

\$1,324,992,218



FannieMae®

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2008-22

The Certificates

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

Payments to Certificateholders

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

- interest accrued on the balance of your certificate, and
- principal to the extent available for payment on your class.

We will pay principal at rates that may 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 available for distribution to investors on time.

The Trust and its Assets

The trust will own

- Fannie Mae MBS and
- underlying REMIC certificates backed by Fannie Mae MBS.

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

Carefully consider the risk factors on page S-11 of this prospectus supplement and starting 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.

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
FE	1	\$ 67,962,510	PT	(2)	FLT	31397LDT3	April 2038
SE(3)	1	67,962,510(4)	NTL	(2)	INV/IO	31397LDU0	April 2038
EO(3)	1	11,327,086	PT	0.0%	PO	31397LDV8	April 2038
KA	2	13,701,935	PAC	5.5	FIX	31397LDW6	June 2021
RO(3)	2	10,909,092	PAC	0.0	PO	31397LDX4	March 2037
AF	2	40,000,000	PAC	(2)	FLT	31397LDY2	March 2037
SI(3)	2	40,000,000(4)	NTL	(2)	INV/IO	31397LDZ9	March 2037
KE	2	6,627,066	PAC	5.5	FIX	31397LEA3	April 2038
LA	2	3,825,000	PAC	5.5	FIX	31397LEB1	January 2038
LB	2	259,000	PAC	5.5	FIX	31397LEC9	February 2038
LC	2	801,000	PAC	5.5	FIX	31397LED7	March 2038
LD	2	831,000	PAC	5.5	FIX	31397LEE5	April 2038
UA	2	13,625,000	SUP	5.5	FIX	31397LEF2	May 2037
UB	2	1,569,000	SUP	5.5	FIX	31397LEG0	July 2037
UC	2	750,000	SUP	5.5	FIX	31397LEH8	August 2037
UD	2	1,740,000	SUP	5.5	FIX	31397LEJ4	October 2037
UE	2	1,118,000	SUP	5.5	FIX	31397LEK1	December 2037
UH	2	1,418,000	SUP	5.5	FIX	31397LEL9	February 2038
UJ	2	738,000	SUP	5.5	FIX	31397LEM7	March 2038
UK	2	981,157	SUP	5.5	FIX	31397LEN5	April 2038
AI	3	296,771,920(4)	NTL	(5)	FIX/AFC/IO	31397LEP0	September 2012
A	3	296,771,920	PT	(6)	WAC	31397LEQ8	April 2038
JA	4	15,000,000	SEQ	4.5	FIX	31397LER6	February 2022
JB	4	2,188,182	SEQ	4.5	FIX	31397LES4	April 2023
CI	5	299,515,937(4)	NTL	(7)	FIX/AFC/IO	31397LET2	October 2011
CE	5	299,515,937	PT	(8)	WAC	31397LEU9	April 2048
HF(3)	6	50,142,857(4)	NTL	(2)	FLT/IO	31397LEV7	April 2048
HS(3)	6	50,142,857(4)	NTL	(2)	INV/IO	31397LEW5	April 2048
HO(3)	6	54,000,000	PT	0.0	PO	31397LEX3	April 2048
MF(3)	7	61,285,714(4)	NTL	(2)	FLT/IO	31397LEY1	April 2038
MS(3)	7	61,285,714(4)	NTL	(2)	INV/IO	31397LEZ8	April 2038
MO(3)	7	66,000,000	PT	0.0	PO	31397LFA2	April 2038

(Table continued on next page)

If you own certificates of certain classes, you can exchange them for certificates of the corresponding RCR classes to be delivered at the time of exchange. The ES, AS, AB, AC, DA, DB, AE, FD, SB, SC and SD Classes are the RCR classes. For a more detailed description of the RCR classes, see Schedule 1 attached to this prospectus supplement and “Description of the Certificates—Combination and Recombination” in the REMIC prospectus.

The dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be March 31, 2008.

Barclays Capital

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
GF(3)	8	\$ 47,357,142(4)	NTL	(2)	FLT/IO	31397LFB0	April 2048
GS(3)	8	47,357,142(4)	NTL	(2)	INV/IO	31397LFC8	April 2048
GO(3)	8	51,000,000	PT	0.0%	PO	31397LFD6	April 2048
NF(3)	9	64,071,428(4)	NTL	(2)	FLT/IO	31397LFE4	April 2038
NS(3)	9	64,071,428(4)	NTL	(2)	INV/IO	31397LFF1	April 2038
NO(3)	9	69,000,000	PT	0.0	PO	31397LFG9	April 2038
UF(3)	10	74,708,395	PT	(2)	FLT	31397LFH7	April 2048
US(3)	10	74,708,395(4)	NTL	(2)	INV/IO	31397LFJ3	April 2048
UQ(3)	10	19,922,239	SEQ	5.0	FIX	31397LFK0	December 2045
UR(3)	10	4,980,560	SEQ	5.0	FIX	31397LFL8	April 2048
VF(3)	11	74,658,143	SC/PT	(2)	FLT	31397LFM6	August 2047
VS(3)	11	74,658,143(4)	NTL	(2)	INV/IO	31397LFN4	August 2047
VQ(3)	11	19,908,837	SC/SEQ	5.0	FIX	31397LFP9	August 2047
VR(3)	11	4,977,209	SC/SEQ	5.0	FIX	31397LFQ7	August 2047
WF(3)	12	70,633,462	SC/PT	(2)	FLT	31397LFR5	April 2038
WS(3)	12	70,633,462(4)	NTL	(2)	INV/IO	31397LFS3	April 2038
WQ(3)	12	18,835,590	SC/SEQ	5.0	FIX	31397LFT1	June 2037
WR(3)	12	4,708,898	SC/SEQ	5.0	FIX	31397LFU8	April 2038
R		0	NPR	0	NPR	31397LHV6	April 2048
RL		0	NPR	0	NPR	31397LFW4	April 2048

- (1) See “Description of the Certificates— Class Definitions and Abbreviations” in the REMIC prospectus.
- (2) Based on LIBOR.
- (3) Exchangeable classes.
- (4) Notional balances. These classes are interest only classes. See pages S-7 and S-8 for a description of how their notional balances are calculated.
- (5) The AI Class will bear interest at an annual rate of 1.09677% subject to the limitations described in this prospectus supplement. After the first 54 interest accrual periods, the notional principal balance of the AI Class will be equal to zero. As a result, no distributions will be made on this class following the distribution date in September 2012.
- (6) Based on the weighted average pass-through rate of the related Fannie Mae ARM MBS as further described in this prospectus supplement. During the initial interest accrual period, the A Class is expected to bear interest at an annual rate of approximately 5.09996%.
- (7) The CI Class will bear interest at an annual rate of 1.30685% subject to the limitations described in this prospectus supplement. After the first 43 interest accrual periods, the notional principal balance of the CI Class will be equal to zero. As a result, no distributions will be made on this class following the distribution date in October 2011.
- (8) Based on the weighted average pass-through rate of the related Fannie Mae ARM MBS as further described in this prospectus supplement. During the initial interest accrual period, the CE Class is expected to bear interest at an annual rate of approximately 4.90091%.

TABLE OF CONTENTS

	<u>Page</u>		<u>Page</u>
AVAILABLE INFORMATION	S- 3	STRUCTURING ASSUMPTIONS	S-19
SUMMARY	S- 4	<i>Pricing Assumptions</i>	S-19
ADDITIONAL RISK FACTOR	S-11	<i>Prepayment Assumptions</i>	S-20
DESCRIPTION OF THE		<i>Principal Balance Schedules</i>	S-20
CERTIFICATES	S-11	YIELD TABLES	S-21
GENERAL	S-11	<i>General</i>	S-21
<i>Structure</i>	S-11	<i>The Inverse Floating Rate Classes</i>	
<i>Fannie Mae Guaranty</i>	S-12	<i>and the HF, MF, GF and</i>	
<i>Characteristics of Certificates</i>	S-12	<i>NF Classes</i>	S-21
<i>Authorized Denominations</i>	S-12	<i>The Principal Only Classes</i>	S-26
THE FIXED RATE MBS	S-12	<i>The AI and CI Classes</i>	S-27
THE ARM MBS	S-13	WEIGHTED AVERAGE LIVES OF THE	
<i>General</i>	S-13	CERTIFICATES	S-28
<i>Characteristics of the Hybrid ARM</i>		DECREMENT TABLES	S-29
<i>Loans</i>	S-14	CHARACTERISTICS OF THE RESIDUAL	
Initial Fixed-Rate Period	S-14	CLASSES	S-47
Applicable Indices	S-14	CERTAIN ADDITIONAL FEDERAL	
ARM Rate Changes	S-14	INCOME TAX CONSEQUENCES ..	S-47
Initial ARM Rate Change Cap ...	S-14	U.S. TREASURY CIRCULAR 230	
Subsequent ARM Rate Change		NOTICE	S-47
Caps	S-14	REMIC ELECTIONS AND SPECIAL	
Lifetime Cap and Floor	S-14	TAX ATTRIBUTES	S-47
Monthly Payments	S-14	TAXATION OF BENEFICIAL OWNERS OF	
Prepayment Premiums	S-15	REGULAR CERTIFICATES	S-47
THE UNDERLYING REMIC		TAXATION OF BENEFICIAL OWNERS OF	
CERTIFICATES	S-15	RESIDUAL CERTIFICATES	S-48
DISTRIBUTIONS OF INTEREST	S-15	TAXATION OF BENEFICIAL OWNERS OF	
<i>General</i>	S-15	RCR CERTIFICATES	S-48
<i>Delay Classes and No-Delay Classes</i>	S-16	PLAN OF DISTRIBUTION	S-49
<i>The AI Class</i>	S-16	LEGAL MATTERS	S-49
<i>The A Class</i>	S-16	EXHIBIT A-1	A- 1
<i>The CI Class</i>	S-16	EXHIBIT A-2	A- 2
<i>The CE Class</i>	S-16	SCHEDULE 1	A- 3
DISTRIBUTIONS OF PRINCIPAL	S-17	PRINCIPAL BALANCE	
		SCHEDULES	B- 1

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 August 1, 2007 (the “REMIC Prospectus”);
- our Prospectus for Fannie Mae Guaranteed Mortgage Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated January 1, 2006 (for all MBS issued prior to June 1, 2007) or dated June 1, 2007 (for all MBS issued on or after June 1, 2007) (as applicable, the “MBS Prospectus”);
- if you are purchasing any Group 11 or Group 12 Class or the R or RL Class, the disclosure documents relating to the applicable underlying REMIC certificates (the “Underlying REMIC Disclosure Documents”); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading “Incorporation by Reference” in the REMIC Prospectus.

