates at a discount and principal payments are slower than you expect.

Furthermore, in the case of interest only certificates and certificates purchased at a premium, you could lose money on your investment if prepayments occur at a rapid rate.

The mortgage loans underlying the Group 1 MBS provide for interest only payments for a lengthy initial period and thus may be more likely to be refinanced than other mortgage loans. As further described in this prospectus supplement under “Description of the Certificates—The MBS,” the scheduled monthly payments on the mortgage loans underlying the Group 1 MBS represent accrued interest only during periods that may range from seven to ten years following origination. Thereafter the scheduled monthly payments in each case are increased to amounts sufficient to pay current interest and to fully amortize each of these mortgage loans by its maturity date. As a result,

borrowers may be more likely to refinance these mortgage loans on or before the date on which the scheduled monthly payments increase. In addition, absent a refinancing some borrowers may find it increasingly difficult to remain current in their scheduled monthly payments following the increase in monthly payment amounts.

Recent hurricanes in the Gulf Coast region may present risk of increased mortgage loan prepayments. In August and September 2005, Hurricane Katrina and Hurricane Rita and related events caused catastrophic damage to extensive areas along the Gulf Coast of the United States, including portions of coastal and inland Alabama, Florida, Louisiana, Mississippi, and Texas. Hundreds of thousands of people have been displaced and interruptions in the regional economy have been significant. Although the long-term effects are unclear, these events could lead to a general economic downturn in the Gulf Coast region, including job losses and declines in real estate values. Accordingly, defaults on any mortgage loans in the affected areas may increase, in turn resulting in early payments of principal of the certificates backed by those mortgage loans. Additionally, casualty losses on mortgage properties with hurricane or flood damage may result in early payment of principal of the related certificates.

You must make your own decisions about the various applicable assumptions, including prepayment assumptions, when deciding whether to purchase the certificates.

Weighted average lives and yields on the certificates are affected by actual characteristics of the underlying mortgage loans. We have assumed that the mortgage loans underlying the MBS have certain characteristics. However, the actual mortgage loans probably will have different characteristics from those we assumed. As a result, your yields could be lower than you expect, even if the mortgage loans prepay at the indicated constant prepayment rates. In addition, slight differences between the assumed mortgage loan characteristics and the actual mortgage loans could affect the weighted average lives of the classes of certificates.

Level of floating rate index affects yields on certain certificates. The yield on any floating rate, inverse floating rate or toggle certificate will be affected by the level of its interest rate index. If the level of the index differs from the level you expect, then your actual yield may be lower than you expect.

Slight changes in LIBOR may significantly affect the interest rates of toggle classes. Toggle classes may be extremely sensitive to certain changes in monthly LIBOR values. In particular, they may experience dramatic declines in their interest rates and yields as a result of certain changes in LIBOR, even if those changes are slight. For an illustration of this sensitivity, see the related yield tables in this prospectus supplement.

Delay classes have lower yields and market values. Since certain classes do not receive interest immediately following each interest accrual period, those classes have lower yields and lower market values than they would if there were no such delay.

Reinvestment of certificate payments may not achieve same yields as certificates. The rate of principal payments of the certificates is uncertain. You may be unable to reinvest the payments on the certificates at the same yields provided by the certificates.

Unpredictable timing of last payment affects yields on certificates. The actual final payment of your class is likely to occur earlier, and could occur much earlier, than the final distribution date listed on the cover page of this prospectus supplement. If you assume that the actual final payment will occur on the final distribution date specified, your yield could be lower than you expect.

Some investors may be unable to buy certain classes. Investors whose investment activities are subject to legal investment laws and regulations, or to review by regulatory authori-

ties, may be unable to buy certain certificates. You should obtain legal advice to determine whether you may purchase the certificates.

Uncertain market for the certificates could make them difficult to sell and cause their values to fluctuate. We cannot be sure that a market for resale of the certificates will develop. Further, if a market develops, it may not continue or be sufficiently liquid to allow you to sell your certificates. Even if you are able to sell your certificates, the sale price may not be comparable to similar investments that have a developed market. Moreover, you may not be able to sell small or large amounts of certificates at prices comparable to those available to other investors. You should purchase certificates only if you understand and can tolerate the risk that the value of your certificates will vary over time and that your certificates may not be easily sold.

Terrorist activities and related military and political actions by the U.S. government could cause reductions in investor confidence and substantial market volatility in real estate and securities markets. It is impossible to predict the extent to which terrorist activities may occur or, if they do occur, the extent of the effect on the certificates. Moreover, it is uncertain what effects any past or future terrorist activities or any related military or political actions on the part of the United States government and others will have on the United States and world financial markets, local, regional and national economies, real estate markets across the United States, or particular business sectors, including those affecting the performance of mortgage loan borrowers. Among other things, reduced investor confidence could result in substantial volatility in securities markets and a decline in real estate-related investments. In addition, defaults on the mortgage loans could increase, causing early payments of principal to you and, regardless of the performance of the underlying mortgage loans, the liquidity and market value of the certificates may be impaired.

DESCRIPTION OF THE CERTIFICATES

The material under this heading summarizes certain features of the Certificates. You will find additional information about the Certificates in the other sections of this prospectus supplement, as well as in the additional Disclosure Documents and the Trust Agreement. If we use a capitalized term

in this prospectus supplement without defining it, you will find the definition of that term in the applicable Disclosure Document or in the Trust Agreement.

General

Structure. We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the “Trust”) and a separate trust (the “Lower Tier REMIC”) pursuant to a trust agreement dated as of July 1, 2006 (the “Issue Date”). We will issue the Guaranteed REMIC Pass-Through Certificates (the “REMIC Certificates”) pursuant to that trust agreement. We will issue the Combinable and Recombinable REMIC Certificates (the “RCR Certificates” and, together with the REMIC Certificates, the “Certificates”) pursuant to a separate trust agreement dated as of the Issue Date (together with the trust agreement relating to the REMIC Certificates, the “Trust Agreement”). We will execute the Trust Agreement in our corporate capacity and as trustee (the “Trustee”). In general, the term “Classes” includes the Classes of REMIC Certificates and RCR Certificates.

The Trust and the Lower Tier REMIC each will constitute a “real estate mortgage investment conduit” (“REMIC”) under the Internal Revenue Code of 1986, as amended (the “Code”).

- The REMIC Certificates (except the R and RL Classes) will be “regular interests” in the Trust.
- The R Class will be the “residual interest” in the Trust.
- The interests in the Lower Tier REMIC other than the RL Class (the “Lower Tier Regular Interests”) will be the “regular interests” in the Lower Tier REMIC.
- The RL Class will be the “residual interest” in the Lower Tier REMIC.

The assets of the Trust will consist of the Lower Tier Regular Interests.

The assets of the Lower Tier REMIC will consist of five groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 2 MBS,” “Group 3 MBS,” “Group 4 MBS” and “Group 5 MBS,” and together, the “MBS”).

Each MBS represents a beneficial ownership interest in a pool of first lien, one- to four-family (“single-family”), fixed-rate residential mortgage loans (the “Mortgage Loans”) having the characteristics described in this prospectus supplement.

Fannie Mae Guaranty. We guarantee that we will distribute to Certificateholders:

- required installments of principal and interest on the Certificates on time, and
- the principal balance of each Class of Certificates no later than its Final Distribution Date, whether or not we have received sufficient payments on the MBS.

In addition, we guarantee that we will distribute to each holder of an MBS:

- scheduled installments of principal and interest on the underlying Mortgage Loans on time, whether or not the related borrowers pay us, and
- the full principal balance of any foreclosed Mortgage Loan, whether or not we recover it.

Our guarantees are not backed by the full faith and credit of the United States. See “Description of Certificates—The Fannie Mae Guaranty” in the REMIC Prospectus and “Description of the Certificates—Fannie Mae Guaranty” in the MBS Prospectus.

Characteristics of Certificates. We will issue the Certificates (except the R and RL Classes) in book-entry form on the book-entry system of the U.S. Federal Reserve Banks. Entities whose names appear on the book-entry records of a Federal Reserve Bank as having had Certificates deposited in their accounts are “Holders” or “Certificateholders.” A Holder is not necessarily the beneficial owner

of a Certificate. Beneficial owners ordinarily will hold Certificates through one or more financial intermediaries, such as banks, brokerage firms and securities clearing organizations. See “Description of Certificates—Denominations and Form” in the REMIC Prospectus.

We will issue the R and RL Certificates in fully registered, certificated form. The “Holder” or “Certificateholder” of the R or RL Certificate is its registered owner. The R or RL Certificate can be transferred at the corporate trust office of the Transfer Agent, or at the office of the Transfer Agent in New York, New York. U.S. Bank National Association (“US Bank”) in Boston, Massachusetts will be the initial Transfer Agent. We may impose a service charge for any registration of transfer of the R or RL Certificate and may require payment to cover any tax or other governmental charge. See also “—Characteristics of the R and RL Classes” below.

The Holder of the R Class will receive the proceeds of any remaining assets of the Trust, and the Holder of the RL Class will receive the proceeds of any remaining assets of the Lower Tier REMIC, in each case only by presenting and surrendering the related Certificate at the office of the Paying Agent. US Bank will be the initial Paying Agent.

Authorized Denominations. We will issue the Certificates in the following denominations:

<u>Classes</u>	<u>Denomination</u>
The Interest Only, Principal Only, Inverse Floating Rate and Toggle Classes	\$100,000 minimum plus whole dollar increments
All other Classes (except the R and RL Classes)	\$1,000 minimum plus whole dollar increments

We will issue the R and RL Classes as single Certificates with no principal balances.

Distribution Dates. We will make monthly payments on the Certificates on the 25th day of each month (or, if the 25th is not a business day, on the first business day after the 25th). We refer to each of these dates as a “Distribution Date.” We will make the first payments to Certificateholders the month after we issue the Certificates.

Record Date. On each Distribution Date, we will make each monthly payment on the Certificates to Holders of record on the last day of the preceding month.

Class Factors. On or shortly after the eleventh calendar day of each month, we will publish a factor (carried to eight decimal places) for each Class of Certificates (and each related Component). When the applicable class factor is multiplied by the original principal balance (or notional principal balance) of a Certificate of any Class, the product will equal the current principal balance (or notional principal balance) of that Certificate after taking into account payments on the Distribution Date in the same month (as well as any addition to principal in the case of the Accrual Class). Similarly, when the applicable class factor for a Component is multiplied by the original principal balance of that Component, the product will equal the current principal balance of that Component after taking into account payments on the Distribution Date in the same month.

No Optional Termination. We have no option to effect an early termination of the Lower Tier REMIC or the Trust. Further, we will not repurchase the Mortgage Loans underlying any MBS in a “clean-up call.” See “Description of the Certificates—Termination” in the MBS Prospectus.

Combination and Recombination

General. You are permitted to exchange all or a portion of the XP, XQ, XA, XB, TE, TO, VC, VF, TM, TS, VS, HF, HI, HT, GO, GS, GT, SG and GI Classes of REMIC Certificates for a proportionate interest in the related RCR Certificates in the combinations shown on Schedule 1. You also may exchange all or a portion of the RCR Certificates for the related REMIC Certificates in the same manner. This process may occur repeatedly.

Holders of RCR Certificates will be the beneficial owners of a proportionate interest in the related REMIC Certificates and will receive a proportionate share of the distributions on the related REMIC Certificates.

The Classes of REMIC Certificates and RCR Certificates that are outstanding at any given time, and the outstanding principal balances (or notional principal balances) of these Classes, will depend upon any related distributions of principal, as well as any exchanges that occur. REMIC Certificates and RCR Certificates may be exchanged only in the proportions shown on Schedule 1.

Procedures. If a Certificateholder wishes to exchange Certificates, the Certificateholder must notify our Structured Transactions Department through one of our “REMIC Dealer Group” dealers in writing or by telefax no later than two business days before the proposed exchange date. The exchange date can be any business day other than the first or last business day of the month subject to our approval. The notice must include the outstanding principal balance of both the Certificates to be exchanged and the Certificates to be received, and the proposed exchange date. After receiving the Holder’s notice, we will telephone the dealer with delivery and wire payment instructions. Notice becomes irrevocable on the second business day before the proposed exchange date.

In connection with each exchange, the Holder must pay us a fee equal to $1/32$ of 1% of the outstanding principal balance (exclusive of any notional principal balance) of the Certificates to be exchanged. In no event, however, will our fee be less than \$2,000.

We will make the first distribution on a REMIC Certificate or an RCR Certificate received in an exchange transaction on the Distribution Date in the following month. We will make that distribution to the Holder of record as of the close of business on the last day of the month of the exchange.

Additional Considerations. The characteristics of RCR Certificates will reflect the characteristics of the REMIC Certificates used to form those RCR Certificates. You should also consider a number of factors that will limit a Certificateholder’s ability to exchange REMIC Certificates for RCR Certificates or vice versa:

- At the time of the proposed exchange, a Certificateholder must own Certificates of the related Class or Classes in the proportions necessary to make the desired exchange.
- A Certificateholder that does not own the Certificates may be unable to obtain the necessary REMIC Certificates or RCR Certificates.
- If, as a result of a proposed exchange, a Certificateholder would hold a REMIC Certificate or RCR Certificate of a Class in an amount less than the applicable minimum denomination for that Class, the Certificateholder will be unable to effect the proposed exchange.
- The Certificateholder of needed Certificates may refuse to sell them at a reasonable price (or any price) or may be unable to sell them.
- Certain Certificates may have been purchased and placed into other financial structures and thus be unavailable.
- Principal distributions will decrease the amounts available for exchange over time.
- Only the combinations listed on Schedule 1 are permitted.

The MBS

The following table contains certain information about the MBS. The MBS included in each specified Group will have the aggregate unpaid principal balance and Pass-Through Rate shown below and the general characteristics described in the MBS Prospectus. The MBS provide that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the MBS are conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities

of up to 20 years in the case of the Group 2 and Group 4 MBS, and up to 30 years in the case of the Group 1, Group 3 and Group 5 MBS. See “The Mortgage Pools” and “Yield, Maturity, and Prepayment Considerations” in the MBS Prospectus.

In addition, in the case of the Mortgage Loans underlying the Group 1 MBS, the scheduled monthly payments on those loans represent accrued interest only for periods that may range from at least 7 to no more than 10 years following origination. Beginning with the first monthly payment following the expiration of the applicable interest only period, the scheduled monthly payment on each of these Mortgage Loans will be increased by an amount sufficient to pay accrued interest and to fully amortize the Mortgage Loan by its scheduled maturity date.

We expect the characteristics of the MBS and the related Mortgage Loans as of the Issue Date to be as follows:

Group 1 MBS

Aggregate Unpaid Principal Balance	\$50,050,000
MBS Pass-Through Rate	6.50%
Range of WACs (annual percentages)	6.75% to 9.00%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	357 months*
Approximate Weighted Average WALA (weighted average loan age)	3 months

Group 2 MBS

Aggregate Unpaid Principal Balance	\$100,000,000
MBS Pass-Through Rate	6.00%
Range of WACs (annual percentages)	6.25% to 8.50%
Range of WAMs	121 months to 240 months
Approximate Weighted Average WAM	235 months
Approximate Weighted Average WALA	4 months

Group 3 MBS

Aggregate Unpaid Principal Balance	\$199,140,681
MBS Pass-Through Rate	6.50%
Range of WACs (annual percentages)	6.75% to 9.00%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	355 months
Approximate Weighted Average WALA	4 months

Group 4 MBS

Aggregate Unpaid Principal Balance	\$45,106,700
MBS Pass-Through Rate	6.00%
Range of WACs (annual percentages)	6.25% to 8.50%
Range of WAMs	121 months to 240 months
Approximate Weighted Average WAM	235 months
Approximate Weighted Average WALA	4 months

Group 5 MBS

Aggregate Unpaid Principal Balance	\$260,050,000
MBS Pass-Through Rate	6.00%
Range of WACs (annual percentages)	6.25% to 8.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	303 months
Approximate Weighted Average WALA	48 months

* As described above, the Mortgage Loans underlying the Group 1 MBS provide for interest only periods that may range from at least 7 to no more than 10 years following origination. The approximate weighted average remaining term to expiration of the interest only periods for those Mortgage Loans is expected to be approximately 117 months.

Final Data Statement

After issuing the Certificates, we will prepare a Final Data Statement containing certain information, including the Pool number, the current WAC (or original WAC, if the current WAC is not available) and the current WAM (or Adjusted WAM, if the current WAM is not available) of the Mortgage Loans underlying each of the MBS as of the Issue Date. The Final Data Statement also will include the weighted averages of all the current or original WACs and the weighted averages of all the current or Adjusted WAMs, based on the current unpaid principal balances of the Mortgage Loans underlying each of the MBS as of the Issue Date. You may obtain the Final Data Statement by telephoning us at 1-800-237-8627. In addition, the Final Data Statement is available on our corporate Web site at www.fanniemae.com.

Distributions of Interest

Categories of Classes

For the purpose of interest payments, the Classes will be categorized as follows:

<u>Interest Type*</u>	<u>Classes</u>
Group 1 Classes	
Floating Rate	XF
Inverse Floating Rate	XA and XB
Interest Only	XA and XB
Principal Only	XP and XQ
RCR**	XO, XV and XI
Group 2 Classes	
Fixed Rate	CK and CY
Group 3 Classes	
Fixed Rate	GH, GJ, GK, GL, VC and VZ
Floating Rate	TE and VF
Inverse Floating Rate	TM, TS and VS
Accrual	VZ
Interest Only	TM, TS and VS
Principal Only	TO
RCR**	TF, TV, VE and TN
Group 4 Classes	
Floating Rate	HF
Inverse Floating Rate	HI and HT
Toggle***	FH, FT, SH and ST
Interest Only	HI and HT
Principal Only	HO
RCR**	HM and HS
Group 5 Classes	
Floating Rate	FY
Inverse Floating Rate	GS, GT, SG and GI
Interest Only	GI
Principal Only	GO
RCR**	SP, SQ and SY
No Payment Residual	R and RL

* See "Description of Certificates—Class Definitions and Abbreviations" in the REMIC Prospectus.

** See "—Combination and Recombination" above and Schedule 1 for a further description of the RCR Classes.

*** The "Toggle" or "T" designation refers to a class whose interest rate changes significantly if the designated index meets one or more thresholds. For example, when the index meets a threshold, the interest rate may shift from a predetermined rate or formula to a different predetermined rate or formula. Accordingly, the change in interest rate may not be a continuous function of changes in the index.

General. We will pay interest on the Certificates at the applicable annual interest rates specified on the cover or described in this prospectus supplement. We calculate interest based on an assumed 360-day year consisting of twelve 30-day months. We pay interest monthly (except in the case of the Accrual Class) on each Distribution Date, beginning in the month after the Settlement Date specified in the Reference Sheet.

Interest to be paid on each Certificate (or added to principal, in the case of the Accrual Class) on a Distribution Date will consist of one month's interest on the outstanding balance of that Certificate immediately prior to that Distribution Date. For a description of the Accrual Class, see “—*Accrual Class*” below.

We will apply interest payments from exchanged REMIC Certificates to the corresponding RCR Certificates, on a pro rata basis, following any exchange.

Interest Accrual Periods. Interest to be paid on each Distribution Date will accrue on the Certificates during the one-month period set forth below (each, an “Interest Accrual Period”).

<u>Classes</u>	<u>Interest Accrual Periods</u>
All Fixed Rate and Toggle Classes (collectively, the “Delay Classes”)	Calendar month preceding the month in which the Distribution Date occurs
All Floating Rate and Inverse Floating Rate Classes	One-month period beginning on the 25th day of the month preceding the month in which the Distribution Date occurs

See “Additional Risk Factors—*Delay classes have lower yields and market values*” in this prospectus supplement.

The Dealer will treat the Principal Only Classes as Delay Classes for the sole purpose of facilitating trading.

Accrual Class. The VZ Class is an Accrual Class. Interest will accrue on the Accrual Class at the applicable annual rate specified on the cover of this prospectus supplement. However, we will not pay any interest on the Accrual Class. Instead, interest accrued on the Accrual Class will be added as principal to its principal balance on each Distribution Date. We will pay principal on the Accrual Class as described under “—Distributions of Principal” below.

Notional Classes. The Notional Classes will not have principal balances. During each Interest Accrual Period, the Notional Classes will bear interest on their notional principal balances at their applicable interest rates. The notional principal balances of the Notional Classes will be calculated as specified under “Reference Sheet—Notional Classes” in this prospectus supplement.

We use the notional principal balance of a Notional Class to determine interest payments on that Class. Although a Notional Class will not have a principal balance and will not be entitled to any principal payments, we will publish a class factor for that Class. References in this prospectus supplement to the principal balances of the Certificates generally shall refer also to the notional principal balances of the Notional Classes.

Floating Rate, Inverse Floating Rate and Toggle Classes. During each Interest Accrual Period, the Floating Rate, Inverse Floating Rate and Toggle Classes will bear interest at rates determined as described under “Reference Sheet—Interest Rates” in this prospectus supplement.

Changes in the specified interest rate index (the “Index”) will affect the yields with respect to the related Classes. These changes may not correspond to changes in mortgage interest rates. Lower mortgage interest rates could occur while an increase in the level of the Index occurs. Similarly, higher mortgage interest rates could occur while a decrease in the level of the Index occurs.

Our establishment of each Index value and our determination of the interest rate for each applicable Class for the related Interest Accrual Period will be final and binding in the absence of manifest error. You may obtain each such interest rate by telephoning us at 1-800-237-8627.

Calculation of LIBOR

On each Index Determination Date, we will calculate LIBOR for the related Interest Accrual Period. We will calculate LIBOR on the basis of the “BBA Method,” as described in the REMIC Prospectus under “Description of Certificates—Indexes for Floating Rate Classes and Inverse Floating Rate Classes—*LIBOR*.”

If we are unable to calculate LIBOR on the initial Index Determination Date, LIBOR for the following Interest Accrual Period will be equal to 5.35% in the case of the XF, XA, XB, XV and XI Classes; 5.357% in the case of the TE, VF, TM, TS, VS, FH, FT, HF, SH, ST, HI, HT, TF, TV, TN, HM and HS Classes; and 5.356% in the case of the FY, GS, GT, GI, SP, SQ, SG and SY Classes.

Distributions of Principal

Categories of Classes

For the purpose of principal payments, the Classes fall into the following categories:

<u>Principal Type*</u>	<u>Classes</u>
Group 1 Classes	
Pass-Through	XF
PAC	XP
Support	XQ
Notional	XA and XB
RCR**	XO, XV and XI
Group 2 Classes	
Sequential Pay	CK and CY
Group 3 Classes	
PAC	TE and TO
Support	GH, GJ, GK, GL, VC, VF and VZ
Accretion Directed	VC and VF
Notional	TM, TS and VS
RCR**	TF, TV, VE and TN
Group 4 Classes	
PAC	HF and HO
Support	FH, FT, SH and ST
Notional	HI and HT
RCR**	HM and HS
Group 5 Classes	
Pass-Through	FY
PAC	GO and GS
Support	GT and SG
Notional	GI
RCR**	SP, SQ and SY
No Payment Residual	R and RL

* See “Description of Certificates—Class Definitions and Abbreviations” in the REMIC Prospectus.

** See “—Combination and Recombination” above and Schedule 1 for a further description of the RCR Classes.

Principal Distribution Amount

On the Distribution Date in each month, we will pay principal on the Certificates in an aggregate amount (the “Principal Distribution Amount”) equal to the sum of

- the principal then paid on the Group 1 MBS (the “Group 1 Principal Distribution Amount”),
- the principal then paid on the Group 2 MBS (the “Group 2 Principal Distribution Amount”),
- the principal then paid on the Group 3 MBS (the “Group 3 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the VZ Class (the “VZ Accrual Amount,” and together with the Group 3 Cash Flow Distribution Amount, the “Group 3 Principal Distribution Amount”),
- the principal then paid on the Group 4 MBS (the “Group 4 Principal Distribution Amount”), and
- the principal then paid on the Group 5 MBS (the “Group 5 Principal Distribution Amount”).

Group 1 Principal Distribution Amount

On each Distribution Date, we will pay the Group 1 Principal Distribution Amount as principal of the Group 1 Classes as follows:

(a) 92.8571428571% of such amount to the XF Class, until its principal balance is reduced to zero, and } Pass-Through Class

(b) 7.1428571429% of such amount as follows:

first, to the XP Class, until its principal balance is reduced to its Planned Balance for that Distribution Date; } PAC Class

second, to the XQ Class, until its principal balance is reduced to zero; and } Support Class

third, to the XP Class, without regard to its Planned Balance and until its principal balance is reduced to zero. } PAC Class

Group 2 Principal Distribution Amount

On each Distribution Date, we will pay the Group 2 Principal Distribution Amount, sequentially, as principal of the CK and CY Classes, in that order, until their principal balances are reduced to zero. } Sequential Pay Classes

Group 3 Principal Distribution Amount

VZ Accrual Amount

On each Distribution Date, we will pay the VZ Accrual Amount, concurrently, as principal of the VC and VF Classes, pro rata (or 60% and 40%, respectively), until their principal balances are reduced to zero. Thereafter, we will pay the VZ Accrual Amount as principal of the VZ Class. } Accretion Directed Classes and Accrual Class

Group 3 Cash Flow Distribution Amount

On each Distribution Date, we will pay the Group 3 Cash Flow Distribution Amount as principal of the Group 3 Classes in the following priority:

(i) to Aggregate Group I (described below), until the Aggregate I Balance (described below) is reduced to its Planned Balance for that Distribution Date; } PAC Group

(ii) (a) 71.4285714286% of the remaining amount as follows:

first, concurrently, to the VC and VF Classes, pro rata, until their principal balances are reduced to zero; and

second, to the VZ Class, until its principal balance is reduced to zero, and

(b) 28.5714285714% of such remaining amount, sequentially, to the GH, GJ, GK and GL Classes, in that order, until their principal balances are reduced to zero; and

(iii) to Aggregate Group I, without regard to its Planned Balance and until the Aggregate I Balance is reduced to zero.

“Aggregate Group I” consists of the TE and TO Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I, concurrently, to the TE and TO Classes, pro rata (or 86.6666659906% and 13.3333340094%, respectively), until their principal balances are reduced to zero.

The “Aggregate I Balance” is equal to the aggregate principal balance of the Classes in Aggregate Group I.

Group 4 Principal Distribution Amount

On each Distribution Date, we will pay the Group 4 Principal Distribution Amount as principal of the Group 4 Classes in the following priority:

(i) to Aggregate Group II (described below), until the Aggregate II Balance (described below) is reduced to its Planned Balance for that Distribution Date;

(ii) for so long as the principal balances of the FT and ST Classes remain outstanding,

(a) 85% of the remaining amount, concurrently, to the FT and ST Classes, pro rata (or 75.0000018750% and 24.9999981250%, respectively), until their principal balances are reduced to zero, and

(b) 15% of such remaining amount, concurrently, to the FH and SH Classes, pro rata (or 74.9999943753% and 25.0000056247%, respectively);

(iii) concurrently, to the FH and SH Classes, pro rata, until their principal balances are reduced to zero; and

(iv) to Aggregate Group II, without regard to its Planned Balance and until the Aggregate II Balance is reduced to zero.

“Aggregate Group II” consists of the HF and HO Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II, concurrently, to the HF and HO Classes, pro rata (or 85.7142857143% and 14.2857142857%, respectively), until their principal balances are reduced to zero.

The “Aggregate II Balance” is equal to the aggregate principal balance of the Classes in Aggregate Group II.

Group 5 Principal Distribution Amount

On each Distribution Date, we will pay the Group 5 Principal Distribution Amount as principal of the Group 5 Classes as follows:

(a) 85.7142857143% of that amount to the FY Class, until its principal balance is reduced to zero, and } Pass-Through Class

(b) 14.2857142857% of that amount as follows:

first, to the GO Class, until its principal balance is reduced to its Planned Balance for that Distribution Date; } PAC Class

second, (x) 76.7058832734% of the remaining amount as follows:

first, to the GS Class, until its principal balance is reduced to its Planned Balance for that Distribution Date; } PAC Class

second, to the SG Class, until its principal balance is reduced to zero; and } Support Class

third, to the GS Class, without regard to its Planned Balance and until its principal balance is reduced to zero, and } PAC Class

(y) 23.2941167266% of such remaining amount to the GT Class, until its principal balance is reduced to zero; and } Support Class

third, to the GO Class, without regard to its Planned Balance and until its principal balance is reduced to zero. } PAC Class

We will apply principal payments from exchanged REMIC Certificates to the corresponding RCR Certificates, on a pro rata basis, following any exchange.

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the following assumptions collectively, the “Pricing Assumptions”):

- the Mortgage Loans underlying the MBS have the original terms to maturity, remaining terms to maturity, WALAs and interest rates specified under “Reference Sheet—Assumed Characteristics of the Mortgage Loans Underlying the MBS” in this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related tables;
- the settlement date for the sale of the Certificates is July 28, 2006; and
- each Distribution Date occurs on the 25th day of a month.

Prepayment Assumptions. Prepayments of mortgage loans commonly are measured relative to a prepayment standard or model. The model used in this prospectus supplement is The Bond Market Association’s standard prepayment model (“PSA”). To assume a specified rate of PSA is to assume a specified rate of prepayment each month of the then-outstanding principal balance of a pool of new mortgage loans computed as described under “Description of Certificates—Prepayment Models” in the REMIC Prospectus. It is highly unlikely that prepayments will occur at any *constant* PSA rate or at any other *constant* rate.

Structuring Ranges. The Principal Balance Schedules are found beginning on page B-1 of this prospectus supplement. The Principal Balance Schedules have been prepared on the basis of the

Pricing Assumptions and the assumption that the related Mortgage Loans will prepay at a constant PSA rate within the applicable Structuring Ranges set forth below.

<u>Principal Balance Schedule References</u>	<u>Related Classes and Groups (1)</u>	<u>Structuring Ranges</u>
Planned Balances	XP	Between 100% and 300% PSA
Planned Balances	Aggregate Group I	Between 100% and 300% PSA
Planned Balances	Aggregate Group II	Between 100% and 400% PSA
Planned Balances	GO	Between 100% and 300% PSA
Planned Balances	GS	Between 200% and 305% PSA

(1) The Structuring Ranges for the Aggregate Groups are associated with the related Aggregate Balances but not with the individual balances of the related Classes.

We cannot assure you that the balance of any Class or Group listed above will conform on any Distribution Date to the specified balance in the Principal Balance Schedules. As a result, we cannot assure you that payments of principal of any Class or Group listed above will begin or end on the Distribution Dates specified in the Principal Balance Schedules. We will distribute any excess of principal payments over the amount needed to reduce a Class or Group to its scheduled balance on a Distribution Date. Accordingly, the ability to reduce a Class or Group to its scheduled balance will not be improved by the averaging of high and low principal payments from month to month. In addition, even if the related Mortgage Loans prepay at rates falling within the applicable Structuring Ranges, principal distributions may be insufficient to reduce the applicable Classes and Groups to their scheduled balances if the prepayments do not occur at a *constant* PSA rate. Moreover, because of the diverse remaining terms to maturity of the related Mortgage Loans, which may include recently originated Mortgage Loans, the Classes and Groups specified above may not be reduced to their scheduled balances, even if prepayments occur at a *constant* rate within the applicable Structuring Ranges specified above.