The MBS Prospectus and the Underlying REMIC Disclosure Documents are incorporated by reference in this prospectus supplement. This means that we are disclosing information in those documents by referring you to them. Those documents are considered part of this prospectus supplement, so you should read this prospectus supplement, and any applicable supplements or amendments, together with those documents.

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, the MBS Prospectus and the Underlying REMIC Disclosure Documents by writing or calling the dealer at:

Barclays Capital Inc.
Attn: MBS Syndication Operations
200 Cedar Knolls Road
Whippany, New Jersey 07981
(telephone 973-576-3006).

SUMMARY

This summary contains only limited information about the certificates. Statistical information in this summary is provided as of March 1, 2008. You should purchase the certificates only after reading this prospectus supplement and each of the additional disclosure documents listed on page S-3. In particular, please see the discussion of risk factors that appears in each of those additional disclosure documents.

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
6	Group 6 MBS
7	Group 7 MBS
8	Group 8 MBS
9	Group 9 MBS
10	Group 10 MBS
11	Class 2007-79-GN REMIC Certificate Class 2007-79-XO REMIC Certificate Class 2007-79-XA REMIC Certificate
12	Group 12 MBS Class 2007-51-AF REMIC Certificate Class 2007-51-AS REMIC Certificate

Fixed Rate MBS

Characteristics of the Fixed Rate MBS

	<u>Approximate Principal Balance</u>	<u>Pass- Through Rate</u>	<u>Range of Weighted Average Coupons or WACs (annual percentages)</u>	<u>Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)</u>
Group 1 MBS	\$79,289,596	6.00%	6.25% to 8.50%	160 to 360
Group 2 MBS	\$42,622,090	5.50%	5.75% to 8.00%	205 to 360
	\$33,523,244	5.50%	5.75% to 8.00%	205 to 360
	\$22,747,916	5.50%	5.75% to 8.00%	205 to 360
Group 4 MBS	\$17,188,182	4.50%	4.75% to 7.00%	121 to 180
Group 6 MBS	\$54,000,000	6.50%	6.75% to 9.00%	361 to 480
Group 7 MBS*	\$ 9,000,000	6.50%	6.75% to 9.00%	241 to 360
	\$57,000,000	6.50%	6.75% to 9.00%	241 to 360
Group 8 MBS	\$51,000,000	6.50%	6.75% to 9.00%	361 to 480
Group 9 MBS*	\$ 9,000,000	6.50%	6.75% to 9.00%	241 to 360
	\$60,000,000	6.50%	6.75% to 9.00%	241 to 360

	Approximate Principal Balance	Pass- Through Rate	Range of Weighted Average Coupons or WACs (annual percentages)	Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)
Group 10 MBS	\$99,611,194	6.50%	6.75% to 9.00%	361 to 480
Group 12 MBS*	\$12,683,274	6.50%	6.75% to 9.00%	241 to 360
	\$57,226,553	6.50%	6.75% to 9.00%	241 to 360

* As further described in this prospectus supplement, the mortgage loans underlying the Group 7, Group 9 and Group 12 MBS provide for interest only periods that may range from at least 7 to no more than 15 years following origination. The assumed remaining terms to expiration of the interest only periods for those mortgage loans are set forth below.

Assumed Characteristics of the Underlying Mortgage Loans

	Principal Balance	Original Term to Maturity (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Interest Rate	Remaining Term to Expiration of Interest Only Period (in months)
Group 1 MBS	\$79,289,596	360	313	40	6.470%	N/A
Group 2 MBS	\$42,622,090	360	289	60	5.950%	N/A
	\$33,523,244	360	318	36	5.960%	N/A
	\$22,747,916	360	311	42	5.960%	N/A
Group 4 MBS	\$17,188,182	180	139	37	5.029%	N/A
Group 6 MBS	\$54,000,000	480	475	5	7.125%	N/A
Group 7 MBS	\$ 9,000,000	360	354	6	7.041%	174
	\$57,000,000	360	354	6	7.200%	114
Group 8 MBS	\$51,000,000	480	475	5	7.125%	N/A
Group 9 MBS	\$ 9,000,000	360	354	6	7.041%	174
	\$60,000,000	360	354	6	7.200%	114
Group 10 MBS	\$99,611,194	480	475	5	7.125%	N/A
Group 12 MBS	\$12,683,274	360	354	6	7.041%	174
	\$57,226,553	360	354	6	7.200%	114

The actual remaining terms to maturity, loan ages, interest rates and, if applicable, remaining terms to expiration of interest only period of most of the mortgage loans underlying the Fixed Rate MBS will differ from those shown above, perhaps significantly.

Group 3 and Group 5

The table in Exhibit A-1 of this prospectus supplement lists certain assumed characteristics of the mortgage loans underlying the adjustable rate MBS. The assumed characteristics appearing in Exhibit A-1 are derived from multiple MBS pools on an aggregate basis and do not reflect the actual characteristics of the individual adjustable-rate mortgage loans included in the related pools. The actual characteristics of most of the related mortgage loans will differ from those specified in Exhibit A-1, perhaps significantly.

Group 11 and Group 12 Underlying REMIC Certificates

Exhibit A-2 describes the underlying REMIC certificates in Group 11 and Group 12, including certain information about the related mortgage loans. To learn more about the underlying REMIC certificates, you should obtain from us the current class factors and the related disclosure documents as described on page S-3.

Settlement Date

We expect to issue the certificates on March 31, 2008.

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.

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.

Book-Entry and Physical Certificates

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 certificates of a class designated as “exchangeable” on the cover of this prospectus supplement, you will be able to exchange them for a proportionate interest in the related RCR certificates as shown on Schedule 1. We will deliver the RCR certificates upon such exchange. You can exchange your certificates by notifying us and paying an exchange fee. Schedule 1 lists the available combinations of the certificates eligible for exchange and the related RCR certificates.

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

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 and, in the case of the AI and CI Classes, subject to the limitations set forth in this prospectus supplement.

During the initial interest accrual period, the floating rate and inverse floating rate classes will bear interest at the initial interest rates listed below. During subsequent interest accrual periods, the floating rate and inverse floating rate 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>
FE	3.90000%	7.00000%	0.78%	LIBOR + 78 basis points
SE	3.10000%	6.22000%	0.00%	6.22% – LIBOR
AF	3.78000%	7.00000%	0.57%	LIBOR + 57 basis points
SI	3.22000%	6.43000%	0.00%	6.43% – LIBOR
HF	3.96130%	7.00000%	0.84%	LIBOR + 84 basis points
HS	3.03870%	6.16000%	0.00%	6.16% – LIBOR
MF	3.96130%	7.00000%	0.84%	LIBOR + 84 basis points

<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>
MS	3.03870%	6.16000%	0.00%	6.16% – LIBOR
GF	3.96130%	7.00000%	0.84%	LIBOR + 84 basis points
GS	3.03870%	6.16000%	0.00%	6.16% – LIBOR
NF	3.96130%	7.00000%	0.84%	LIBOR + 84 basis points
NS	3.03870%	6.16000%	0.00%	6.16% – LIBOR
UF	3.96130%	7.00000%	0.84%	LIBOR + 84 basis points
US	3.03870%	6.16000%	0.00%	6.16% – LIBOR
VF	3.96130%	7.00000%	0.84%	LIBOR + 84 basis points
VS	3.03870%	6.16000%	0.00%	6.16% – LIBOR
WF	3.96130%	7.00000%	0.84%	LIBOR + 84 basis points
WS	3.03870%	6.16000%	0.00%	6.16% – LIBOR
ES	18.60000%	37.31999%	0.00%	37.31999 – (5.99999947 × LIBOR)
AS	11.80667%	23.57666%	0.00%	23.57666 – (3.6666663 × LIBOR)
FD	3.96130%	7.00000%	0.84%	LIBOR + 84 points
SB	3.03870%	6.16000%	0.00%	6.16% – LIBOR
SC	3.03870%	6.16000%	0.00%	6.16% – LIBOR
SD	3.03870%	6.16000%	0.00%	6.16% – LIBOR

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

During each interest accrual period, the weighted average coupon classes will bear interest at variable rates based on the weighted average pass-through rates of the related ARM MBS as further described in this prospectus supplement.

Notional Classes

The notional principal balances of the notional classes will equal the percentages of the outstanding balances specified below immediately before the related distribution date:

<u>Class</u>	
SE	100% of the FE Class
SI	100% of the AF Class
AI	100% of the A Class(1)
CI	100% of the CE Class(2)
HF	92.8571425926% of the HO Class
HS	92.8571425926% of the HO Class
MF	92.8571424242% of the MO Class
MS	92.8571424242% of the MO Class
GF	92.8571411765% of the GO Class
GS	92.8571411765% of the GO Class
NF	92.8571420290% of the NO Class
NS	92.8571420290% of the NO Class
US	100% of the UF Class
VS	100% of the VF Class
WS	100% of the WF Class
SB	75% of the <i>sum</i> of the HO and GO Classes and 100% of the UF Class

Class

SC	75% of the <i>sum</i> of the MO and NO Classes and 100% of the WF Class
SD	100% of the <i>sum</i> of the UF, VF and WF Classes and 75% of the <i>sum</i> of the HO, GO, MO and NO Classes

- (1) After the first 54 interest accrual periods, the notional principal balance of the AI Class will be equal to zero.
(2) After the first 43 interest accrual periods, the notional principal balance of the CI Class will be equal to zero.

Distributions of Principal

For a description of the principal payment priorities, see “Description of the Certificates—Distributions of Principal” in this prospectus supplement.

Weighted Average Lives (years) *

<u>Group 1 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>115%</u>	<u>225%</u>	<u>250%</u>	<u>280%</u>	<u>450%</u>	<u>600%</u>
FE, SE, EO and ES	20.8	9.8	9.1	5.8	5.3	4.8	3.0	2.2

<u>Group 2 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>115%</u>	<u>175%</u>	<u>225%</u>	<u>250%</u>	<u>350%</u>	<u>500%</u>
KA	6.2	0.9	0.9	0.9	0.9	0.9	0.9	0.9
RO, AF, SI and AS	19.4	6.5	6.5	6.5	6.5	6.5	4.9	3.4
KE	25.8	17.5	17.5	17.5	17.5	17.5	13.6	9.7
LA	26.6	10.0	3.0	3.0	3.0	2.6	1.6	1.0
LB	27.0	11.7	9.0	9.0	9.0	5.1	2.2	1.2
LC	27.0	12.0	11.0	11.0	11.0	5.4	2.2	1.2
LD	27.1	14.0	14.0	14.0	14.0	6.2	2.4	1.2
UA	28.1	16.4	14.4	3.0	1.2	0.9	0.5	0.3
UB	29.1	20.6	19.6	12.0	2.9	2.2	1.1	0.6
UC	29.3	21.3	20.4	14.0	3.3	2.4	1.2	0.7
UD	29.4	22.0	21.2	16.0	3.7	2.7	1.3	0.7
UE	29.6	22.9	22.3	18.0	4.4	3.1	1.5	0.8
UH	29.7	23.7	23.3	20.0	5.4	3.5	1.6	0.9
UJ	29.9	24.6	24.2	22.0	11.7	3.9	1.7	0.9
UK	30.0	25.7	25.5	24.2	20.8	4.3	1.8	1.0

<u>Group 3 Classes</u>	<u>CPR Prepayment Assumption</u>						
	<u>0%</u>	<u>5%</u>	<u>10%</u>	<u>15%</u>	<u>20%</u>	<u>30%</u>	<u>40%</u>
AI	4.5	4.0	3.6	3.2	2.8	2.3	1.8
A	19.8	12.1	8.0	5.8	4.4	2.8	2.0

<u>Group 4 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>100%</u>	<u>169%</u>	<u>300%</u>	<u>400%</u>
JA	8.0	4.2	3.5	2.5	2.0
JB	14.4	10.5	10.0	8.6	7.5

<u>Group 5 Classes</u>	<u>CPR Prepayment Assumption</u>						
	<u>0%</u>	<u>5%</u>	<u>10%</u>	<u>15%</u>	<u>20%</u>	<u>30%</u>	<u>40%</u>
CI	3.6	3.3	3.0	2.7	2.5	2.0	1.7
CE	19.8	12.0	8.0	5.7	4.3	2.8	2.0

<u>Group 6 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
HF, HS and HO	30.0	13.3	6.7	3.6	2.4	1.7

<u>Group 7 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
MF, MS and MO	23.0	12.4	6.7	3.6	2.3	1.6
<u>Group 8 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
GF, GS and GO	30.0	13.3	6.7	3.6	2.4	1.7
<u>Group 9 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
NF, NS and NO	23.0	12.4	6.6	3.6	2.3	1.6
<u>Group 10 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
UF and US	30.0	13.3	6.7	3.6	2.4	1.7
UQ	27.8	9.3	4.4	2.5	1.7	1.3
UR	38.9	29.6	15.9	8.1	4.9	3.1
<u>Group 11 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
VF and VS	27.1	12.5	6.3	3.2	2.0	1.3
VQ	24.5	8.8	4.0	2.1	1.3	0.9
VR	37.6	27.4	15.2	7.7	4.5	2.7
<u>Group 12 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
WF and WS	22.8	12.3	6.6	3.5	2.2	1.5
WQ	21.3	9.2	4.4	2.4	1.6	1.1
WR	28.9	24.3	15.3	8.0	4.8	3.0
<u>Group 6/Group 7 Class</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
AB(1)	26.2	12.8	6.7	3.6	2.3	1.6
<u>Group 6/Group 8/Group 10 Class</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
SB(2)	30.0	13.3	6.7	3.6	2.4	1.7
<u>Group 6/Group 7/Group 8/Group 9/ Group 10/Group 11/Group 12 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
FD(3) and SD(4)	26.4	12.7	6.6	3.5	2.3	1.5
<u>Group 7/Group 9/Group 12 Class</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
SC(5)	23.0	12.3	6.6	3.6	2.3	1.6
<u>Group 8/Group 9 Class</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
AC(6)	26.0	12.8	6.7	3.6	2.3	1.6

<u>Group 10/Group 11/Group 12 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
DA (7)	24.6	9.1	4.2	2.3	1.6	1.1
DB (8)	35.2	27.1	15.5	7.9	4.7	2.9
AE (9)	26.7	12.7	6.5	3.4	2.2	1.5

* Determined as specified under “Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates” in the REMIC Prospectus.

- (1) The AB Class is an RCR class formed from a combination of the HO, HF and HS Classes in Group 6 and the MO, MF and MS Classes in Group 7.
- (2) The SB Class is an RCR class formed from a combination of the HS Class in Group 6, the GS Class in Group 8 and the US Class in Group 10.
- (3) The FD Class is an RCR class formed from a combination of the HO and HF Classes in Group 6, the MO and MF Classes in Group 7, the GO and GF Classes in Group 8, the NO and NF Classes in Group 9, the UF Class in Group 10, the VF Class in Group 11 and the WF Class in Group 12.
- (4) The SD Class is an RCR class formed from a combination of the HS Class in Group 6, the MS Class in Group 7, the GS Class in Group 8, the NS Class in Group 9, the US Class in Group 10, the VS Class in Group 11 and the WS Class in Group 12.
- (5) The SC Class is an RCR class formed from a combination of the MS Class in Group 7, the NS Class in Group 9 and the WS Class in Group 12.
- (6) The AC Class is an RCR class formed from a combination of the GO, GF and GS Classes in Group 8 and the NO, NF and NS Classes in Group 9.
- (7) The DA Class is an RCR class formed from a combination of the UQ Class in Group 10, the VQ Class in Group 11 and the WQ Class in Group 12.
- (8) The DB Class is an RCR class formed from a combination of the UR Class in Group 10, the VR Class in Group 11 and the WR Class in Group 12.
- (9) The AE Class is an RCR class formed from a combination of the UQ and UR Classes in Group 10, the VQ and VR Classes in Group 11 and the WQ and WR Classes in Group 12.

ADDITIONAL RISK FACTOR

Payments on the VF, VQ and VR Classes also will be affected by the payment priority governing the Group 11 Underlying REMIC Certificates. If you invest in the VF, VQ or VR Classes, the rate at which you receive payments also will be affected by the priority sequence governing principal payments on the Group 11 Underlying REMIC Certificates.

You may obtain additional information about the Group 11 Underlying REMIC Certificates by reviewing their current class factors in light of other information available in the related underlying disclosure document. You may obtain this document from us as described on page S-3.

DESCRIPTION OF THE CERTIFICATES

The material under this heading describes the principal 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”) pursuant to a trust agreement dated as of August 1, 2007 and a supplement thereto dated as of March 1, 2008 (the “Issue Date”). We will issue the Guaranteed REMIC Pass-Through Certificates (the “REMIC Certificates”) pursuant to that trust agreement and supplement. 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 August 1, 2007 and a supplement thereto dated as of the Issue Date (together with the trust agreement and supplement 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 assets of the Trust will include:

- nine groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates having fixed pass-through rates (the “Group 1 MBS,” “Group 2 MBS,” “Group 4 MBS,” “Group 6 MBS,” “Group 7 MBS,” “Group 8 MBS,” “Group 9 MBS,” “Group 10 MBS” and “Group 12 MBS” and together, the “Fixed Rate MBS”),
- two groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates having variable pass-through rates (the “Group 3 MBS” and “Group 5 MBS,” and together, the “ARM MBS”), and
- two groups of previously issued REMIC certificates (the “Group 11 Underlying REMIC Certificates” and “Group 12 Underlying REMIC Certificates,” and together, the “Underlying REMIC Certificates”) issued from the related Fannie Mae REMIC trusts (the “Underlying REMIC Trusts”) as further described in Exhibit A-2.