Initial Effective Ranges. The Effective Range for a Class or Group is the range of prepayment rates (measured by *constant* PSA rates) which would reduce that Class or Group to its scheduled balance on each Distribution Date. The Initial Effective Ranges shown in the table below are based upon the assumed characteristics of the related Mortgage Loans specified in the Pricing Assumptions.

<u>Classes and Groups</u>	<u>Initial Effective Ranges</u>
XP	Between 100% and 300% PSA
Aggregate Group I	Between 100% and 300% PSA
Aggregate Group II	Between 100% and 400% PSA
GO	Between 100% and 300% PSA
GS	Between 200% and 305% PSA

The actual Effective Ranges at any time will be based upon the actual characteristics of the related Mortgage Loans at that time, which are likely to vary (and may vary considerably) from the Pricing Assumptions. The actual Effective Ranges calculated on the basis of the actual characteristics are likely to differ from the Initial Effective Ranges. As a result, the applicable Classes and Groups might not be reduced to their scheduled balances even if prepayments were to occur at a *constant* PSA rate within the Initial Effective Ranges. This is so particularly if the rate were at the lower or higher end of this range. In addition, even if prepayments occur at rates falling within the actual Effective Ranges, principal distributions may be insufficient to reduce the applicable Classes and Groups to their scheduled balances if such prepayments do not occur at a *constant* PSA rate. It is highly unlikely that the related Mortgage Loans will prepay at any *constant* PSA rate. In general, the actual Effective Ranges may narrow, widen or shift upward or downward to reflect actual prepayment experience over time.

The stability in principal payment of the Classes specified below will be supported by the corresponding supporting Classes as indicated in the follow table:

<u>Classes</u>	<u>Supporting Classes</u>
Group 1	
PAC	Support
Group 3	
PAC	Support
Group 4	
PAC	Support
Group 5	
GO	GS and Support
GS	SG

Yield Tables

General. The tables below illustrate the sensitivity of the pre-tax corporate bond equivalent yields to maturity of the applicable Classes to various constant percentages of PSA and, where specified, to changes in the Index. We calculated the yields set forth in the tables by

- determining the monthly discount rates that, when applied to the assumed streams of cash flows to be paid on the applicable Classes, would cause the discounted present values of the assumed streams of cash flows to equal the assumed aggregate purchase prices of those Classes, and
- converting the monthly rates to corporate bond equivalent rates.

These calculations do not take into account variations in the interest rates at which you could reinvest distributions on the Certificates. Accordingly, these calculations do not illustrate the return on any investment in the Certificates when reinvestment rates are taken into account.

We cannot assure you that

- the pre-tax yields on the applicable Certificates will correspond to any of the pre-tax yields shown here, or
- the aggregate purchase prices of the applicable Certificates will be as assumed.

In addition, it is unlikely that the Index will correspond to the levels shown here. Furthermore, because some of the Mortgage Loans are likely to have remaining terms to maturity shorter or longer than those assumed and interest rates higher or lower than those assumed, the principal payments on the Certificates are likely to differ from those assumed. This would be the case even if all Mortgage Loans prepay at the indicated constant percentages of PSA. Moreover, it is unlikely that

- the Mortgage Loans will prepay at a constant PSA rate until maturity,
- all of the Mortgage Loans will prepay at the same rate, or
- the level of the Index will remain constant.

The Principal Only Classes. **The Principal Only Classes will not bear interest. As indicated in the tables below, a low rate of principal payments (including prepayments) on the related Mortgage Loans will have a negative effect on the yields to investors in the Principal Only Classes.**

The information shown in the yield tables has been prepared on the basis of the Pricing Assumptions and the assumption that the aggregate purchase price of the Principal Only Class (expressed in each case as a percentage of original principal balance) are as follows:

<u>Class</u>	<u>Price</u>
XP	69.000000%
XQ	80.500000%
XO	74.031250%
TO	72.250000%
HO	76.718750%
GO	73.578125%

Sensitivity of the XP Class to Prepayments

	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>270%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity	3.6%	5.4%	5.4%	5.4%	7.8%

Sensitivity of the XQ Class to Prepayments

	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>270%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity	0.9%	1.1%	5.2%	6.9%	12.5%

Sensitivity of the XO Class to Prepayments

	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>270%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yield to Maturity	1.9%	2.6%	5.2%	5.7%	8.8%

Sensitivity of the TO Class to Prepayments

	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>270%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity	3.7%	5.2%	5.2%	5.2%	7.5%

Sensitivity of the HO Class to Prepayments

	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>400%</u>	<u>600%</u>
Pre-Tax Yield to Maturity	4.6%	5.7%	5.7%	5.7%	7.3%

Sensitivity of the GO Class to Prepayments

	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>230%</u>	<u>300%</u>	<u>305%</u>	<u>500%</u>
Pre-Tax Yield to Maturity	4.2%	5.9%	5.9%	5.9%	5.9%	5.9%	9.2%

The Inverse Floating Rate and Toggle Classes. **The yields on the Inverse Floating Rate and Toggle Classes will be sensitive in varying degrees to the rate of principal payments, including prepayments, of the related Mortgage Loans and to the level of the Index. The Mortgage Loans generally can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from pool to pool. As illustrated in the applicable tables below, it is possible that investors in the XA, XB, XV, XI, TM, TS, VS, TV, TN, HI, HT, HS, GI and SP Classes would lose money on their initial investments under certain Index and prepayment scenarios.**

Changes in the Index may not correspond to changes in prevailing mortgage interest rates. It is possible that lower prevailing mortgage interest rates, which might be expected to result in faster prepayments, could occur while the level of the Index increased.

The information shown in the yield tables has been prepared on the basis of the Pricing Assumptions and the assumptions that

- the interest rates for the Inverse Floating Rate and Toggle Classes for the initial Interest Accrual Period are the rates listed in the table under “Reference Sheet—Interest Rates” in this prospectus supplement and for each following Interest Accrual Period will be based on the specified level of the Index, and
- the aggregate purchase prices of those Classes (expressed in each case as a percentage of original principal balance) are as follows:

<u>Class</u>	<u>Price*</u>
XA	4.062500%
XB	1.406250%
XV	112.468750%
XI	2.984375%
TM	0.171875%
TS	6.625000%
VS	1.125000%
TV	115.312500%
TN	6.796875%
FH	100.062500%
SH	90.500000%
FT	100.062500%
ST	98.843750%
HI	4.593750%
HT	0.156250%
HS	4.750000%
GS	92.937500%
GT	94.828125%
SG	85.875000%
GI	4.703125%
SP	101.687500%
SQ	91.031250%
SY	98.015625%

* The prices do not include accrued interest. Accrued interest has been added to the prices in calculating the yields set forth in the tables below.

**Sensitivity of the XA Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)**

LIBOR	PSA Prepayment Assumption				
	50%	100%	270%	300%	500%
1.35%	148.6%	144.9%	144.9%	144.9%	144.1%
3.35%	83.7%	79.6%	79.6%	79.6%	77.5%
5.35%	24.8%	19.5%	19.5%	19.5%	12.7%
6.50%	*	*	*	*	*

* The pre-tax yield to maturity would be less than (99.9)%.

**Sensitivity of the XB Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)**

LIBOR	PSA Prepayment Assumption				
	50%	100%	270%	300%	500%
1.35%	602.0%	602.0%	579.5%	575.4%	547.4%
3.35%	315.4%	315.4%	296.4%	292.9%	268.1%
5.35%	97.0%	97.0%	77.3%	73.1%	43.0%
6.50%	*	*	*	*	*

* The pre-tax yield to maturity would be less than (99.9)%.

**Sensitivity of the XV Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)**

LIBOR	PSA Prepayment Assumption				
	50%	100%	270%	300%	500%
1.35%	64.7%	64.3%	63.2%	63.1%	61.8%
3.35%	38.3%	37.9%	36.9%	36.7%	35.6%
5.35%	13.3%	13.0%	12.1%	11.9%	10.8%
6.50%	(0.6)%	(0.8)%	(1.6)%	(1.8)%	(2.7)%

**Sensitivity of the XI Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)**

LIBOR	PSA Prepayment Assumption				
	50%	100%	270%	300%	500%
1.35%	218.7%	216.5%	209.1%	207.8%	198.8%
3.35%	122.4%	120.2%	112.6%	111.2%	102.1%
5.35%	39.2%	36.6%	27.8%	26.2%	15.5%
6.50%	*	*	*	*	*

* The pre-tax yield to maturity would be less than (99.9)%.

**Sensitivity of the TM Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)**

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>270%</u>	<u>300%</u>	<u>500%</u>
7.150%	23.5%	18.5%	18.5%	18.5%	11.0%
7.175%	5.7%	0.3%	0.3%	0.3%	(9.8)%
7.200%	*	*	*	*	*

* The pre-tax yield to maturity would be less than (99.9)%.

**Sensitivity of the TS Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)**

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>270%</u>	<u>300%</u>	<u>500%</u>
1.357%	93.7%	89.8%	89.8%	89.8%	87.4%
3.357%	56.5%	52.2%	52.2%	52.2%	48.0%
5.357%	21.1%	16.0%	16.0%	16.0%	8.1%
7.150%	*	*	*	*	*

* The pre-tax yield to maturity would be less than (99.9)%.

**Sensitivity of the VS Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)**

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>270%</u>	<u>300%</u>	<u>500%</u>
1.357%	864.4%	864.3%	806.3%	795.7%	722.5%
3.357%	445.2%	445.1%	399.9%	391.4%	333.2%
5.357%	138.5%	138.4%	93.7%	85.3%	35.5%
6.650%	*	*	*	*	*

* The pre-tax yield to maturity would be less than (99.9)%.

**Sensitivity of the TV Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)**

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>270%</u>	<u>300%</u>	<u>500%</u>
1.357%	33.3%	32.7%	32.7%	32.7%	32.0%
3.357%	21.1%	20.5%	20.5%	20.5%	19.7%
5.357%	9.2%	8.6%	8.6%	8.6%	7.7%
7.150%	(1.4)%	(1.9)%	(1.9)%	(1.9)%	(2.8)%

**Sensitivity of the TN Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)**

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>270%</u>	<u>300%</u>	<u>500%</u>
1.357%	91.8%	87.9%	87.9%	87.9%	85.5%
3.357%	55.7%	51.4%	51.4%	51.4%	47.1%
5.357%	21.2%	16.0%	16.0%	16.0%	8.2%
7.200%	*	*	*	*	*

* The pre-tax yield to maturity would be less than (99.9)%.

**Sensitivity of the FH Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)**

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>400%</u>	<u>600%</u>
7.25% and below	8.1%	8.1%	8.0%	7.9%	7.8%
above 7.25%	0.0%	0.0%	0.0%	0.0%	0.0%

**Sensitivity of the SH Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)**

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>400%</u>	<u>600%</u>
7.25% and below	0.6%	0.6%	0.9%	2.7%	5.3%
above 7.25%	27.5%	27.5%	27.9%	29.4%	31.3%

**Sensitivity of the FT Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)**

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>400%</u>	<u>600%</u>
1.357%	2.3%	2.3%	2.3%	2.3%	2.2%
3.357%	4.3%	4.3%	4.3%	4.2%	4.1%
5.357%	6.4%	6.4%	6.3%	6.2%	6.0%
7.020%	8.1%	8.1%	8.0%	7.8%	7.7%
7.250%	8.1%	8.1%	8.0%	7.8%	7.7%
above 7.250%	1.7%	2.0%	3.3%	7.5%	7.7%

**Sensitivity of the ST Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)**

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>400%</u>	<u>600%</u>
1.357%	17.6%	17.6%	17.6%	17.6%	17.5%
3.357%	11.3%	11.3%	11.3%	11.5%	11.6%
5.357%	5.1%	5.1%	5.2%	5.5%	5.7%
7.020%	0.1%	0.1%	0.2%	0.6%	0.9%
7.250%	0.1%	0.1%	0.2%	0.6%	0.9%
above 7.250%	15.1%	14.6%	11.8%	1.7%	0.9%

**Sensitivity of the HI Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)**

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>400%</u>	<u>600%</u>
1.357%	125.2%	121.1%	121.1%	121.1%	119.4%
3.357%	69.4%	64.9%	64.9%	64.9%	61.3%
5.357%	16.3%	10.9%	10.9%	10.9%	3.2%
6.650% and above	*	*	*	*	*

* The pre-tax yield to maturity would be less than (99.9)%.

**Sensitivity of the HT Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)**

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>400%</u>	<u>600%</u>
6.650% and below	21.2%	15.9%	15.9%	15.9%	8.8%
6.675%	(0.2)%	(5.5)%	(5.5)%	(5.5)%	(14.8)%
6.700%	*	*	*	*	*

* The pre-tax yield to maturity would be less than (99.9)%.

**Sensitivity of the HS Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)**

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>400%</u>	<u>600%</u>
1.357%	121.5%	117.4%	117.4%	117.4%	115.7%
3.357%	67.8%	63.2%	63.2%	63.2%	59.6%
5.357%	16.4%	11.1%	11.1%	11.1%	3.4%
6.700%	*	*	*	*	*

* The pre-tax yield to maturity would be less than (99.9)%.

**Sensitivity of the GS Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)**

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>230%</u>	<u>300%</u>	<u>305%</u>	<u>500%</u>
1.356%	43.7%	43.8%	46.2%	46.2%	46.2%	46.2%	48.6%
3.356%	25.3%	25.4%	28.3%	28.3%	28.3%	28.3%	31.3%
5.356%	7.8%	8.0%	11.2%	11.2%	11.2%	11.2%	14.9%
6.250% and above	0.4%	0.6%	3.8%	3.8%	3.8%	3.8%	7.8%

**Sensitivity of the GT Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)**

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>230%</u>	<u>300%</u>	<u>305%</u>	<u>500%</u>
6.25% and below	9.2%	9.3%	9.9%	10.3%	11.9%	12.1%	16.4%
6.35%	6.5%	6.6%	7.2%	7.5%	9.2%	9.4%	13.9%
6.58% and above	0.3%	0.4%	0.9%	1.2%	3.1%	3.3%	8.1%

**Sensitivity of the SG Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)**

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>230%</u>	<u>300%</u>	<u>305%</u>	<u>500%</u>
1.356%	47.6%	47.6%	47.6%	49.1%	56.2%	57.0%	87.3%
3.356%	27.5%	27.5%	27.7%	29.0%	36.6%	37.5%	69.2%
5.356%	8.5%	8.6%	9.0%	9.8%	17.9%	18.9%	51.9%
6.250% and above	0.7%	0.7%	1.2%	1.7%	9.8%	10.9%	44.4%

**Sensitivity of the GI Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)**

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>230%</u>	<u>300%</u>	<u>305%</u>	<u>500%</u>
1.356%	119.4%	111.8%	111.8%	111.8%	111.8%	111.8%	106.5%
3.356%	66.4%	59.6%	59.6%	59.6%	59.6%	59.6%	51.6%
5.356%	17.1%	10.7%	10.7%	10.7%	10.7%	10.5%	(1.3)%
6.580%	*	*	*	*	*	*	*

* The pre-tax yield to maturity would be less than (99.9)%.

**Sensitivity of the SP Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)**

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>230%</u>	<u>300%</u>	<u>305%</u>	<u>500%</u>
1.356%	32.0%	31.7%	31.7%	31.7%	31.7%	31.7%	31.5%
3.356%	19.4%	19.2%	19.2%	19.2%	19.2%	19.2%	19.0%
5.356%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	6.9%
6.580%	(0.1)%	(0.2)%	(0.2)%	(0.2)%	(0.2)%	(0.2)%	(0.3)%

**Sensitivity of the SQ Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)**

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>230%</u>	<u>300%</u>	<u>305%</u>	<u>500%</u>
1.356%	36.3%	36.3%	37.7%	38.3%	40.4%	40.6%	47.3%
3.356%	22.0%	22.1%	23.5%	24.1%	26.6%	26.8%	34.1%
5.356%	8.4%	8.5%	9.6%	10.3%	13.2%	13.5%	21.3%
6.580%	0.5%	0.6%	1.5%	2.0%	5.3%	5.6%	13.8%

**Sensitivity of the SY Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)**

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>230%</u>	<u>300%</u>	<u>305%</u>	<u>500%</u>
1.356%	33.6%	33.6%	33.6%	33.6%	33.6%	33.6%	33.6%
3.356%	20.4%	20.5%	20.6%	20.6%	20.6%	20.6%	20.8%
5.356%	7.7%	7.8%	7.9%	8.0%	8.1%	8.1%	8.4%
6.580%	0.2%	0.3%	0.4%	0.5%	0.6%	0.6%	1.0%

Weighted Average Lives of the Certificates

The weighted average life of a Certificate is determined by

- (a) multiplying the amount of the reduction, if any, of the principal balance of the Certificate from one Distribution Date to the next Distribution Date by the number of years from the Settlement Date to the second such Distribution Date,
- (b) summing the results, and
- (c) dividing the sum by the aggregate amount of the reductions in principal balance of the Certificate referred to in clause (a).

For a description of the factors which may influence the weighted average life of a Certificate, see “Description of Certificates—Weighted Average Life and Final Distribution Date” in the REMIC Prospectus.

In general, the weighted average lives of the Certificates will be shortened if the level of prepayments of principal of the related Mortgage Loans increases. However, the weighted average lives will depend upon a variety of other factors, including

- the timing of changes in the rate of principal payments,
- the priority sequences of payments of principal of the Classes, and
- in the case of the Group 1, Group 3, Group 4 and Group 5 Classes, the payment of principal of certain Classes in accordance with the Principal Balance Schedules.

See “—Distributions of Principal” above.

The effect of these factors may differ as to various Classes and the effects on any Class may vary at different times during the life of that Class. Accordingly, we can give no assurance as to the weighted average life of any Class. Further, to the extent the prices of the Certificates represent discounts or premiums to their original principal balances, variability in the weighted average lives of those Classes of Certificates could result in variability in the related yields to maturity. For an example of how the weighted average lives of the Classes may be affected at various constant prepayment rates, see the Decrement Tables below.

Decrement Tables

The following tables indicate the percentages of original principal balances of the specified Classes that would be outstanding after each date shown at various constant PSA rates, and the corresponding weighted average lives of those Classes. The tables have been prepared on the basis of the Pricing Assumptions. However, in the case of the information set forth for each Class under 0% PSA, we assumed that the underlying Mortgage Loans have the original and remaining terms to maturity and bear interest at the annual rates specified in the table below.

<u>Mortgage Loans Relating to Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	360 months	360 months	9.00%
Group 2 MBS	240 months	240 months	8.50%
Group 3 MBS	360 months	360 months	9.00%
Group 4 MBS	240 months	240 months	8.50%
Group 5 MBS	360 months	360 months	8.50%

In addition, in the case of the information set forth for each Group 1 Class under 0% PSA, we assumed that the related Mortgage Loans have an original and a remaining interest only period of 120 months.

It is unlikely

- that all of the underlying Mortgage Loans will have the interest rates, WALAs or remaining terms to maturity assumed or
- that the underlying Mortgage Loans will prepay at any *constant* PSA rate.

In addition, the diverse remaining terms to maturity of the Mortgage Loans could produce slower or faster principal distributions than indicated in the tables at the specified constant PSA rates, even if the weighted average remaining term to maturity and the weighted average loan age of the Mortgage Loans are identical to the weighted averages specified in the Pricing Assumptions. This is the case because pools of loans with identical weighted averages are nonetheless likely to reflect differing dispersions of the related characteristics.

Percent of Original Principal Balances Outstanding

Date	XF, XO, XV and XI† Classes					XP and XA† Classes					XQ and XB† Classes					CK Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	270%	300%	500%	0%	100%	270%	300%	500%	0%	100%	270%	300%	500%	0%	100%	197%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2007	100	98	95	94	90	100	97	97	97	97	100	100	92	91	81	98	94	92	88	85
July 2008	100	94	84	82	71	100	90	90	90	90	100	100	75	71	43	95	86	80	69	59
July 2009	100	88	70	67	50	100	80	80	80	80	100	100	56	48	5	92	77	65	49	35
July 2010	100	83	59	55	35	100	71	71	71	59	100	100	41	32	0	89	68	53	33	18
July 2011	100	78	49	45	24	100	63	63	63	41	100	100	29	19	0	86	60	42	21	6
July 2012	100	73	41	37	17	100	55	55	55	29	100	100	21	11	0	82	52	33	11	0
July 2013	100	69	35	30	12	100	48	48	48	20	100	100	15	5	0	79	45	25	4	0
July 2014	100	65	29	25	8	100	41	41	41	14	100	100	12	2	0	74	38	18	0	0
July 2015	100	61	24	21	6	100	34	34	34	10	100	100	10	*	0	70	32	12	0	0
July 2016	100	57	20	17	4	100	28	28	28	7	100	99	9	*	0	65	25	6	0	0
July 2017	98	52	17	13	3	97	22	22	22	5	100	96	8	0	0	59	20	2	0	0
July 2018	96	48	14	11	2	93	18	18	18	3	100	92	7	0	0	53	14	0	0	0
July 2019	94	44	11	9	1	90	14	14	14	2	100	87	6	0	0	47	9	0	0	0
July 2020	91	40	9	7	1	86	11	11	11	1	100	81	5	0	0	40	4	0	0	0
July 2021	89	36	7	5	1	81	9	9	9	1	100	76	5	0	0	32	0	0	0	0
July 2022	86	33	6	4	*	76	7	7	7	1	100	70	4	0	0	24	0	0	0	0
July 2023	83	29	5	3	*	71	6	6	6	*	100	64	3	0	0	15	0	0	0	0
July 2024	79	26	4	3	*	65	4	4	4	*	100	58	3	0	0	5	0	0	0	0
July 2025	75	23	3	2	*	58	3	3	3	*	100	52	2	0	0	0	0	0	0	0
July 2026	71	20	2	2	*	51	3	3	3	*	100	47	2	0	0	0	0	0	0	0
July 2027	66	18	2	1	*	44	2	2	2	*	100	41	2	0	0	0	0	0	0	0
July 2028	61	15	1	1	*	35	1	1	1	*	100	36	1	0	0	0	0	0	0	0
July 2029	56	13	1	1	*	26	1	1	1	*	100	30	1	0	0	0	0	0	0	0
July 2030	50	11	1	*	*	16	1	1	1	*	100	25	1	0	0	0	0	0	0	0
July 2031	43	9	1	*	*	5	1	1	1	*	100	20	1	0	0	0	0	0	0	0
July 2032	36	7	*	*	*	*	*	*	*	*	89	16	*	0	0	0	0	0	0	0
July 2033	28	5	*	*	*	*	*	*	*	*	70	11	*	0	0	0	0	0	0	0
July 2034	20	3	*	*	*	*	*	*	*	*	48	7	*	0	0	0	0	0	0	0
July 2035	10	1	*	*	*	*	*	*	*	*	25	3	*	0	0	0	0	0	0	0
July 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	22.9	12.5	6.4	5.9	3.8	19.5	7.7	7.7	7.7	5.1	27.9	19.6	4.6	3.3	1.8	11.6	6.8	4.8	3.3	2.6

Date	CY Class					GH Class					GJ Class					GK Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	197%	350%	500%	0%	100%	270%	300%	500%	0%	100%	270%	300%	500%	0%	100%	270%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2007	100	100	100	100	100	100	100	85	83	66	100	100	100	100	100	100	100	100	100	100
July 2008	100	100	100	100	100	100	100	57	50	3	100	100	100	100	100	100	100	100	100	100
July 2009	100	100	100	100	100	100	100	27	15	0	100	100	100	100	0	100	100	100	100	0
July 2010	100	100	100	100	100	100	100	5	0	0	100	100	100	66	0	100	100	100	100	0
July 2011	100	100	100	100	100	100	100	0	0	0	100	100	61	6	0	100	100	100	100	0
July 2012	100	100	100	100	90	100	100	0	0	0	100	100	24	0	0	100	100	100	30	0
July 2013	100	100	100	100	60	100	100	0	0	0	100	100	3	0	0	100	100	100	0	0
July 2014	100	100	100	93	40	100	100	0	0	0	100	100	0	0	0	100	100	84	0	0
July 2015	100	100	100	69	26	100	99	0	0	0	100	100	0	0	0	100	100	75	0	0
July 2016	100	100	100	51	17	100	95	0	0	0	100	100	0	0	0	100	100	65	0	0
July 2017	100	100	100	37	11	100	90	0	0	0	100	100	0	0	0	100	100	55	0	0
July 2018	100	100	89	27	7	100	84	0	0	0	100	100	0	0	0	100	100	45	0	0
July 2019	100	100	70	19	4	100	77	0	0	0	100	100	0	0	0	100	100	35	0	0
July 2020	100	100	54	13	3	100	69	0	0	0	100	100	0	0	0	100	100	26	0	0
July 2021	100	99	40	9	2	100	61	0	0	0	100	100	0	0	0	100	100	18	0	0
July 2022	100	75	29	6	1	100	52	0	0	0	100	100	0	0	0	100	100	10	0	0
July 2023	100	53	19	3	*	100	44	0	0	0	100	100	0	0	0	100	100	3	0	0
July 2024	100	31	11	2	*	100	35	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2025	66	11	4	*	*	100	27	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2026	0	0	0	0	0	100	19	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2027	0	0	0	0	0	100	11	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2028	0	0	0	0	0	100	3	0	0	0	100	100	0	0	0	100	100	0	0	0
July 2029	0	0	0	0	0	100	0	0	0	0	100	85	0	0	0	100	100	0	0	0
July 2030	0	0	0	0	0	100	0	0	0	0	100	60	0	0	0	100	100	0	0	0
July 2031	0	0	0	0	0	100	0	0	0	0	100	37	0	0	0	100	100	0	0	0
July 2032	0	0	0	0	0	86	0	0	0	0	100	14	0	0	0	100	100	0	0	0
July 2033	0	0	0	0	0	57	0	0	0	0	100	0	0	0	0	100	82	0	0	0
July 2034	0	0	0	0	0	26	0	0	0	0	100	0	0	0	0	100	36	0	0	0
July 2035	0	0	0	0	0	0	0	0	0	0	71	0	0	0	0	100	0	0	0	0
July 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.3	17.2	14.7	10.8	8.2	27.2	16.2	2.3	2.0	1.3	29.2	24.5	5.4	4.3	2.3	29.8	27.7	11.7	5.8	2.6

* Indicates an outstanding balance greater than 0% and less than 0.5% of the original principal balance.

** Determined as specified under “—Weighted Average Lives of the Certificates” above.

† In the case of a Notional Class, the Decrement Table indicates the percentage of the original notional principal balance outstanding.

Date	GL Class					TE, TO, TM†, TS†, TF, TV and TN† Classes					VC, VF, VS† and VE Classes					VZ Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	270%	300%	500%	0%	100%	270%	300%	500%	0%	100%	270%	300%	500%	0%	100%	270%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2007	100	100	100	100	100	99	95	95	95	95	95	95	79	76	57	107	107	107	107	107
July 2008	100	100	100	100	100	98	87	87	87	87	91	91	42	34	0	114	114	114	114	85
July 2009	100	100	100	100	0	97	77	77	77	73	86	85	3	0	0	122	122	122	106	0
July 2010	100	100	100	100	0	95	67	67	67	50	80	80	0	0	0	131	131	88	63	0
July 2011	100	100	100	100	0	94	58	58	58	35	74	74	0	0	0	140	140	60	33	0
July 2012	100	100	100	100	0	92	49	49	49	24	68	67	0	0	0	149	149	42	14	0
July 2013	100	100	100	53	0	90	41	41	41	16	61	61	0	0	0	160	160	31	4	0
July 2014	100	100	100	5	0	88	34	34	34	11	54	53	0	0	0	171	171	26	*	0
July 2015	100	100	100	4	0	86	27	27	27	8	46	45	0	0	0	182	182	24	*	0
July 2016	100	100	100	3	0	84	22	22	22	5	38	33	0	0	0	195	195	22	*	0
July 2017	100	100	100	3	0	81	17	17	17	4	29	18	0	0	0	209	209	20	*	0
July 2018	100	100	100	2	0	78	14	14	14	2	20	2	0	0	0	223	223	17	*	0
July 2019	100	100	100	2	0	75	11	11	11	2	10	0	0	0	0	238	213	15	*	0
July 2020	100	100	100	1	0	72	9	9	9	1	0	0	0	0	0	253	199	13	*	0
July 2021	100	100	100	1	0	68	7	7	7	1	0	0	0	0	0	253	185	11	*	0
July 2022	100	100	100	1	0	64	5	5	5	1	0	0	0	0	0	253	170	10	*	0
July 2023	100	100	100	1	0	59	4	4	4	*	0	0	0	0	0	253	156	8	*	0
July 2024	100	100	92	1	0	54	3	3	3	*	0	0	0	0	0	253	141	7	*	0
July 2025	100	100	76	*	0	49	3	3	3	*	0	0	0	0	0	253	126	6	*	0
July 2026	100	100	62	*	0	43	2	2	2	*	0	0	0	0	0	253	112	5	*	0
July 2027	100	100	50	*	0	37	1	1	1	*	0	0	0	0	0	253	99	4	*	0
July 2028	100	100	40	*	0	30	1	1	1	*	0	0	0	0	0	253	85	3	*	0
July 2029	100	100	31	*	0	22	1	1	1	*	0	0	0	0	0	253	72	2	*	0
July 2030	100	100	24	*	0	14	1	1	1	*	0	0	0	0	0	253	60	2	*	0
July 2031	100	100	17	*	0	5	*	*	*	*	0	0	0	0	0	253	48	1	*	0
July 2032	100	100	12	*	0	*	*	*	*	*	0	0	0	0	0	229	37	1	*	0
July 2033	100	100	8	*	0	*	*	*	*	*	0	0	0	0	0	179	26	1	*	0
July 2034	100	100	4	*	0	*	*	*	*	*	0	0	0	0	0	125	15	*	*	0
July 2035	100	74	1	*	0	*	*	*	*	*	0	0	0	0	0	65	6	*	*	0
July 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	30.0	29.2	21.7	7.4	2.8	17.3	6.9	6.9	6.9	4.7	8.1	7.6	1.8	1.6	1.1	27.9	20.3	6.9	4.4	2.3

Date	FH and SH Classes					FT and ST Classes					HF, HI†, HO, HT†, HM and HS† Classes				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	200%	400%	600%	0%	100%	200%	400%	600%	0%	100%	200%	400%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2007	100	100	97	91	84	100	100	94	82	70	97	92	92	92	92
July 2008	100	100	91	73	57	100	100	83	50	19	93	81	81	81	81
July 2009	100	100	84	57	0	100	100	71	19	0	89	68	68	68	62
July 2010	100	100	80	47	0	100	100	62	*	0	85	55	55	55	38
July 2011	100	100	76	15	0	100	100	55	0	0	80	44	44	44	23
July 2012	100	100	74	5	0	100	100	52	0	0	75	33	33	33	14
July 2013	100	99	72	4	0	100	98	48	0	0	70	24	24	24	9
July 2014	100	96	70	4	0	100	93	43	0	0	64	17	17	17	5
July 2015	100	93	66	4	0	100	86	37	0	0	58	12	12	12	3
July 2016	100	88	63	4	0	100	78	30	0	0	50	8	8	8	2
July 2017	100	83	60	4	0	100	68	24	0	0	43	5	5	5	1
July 2018	100	78	57	4	0	100	58	18	0	0	34	4	4	4	1
July 2019	100	73	54	4	0	100	48	12	0	0	25	2	2	2	*
July 2020	100	67	51	4	0	100	38	7	0	0	16	1	1	1	*
July 2021	100	62	48	4	0	100	29	3	0	0	5	1	1	1	*
July 2022	94	57	42	4	0	88	19	0	0	0	*	*	*	*	*
July 2023	82	52	28	3	0	66	9	0	0	0	0	0	0	0	*
July 2024	69	47	15	1	0	42	*	0	0	0	0	0	0	0	*
July 2025	55	17	5	*	0	15	0	0	0	0	0	0	0	0	*
July 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.7	15.6	11.9	3.9	1.9	17.6	12.8	6.9	2.0	1.4	9.4	5.0	5.0	5.0	3.9

* Indicates an outstanding balance greater than 0% and less than 0.5% of the original principal balance.