The Fixed Rate MBS and ARM MBS are referred to collectively as the “Trust MBS.”

The Underlying REMIC Certificates evidence direct or indirect beneficial ownership interests in certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates (together with the Trust MBS, the “MBS”).

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

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

The following chart contains information about the assets, the “regular interests” and the “residual interests” of each REMIC. The REMIC Certificates other than the R and RL Classes are collectively referred to as the “Regular Classes” or “Regular Certificates,” and the R and RL Classes are collectively referred to as the “Residual Classes” or “Residual Certificates.”

<u>REMIC Designation</u>	<u>Assets</u>	<u>Regular Interests</u>	<u>Residual Interest</u>
Lower Tier REMIC	Trust MBS and Underlying REMIC Certificates	Interests in the Lower Tier REMIC other than the RL Class (the “Lower Tier Regular Interests”)	RL
Upper Tier REMIC	Lower Tier Regular Interests	All Classes of REMIC Certificates other than the R and RL Classes	R

Fannie Mae Guaranty. For a description of our guaranties of the Certificates, the Trust MBS and the Underlying REMIC Certificates, see “Description of the Certificates—Fannie Mae Guaranty” in the REMIC Prospectus, “Description of the Certificates—Fannie Mae Guaranty” in the MBS Prospectus and “Description of the Certificates—General—*Fannie Mae Guaranty*” in the applicable Underlying REMIC Disclosure Documents. Our guaranties are not backed by the full faith and credit of the United States.

Characteristics of Certificates. Except as specified below, we will issue the Certificates 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.”

We will issue each Residual Certificate in fully registered, certificated form. The “Holder” or “Certificateholder” of a Residual Certificate is its registered owner. A Residual 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 a Residual Certificate and may require payment to cover any tax or other governmental charge. See also “—Characteristics of the Residual Classes” below.

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

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

The Fixed Rate MBS

The Fixed Rate MBS provide that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the Fixed Rate 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 30 years in the case of the Group 1, Group 2, Group 7, Group 9 and Group 12 MBS; up to 15 years in the case of the Group 4 MBS; and up to 40 years in the case of the Group 6, Group 8 and Group 10 MBS.

In addition, the scheduled monthly payments on approximately 86% of the Mortgage Loans underlying the Group 7 MBS, approximately 87% of the Mortgage Loans underlying the Group 9 MBS and approximately 82% of the Mortgage Loans underlying the Group 12 MBS (in each case by principal balance at the Issue Date) represent accrued interest only for periods that may range from at least seven to no more than ten years following origination. Furthermore, the scheduled monthly payments on approximately 14% of the Mortgage Loans underlying the Group 7 MBS, approximately 13% of the Mortgage Loans underlying the Group 9 MBS and approximately 18% of the Mortgage Loans underlying the Group 12 MBS (in each case by principal balance at the Issue Date) represent accrued interest only from more than ten to no more than 15 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 those 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. See “Risk Factors—Prepayment Factors—*Refinance Environment*—Fixed-rate and adjustable-rate mortgage loans with long initial interest-only periods may be more likely to be refinanced than other mortgage loans” in the MBS Prospectus.

For additional information, see “Summary—Fixed Rate MBS—Characteristics of the Fixed Rate MBS” and “—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement and “The Mortgage Pools” and “Yield, Maturity, and Prepayment Considerations” in the MBS Prospectus.

The ARM MBS

General

We assume the ARM MBS to have the characteristics listed on Exhibit A-1 to this prospectus supplement and the general characteristics described in the MBS Prospectus. The ARM MBS provide that principal and interest on the Hybrid ARM Loans are passed through monthly, beginning in the month after we issue the ARM MBS. The Hybrid ARM Loans are conventional, adjustable-rate mortgage loans secured by first mortgages or deeds of trust on single-family residential properties. The Hybrid ARM Loans have original maturities of up to 40 years. See “Description of the Certificates,” “The Mortgage Pools,” “The Mortgage Loans—Adjustable Rate Mortgages (ARMs)” and “Yield, Maturity, and Prepayment Considerations” in the MBS Prospectus.

Furthermore, the scheduled monthly payments on approximately 83% of the Hybrid ARM Loans underlying the Group 3 MBS and approximately 82% of those backing the Group 5 MBS (in each case by principal balance at the Issue Date) represent accrued interest only for a period of up to ten years. Beginning with the first monthly payment following the expiration of the applicable interest only period, the scheduled monthly payment on each of those Hybrid ARM Loans will be increased by an amount sufficient to pay accrued interest at the then current rate and to fully amortize the Hybrid ARM Loan by its scheduled maturity date. See “Risk Factors—Prepayment Factors—*Refinance Environment*—Fixed-rate and adjustable-rate mortgage loans with long initial interest-only periods may be more likely to be refinanced than other mortgage loans” in the MBS Prospectus.

Finally, we note that Hybrid ARM Loans underlying approximately 85% of the Group 3 MBS and approximately 31% of the Group 5 MBS (in each case by principal balance at the Issue Date) have a minimum annual servicing fee of 0.125%. See “The Mortgage Loans—Adjustable-Rate Mortgages (ARMs)—*Minimum servicing fee on ARM pools*” in the MBS Prospectus.

Characteristics of the Hybrid ARM Loans

Initial Fixed-Rate Period

For an initial period of five or seven years from origination, as applicable, the interest rate for each Hybrid ARM Loan is fixed (the “Initial ARM Rate”).

Applicable Indices

After the initial fixed-rate period, the interest rate (the “ARM Rate”) on each Hybrid ARM Loan will adjust

- annually based on the One-Year WSJ LIBOR Index (the “One-Year LIBOR ARM Loans”) as available either (x) as of the first business day of the month immediately prior to the month of the interest rate adjustment date or (y) 45 days prior to the related interest rate adjustment date; or
- semi-annually based on the Six-Month WSJ LIBOR Index (the “Six-Month LIBOR ARM Loans”) as available either (x) as of the first business day of the month immediately prior to the month of the interest rate adjustment date or (y) 45 days prior to the related interest rate adjustment date.

See “The Mortgage Loans—Adjustable-Rate Mortgages (ARMs)—*ARM Indices*” in the MBS Prospectus for descriptions of these indices. If either of these indices becomes unavailable, an alternative index will be determined in accordance with the terms of the related mortgage note.

ARM Rate Changes

After the initial fixed-rate period, the ARM Rate of each Hybrid ARM Loan is set annually or semi-annually, as applicable, subject to the caps and floor described below, to equal the *sum* of (i) the applicable index value *plus* (ii) a specified percentage amount (the “ARM Margin”) that the lender established when the Hybrid ARM Loan was originated.

Initial ARM Rate Change Cap

When, after the initial fixed-rate period, the ARM Rate for each ARM Hybrid Loan is first calculated to equal the applicable index value *plus* the ARM Margin, the ARM Rate generally may not exceed the Initial ARM Rate for that loan by more than 5 or 6 percentage points, as applicable.

Subsequent ARM Rate Change Cap

On each ARM Rate adjustment date thereafter, the ARM Rate generally may not exceed 2 percentage points more or less than the ARM Rate in effect immediately prior to that adjustment date.

Lifetime Cap and Floor

The ARM Rate for each Hybrid ARM Loan, when adjusted on its annual or semi-annual adjustment date, may not be greater than the maximum ARM Rate (lifetime rate cap) or less than its minimum ARM Rate (lifetime floor), as specified in the related mortgage note.

Monthly Payments

After the initial fixed rate period, the amount of a borrower’s monthly payment is subject to change

- in the case of One-Year LIBOR Loans, on each anniversary of the date specified in the related mortgage note or
- in the case of the Six-Month LIBOR Loans, at six-month intervals after the date specified in the related mortgage note.

Each new monthly payment amount will be calculated to equal an amount necessary to pay interest at the new ARM Rate, adjusted as described above, and, except in the case of any loan that may still be in its initial interest only payment period, to fully amortize the outstanding principal balance of the Hybrid ARM Loan on a level debt service basis over the remainder of its term.

Prepayment Premiums

Approximately 79% of the Hybrid ARM Loans backing the Group 3 MBS and approximately 76% of those backing the Group 5 MBS, in each case by principal balance at the Issue Date, are subject to prepayment premiums if the borrower makes a full or partial prepayment during prepayment premium periods of 4, 5, 6, 7, 12, 24, 36 or 60 months, as applicable. The prepayment premium is generally equal to 6 months' interest on that portion of all prepayments during any 12-month period (or during the 4, 5, 6 or 7-month prepayment premium period, as applicable) in excess of 20% of the original principal amount of the loan.

The Underlying REMIC Certificates

The Underlying REMIC Certificates represent beneficial ownership interests in the related Underlying REMIC Trusts. The assets of those trusts consist of MBS (or beneficial ownership interests in MBS) having the general characteristics set forth in the MBS Prospectus. Each MBS evidences beneficial ownership interests in a pool of conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties, as described under "The Mortgage Pools" and "Yield, Maturity, and Prepayment Considerations" in the MBS Prospectus.