** Determined as specified under “—Weighted Average Lives of the Certificates” above.

† In the case of a Notional Class, the Decrement Table indicates the percentage of the original notional principal balance outstanding.

Date	FY and SY Classes							GO, GI† and SP Classes							GS Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	200%	230%	300%	305%	500%	0%	100%	200%	230%	300%	305%	500%	0%	100%	200%	230%	300%	305%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2007	99	92	87	85	81	80	69	99	89	89	89	89	89	89	100	100	70	70	70	70	55
July 2008	98	85	75	72	65	65	47	98	78	78	78	78	78	72	100	100	46	46	46	46	0
July 2009	98	79	65	61	52	52	33	96	68	68	68	68	68	50	100	100	28	28	28	28	0
July 2010	97	72	56	51	42	41	22	95	58	58	58	58	58	34	100	100	14	14	14	14	0
July 2011	95	67	48	43	34	33	15	93	49	49	49	49	49	23	100	100	4	4	4	4	0
July 2012	94	61	41	36	27	26	10	91	41	41	41	41	40	16	100	100	0	0	0	0	0
July 2013	93	56	35	30	21	21	7	89	33	33	33	33	32	11	100	100	0	0	0	0	0
July 2014	92	51	30	25	17	17	5	87	26	26	26	26	25	7	100	97	0	0	0	0	0
July 2015	90	46	26	21	14	13	3	85	21	21	21	21	20	5	100	92	0	0	0	0	0
July 2016	89	42	22	18	11	10	2	83	16	16	16	16	16	3	100	84	0	0	0	0	0
July 2017	87	38	18	15	8	8	1	80	13	13	13	13	12	2	100	75	0	0	0	0	0
July 2018	85	34	15	12	7	6	1	77	10	10	10	10	10	2	100	64	0	0	0	0	0
July 2019	83	30	13	10	5	5	1	74	8	8	8	8	7	1	100	53	0	0	0	0	0
July 2020	81	27	11	8	4	4	*	70	6	6	6	6	6	1	100	42	0	0	0	0	0
July 2021	78	24	9	6	3	3	*	67	5	5	5	5	4	*	100	30	0	0	0	0	0
July 2022	75	21	7	5	2	2	*	62	4	4	4	4	3	*	100	18	0	0	0	0	0
July 2023	72	18	6	4	2	2	*	58	3	3	3	3	3	*	100	7	0	0	0	0	0
July 2024	69	15	5	3	1	1	*	53	2	2	2	2	2	*	100	0	0	0	0	0	0
July 2025	66	13	4	2	1	1	*	48	1	1	1	1	1	*	100	0	0	0	0	0	0
July 2026	62	10	3	2	1	1	*	42	1	1	1	1	1	*	100	0	0	0	0	0	0
July 2027	58	8	2	1	*	*	*	36	1	1	1	1	1	*	100	0	0	0	0	0	0
July 2028	53	6	1	1	*	*	*	29	*	*	*	*	*	*	100	0	0	0	0	0	0
July 2029	49	4	1	1	*	*	*	22	*	*	*	*	*	*	100	0	0	0	0	0	0
July 2030	43	2	*	*	*	*	*	13	*	*	*	*	*	*	100	0	0	0	0	0	0
July 2031	37	*	*	*	*	*	*	5	*	*	*	*	*	*	100	0	0	0	0	0	0
July 2032	31	0	0	0	0	0	0	0	0	0	0	0	0	0	84	0	0	0	0	0	0
July 2033	24	0	0	0	0	0	0	0	0	0	0	0	0	0	48	0	0	0	0	0	0
July 2034	17	0	0	0	0	0	0	0	0	0	0	0	0	0	10	0	0	0	0	0	0
July 2035	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.8	9.6	6.3	5.7	4.5	4.4	2.7	17.1	5.8	5.8	5.8	5.8	5.8	3.7	27.0	13.1	2.1	2.1	2.1	2.1	1.0

Date	GT and SQ Classes							SG Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	200%	230%	300%	305%	500%	0%	100%	200%	230%	300%	305%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2007	100	100	83	78	66	65	31	100	100	100	88	60	58	0
July 2008	100	100	69	61	41	39	0	100	100	100	80	34	31	0
July 2009	100	100	59	48	23	21	0	100	100	100	74	17	13	0
July 2010	100	100	51	38	11	10	0	100	100	100	70	8	4	0
July 2011	100	100	46	32	4	2	0	100	100	100	68	4	*	0
July 2012	100	100	42	28	1	0	0	100	100	97	65	2	0	0
July 2013	100	100	40	26	*	0	0	100	100	92	60	*	0	0
July 2014	100	98	38	24	*	0	0	100	100	87	56	*	0	0
July 2015	100	95	35	22	*	0	0	100	100	81	52	*	0	0
July 2016	100	91	32	20	*	0	0	100	100	74	47	*	0	0
July 2017	100	86	29	18	*	0	0	100	100	67	42	*	0	0
July 2018	100	80	26	16	*	0	0	100	100	59	36	*	0	0
July 2019	100	74	23	14	*	0	0	100	100	52	32	*	0	0
July 2020	100	67	20	12	*	0	0	100	100	45	27	*	0	0
July 2021	100	60	17	10	*	0	0	100	100	39	23	*	0	0
July 2022	100	54	14	8	*	0	0	100	100	33	19	*	0	0
July 2023	100	47	12	7	*	0	0	100	100	27	16	*	0	0
July 2024	100	41	10	6	*	0	0	100	94	23	13	*	0	0
July 2025	100	34	8	4	*	0	0	100	79	18	10	*	0	0
July 2026	100	28	6	3	*	0	0	100	65	14	8	*	0	0
July 2027	100	22	5	3	*	0	0	100	52	11	6	*	0	0
July 2028	100	17	3	2	*	0	0	100	39	8	4	*	0	0
July 2029	100	11	2	1	*	0	0	100	26	5	3	*	0	0
July 2030	100	6	1	1	*	0	0	100	14	2	1	*	0	0
July 2031	100	1	*	*	*	0	0	100	3	*	*	*	0	0
July 2032	91	0	0	0	0	0	0	100	0	0	0	0	0	0
July 2033	71	0	0	0	0	0	0	100	0	0	0	0	0	0
July 2034	49	0	0	0	0	0	0	100	0	0	0	0	0	0
July 2035	26	0	0	0	0	0	0	59	0	0	0	0	0	0
July 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.9	16.7	7.2	5.3	2.0	1.9	0.8	29.2	21.3	13.9	9.5	1.8	1.6	0.4

* Indicates an outstanding balance greater than 0% and less than 0.5% of the original principal balance.

** Determined as specified under “—Weighted Average Lives of the Certificates” above.

† In the case of a Notional Class, the Decrement Table indicates the percentage of the original notional principal balance outstanding.

Characteristics of the R and RL Classes

The R and RL Classes will not have principal balances and will not bear interest. If any assets of the Trust remain after the principal balances of all Classes are reduced to zero, we will pay the Holder of the R Class the proceeds from those assets. If any assets of the Lower Tier REMIC remain after the principal balances of the Lower Tier Regular Interests are reduced to zero, we will pay the proceeds of those assets to the Holder of the RL Class. Fannie Mae does not expect that any material assets will remain in either case.

A Residual Certificate will be subject to certain transfer restrictions. We will not permit transfer of record or beneficial ownership of a Residual Certificate to a “disqualified organization.” In addition, we will not permit transfer of record or beneficial ownership of a Residual Certificate to any person that is not a “U.S. Person” or a foreign person subject to United States income taxation on a net basis on income derived from that Certificate. Any transferee of a Residual Certificate must execute and deliver an affidavit and an Internal Revenue Service Form W-9 (or, if applicable, a Form W-8ECI) on which the transferee provides its taxpayer identification number. See “Description of Certificates—Special Characteristics of Residual Certificates” and “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Residual Certificates*” in the REMIC Prospectus. The affidavit must also state that the transferee is a “U.S. Person” or a foreign person subject to United States income taxation on a net basis on income derived from that Certificate and that, if the transferee is a partnership for U.S. federal income tax purposes, each person or entity that holds an interest (directly, or indirectly through a pass-through entity) in the partnership is a “U.S. Person” or a foreign person subject to United States income taxation on a net basis on income derived from that Certificate. In addition, the transferee must receive an affidavit containing these same representations from any new transferee. Transferors of a Residual Certificate should consult with their own tax advisors for further information regarding such transfers.

Treasury Department regulations (the “Regulations”) provide that a transfer of a “noneconomic residual interest” will be disregarded for all federal tax purposes unless no significant purpose of the transfer is to impede the assessment or collection of tax. The R and RL Classes will constitute noneconomic residual interests under the Regulations. Having a significant purpose to impede the assessment or collection of tax means that the transferor of a Residual Certificate knew or should have known that the transferee would be unwilling or unable to pay taxes due on its share of the taxable income of the REMIC trust (that is, the transferor had “improper knowledge”).

As discussed under the caption “Special Characteristics of Residual Certificates” in the REMIC Prospectus, the Regulations presume that a transferor does not have improper knowledge if two conditions are met. The Treasury Department has amended the Regulations to provide additional requirements that a transferor must satisfy to avail itself of the safe harbor regarding the presumed lack of improper knowledge. For transfers occurring on or after August 19, 2002, a transferor of a Residual Certificate is presumed not to have improper knowledge if, in addition to meeting the two conditions discussed in the REMIC Prospectus, both (i) the transferee represents that it will not cause income from the Residual Certificate to be attributed to a foreign permanent establishment or fixed base of the transferee or another taxpayer and (ii) the transfer satisfies either the “asset test” or the “formula test.” The representation described in (i) will be included in the affidavit discussed above. See “Description of Certificates—Special Characteristics of Residual Certificates” and “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Residual Certificates*” in the REMIC Prospectus.

A transfer satisfies the asset test if (i) the transferee’s gross assets exceed \$100 million and its net assets exceed \$10 million (in each case, at the time of the transfer and at the close of each of the transferee’s two fiscal years preceding the year of transfer), (ii) the transferee is an “eligible corporation” and the transferee agrees in writing that any subsequent transfer of the Residual Certificate will be to an eligible corporation and will comply with the safe harbor and satisfy the asset test, and (iii) the facts and circumstances known to the transferor do not reasonably indicate that the taxes associated with the Residual Certificate will not be paid. A transfer satisfies the formula test if

the present value of the anticipated tax liabilities associated with holding the Residual Certificate is less than or equal to the present value of the sum of (i) any consideration given to the transferee to acquire the Residual Certificate, (ii) expected future distributions on the Residual Certificate, and (iii) anticipated tax savings associated with holding the Residual Certificate as the related REMIC trust generates losses. The Regulations contain additional details regarding their application and you should consult your own tax advisor regarding the application of the Regulations to a transfer of a Residual Certificate.

The Holder of the R Class will be considered to be the holder of the “residual interest” in the REMIC constituted by the Trust, and the Holder of the RL Class will be considered to be the holder of the “residual interest” in the REMIC constituted by the Lower Tier REMIC. See “Certain Federal Income Tax Consequences” in the REMIC Prospectus. Pursuant to the Trust Agreement, we will be obligated to provide to these Holders (i) information necessary to enable them to prepare their federal income tax returns and (ii) any reports regarding the R or RL Class that may be required under the Code.

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

The Certificates and payments on the Certificates are not generally exempt from taxation. Therefore, you should consider the tax consequences of holding a Certificate before you acquire one. The following tax discussion supplements the discussion under the caption “Certain Federal Income Tax Consequences” in the REMIC Prospectus. When read together, the two discussions describe the current federal income tax treatment of beneficial owners of Certificates. These two tax discussions do not purport to deal with all federal tax consequences applicable to all categories of beneficial owners, some of which may be subject to special rules. In addition, these discussions may not apply to your particular circumstances for one of the reasons explained in the REMIC Prospectus. You should consult your own tax advisors regarding the federal income tax consequences of holding and disposing of Certificates as well as any tax consequences arising under the laws of any state, local or foreign taxing jurisdiction.

U.S. Treasury Circular 230 Notice

The tax discussions contained in the REMIC Prospectus (including the sections entitled “Certain Federal Income Tax Consequences” and “ERISA Considerations”) and this prospectus supplement were not intended or written to be used, and cannot be used, for the purpose of avoiding United States federal tax penalties. These discussions were written to support the promotion or marketing of the transactions or matters addressed in this prospectus supplement. You should seek advice based on your particular circumstances from an independent tax advisor.

REMIC Elections and Special Tax Attributes

We will elect to treat the Lower Tier REMIC and the Trust as REMICs for federal income tax purposes. The REMIC Certificates, other than the R and RL Classes, will be designated as the “regular interests,” and the R Class will be designated as the “residual interest,” in the REMIC constituted by the Trust. The Lower Tier Regular Interests will be designated as the “regular interests” and the RL Class will be designated as the “residual interest” in the Lower Tier REMIC.

Because the Lower Tier REMIC and the Trust will qualify as REMICs, the REMIC Certificates and any related RCR Certificates generally will be treated as “regular or residual interests in a REMIC” for domestic building and loan associations, as “real estate assets” for real estate investment trusts, and, except for the R and RL Classes, as “qualified mortgages” for other REMICs. See “Certain Federal Income Tax Consequences—*REMIC Election and Special Tax Attributes*” in the REMIC Prospectus.

Taxation of Beneficial Owners of Regular Certificates

The Notional Classes, the Accrual Class, the Principal Only Classes and the SG Class will be issued with original issue discount (“OID”), and certain other Classes of REMIC Certificates may be

issued with OID. If a Class is issued with OID, a beneficial owner of a Certificate of that Class generally must recognize some taxable income in advance of the receipt of the cash attributable to that income. See “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates—Treatment of Original Issue Discount*” in the REMIC Prospectus. In addition, certain Classes of REMIC Certificates may be treated as having been issued at a premium. See “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates—Regular Certificates Purchased at a Premium*” in the REMIC Prospectus.

The Prepayment Assumptions that will be used in determining the rate of accrual of OID will be as follows:

<u>Group</u>	<u>Prepayment Assumption</u>
1	270% PSA
2	197% PSA
3	270% PSA
4	200% PSA
5	230% PSA

See “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates—Treatment of Original Issue Discount—Daily Portions of Original Issue Discount*” in the REMIC Prospectus. No representation is made as to whether the Mortgage Loans underlying the MBS will prepay at any of those rates or any other rate. See “Description of the Certificates—Weighted Average Lives of the Certificates” in this prospectus supplement and “Description of Certificates—Weighted Average Life and Final Distribution Date” in the REMIC Prospectus.

Taxation of Beneficial Owners of Residual Certificates

For purposes of determining the portion of the taxable income of the Trust (or the Lower Tier REMIC) that generally will not be treated as excess inclusions, the rate to be used is 6.21% (which is 120% of the “federal long-term rate”). See “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Residual Certificates—Treatment of Excess Inclusions*” and “—*Foreign Investors—Residual Certificates*” in the REMIC Prospectus.

The Treasury Department recently issued Regulations providing that, to clearly reflect income, an inducement fee paid to a transferee of a noneconomic residual interest in a REMIC must be included in income over a period that is reasonably related to the period during which the applicable REMIC is expected to generate taxable income or net loss allocable to the transferee. The Regulations set forth two safe harbor methods under which a taxpayer’s accounting for the inducement fee will be considered to clearly reflect income for these purposes. In addition, under the Regulations an inducement fee shall be treated as income from sources within the United States. The Regulations, which are effective for taxable years ending on or after May 11, 2004, contain additional details regarding their application. You should consult your own tax advisor regarding the application of the Regulations to the transfer of a Residual Certificate.

Taxation of Beneficial Owners of RCR Certificates

General. The RCR Classes will be created, sold and administered pursuant to an arrangement that will be classified as a grantor trust under subpart E, part I of subchapter J of the Code. The REMIC Certificates that are exchanged for RCR Certificates (including any exchanges effective on the applicable Settlement Date) will be the assets of the trust, and the RCR Certificates will represent an ownership interest in those REMIC Certificates. For a general discussion of the federal income tax treatment of beneficial owners of REMIC Certificates, see “Certain Federal Income Tax Consequences” in the REMIC Prospectus.

The RCR Classes (each, a “Combination RCR Class”) will represent the beneficial ownership of the underlying REMIC Certificates set forth in Schedule 1. Each Certificate of a Combination RCR Class (a “Combination RCR Certificate”) will represent beneficial ownership of undivided interests in two or more underlying REMIC Certificates.

Combination RCR Classes. A beneficial owner of a Combination RCR Certificate will be treated as the beneficial owner of a proportionate interest in the REMIC Certificates underlying that Combination RCR Certificate. Except in the case of a beneficial owner that acquires a Combination RCR Certificate in an exchange described under “—*Exchanges*” below, a beneficial owner of a Combination RCR Certificate must allocate its cost to acquire that Certificate among the underlying REMIC Certificates in proportion to their relative fair market values at the time of acquisition. Such an owner should account for its ownership interest in each underlying REMIC Certificate as described under “—Taxation of Beneficial Owners of Regular Certificates” above and “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Regular Certificates*” in the REMIC Prospectus. When a beneficial owner sells a Combination RCR Certificate, the owner must allocate the sale proceeds among the underlying REMIC Certificates in proportion to their relative fair market values at the time of sale.

Exchanges. If a beneficial owner exchanges one or more REMIC Certificates for the related RCR Certificate or Certificates in the manner described under “Description of the Certificates—Combination and Recombination” in this prospectus supplement, the exchange will not be taxable. Likewise, if a beneficial owner exchanges one or more RCR Certificates for the related REMIC Certificate or Certificates in the manner described in that discussion, the exchange will not be a taxable exchange. In each of these cases, the beneficial owner will be treated as continuing to own after the exchange the same combination of interests in the related REMIC Certificates (or the same interest in the related REMIC Certificate) that it owned immediately prior to the exchange.

Tax Return Disclosure Requirements

Treasury Department Regulations that are directed at “tax shelters” could be read to apply to transactions generally not considered to be tax shelters. These Regulations require that taxpayers that participate in a “reportable transaction” disclose such transaction on their tax returns by attaching IRS Form 8886 and retain information related to the transaction. A transaction may be a “reportable transaction” based upon any of several indicia, one or more of which may be present with respect to the Certificates. You should consult your own tax advisor concerning any possible disclosure obligation with respect to your investment in the Certificates.

PLAN OF DISTRIBUTION

General. We are obligated to deliver the Certificates to Greenwich Capital Markets, Inc. (the “Dealer”) in exchange for the MBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

Increase in Certificates. Before the applicable Settlement Date, we and the Dealer may agree to offer Classes in addition to those contemplated as of the date of this prospectus supplement. In that event, we will increase the related MBS in principal balance, but we expect that all these additional MBS will have the same characteristics as described under “Description of the Certificates—The MBS” in this prospectus supplement. The proportion that the original principal balance of each Group 1, 2, 3, 4 or 5 Class bears to the aggregate original principal balance of all Group 1, 2, 3, 4 or 5 Classes, respectively, will remain the same. In addition, the dollar amounts shown in the Principal Balance Schedules will be increased to correspond to the increase of the principal balances of the applicable Classes.

LEGAL MATTERS

Sidley Austin LLP will provide legal representation for Fannie Mae. Sidley Austin LLP also will provide legal representation for the Dealer.

Available Recombinations (1) (2)

REMIC Certificates			RCR Certificates					
Classes	Original Principal or Notional Principal Balances	RCR Class	Original Principal or Notional Principal Balances	Interest Rate	Interest Type (3)	Principal Type (3)	CUSIP Number	Final Distribution Date
Recombination 1								
XA	\$ 27,657,448 (4)	XI	\$ 46,475,000	(5)	INV/IO	NTL	31396KJU7	August 2036
XB	18,817,552 (4)							
Recombination 2								
XP	2,127,496	XO	3,575,000	(5)	PO	PT	31396KJS2	August 2036
XQ	1,447,504							
Recombination 3								
XA	27,657,448 (4)	XV	3,575,000	(5)	INV	PT	31396KJT0	August 2036
XB	18,817,552 (4)							
XP	2,127,496							
XQ	1,447,504							
Recombination 4								
TE	111,096,856	TF	111,096,856	(5)	FLT	PAC	31396KJV5	August 2036
TM	111,096,856 (4)							
Recombination 5								
TM	111,096,856 (4)	TN	111,096,856	(5)	INV/IO	NTL	31396KJY9	August 2036
TS	111,096,856 (4)							
Recombination 6								
TS	111,096,856 (4)	TV	17,091,825	(5)	INV	PAC	31396KJW3	August 2036
TO	17,091,825							
Recombination 7								
VC	18,408,000	VE	30,680,000	6.7%	FIX	SUP/AD	31396KJX1	July 2020
VF	12,272,000							
VS	12,272,000 (4)							
Recombination 8								
HF	23,424,600	HM	23,424,600	(5)	FLT	PAC	31396KJZ6	August 2026
HT	23,424,600 (4)							

REMIC Certificates			RCR Certificates					
Classes	Original Principal or Notional Principal Balances	RCR Class	Original Principal or Notional Principal Balances	Interest Rate	Interest Type (3)	Principal Type (3)	CUSIP Number	Final Distribution Date
Recombination 9								
HI	\$ 23,424,600(4)	HS	\$ 23,424,600	(5)	INV/IO	NTL	31396KKA9	August 2026
HT	23,424,600(4)							
Recombination 10								
GI	146,208,000(4)	SP	24,368,000	(5)	INV	PAC	31396KKB7	August 2036
GO	24,368,000							
Recombination 11								
GS	5,560,000	SQ	12,782,000	(5)	INV	SUP	31396KKC5	August 2036
SG	4,244,546							
GT	2,977,454							
Recombination 12								
GS	5,560,000	SY	37,150,000	(5)	INV	PT	31396KKD3	August 2036
SG	4,244,546							
GT	2,977,454							
GI	146,208,000(4)							
GO	24,368,000							

- (1) In any exchange under Recombination 1, 2, 3, 11 or 12, the relative proportions of the REMIC Certificates to be delivered (or if applicable, received) in such exchange will equal the proportions reflected by the outstanding principal balances of the related REMIC Classes at the time of exchange. REMIC Certificates and RCR Certificates in any other Recombination may be exchanged only in the proportions shown in this Schedule 1.
- (2) If, as a result of a proposed exchange, a Certificateholder would hold a REMIC Certificate or RCR Certificate of a Class in an amount less than the applicable minimum denomination for that Class, the Certificateholder will be unable to effect the proposed exchange. See “Description of the Certificates—General—*Authorized Denominations*,” in this prospectus supplement.
- (3) See “Description of Certificates—Class Definitions and Abbreviations” in the REMIC Prospectus and “Description of the Certificates—Distributions of Interest” and “—Distributions of Principal” in this prospectus supplement.
- (4) Notional balances. These Classes are Interest Only Classes. See page S-8 for a description of how their notional balances are calculated.
- (5) For a description of these interest rates, see “Description of the Certificates—Distributions of Interest”.

Principal Balance Schedules

XP Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$2,127,496.00	October 2010	\$1,473,977.92	January 2015	\$ 798,427.88
August 2006	2,125,103.88	November 2010	1,458,952.70	February 2015	786,877.03
September 2006	2,122,112.98	December 2010	1,444,004.76	March 2015	775,385.58
October 2006	2,118,523.57	January 2011	1,429,133.69	April 2015	763,953.23
November 2006	2,114,336.27	February 2011	1,414,339.10	May 2015	752,579.67
December 2006	2,109,551.96	March 2011	1,399,620.61	June 2015	741,264.62
January 2007	2,104,171.85	April 2011	1,384,977.81	July 2015	730,007.75
February 2007	2,098,197.42	May 2011	1,370,410.32	August 2015	718,808.78
March 2007	2,091,630.49	June 2011	1,355,917.75	September 2015	707,667.41
April 2007	2,084,473.14	July 2011	1,341,499.72	October 2015	696,583.33
May 2007	2,076,727.79	August 2011	1,327,155.83	November 2015	685,556.26
June 2007	2,068,397.12	September 2011	1,312,885.72	December 2015	674,585.91
July 2007	2,059,484.14	October 2011	1,298,689.00	January 2016	663,671.97
August 2007	2,049,992.14	November 2011	1,284,565.30	February 2016	652,814.17
September 2007	2,039,924.70	December 2011	1,270,514.23	March 2016	642,106.98
October 2007	2,029,285.71	January 2012	1,256,535.43	April 2016	631,575.41
November 2007	2,018,079.34	February 2012	1,242,628.52	May 2016	620,053.16
December 2007	2,006,310.03	March 2012	1,228,793.13	June 2016	608,732.10
January 2008	1,993,982.54	April 2012	1,215,028.90	July 2016	597,608.80
February 2008	1,981,101.88	May 2012	1,201,335.46	August 2016	586,679.91
March 2008	1,967,673.37	June 2012	1,187,712.45	September 2016	575,942.10
April 2008	1,953,702.57	July 2012	1,174,159.49	October 2016	565,392.12
May 2008	1,939,195.34	August 2012	1,160,676.24	November 2016	555,026.75
June 2008	1,924,157.80	September 2012	1,147,262.34	December 2016	544,842.86
July 2008	1,908,596.31	October 2012	1,133,917.42	January 2017	534,837.35
August 2008	1,892,517.53	November 2012	1,120,641.14	February 2017	525,007.16
September 2008	1,875,928.34	December 2012	1,107,433.14	March 2017	515,349.31
October 2008	1,858,835.88	January 2013	1,094,293.06	April 2017	505,860.86
November 2008	1,841,831.33	February 2013	1,081,220.57	May 2017	496,538.90
December 2008	1,824,914.24	March 2013	1,068,215.30	June 2017	487,380.61
January 2009	1,808,084.15	April 2013	1,055,276.93	July 2017	478,383.17
February 2009	1,791,340.62	May 2013	1,042,405.09	August 2017	469,543.83
March 2009	1,774,683.20	June 2013	1,029,599.46	September 2017	460,859.90
April 2009	1,758,111.45	July 2013	1,016,859.68	October 2017	452,328.72
May 2009	1,741,624.93	August 2013	1,004,185.43	November 2017	443,947.67
June 2009	1,725,223.20	September 2013	991,576.36	December 2017	435,714.18
July 2009	1,708,905.82	October 2013	979,032.14	January 2018	427,625.73
August 2009	1,692,672.36	November 2013	966,552.43	February 2018	419,679.83
September 2009	1,676,522.40	December 2013	954,136.91	March 2018	411,874.04
October 2009	1,660,455.49	January 2014	941,785.24	April 2018	404,205.96
November 2009	1,644,471.21	February 2014	929,497.09	May 2018	396,673.23
December 2009	1,628,569.14	March 2014	917,272.15	June 2018	389,273.53
January 2010	1,612,748.86	April 2014	905,110.07	July 2018	382,004.58
February 2010	1,597,009.94	May 2014	893,010.55	August 2018	374,864.13
March 2010	1,581,351.97	June 2014	880,973.25	September 2018	367,849.99
April 2010	1,565,774.52	July 2014	868,997.86	October 2018	360,959.97
May 2010	1,550,277.19	August 2014	857,084.06	November 2018	354,191.95
June 2010	1,534,859.56	September 2014	845,231.54	December 2018	347,543.84
July 2010	1,519,521.23	October 2014	833,439.97	January 2019	341,013.58
August 2010	1,504,261.78	November 2014	821,709.05	February 2019	334,599.13
September 2010	1,489,080.81	December 2014	810,038.45	March 2019	328,298.51

XP Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
April 2019	\$ 322,109.77	September 2023	\$ 113,136.94	February 2028	\$ 35,123.83
May 2019	316,030.97	October 2023	110,826.49	March 2028	34,287.76
June 2019	310,060.22	November 2023	108,558.72	April 2028	33,468.14
July 2019	304,195.67	December 2023	106,332.87	May 2028	32,664.67
August 2019	298,435.49	January 2024	104,148.19	June 2028	31,877.04
September 2019	292,777.87	February 2024	102,003.98	July 2028	31,104.98
October 2019	287,221.06	March 2024	99,899.51	August 2028	30,348.19
November 2019	281,763.31	April 2024	97,834.09	September 2028	29,606.41
December 2019	276,402.91	May 2024	95,807.02	October 2028	28,879.35
January 2020	271,138.19	June 2024	93,817.64	November 2028	28,166.76
February 2020	265,967.50	July 2024	91,865.27	December 2028	27,468.36
March 2020	260,889.22	August 2024	89,949.26	January 2029	26,783.89
April 2020	255,901.74	September 2024	88,068.98	February 2029	26,113.11
May 2020	251,003.50	October 2024	86,223.79	March 2029	25,455.76
June 2020	246,192.96	November 2024	84,413.07	April 2029	24,811.60
July 2020	241,468.60	December 2024	82,636.21	May 2029	24,180.38
August 2020	236,828.93	January 2025	80,892.62	June 2029	23,561.87
September 2020	232,272.49	February 2025	79,181.69	July 2029	22,955.83
October 2020	227,797.84	March 2025	77,502.86	August 2029	22,362.04
November 2020	223,403.56	April 2025	75,855.56	September 2029	21,780.27
December 2020	219,088.26	May 2025	74,239.22	October 2029	21,210.29
January 2021	214,850.58	June 2025	72,653.30	November 2029	20,651.90
February 2021	210,689.16	July 2025	71,097.26	December 2029	20,104.88
March 2021	206,602.69	August 2025	69,570.57	January 2030	19,569.01
April 2021	202,589.87	September 2025	68,072.70	February 2030	19,044.10
May 2021	198,649.42	October 2025	66,603.14	March 2030	18,529.94
June 2021	194,780.08	November 2025	65,161.39	April 2030	18,026.33
July 2021	190,980.62	December 2025	63,746.96	May 2030	17,533.08
August 2021	187,249.82	January 2026	62,359.36	June 2030	17,049.99
September 2021	183,586.50	February 2026	60,998.10	July 2030	16,576.88
October 2021	179,989.47	March 2026	59,662.73	August 2030	16,113.55
November 2021	176,457.60	April 2026	58,352.77	September 2030	15,659.84
December 2021	172,989.74	May 2026	57,067.78	October 2030	15,215.56
January 2022	169,584.78	June 2026	55,807.30	November 2030	14,780.53
February 2022	166,241.62	July 2026	54,570.91	December 2030	14,354.58
March 2022	162,959.20	August 2026	53,358.16	January 2031	13,937.54
April 2022	159,736.45	September 2026	52,168.64	February 2031	13,529.26
May 2022	156,572.32	October 2026	51,001.93	March 2031	13,129.55
June 2022	153,465.81	November 2026	49,857.62	April 2031	12,738.27
July 2022	150,415.90	December 2026	48,735.31	May 2031	12,355.25
August 2022	147,421.61	January 2027	47,634.61	June 2031	11,980.34
September 2022	144,481.97	February 2027	46,555.12	July 2031	11,613.39
October 2022	141,596.01	March 2027	45,496.47	August 2031	11,254.25
November 2022	138,762.81	April 2027	44,458.28	September 2031	10,902.77
December 2022	135,981.44	May 2027	43,440.18	October 2031	10,558.80
January 2023	133,251.00	June 2027	42,441.82	November 2031	10,222.21
February 2023	130,570.58	July 2027	41,462.83	December 2031	9,892.86
March 2023	127,939.33	August 2027	40,502.86	January 2032	9,570.60
April 2023	125,356.37	September 2027	39,561.58	February 2032	9,255.31
May 2023	122,820.87	October 2027	38,638.65	March 2032	8,946.86
June 2023	120,331.98	November 2027	37,733.73	April 2032	8,645.10
July 2023	117,888.90	December 2027	36,846.50	May 2032	8,349.93
August 2023	115,490.82	January 2028	35,976.63	June 2032	8,061.20