Approximately 31% of the Mortgage Loans (by principal balance as of the Issue Date) backing the Group 11 Underlying REMIC Certificates provide for interest only periods that may range from at least seven to no more than ten years following origination. All of the Mortgage Loans backing the Group 12 Underlying REMIC Certificates provide for interest only periods that may range from at least seven to no more than ten 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 those Mortgage Loans will be increased by an amount sufficient to pay accrued interest at the then current rate and to fully amortize the Mortgage Loan by its scheduled maturity date. See "Risk Factors—Prepayment Factors—*Refinance Environment*—Fixed-rate and adjustable-rate mortgage loans with long initial interest-only payment periods may be more likely to be refinanced than other mortgage loans" in the MBS Prospectus.

Distributions on the Underlying REMIC Certificates will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Underlying REMIC Certificates are described in the applicable Underlying REMIC Disclosure Documents. See Exhibit A-2 for certain additional information about the Underlying REMIC Certificates.

For further information about the Underlying REMIC Certificates, telephone us at 1-800-237-8627. Additional information about the Underlying REMIC Certificates is also available at <http://sls.fanniemae.com/slsSearch/Home.do>. There may have been material changes in facts and circumstances since the dates we prepared the Underlying REMIC Disclosure Documents. These may include changes in prepayment speeds, prevailing interest rates and other economic factors. As a result, the usefulness of the information set forth in those documents may be limited.

Distributions of Interest

General. The certificates will bear interest at the rates specified in this prospectus supplement on a 30/360 basis. Interest to be paid on each Certificate on a Distribution Date will consist of one month's interest on the outstanding balance of that Certificate immediately prior to that Distribution Date.

Delay Classes and No-Delay Classes. The “delay” Classes and “no-delay” Classes are set forth in the following table:

<u>Delay Classes</u>	<u>No-Delay Classes</u>
Fixed Rate Classes and Weighted Average Coupon Classes	Floating Rate and Inverse Floating Rate Classes

See “Description of the Certificates—Distributions on Certificates—*Interest Distributions*” in the REMIC Prospectus.

The Dealer will treat the Principal Only Classes as delay Classes solely for the purpose of facilitating trading.

The AI Class. On each Distribution Date through and including the Distribution Date in September 2012, we will pay interest on the AI Class at an annual rate equal to the *lesser* of (i) the weighted average of the then current MBS pass-through rates of the Group 3 MBS and (ii) 1.09677%.

The notional principal balance of the AI Class will be equal to zero following the first 54 interest accrual periods. As a result, no distributions will be made on that Class following the Distribution Date in September 2012.

Our determination of the interest rate for the AI Class 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.

The A Class. On each Distribution Date, we will pay interest on the A Class at an annual rate equal to the *product* of

- a fraction, expressed as a percentage, the numerator of which is the *excess* of
 - the aggregate amount of interest then paid on the Group 3 MBS
- over*
- the interest payable on the AI Class on that Distribution Date,

and the denominator of which is the principal balance of the A Class immediately preceding that Distribution Date,

multiplied by

- 12.

Our determination of the interest rate for the A Class 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.

The CI Class. On each Distribution Date through and including the Distribution Date in October 2011, we will pay interest on the CI Class at an annual rate equal to the *lesser* of (i) the weighted average of the then current MBS pass-through rates of the Group 5 MBS and (ii) 1.30685%.

The notional principal balance of the CI Class will be equal to zero following the first 43 interest accrual periods. As a result, no distributions will be made on that Class following the Distribution Date in October 2011.

Our determination of the interest rate for the CI Class 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.

The CE Class. On each Distribution Date, we will pay interest on the CE Class at an annual rate equal to the *product* of

- a fraction, expressed as a percentage, the numerator of which is the *excess* of
 - the aggregate amount of interest then paid on the Group 5 MBS

over

- the interest payable on the CI Class on that Distribution Date, and the denominator of which is the principal balance of the CE Class immediately preceding that Distribution Date,

multiplied by

- 12.

Our determination of the interest rate for the CE Class 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.

Distributions of Principal

On the Distribution Date in each month, we will make payments of principal on the Certificates as described below.

- *Group 1*

The Group 1 Principal Distribution Amount to FE and EO, pro rata, until retired. } Pass-Through Classes

The “Group 1 Principal Distribution Amount” is the principal then paid on the Group 1 MBS.

- *Group 2*

The Group 2 Principal Distribution Amount in the following priority:

1. To Aggregate Group I to its Planned Balance. } PAC Groups
2. To Aggregate Group II to its Planned Balance. }
3. To UA, UB, UC, UD, UE, UH, UJ and UK, in that order, until retired. } Support Classes
4. To Aggregate Group II until retired. }
5. To Aggregate Group I until retired. } PAC Groups

The “Group 2 Principal Distribution Amount” is the principal then paid on the Group 2 MBS.

“Aggregate Group I” consists of the KA, AF, RO and KE Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I in the following priority:

- first*, to KA until retired;
- second*, to AF and RO, pro rata, until retired; and
- third*, to KE until retired.

“Aggregate Group II” consists of the LA, LB, LC and LD Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II to LA, LB, LC and LD, in that order, until retired.

- *Group 3*

The Group 3 Principal Distribution Amount to A until retired. } Pass-Through Class

The “Group 3 Principal Distribution Amount” is the principal then paid on the Group 3 MBS.

- *Group 4*

The Group 4 Principal Distribution Amount to JA and JB, in that order, until retired. } Sequential Pay Classes

The “Group 4 Principal Distribution Amount” is the principal then paid on the Group 4 MBS.

- *Group 5*

The Group 5 Principal Distribution Amount to CE until retired. } Pass-Through Class

The “Group 5 Principal Distribution Amount” is the principal then paid on the Group 5 MBS.

- *Group 6*

The Group 6 Principal Distribution Amount to HO until retired. } Pass-Through Class

The “Group 6 Principal Distribution Amount” is the principal then paid on the Group 6 MBS.

- *Group 7*

The Group 7 Principal Distribution Amount to MO until retired. } Pass-Through Class

The “Group 7 Principal Distribution Amount” is the principal then paid on the Group 7 MBS.

- *Group 8*

The Group 8 Principal Distribution Amount to GO until retired. } Pass-Through Class

The “Group 8 Principal Distribution Amount” is the principal then paid on the Group 8 MBS.

- *Group 9*

The Group 9 Principal Distribution Amount to NO until retired. } Pass-Through Class

The “Group 9 Principal Distribution Amount” is the principal then paid on the Group 9 MBS.

- *Group 10*

The Group 10 Principal Distribution Amount as follows:

— 74.999999498% to UF until retired, and } Pass-Through Class

— 25.000000502% to UQ and UR, in that order, until retired. } Sequential Pay Classes

The “Group 10 Principal Distribution Amount” is the principal then paid on the Group 10 MBS.

- *Group 11*

The Group 11 Principal Distribution Amount as follows:

- 75.0000012557% to VF until retired, and
 - 24.9999987443% to VQ and VR, in that order, until retired.
- } Pass-Through Class
} Sequential Pay Classes
} Structured Collateral

The “Group 11 Principal Distribution Amount” is the principal then paid on the Group 11 Underlying REMIC Certificates.

- *Group 12*

The Group 12 Principal Distribution Amount as follows:

- 74.9999994691% to WF until retired, and
 - 25.0000005309% to WQ and WR, in that order, until retired.
- } Pass-Through Class
} Sequential Pay Classes
} Structured Collateral

The “Group 12 Principal Distribution Amount” is the *sum* of the principal then paid on the Group 12 MBS *plus* the principal then paid on the Group 12 Underlying REMIC Certificates.

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the actual characteristics of each pool of Mortgage Loans backing the Underlying REMIC Certificates, the priority sequence affecting principal payments on the Group 11 Underlying REMIC Certificates and the following assumptions (such characteristics and assumptions, collectively, the “Pricing Assumptions”):

- the Mortgage Loans underlying the Fixed Rate MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—Fixed Rate MBS—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement;
- all of the Mortgage Loans underlying the Group 7, Group 9 and Group 12 MBS have the remaining terms to expiration of their interest only periods specified under “Summary—Fixed Rate MBS—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement;
- the Mortgage Loans underlying the ARM MBS have the characteristics set forth in Exhibit A-1 to this prospectus supplement;
- no prepayment premiums are payable on the Mortgage Loans underlying the ARM MBS;
- with respect to the Hybrid ARM Loans the One-Year WSJ LIBOR Index and Six-Month WSJ LIBOR Index values are and remain 2.21% and 2.3825%, respectively;
- the Mortgage Loans prepay at the constant percentages of PSA or CPR, as applicable, specified in the related tables;
- the settlement date for the Certificates is March 31, 2008; and
- each Distribution Date occurs on the 25th day of a month.

Prepayment Assumptions. The prepayment model used in this prospectus supplement with respect to all Classes (other than the Group 3 and Group 5 Classes) is PSA. For a description of PSA, see “Yield, Maturity and Prepayment Considerations—Prepayment Models” in the REMIC Prospectus.

The model used in this prospectus supplement with respect to the Group 3 and Group 5 Classes is CPR. For a description of CPR, see “Yield, Maturity and Prepayment Considerations—Prepayment Models” in the REMIC Prospectus.

It is highly unlikely that prepayments will occur at any *constant* PSA or CPR rate, as applicable, or at any other *constant* rate.

Principal Balance Schedules. The Principal Balance Schedules are set forth beginning on page B-1 of this prospectus supplement. The Principal Balance Schedules were prepared based on the Pricing Assumptions and the assumption that the related Mortgage Loans prepay at a *constant* rate within the “Structuring Range” specified in the chart below. The “Effective Range” for an Aggregate Group is the range of prepayment rates (measured by *constant* PSA rates) that would reduce that Aggregate Group to its scheduled balance each month based on the Pricing Assumptions. We have not provided separate schedules for the individual Classes included in the Aggregate Groups. However, these Classes are designed to receive principal distributions in the same fashion as if separate schedules had been provided (with schedules based on the same underlying assumptions that apply to the related Aggregate Group schedule). If such separate schedules had been provided for the individual Classes included in each Aggregate Group, we expect that the effective ranges for these Classes would not be narrower than that shown below for the related Aggregate Group.

<u>Classes</u>	<u>Structuring Ranges</u>	<u>Initial Effective Ranges</u>
Aggregate Group I Planned Balances	Between 100% and 250% PSA	Between 100% and 250% PSA
Aggregate Group II Planned Balances	Between 115% and 225% PSA	Between 115% and 225% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	KA, AF, RO and KE
Aggregate Group II	LA, LB, LC and LD

See “—Decrement Tables” below for the percentages of original principal balances of the individual Classes included in the Aggregate Groups that would be outstanding at various *constant* PSA rates, including the upper and lower bands of the applicable Structuring Ranges, based on the Pricing Assumptions.

We cannot assure you that the balance of any Aggregate Group will conform on any Distribution Date to the balance specified in the Principal Balance Schedules or that distributions of principal of any Aggregate Group will begin or end on the Distribution Dates specified in the Principal Balance Schedules.

If you are considering the purchase of a PAC Class in an Aggregate Group, you should first take into account the considerations set forth below.

- We will distribute any excess of principal distributions over the amount necessary to reduce an Aggregate Group to its scheduled balance in any month. As a result, the likelihood of reducing an Aggregate Group to its scheduled balance each month will not be improved by the averaging of high and low principal distributions from month to month.
- Even if the related Mortgage Loans prepay at rates falling within a Structuring Range or an Effective Range, principal distributions may be insufficient to reduce the applicable Aggregate Group to its scheduled balance each month if prepayments do not occur at a *constant* PSA rate.
- 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. As a result, the actual Effective Ranges will likely differ from the Initial Effective Ranges specified above. For the same reason, the Aggregate Groups might not be reduced to their scheduled balances each month even if the related Mortgage Loans prepay at a *constant* PSA rate within the Initial Effective Ranges. This is so particularly if the rate falls at the lower or higher end of these ranges.

- The actual Effective Ranges may narrow, widen or shift upward or downward to reflect actual prepayment experience over time.
- The principal payment stability of each Aggregate Group will be supported by one or more of the other Classes. When the supporting Classes are retired, the Aggregate Group receiving the benefit of that support, if still outstanding, may no longer have an Effective Range and will be much more sensitive to prepayments of the related Mortgage Loans.

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 or CPR, as applicable, 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 or CPR, as applicable. Moreover, it is unlikely that

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

***The Inverse Floating Rate Classes and the HF, MF, GF and NF Classes.* The yields on the Inverse Floating Rate Classes and the HF, MF, GF and NF 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 related 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 Inverse Floating Rate Classes and the HF, MF, GF and NF 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 following yield tables has been prepared on the basis of the Pricing Assumptions and the assumptions that

- the interest rates for the Inverse Floating Rate Classes and the HF, MF, GF and NF Classes for the initial Interest Accrual Period are the rates listed in the table under “Summary—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>
SE	8.781250%
SI	14.000000%
HF	8.875000%
HS	5.578125%
MF	8.750000%
MS	8.296875%
GF	8.875000%
GS	5.578125%
NF	8.750000%
NS	8.296875%
US	5.578125%
VS	6.109375%
WS	8.515625%
ES	132.078125%
AS	129.359375%
SB	5.546875%
SC	8.281250%
SD	6.765625%

* 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.

In the following yield tables, the symbol * is used to represent a yield of less than (99.9)%.

**Sensitivity of the SE 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>115%</u>	<u>225%</u>	<u>250%</u>	<u>280%</u>	<u>450%</u>	<u>600%</u>
1.12%	58.4%	54.5%	53.4%	44.5%	42.5%	40.0%	25.4%	11.6%
3.12%	32.2%	28.7%	27.6%	19.6%	17.8%	15.5%	2.2%	(10.4)%
5.12%	6.3%	3.1%	2.1%	(5.1)%	(6.8)%	(8.8)%	(20.8)%	(32.1)%
6.22%	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption							
	50%	100%	115%	175%	225%	250%	350%	500%
1.21%	36.0%	30.6%	30.6%	30.6%	30.6%	30.6%	25.3%	11.6%
3.21%	17.8%	11.4%	11.4%	11.4%	11.4%	11.4%	4.3%	(11.3)%
5.21%	(3.8)%	(11.8)%	(11.8)%	(11.8)%	(11.8)%	(11.8)%	(22.2)%	(41.2)%
6.43%	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption					
	50%	100%	250%	500%	800%	1200%
1.1213%	20.0%	17.2%	8.5%	(6.5)%	(26.0)%	(54.9)%
3.1213%	45.6%	43.0%	34.9%	20.9%	3.1%	(22.6)%
5.1213%	72.7%	70.1%	62.4%	49.0%	32.1%	8.0%
6.1600%	87.3%	84.8%	77.1%	63.9%	47.3%	23.7%

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

LIBOR	PSA Prepayment Assumption					
	50%	100%	250%	500%	800%	1200%
1.1213%	102.8%	100.3%	92.7%	79.6%	63.3%	40.0%
3.1213%	57.7%	55.1%	47.2%	33.5%	16.2%	(8.6)%
5.1213%	16.2%	13.4%	4.7%	(10.6)%	(30.5)%	(60.1)%
6.1600%	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption					
	50%	100%	250%	500%	800%	1200%
1.1213%	20.6%	17.8%	9.1%	(6.2)%	(26.2)%	(56.1)%
3.1213%	46.9%	44.2%	35.9%	21.4%	2.9%	(24.1)%
5.1213%	74.5%	71.8%	63.7%	49.7%	31.9%	6.3%
6.1600%	89.4%	86.7%	78.7%	64.8%	47.3%	22.1%

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

LIBOR	PSA Prepayment Assumption					
	50%	100%	250%	500%	800%	1200%
1.1213%	65.0%	62.3%	54.1%	40.0%	22.0%	(4.0)%
3.1213%	36.7%	33.9%	25.4%	10.6%	(8.4)%	(36.2)%
5.1213%	8.9%	6.0%	(2.8)%	(18.5)%	(39.4)%	(71.6)%
6.1600%	*	*	*	*	*	*

**Sensitivity of the GF 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>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
1.1213%	20.0%	17.2%	8.5%	(6.5)%	(26.0)%	(54.9)%
3.1213%	45.6%	43.0%	34.9%	20.9%	3.1%	(22.6)%
5.1213%	72.7%	70.1%	62.4%	49.0%	32.1%	8.0%
6.1600%	87.3%	84.8%	77.1%	63.9%	47.3%	23.7%

**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>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
1.1213%	102.8%	100.3%	92.7%	79.6%	63.3%	40.0%
3.1213%	57.7%	55.1%	47.2%	33.5%	16.2%	(8.6)%
5.1213%	16.2%	13.4%	4.7%	(10.6)%	(30.5)%	(60.1)%
6.1600%	*	*	*	*	*	*

**Sensitivity of the NF 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>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
1.1213%	20.6%	17.8%	9.1%	(6.2)%	(26.2)%	(56.1)%
3.1213%	46.9%	44.2%	35.9%	21.4%	2.9%	(24.1)%
5.1213%	74.5%	71.8%	63.7%	49.7%	31.9%	6.3%
6.1600%	89.4%	86.7%	78.7%	64.8%	47.3%	22.1%

**Sensitivity of the NS 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>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
1.1213%	65.0%	62.3%	54.1%	40.0%	22.0%	(4.0)%
3.1213%	36.7%	33.9%	25.4%	10.6%	(8.4)%	(36.2)%
5.1213%	8.9%	6.0%	(2.8)%	(18.5)%	(39.4)%	(71.6)%
6.1600%	*	*	*	*	*	*

**Sensitivity of the US 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>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
1.1213%	102.8%	100.3%	92.7%	79.6%	63.3%	40.0%
3.1213%	57.7%	55.1%	47.2%	33.5%	16.2%	(8.6)%
5.1213%	16.2%	13.4%	4.7%	(10.6)%	(30.5)%	(60.1)%
6.1600%	*	*	*	*	*	*

**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>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
1.1213%	91.7%	88.4%	78.2%	60.3%	37.1%	1.7%
3.1213%	51.5%	48.3%	38.6%	21.4%	(1.1)%	(35.9)%
5.1213%	14.1%	11.0%	1.5%	(15.5)%	(38.7)%	(75.6)%
6.1600%	*	*	*	*	*	*

**Sensitivity of the WS 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>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
1.1213%	62.9%	60.1%	51.5%	36.6%	17.5%	(10.5)%
3.1213%	35.5%	32.6%	23.9%	8.5%	(11.4)%	(40.9)%
5.1213%	8.4%	5.5%	(3.5)%	(19.4)%	(40.6)%	(73.9)%
6.1600%	*	*	*	*	*	*