XP Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
July 2032	\$ 7,778.81	November 2033	\$ 4,029.11	March 2035	\$ 1,452.77
August 2032	7,502.62	December 2033	3,837.51	April 2035	1,322.93
September 2032	7,232.52	January 2034	3,650.37	May 2035	1,196.33
October 2032	6,968.40	February 2034	3,467.61	June 2035	1,072.90
November 2032	6,710.13	March 2034	3,289.13	July 2035	952.60
December 2032	6,457.61	April 2034	3,114.85	August 2035	835.34
January 2033	6,210.73	May 2034	2,944.70	September 2035	721.07
February 2033	5,969.38	June 2034	2,778.59	October 2035	609.73
March 2033	5,733.45	July 2034	2,616.44	November 2035	501.27
April 2033	5,502.84	August 2034	2,458.17	December 2035	395.61
May 2033	5,277.45	September 2034	2,303.71	January 2036	292.71
June 2033	5,057.17	October 2034	2,152.98	February 2036	192.52
July 2033	4,841.91	November 2034	2,005.91	March 2036	94.96
August 2033	4,631.57	December 2034	1,862.42	April 2036 and thereafter	0.00
September 2033	4,426.05	January 2035	1,722.45		
October 2033	4,225.26	February 2035	1,585.92		

Aggregate Group I Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$128,188,681.00	March 2009	\$102,388,995.41	November 2011	\$ 70,602,041.92
August 2006	127,850,931.46	April 2009	101,315,930.93	December 2011	69,689,017.59
September 2006	127,479,260.47	May 2009	100,248,278.69	January 2012	68,780,580.40
October 2006	127,073,785.05	June 2009	99,186,010.77	February 2012	67,876,706.70
November 2006	126,634,639.77	July 2009	98,129,099.43	March 2012	66,977,372.97
December 2006	126,161,976.73	August 2009	97,077,517.06	April 2012	66,082,555.78
January 2007	125,655,965.43	September 2009	96,031,236.19	May 2012	65,192,231.85
February 2007	125,116,792.76	October 2009	94,990,229.49	June 2012	64,306,378.01
March 2007	124,544,662.87	November 2009	93,954,469.77	July 2012	63,424,971.19
April 2007	123,939,797.04	December 2009	92,923,929.99	August 2012	62,547,988.47
May 2007	123,302,433.59	January 2010	91,898,583.24	September 2012	61,675,407.04
June 2007	122,632,827.72	February 2010	90,878,402.75	October 2012	60,807,204.19
July 2007	121,931,251.34	March 2010	89,863,361.89	November 2012	59,943,357.33
August 2007	121,197,992.92	April 2010	88,853,434.15	December 2012	59,083,844.01
September 2007	120,433,357.31	May 2010	87,848,593.19	January 2013	58,228,641.88
October 2007	119,637,665.50	June 2010	86,848,812.78	February 2013	57,377,728.69
November 2007	118,811,254.44	July 2010	85,854,066.83	March 2013	56,531,082.33
December 2007	117,954,476.81	August 2010	84,864,329.39	April 2013	55,688,680.78
January 2008	117,067,700.75	September 2010	83,879,574.63	May 2013	54,850,502.16
February 2008	116,151,309.65	October 2010	82,899,776.87	June 2013	54,016,524.68
March 2008	115,205,701.81	November 2010	81,924,910.54	July 2013	53,186,726.67
April 2008	114,231,290.25	December 2010	80,954,950.24	August 2013	52,361,086.58
May 2008	113,228,502.32	January 2011	79,989,870.65	September 2013	51,539,582.95
June 2008	112,197,779.44	February 2011	79,029,646.63	October 2013	50,722,194.45
July 2008	111,139,576.79	March 2011	78,074,253.12	November 2013	49,908,899.85
August 2008	110,054,362.95	April 2011	77,123,665.23	December 2013	49,099,678.03
September 2008	108,942,619.55	May 2011	76,177,858.19	January 2014	48,294,507.98
October 2008	107,836,487.75	June 2011	75,236,807.33	February 2014	47,493,368.80
November 2008	106,735,938.60	July 2011	74,300,488.13	March 2014	46,696,239.70
December 2008	105,640,943.35	August 2011	73,368,876.20	April 2014	45,903,099.98
January 2009	104,551,473.36	September 2011	72,441,947.27	May 2014	45,113,929.07
February 2009	103,467,500.16	October 2011	71,519,677.19	June 2014	44,328,706.49

Aggregate Group I (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
July 2014	\$ 43,547,411.87	December 2018	\$ 16,244,566.22	May 2023	\$ 5,697,835.44
August 2014	42,770,024.94	January 2019	15,937,431.52	June 2023	5,581,417.51
September 2014	41,997,168.38	February 2019	15,635,771.43	July 2023	5,467,155.60
October 2014	41,237,754.44	March 2019	15,339,491.45	August 2023	5,355,011.68
November 2014	40,491,554.41	April 2019	15,048,498.69	September 2023	5,244,948.40
December 2014	39,758,343.40	May 2019	14,762,701.84	October 2023	5,136,929.03
January 2015	39,037,900.33	June 2019	14,482,011.14	November 2023	5,030,917.51
February 2015	38,330,007.79	July 2019	14,206,338.33	December 2023	4,926,878.34
March 2015	37,634,452.06	August 2019	13,935,596.66	January 2024	4,824,776.68
April 2015	36,951,022.98	September 2019	13,669,700.86	February 2024	4,724,578.26
May 2015	36,279,513.95	October 2019	13,408,567.09	March 2024	4,626,249.41
June 2015	35,619,721.81	November 2019	13,152,112.94	April 2024	4,529,757.03
July 2015	34,971,446.84	December 2019	12,900,257.38	May 2024	4,435,068.61
August 2015	34,334,492.67	January 2020	12,652,920.80	June 2024	4,342,152.17
September 2015	33,708,666.23	February 2020	12,410,024.88	July 2024	4,250,976.30
October 2015	33,093,777.68	March 2020	12,171,492.69	August 2024	4,161,510.13
November 2015	32,489,640.39	April 2020	11,937,248.55	September 2024	4,073,723.31
December 2015	31,896,070.88	May 2020	11,707,218.11	October 2024	3,987,586.01
January 2016	31,312,888.73	June 2020	11,481,328.26	November 2024	3,903,068.94
February 2016	30,739,916.57	July 2020	11,259,507.14	December 2024	3,820,143.29
March 2016	30,176,980.01	August 2020	11,041,684.09	January 2025	3,738,780.75
April 2016	29,623,907.59	September 2020	10,827,789.70	February 2025	3,658,953.50
May 2016	29,080,530.75	October 2020	10,617,755.68	March 2025	3,580,634.20
June 2016	28,546,683.76	November 2020	10,411,514.94	April 2025	3,503,796.00
July 2016	28,022,203.68	December 2020	10,209,001.53	May 2025	3,428,412.48
August 2016	27,506,930.31	January 2021	10,010,150.60	June 2025	3,354,457.69
September 2016	27,000,706.14	February 2021	9,814,898.43	July 2025	3,281,906.14
October 2016	26,503,376.35	March 2021	9,623,182.35	August 2025	3,210,732.76
November 2016	26,014,788.68	April 2021	9,434,940.80	September 2025	3,140,912.94
December 2016	25,534,793.48	May 2021	9,250,113.23	October 2025	3,072,422.46
January 2017	25,063,243.58	June 2021	9,068,640.15	November 2025	3,005,237.55
February 2017	24,599,994.32	July 2021	8,890,463.06	December 2025	2,939,334.83
March 2017	24,144,903.47	August 2021	8,715,524.47	January 2026	2,874,691.34
April 2017	23,697,831.20	September 2021	8,543,767.86	February 2026	2,811,284.52
May 2017	23,258,640.03	October 2021	8,375,137.70	March 2026	2,749,092.17
June 2017	22,827,194.82	November 2021	8,209,579.37	April 2026	2,688,092.51
July 2017	22,403,362.68	December 2021	8,047,039.21	May 2026	2,628,264.12
August 2017	21,987,012.98	January 2022	7,887,464.45	June 2026	2,569,585.95
September 2017	21,578,017.29	February 2022	7,730,803.25	July 2026	2,512,037.33
October 2017	21,176,249.36	March 2022	7,577,004.64	August 2026	2,455,597.92
November 2017	20,781,585.05	April 2022	7,426,018.50	September 2026	2,400,247.77
December 2017	20,393,902.33	May 2022	7,277,795.61	October 2026	2,345,967.25
January 2018	20,013,081.23	June 2022	7,132,287.56	November 2026	2,292,737.08
February 2018	19,639,003.81	July 2022	6,989,446.76	December 2026	2,240,538.30
March 2018	19,271,554.10	August 2022	6,849,226.46	January 2027	2,189,352.31
April 2018	18,910,618.12	September 2022	6,711,580.69	February 2027	2,139,160.81
May 2018	18,556,083.80	October 2022	6,576,464.28	March 2027	2,089,945.82
June 2018	18,207,840.96	November 2022	6,443,832.82	April 2027	2,041,689.68
July 2018	17,865,781.29	December 2022	6,313,642.66	May 2027	1,994,375.02
August 2018	17,529,798.33	January 2023	6,185,850.91	June 2027	1,947,984.81
September 2018	17,199,787.37	February 2023	6,060,415.40	July 2027	1,902,502.29
October 2018	16,875,645.53	March 2023	5,937,294.69	August 2027	1,857,910.97
November 2018	16,557,271.63	April 2023	5,816,448.05	September 2027	1,814,194.70

Aggregate Group I (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
October 2027	\$ 1,771,337.57	August 2030	\$ 728,316.62	June 2033	\$ 220,197.82
November 2027	1,729,323.97	September 2030	707,389.48	July 2033	210,360.73
December 2027	1,688,138.55	October 2030	686,901.92	August 2033	200,751.71
January 2028	1,647,766.23	November 2030	666,845.68	September 2033	191,366.30
February 2028	1,608,192.19	December 2030	647,212.67	October 2033	182,200.12
March 2028	1,569,401.89	January 2031	627,994.94	November 2033	173,248.88
April 2028	1,531,381.02	February 2031	609,184.68	December 2033	164,508.36
May 2028	1,494,115.53	March 2031	590,774.20	January 2034	155,974.41
June 2028	1,457,591.61	April 2031	572,755.97	February 2034	147,642.96
July 2028	1,421,795.70	May 2031	555,122.60	March 2034	139,510.03
August 2028	1,386,714.48	June 2031	537,866.79	April 2034	131,571.69
September 2028	1,352,334.85	July 2031	520,981.42	May 2034	123,824.10
October 2028	1,318,643.95	August 2031	504,459.47	June 2034	116,263.46
November 2028	1,285,629.14	September 2031	488,294.05	July 2034	108,886.09
December 2028	1,253,278.00	October 2031	472,478.39	August 2034	101,688.32
January 2029	1,221,578.34	November 2031	457,005.84	September 2034	94,666.60
February 2029	1,190,518.17	December 2031	441,869.89	October 2034	87,817.39
March 2029	1,160,085.73	January 2032	427,064.11	November 2034	81,137.27
April 2029	1,130,269.43	February 2032	412,582.22	December 2034	74,622.85
May 2029	1,101,057.93	March 2032	398,418.02	January 2035	68,270.80
June 2029	1,072,440.05	April 2032	384,565.46	February 2035	62,077.87
July 2029	1,044,404.84	May 2032	371,018.55	March 2035	56,040.86
August 2029	1,016,941.51	June 2032	357,771.46	April 2035	50,156.62
September 2029	990,039.48	July 2032	344,818.43	May 2035	44,422.07
October 2029	963,688.36	August 2032	332,153.80	June 2035	38,834.19
November 2029	937,877.93	September 2032	319,772.03	July 2035	33,390.01
December 2029	912,598.15	October 2032	307,667.68	August 2035	28,086.60
January 2030	887,839.18	November 2032	295,835.40	September 2035	22,921.11
February 2030	863,591.32	December 2032	284,269.93	October 2035	17,890.73
March 2030	839,845.07	January 2033	272,966.12	November 2035	12,992.70
April 2030	816,591.09	February 2033	261,918.91	December 2035	8,224.31
May 2030	793,820.19	March 2033	251,123.30	January 2036	3,582.91
June 2030	771,523.35	April 2033	240,574.44	February 2036 and thereafter	0.00
July 2030	749,691.73	May 2033	230,267.51		

Aggregate Group II Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$27,328,700.00	September 2007	\$24,756,938.88	November 2008	\$20,875,547.97
August 2006	27,194,474.52	October 2007	24,518,942.40	December 2008	20,574,634.33
September 2006	27,052,372.26	November 2007	24,274,207.66	January 2009	20,275,251.24
October 2006	26,902,448.26	December 2007	24,022,844.33	February 2009	19,977,390.81
November 2006	26,744,761.79	January 2008	23,764,965.47	March 2009	19,681,045.22
December 2006	26,579,376.32	February 2008	23,500,687.47	April 2009	19,386,206.68
January 2007	26,406,359.44	March 2008	23,230,129.97	May 2009	19,092,867.42
February 2007	26,225,782.87	April 2008	22,953,415.71	June 2009	18,801,019.74
March 2007	26,037,722.39	May 2008	22,670,670.54	July 2009	18,510,655.97
April 2007	25,842,257.77	June 2008	22,382,023.23	August 2009	18,221,768.46
May 2007	25,639,472.76	July 2008	22,087,605.42	September 2009	17,934,349.62
June 2007	25,429,455.00	August 2008	21,787,551.53	October 2009	17,648,391.90
July 2007	25,212,295.97	September 2008	21,481,998.59	November 2009	17,363,887.77
August 2007	24,988,090.95	October 2008	21,178,000.08	December 2009	17,080,829.77