**Sensitivity of the ES 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>115%</u>	<u>225%</u>	<u>250%</u>	<u>280%</u>	<u>450%</u>	<u>600%</u>
1.12%	22.7%	21.9%	21.7%	19.7%	19.3%	18.7%	15.3%	11.9%
3.12%	13.0%	12.3%	12.0%	10.3%	9.8%	9.3%	6.1%	3.0%
5.12%	3.4%	2.7%	2.5%	1.0%	0.6%	0.1%	(2.9)%	(5.8)%
6.22%	(2.0)%	(2.6)%	(2.7)%	(4.1)%	(4.5)%	(4.9)%	(7.7)%	(10.6)%

**Sensitivity of the AS 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>115%</u>	<u>175%</u>	<u>225%</u>	<u>250%</u>	<u>350%</u>	<u>500%</u>
1.21%	13.6%	12.4%	12.4%	12.4%	12.4%	12.4%	11.2%	8.8%
3.21%	7.4%	6.2%	6.2%	6.2%	6.2%	6.2%	5.0%	2.6%
5.21%	1.1%	0.0%	0.0%	0.0%	0.0%	0.0%	(1.2)%	(3.5)%
6.43%	(2.7)%	(3.7)%	(3.7)%	(3.7)%	(3.7)%	(3.7)%	(4.9)%	(7.1)%

**Sensitivity of the SB 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>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
1.1213%	103.5%	101.0%	93.4%	80.3%	64.0%	40.7%
3.1213%	58.1%	55.5%	47.6%	33.9%	16.6%	(8.2)%
5.1213%	16.3%	13.5%	4.8%	(10.5)%	(30.3)%	(59.9)%
6.1600%	*	*	*	*	*	*

**Sensitivity of the SC 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>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
1.1213%	65.1%	62.3%	54.0%	39.5%	21.1%	(5.6)%
3.1213%	36.7%	33.9%	25.3%	10.3%	(9.0)%	(37.5)%
5.1213%	8.9%	6.0%	(2.9)%	(18.7)%	(39.7)%	(72.3)%
6.1600%	*	*	*	*	*	*

**Sensitivity of the SD 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>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
1.1213%	81.9%	79.2%	70.8%	56.3%	37.9%	11.2%
3.1213%	46.1%	43.3%	34.8%	19.9%	0.8%	(27.2)%
5.1213%	12.4%	9.5%	0.5%	(15.4)%	(36.3)%	(68.3)%
6.1600%	*	*	*	*	*	*

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

<u>Class</u>	<u>Price</u>
EO	82.609375%
RO	78.750000%
HO	88.796875%
MO	81.937500%
GO	88.796875%
NO	81.937500%

Sensitivity of the EO Class to Prepayments

	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>115%</u>	<u>225%</u>	<u>250%</u>	<u>280%</u>	<u>450%</u>	<u>600%</u>
Pre-Tax Yields to Maturity	1.6%	2.1%	2.2%	3.6%	3.9%	4.4%	7.1%	9.8%

Sensitivity of the RO Class to Prepayments

	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>115%</u>	<u>175%</u>	<u>225%</u>	<u>250%</u>	<u>350%</u>	<u>500%</u>
Pre-Tax Yields to Maturity	2.7%	3.8%	3.8%	3.8%	3.8%	3.8%	5.0%	7.4%

Sensitivity of the HO Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
Pre-Tax Yields to Maturity	0.7%	0.9%	1.9%	3.5%	5.2%	7.5%

Sensitivity of the MO Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
Pre-Tax Yields to Maturity	1.3%	1.7%	3.2%	6.0%	9.2%	13.4%

Sensitivity of the GO Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
Pre-Tax Yields to Maturity	0.7%	0.9%	1.9%	3.5%	5.2%	7.5%

Sensitivity of the NO Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
Pre-Tax Yields to Maturity	1.3%	1.7%	3.2%	6.0%	9.2%	13.4%

The AI and CI Classes. The yields to investors in the AI and CI Classes will be very sensitive to the rate of principal payments (including prepayments) of the related Hybrid ARM Loans. Approximately 21% of the Hybrid ARM Loans underlying the Group 3 MBS and approximately 24% of the Hybrid ARM Loans underlying the Group 5 MBS (in each case by principal balance at the Issue Date) can be prepaid at any time without penalty; the remainder provide for the payment of prepayment premiums as described under “—The ARM MBS—Characteristics of the Hybrid ARM Loans—Prepayment Premiums” above. On the basis of the assumptions described below, the yield to maturity on the AI and CI Classes would be at or about 0% if prepayments of the related Mortgage Loans were to occur at the following constant rates:

<u>Class</u>	<u>% CPR</u>
AI	31% CPR
CI	31% CPR

For either the AI or CI Class, if the actual prepayment rate of the related Hybrid ARM Loans were to exceed the level specified for as little as one month while equaling the level for the remaining months, the investors in the applicable Class would lose money on their initial investments.

The information shown in the following yield tables has been prepared on the basis of the Pricing Assumptions and the assumption that the aggregate purchase prices of the AI and CI Classes (expressed in each case as a percentage of original principal balance) are as follows:

<u>Class</u>	<u>Price*</u>
AI	2.359375%
CI	2.515625%

* 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 AI Class to Prepayments

	<u>CPR Prepayment Assumption</u>						
	<u>2%</u>	<u>5%</u>	<u>10%</u>	<u>15%</u>	<u>20%</u>	<u>30%</u>	<u>40%</u>
Pre-Tax Yields to Maturity	36.0%	32.5%	26.5%	20.4%	14.1%	0.8%	(13.5)%

Sensitivity of the CI Class to Prepayments

	<u>CPR Prepayment Assumption</u>						
	<u>2%</u>	<u>5%</u>	<u>10%</u>	<u>15%</u>	<u>20%</u>	<u>30%</u>	<u>40%</u>
Pre-Tax Yields to Maturity	36.3%	32.8%	26.9%	20.8%	14.6%	1.4%	(12.9)%

Weighted Average Lives of the Certificates

For a description of how the weighted average life of a Certificate is determined, see “Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates” 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 distributions,
- the priority sequences of distributions of principal of the Group 2, Group 4, Group 10, Group 11 and Group 12 Classes, and
- in the case of Group 11 Classes, the priority sequence affecting principal payments on the Group 11 Underlying REMIC Certificates.

See “—Distributions of Principal” above and “Description of the Certificates—Distributions of Principal” in the applicable Underlying REMIC Disclosure Document.

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 or CPR rates, as applicable, and the corresponding weighted average lives of those Classes. The tables have been prepared on the basis of the Pricing Assumptions.

In the case of the information set forth for each Group 1, Group 2, Group 4, Group 6, Group 7, Group 8, Group 9, Group 10, Group 11 and Group 12 Class under 0% PSA, however, we assumed that the 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	8.50%
Group 2 MBS	360 months	360 months	8.00%
Group 4 MBS	180 months	180 months	7.00%
Group 6 MBS	480 months	480 months	9.00%
Group 7 MBS	360 months	360 months (1)	9.00%
Group 8 MBS	480 months	480 months	9.00%
Group 9 MBS	360 months	360 months (2)	9.00%
Group 10 MBS	480 months	480 months	9.00%
Group 11 Underlying REMIC Certificates	(3)	(3)	9.00%
Group 12 MBS	360 months	360 months (4)	9.00%
Group 12 Underlying REMIC Certificates	360 months	350 months (5)	9.00%

- (1) In addition, we have assumed that approximately 14% of the Mortgage Loans (by principal balance at the Issue Date) underlying the Group 7 MBS have remaining interest only periods of 180 months and that the remainder of those Mortgage Loans have remaining interest only periods of 120 months.
- (2) In addition, we have assumed that approximately 13% of the Mortgage Loans (by principal balance at the Issue Date) underlying the Group 9 MBS have remaining interest only periods of 180 months and the remainder of those Mortgage Loans have remaining interest only periods of 120 months.
- (3) In addition, we have assumed that approximately 31% of the Mortgage Loans (by principal balance at the Issue Date) backing the Group 11 Underlying REMIC Certificates have original terms to maturity of 360 months, remaining terms to maturity of 352 months, original interest only periods of 119 months and remaining interest only periods of 111 months. We have also assumed that the remaining Mortgage Loans backing the Group 11 Underlying REMIC Certificates have original terms to maturity of 480 months and remaining terms to maturity of 472 months.
- (4) In addition, we have assumed that approximately 18% and 82% of the Mortgage Loans (by principal balance at the Issue Date) underlying the Group 12 MBS have remaining interest only periods of 180 months and 120 months, respectively.
- (5) In addition, we have assumed that the Mortgage Loans backing the Group 12 Underlying REMIC Certificates have remaining interest only periods of 109 months.

It is unlikely that all of the Mortgage Loans will have the interest rates, loan ages, remaining terms to maturity or remaining interest only periods assumed or that the Mortgage Loans will prepay at any *constant* PSA or CPR level, as applicable.