Aggregate Group II (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
January 2010	\$16,799,210.44	May 2014	\$ 4,855,239.30	August 2018	\$ 936,474.56
February 2010	16,519,022.39	June 2014	4,717,391.07	September 2018	901,172.77
March 2010	16,240,258.26	July 2014	4,583,069.70	October 2018	866,836.74
April 2010	15,962,910.71	August 2014	4,452,188.33	November 2018	833,441.73
May 2010	15,686,972.46	September 2014	4,324,662.16	December 2018	800,963.60
June 2010	15,412,436.26	October 2014	4,200,408.46	January 2019	769,378.81
July 2010	15,139,294.90	November 2014	4,079,346.45	February 2019	738,664.38
August 2010	14,867,541.19	December 2014	3,961,397.34	March 2019	708,797.93
September 2010	14,597,168.00	January 2015	3,846,484.19	April 2019	679,757.61
October 2010	14,328,168.22	February 2015	3,734,531.95	May 2019	651,522.11
November 2010	14,060,534.80	March 2015	3,625,467.35	June 2019	624,070.67
December 2010	13,794,260.69	April 2015	3,519,218.92	July 2019	597,383.02
January 2011	13,529,338.91	May 2015	3,415,716.89	August 2019	571,439.40
February 2011	13,265,762.50	June 2015	3,314,893.17	September 2019	546,220.55
March 2011	13,003,524.53	July 2015	3,216,681.33	October 2019	521,707.67
April 2011	12,742,618.12	August 2015	3,121,016.53	November 2019	497,882.43
May 2011	12,483,036.42	September 2015	3,027,835.50	December 2019	474,726.99
June 2011	12,224,772.61	October 2015	2,937,076.51	January 2020	452,223.89
July 2011	11,967,819.91	November 2015	2,848,679.32	February 2020	430,356.17
August 2011	11,712,171.58	December 2015	2,762,585.13	March 2020	409,107.24
September 2011	11,457,820.90	January 2016	2,678,736.58	April 2020	388,460.97
October 2011	11,204,761.19	February 2016	2,597,077.69	May 2020	368,401.58
November 2011	10,952,985.82	March 2016	2,517,553.85	June 2020	348,913.73
December 2011	10,702,488.18	April 2016	2,440,111.76	July 2020	329,982.45
January 2012	10,453,261.69	May 2016	2,364,699.42	August 2020	311,593.12
February 2012	10,205,299.81	June 2016	2,291,266.08	September 2020	293,731.52
March 2012	9,958,596.04	July 2016	2,219,762.23	October 2020	276,383.76
April 2012	9,713,143.90	August 2016	2,150,139.57	November 2020	259,536.32
May 2012	9,468,936.95	September 2016	2,082,350.96	December 2020	243,176.01
June 2012	9,225,968.79	October 2016	2,016,350.42	January 2021	227,289.95
July 2012	8,984,233.04	November 2016	1,952,093.07	February 2021	211,865.62
August 2012	8,743,723.35	December 2016	1,889,535.14	March 2021	196,890.79
September 2012	8,507,451.17	January 2017	1,828,633.92	April 2021	182,353.54
October 2012	8,277,113.96	February 2017	1,769,347.72	May 2021	168,242.27
November 2012	8,052,567.22	March 2017	1,711,635.90	June 2021	154,545.63
December 2012	7,833,669.88	April 2017	1,655,458.79	July 2021	141,252.61
January 2013	7,620,284.27	May 2017	1,600,777.69	August 2021	128,352.44
February 2013	7,412,275.97	June 2017	1,547,554.85	September 2021	115,834.62
March 2013	7,209,513.79	July 2017	1,495,753.44	October 2021	103,688.95
April 2013	7,011,869.68	August 2017	1,445,337.53	November 2021	91,905.44
May 2013	6,819,218.63	September 2017	1,396,272.06	December 2021	80,474.41
June 2013	6,631,438.62	October 2017	1,348,522.83	January 2022	69,386.36
July 2013	6,448,410.57	November 2017	1,302,056.50	February 2022	58,632.09
August 2013	6,270,018.22	December 2017	1,256,840.51	March 2022	48,202.60
September 2013	6,096,148.11	January 2018	1,212,843.13	April 2022	38,089.13
October 2013	5,926,689.49	February 2018	1,170,033.38	May 2022	28,283.13
November 2013	5,761,534.26	March 2018	1,128,381.06	June 2022	18,776.29
December 2013	5,600,576.91	April 2018	1,087,856.70	July 2022	9,560.49
January 2014	5,443,714.47	May 2018	1,048,431.57	August 2022	627.82
February 2014	5,290,846.42	June 2018	1,010,077.62	September 2022 and thereafter	0.00
March 2014	5,141,874.65	July 2018	972,767.51		
April 2014	4,996,703.43				

GO Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$24,368,000.00	October 2010	\$13,590,309.39	January 2015	\$ 5,655,564.11
August 2006	24,128,605.23	November 2010	13,405,724.47	February 2015	5,547,441.84
September 2006	23,890,429.59	December 2010	13,222,076.63	March 2015	5,441,262.89
October 2006	23,653,466.81	January 2011	13,039,361.07	April 2015	5,336,993.52
November 2006	23,417,710.64	February 2011	12,857,572.97	May 2015	5,234,600.55
December 2006	23,183,154.88	March 2011	12,676,707.56	June 2015	5,134,051.35
January 2007	22,949,793.36	April 2011	12,496,760.10	July 2015	5,035,313.86
February 2007	22,717,619.91	May 2011	12,317,725.86	August 2015	4,938,356.58
March 2007	22,486,628.45	June 2011	12,139,600.14	September 2015	4,843,148.53
April 2007	22,256,812.87	July 2011	11,962,378.27	October 2015	4,749,659.25
May 2007	22,028,167.13	August 2011	11,786,055.60	November 2015	4,657,858.81
June 2007	21,800,685.21	September 2011	11,610,627.49	December 2015	4,567,717.80
July 2007	21,574,361.13	October 2011	11,436,089.35	January 2016	4,479,207.29
August 2007	21,349,188.92	November 2011	11,262,436.58	February 2016	4,392,298.86
September 2007	21,125,162.66	December 2011	11,089,664.65	March 2016	4,306,964.56
October 2007	20,902,276.44	January 2012	10,917,769.01	April 2016	4,223,176.94
November 2007	20,680,524.42	February 2012	10,746,745.15	May 2016	4,140,909.00
December 2007	20,459,900.74	March 2012	10,576,588.59	June 2016	4,060,134.20
January 2008	20,240,399.60	April 2012	10,407,294.86	July 2016	3,980,826.46
February 2008	20,022,015.22	May 2012	10,238,859.53	August 2016	3,902,960.14
March 2008	19,804,741.87	June 2012	10,071,278.17	September 2016	3,826,510.05
April 2008	19,588,573.82	July 2012	9,904,546.38	October 2016	3,751,451.41
May 2008	19,373,505.38	August 2012	9,738,659.81	November 2016	3,677,759.89
June 2008	19,159,530.90	September 2012	9,573,614.10	December 2016	3,605,411.55
July 2008	18,946,644.75	October 2012	9,409,404.91	January 2017	3,534,382.87
August 2008	18,734,841.32	November 2012	9,246,027.95	February 2017	3,464,650.74
September 2008	18,524,115.04	December 2012	9,083,478.93	March 2017	3,396,192.44
October 2008	18,314,460.38	January 2013	8,921,753.59	April 2017	3,328,985.63
November 2008	18,105,871.82	February 2013	8,760,847.69	May 2017	3,263,008.36
December 2008	17,898,343.87	March 2013	8,600,757.01	June 2017	3,198,239.05
January 2009	17,691,871.07	April 2013	8,441,477.36	July 2017	3,134,656.51
February 2009	17,486,448.00	May 2013	8,283,618.65	August 2017	3,072,239.88
March 2009	17,282,069.25	June 2013	8,128,563.78	September 2017	3,010,968.69
April 2009	17,078,729.44	July 2013	7,976,264.39	October 2017	2,950,822.80
May 2009	16,876,423.24	August 2013	7,826,672.93	November 2017	2,891,782.42
June 2009	16,675,145.33	September 2013	7,679,742.66	December 2017	2,833,828.10
July 2009	16,474,890.40	October 2013	7,535,427.63	January 2018	2,776,940.72
August 2009	16,275,653.21	November 2013	7,393,682.69	February 2018	2,721,101.50
September 2009	16,077,428.50	December 2013	7,254,463.42	March 2018	2,666,291.97
October 2009	15,880,211.07	January 2014	7,117,726.18	April 2018	2,612,493.98
November 2009	15,683,995.74	February 2014	6,983,428.06	May 2018	2,559,689.70
December 2009	15,488,777.35	March 2014	6,851,526.89	June 2018	2,507,861.59
January 2010	15,294,550.76	April 2014	6,721,981.19	July 2018	2,456,992.43
February 2010	15,101,310.89	May 2014	6,594,750.21	August 2018	2,407,065.27
March 2010	14,909,052.64	June 2014	6,469,793.88	September 2018	2,358,063.49
April 2010	14,717,770.96	July 2014	6,347,072.81	October 2018	2,309,970.72
May 2010	14,527,460.84	August 2014	6,226,548.28	November 2018	2,262,770.88
June 2010	14,338,117.27	September 2014	6,108,182.24	December 2018	2,216,448.19
July 2010	14,149,735.27	October 2014	5,991,937.27	January 2019	2,170,987.11
August 2010	13,962,309.90	November 2014	5,877,776.59	February 2019	2,126,372.38
September 2010	13,775,836.24	December 2014	5,765,664.05	March 2019	2,082,589.01

GO Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
April 2019	\$ 2,039,622.25	July 2023	\$ 654,273.31	October 2027	\$ 154,812.09
May 2019	1,997,457.63	August 2023	638,600.28	November 2027	149,467.77
June 2019	1,956,080.92	September 2023	623,238.92	December 2027	144,242.06
July 2019	1,915,478.11	October 2023	608,183.51	January 2028	139,132.67
August 2019	1,875,635.46	November 2023	593,428.44	February 2028	134,137.34
September 2019	1,836,539.47	December 2023	578,968.18	March 2028	129,253.89
October 2019	1,798,176.85	January 2024	564,797.32	April 2028	124,480.13
November 2019	1,760,534.56	February 2024	550,910.53	May 2028	119,813.95
December 2019	1,723,599.77	March 2024	537,302.58	June 2028	115,253.25
January 2020	1,687,359.88	April 2024	523,968.34	July 2028	110,795.99
February 2020	1,651,802.51	May 2024	510,902.75	August 2028	106,440.14
March 2020	1,616,915.48	June 2024	498,100.86	September 2028	102,183.74
April 2020	1,582,686.85	July 2024	485,557.79	October 2028	98,024.84
May 2020	1,549,104.84	August 2024	473,268.76	November 2028	93,961.54
June 2020	1,516,157.93	September 2024	461,229.06	December 2028	89,991.96
July 2020	1,483,834.75	October 2024	449,434.09	January 2029	86,114.28
August 2020	1,452,124.16	November 2024	437,879.29	February 2029	82,326.67
September 2020	1,421,015.18	December 2024	426,560.22	March 2029	78,627.39
October 2020	1,390,497.07	January 2025	415,472.49	April 2029	75,014.67
November 2020	1,360,559.22	February 2025	404,611.82	May 2029	71,486.83
December 2020	1,331,191.24	March 2025	393,973.96	June 2029	68,042.18
January 2021	1,302,382.92	April 2025	383,554.78	July 2029	64,679.08
February 2021	1,274,124.20	May 2025	373,350.19	August 2029	61,395.92
March 2021	1,246,405.22	June 2025	363,356.20	September 2029	58,191.10
April 2021	1,219,216.29	July 2025	353,568.87	October 2029	55,063.07
May 2021	1,192,547.87	August 2025	343,984.34	November 2029	52,010.31
June 2021	1,166,390.61	September 2025	334,598.81	December 2029	49,031.32
July 2021	1,140,735.30	October 2025	325,408.56	January 2030	46,124.61
August 2021	1,115,572.90	November 2025	316,409.92	February 2030	43,288.76
September 2021	1,090,894.53	December 2025	307,599.31	March 2030	40,522.33
October 2021	1,066,691.46	January 2026	298,973.19	April 2030	37,823.95
November 2021	1,042,955.12	February 2026	290,528.09	May 2030	35,192.23
December 2021	1,019,677.07	March 2026	282,260.60	June 2030	32,625.84
January 2022	996,849.05	April 2026	274,167.39	July 2030	30,123.46
February 2022	974,462.90	May 2026	266,245.15	August 2030	27,683.80
March 2022	952,510.64	June 2026	258,490.67	September 2030	25,305.59
April 2022	930,984.41	July 2026	250,900.78	October 2030	22,987.59
May 2022	909,876.49	August 2026	243,472.36	November 2030	20,728.57
June 2022	889,179.31	September 2026	236,202.35	December 2030	18,527.33
July 2022	868,885.40	October 2026	229,087.75	January 2031	16,382.70
August 2022	848,987.46	November 2026	222,125.61	February 2031	14,293.52
September 2022	829,478.27	December 2026	215,313.04	March 2031	12,258.66
October 2022	810,350.79	January 2027	208,647.19	April 2031	10,277.00
November 2022	791,598.06	February 2027	202,125.26	May 2031	8,347.45
December 2022	773,213.27	March 2027	195,744.52	June 2031	6,468.94
January 2023	755,189.70	April 2027	189,502.26	July 2031	4,640.43
February 2023	737,520.78	May 2027	183,395.85	August 2031	2,860.87
March 2023	720,200.03	June 2027	177,422.68	September 2031	1,129.25
April 2023	703,221.10	July 2027	171,580.20	October 2031 and thereafter	0.00
May 2023	686,577.75	August 2027	165,865.91		
June 2023	670,263.83	September 2027	160,277.35		

GS Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$5,560,000.00	July 2008	\$2,552,212.68	June 2010	\$ 823,971.84
August 2006	5,404,806.74	August 2008	2,456,153.15	July 2010	769,412.72
September 2006	5,252,461.52	September 2008	2,362,176.88	August 2010	716,379.86
October 2006	5,102,928.06	October 2008	2,270,256.40	September 2010	664,852.30
November 2006	4,956,170.49	November 2008	2,180,364.57	October 2010	614,809.32
December 2006	4,812,153.35	December 2008	2,092,474.55	November 2010	566,230.47
January 2007	4,670,841.59	January 2009	2,006,559.82	December 2010	519,095.50
February 2007	4,532,200.56	February 2009	1,922,594.17	January 2011	473,384.43
March 2007	4,396,196.01	March 2009	1,840,551.69	February 2011	429,077.50
April 2007	4,262,794.08	April 2009	1,760,406.76	March 2011	386,155.20
May 2007	4,131,961.31	May 2009	1,682,134.09	April 2011	344,598.23
June 2007	4,003,664.61	June 2009	1,605,708.65	May 2011	304,387.53
July 2007	3,877,871.28	July 2009	1,531,105.74	June 2011	265,504.28
August 2007	3,754,549.00	August 2009	1,458,300.90	July 2011	227,929.84
September 2007	3,633,665.81	September 2009	1,387,270.00	August 2011	191,645.85
October 2007	3,515,190.13	October 2009	1,317,989.17	September 2011	156,634.11
November 2007	3,399,090.73	November 2009	1,250,434.83	October 2011	122,876.67
December 2007	3,285,336.77	December 2009	1,184,583.65	November 2011	90,355.79
January 2008	3,173,897.74	January 2010	1,120,412.61	December 2011	59,450.62
February 2008	3,064,743.47	February 2010	1,057,898.94	January 2012	30,803.31
March 2008	2,957,844.19	March 2010	997,020.13	February 2012	4,366.12
April 2008	2,853,170.41	April 2010	937,753.96	March 2012 and thereafter	0.00
May 2008	2,750,693.03	May 2010	880,078.43		
June 2008	2,650,383.27				

No one is authorized to give information or to make representations in connection with the Certificates other than the information and representations contained in this Prospectus Supplement and the additional Disclosure Documents. You must not rely on any unauthorized information or representation. This Prospectus Supplement and the additional Disclosure Documents do not constitute an offer or solicitation with regard to the Certificates if it is illegal to make such an offer or solicitation to you under state law. By delivering this Prospectus Supplement and the additional Disclosure Documents at any time, no one implies that the information contained herein or therein is correct after the date hereof or thereof.

The Securities and Exchange Commission has not approved or disapproved the Certificates or determined if this Prospectus Supplement is truthful and complete. Any representation to the contrary is a criminal offense.

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\$654,347,381



**Guaranteed REMIC
Pass-Through Certificates
Fannie Mae REMIC Trust 2006-72**

PROSPECTUS SUPPLEMENT

✱ RBS Greenwich Capital

June 20, 2006