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 or CPR rates, as applicable, 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	FE, SE†, EO and ES Classes								KA Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	115%	225%	250%	280%	450%	600%	0%	100%	115%	175%	225%	250%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2009	99	93	92	85	84	82	72	63	94	45	45	45	45	45	45	45
March 2010	98	86	84	72	70	67	52	40	87	0	0	0	0	0	0	0
March 2011	98	79	77	62	58	55	37	25	80	0	0	0	0	0	0	0
March 2012	97	73	70	52	49	45	26	16	73	0	0	0	0	0	0	0
March 2013	95	67	64	44	41	36	19	10	64	0	0	0	0	0	0	0
March 2014	94	62	58	37	34	30	14	6	55	0	0	0	0	0	0	0
March 2015	93	56	53	32	28	24	10	4	46	0	0	0	0	0	0	0
March 2016	92	52	48	27	23	19	7	2	35	0	0	0	0	0	0	0
March 2017	90	47	43	22	19	16	5	1	24	0	0	0	0	0	0	0
March 2018	89	43	39	19	16	13	3	1	11	0	0	0	0	0	0	0
March 2019	87	39	35	16	13	10	2	1	0	0	0	0	0	0	0	0
March 2020	85	35	31	13	10	8	2	*	0	0	0	0	0	0	0	0
March 2021	83	31	28	11	8	6	1	*	0	0	0	0	0	0	0	0
March 2022	81	28	24	9	7	5	1	*	0	0	0	0	0	0	0	0
March 2023	78	25	21	7	5	4	1	*	0	0	0	0	0	0	0	0
March 2024	75	22	19	6	4	3	*	*	0	0	0	0	0	0	0	0
March 2025	72	19	16	5	3	2	*	*	0	0	0	0	0	0	0	0
March 2026	69	16	14	4	3	2	*	*	0	0	0	0	0	0	0	0
March 2027	66	14	12	3	2	1	*	*	0	0	0	0	0	0	0	0
March 2028	62	12	10	2	2	1	*	*	0	0	0	0	0	0	0	0
March 2029	58	9	8	2	1	1	*	*	0	0	0	0	0	0	0	0
March 2030	53	7	6	1	1	*	*	*	0	0	0	0	0	0	0	0
March 2031	49	5	4	1	1	*	*	*	0	0	0	0	0	0	0	0
March 2032	43	3	3	*	*	*	*	*	0	0	0	0	0	0	0	0
March 2033	37	2	1	*	*	*	*	*	0	0	0	0	0	0	0	0
March 2034	31	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0
March 2035	24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2036	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2037	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.8	9.8	9.1	5.8	5.3	4.8	3.0	2.2	6.2	0.9	0.9	0.9	0.9	0.9	0.9	0.9

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

** Determined as specified under “Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates” in the REMIC Prospectus.

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

Date	RO, AF, SI† and AS Classes								KE Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	115%	175%	225%	250%	350%	500%	0%	100%	115%	175%	225%	250%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2009	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2010	100	98	98	98	98	98	98	98	79	100	100	100	100	100	100	100
March 2011	100	85	85	85	85	85	77	50	100	100	100	100	100	100	100	100
March 2012	100	73	73	73	73	73	57	30	100	100	100	100	100	100	100	100
March 2013	100	61	61	61	61	61	41	16	100	100	100	100	100	100	100	100
March 2014	100	50	50	50	50	50	28	7	100	100	100	100	100	100	100	100
March 2015	100	40	40	40	40	40	19	1	100	100	100	100	100	100	100	100
March 2016	100	31	31	31	31	31	11	0	100	100	100	100	100	100	100	71
March 2017	100	23	23	23	23	23	6	0	100	100	100	100	100	100	100	48
March 2018	100	16	16	16	16	16	1	0	100	100	100	100	100	100	100	32
March 2019	99	11	11	11	11	11	0	0	100	100	100	100	100	100	82	22
March 2020	96	6	6	6	6	6	0	0	100	100	100	100	100	100	62	14
March 2021	91	3	3	3	3	3	0	0	100	100	100	100	100	100	46	10
March 2022	87	0	0	0	0	0	0	0	100	96	96	96	96	96	35	6
March 2023	82	0	0	0	0	0	0	0	100	77	77	77	77	77	26	4
March 2024	76	0	0	0	0	0	0	0	100	60	60	60	60	60	19	3
March 2025	71	0	0	0	0	0	0	0	100	47	47	47	47	47	14	2
March 2026	64	0	0	0	0	0	0	0	100	36	36	36	36	36	10	1
March 2027	58	0	0	0	0	0	0	0	100	27	27	27	27	27	7	1
March 2028	50	0	0	0	0	0	0	0	100	20	20	20	20	20	5	*
March 2029	42	0	0	0	0	0	0	0	100	14	14	14	14	14	3	**
March 2030	33	0	0	0	0	0	0	0	100	9	9	9	9	9	2	**
March 2031	24	0	0	0	0	0	0	0	100	6	6	6	6	6	1	**
March 2032	14	0	0	0	0	0	0	0	100	3	3	3	3	3	*	**
March 2033	3	0	0	0	0	0	0	0	100	1	1	1	1	1	*	**
March 2034	0	0	0	0	0	0	0	0	31	*	*	*	*	*	*	**
March 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.4	6.5	6.5	6.5	6.5	6.5	4.9	3.4	25.8	17.5	17.5	17.5	17.5	17.5	13.6	9.7

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

** Determined as specified under “Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates” in the REMIC Prospectus.

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

Date	LA Class								LB Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	115%	175%	225%	250%	350%	500%	0%	100%	115%	175%	225%	250%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2009	100	100	77	77	77	77	77	64	100	100	100	100	100	100	100	100
March 2010	100	100	58	58	58	58	27	0	100	100	100	100	100	100	100	100
March 2011	100	100	42	42	42	42	0	0	100	100	100	100	100	100	100	0
March 2012	100	100	30	30	30	30	0	0	100	100	100	100	100	100	100	0
March 2013	100	100	20	20	20	0	0	0	100	100	100	100	100	100	66	0
March 2014	100	100	12	12	12	0	0	0	100	100	100	100	100	100	0	0
March 2015	100	100	7	7	7	0	0	0	100	100	100	100	100	100	0	0
March 2016	100	96	2	2	2	0	0	0	100	100	100	100	100	100	0	0
March 2017	100	81	0	0	0	0	0	0	100	100	47	47	47	0	0	0
March 2018	100	55	0	0	0	0	0	0	100	100	0	0	0	0	0	0
March 2019	100	22	0	0	0	0	0	0	100	100	0	0	0	0	0	0
March 2020	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
March 2021	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
March 2022	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
March 2023	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
March 2024	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
March 2025	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
March 2026	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
March 2027	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
March 2028	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
March 2029	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
March 2030	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
March 2031	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
March 2032	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
March 2033	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
March 2034	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
March 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.6	10.0	3.0	3.0	3.0	2.6	1.6	1.0	27.0	11.7	9.0	9.0	9.0	5.1	2.2	1.2

** Determined as specified under “Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates” in the REMIC Prospectus.

Date	LC Class								LD Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	115%	175%	225%	250%	350%	500%	0%	100%	115%	175%	225%	250%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2009	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2010	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2011	100	100	100	100	100	100	0	0	100	100	100	100	100	100	100	0
March 2012	100	100	100	100	100	100	0	0	100	100	100	100	100	100	100	0
March 2013	100	100	100	100	100	100	0	0	100	100	100	100	100	100	100	0
March 2014	100	100	100	100	100	0	0	0	100	100	100	100	100	100	64	0
March 2015	100	100	100	100	100	0	0	0	100	100	100	100	100	100	3	0
March 2016	100	100	100	100	100	0	0	0	100	100	100	100	100	100	*	0
March 2017	100	100	100	100	100	0	0	0	100	100	100	100	100	100	*	0
March 2018	100	100	83	83	83	0	0	0	100	100	100	100	100	100	*	0
March 2019	100	100	49	49	49	0	0	0	100	100	100	100	100	100	*	0
March 2020	100	48	14	14	14	0	0	0	100	100	100	100	100	100	*	0
March 2021	100	0	0	0	0	0	0	0	100	81	81	81	81	81	*	0
March 2022	100	0	0	0	0	0	0	0	100	49	49	49	49	49	*	0
March 2023	100	0	0	0	0	0	0	0	100	20	20	20	20	20	*	0
March 2024	100	0	0	0	0	0	0	0	100	0	0	0	0	0	*	0
March 2025	100	0	0	0	0	0	0	0	100	0	0	0	0	0	*	0
March 2026	100	0	0	0	0	0	0	0	100	0	0	0	0	0	*	0
March 2027	100	0	0	0	0	0	0	0	100	0	0	0	0	0	*	0
March 2028	100	0	0	0	0	0	0	0	100	0	0	0	0	0	*	0
March 2029	100	0	0	0	0	0	0	0	100	0	0	0	0	0	*	0
March 2030	100	0	0	0	0	0	0	0	100	0	0	0	0	0	*	0
March 2031	100	0	0	0	0	0	0	0	100	0	0	0	0	0	*	0
March 2032	100	0	0	0	0	0	0	0	100	0	0	0	0	0	*	0
March 2033	100	0	0	0	0	0	0	0	100	0	0	0	0	0	*	0
March 2034	100	0	0	0	0	0	0	0	100	0	0	0	0	0	*	0
March 2035	48	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
March 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.0	12.0	11.0	11.0	11.0	5.4	2.2	1.2	27.1	14.0	14.0	14.0	14.0	6.2	2.4	1.2

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

** Determined as specified under “Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates” in the REMIC Prospectus.

Date	UA Class								UB Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	115%	175%	225%	250%	350%	500%	0%	100%	115%	175%	225%	250%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2009	100	100	100	74	53	42	0	0	100	100	100	100	100	100	100	95
March 2010	100	100	100	54	17	0	0	0	100	100	100	100	100	100	92	0
March 2011	100	100	100	38	0	0	0	0	100	100	100	100	18	0	0	0
March 2012	100	100	100	27	0	0	0	0	100	100	100	100	0	0	0	0
March 2013	100	100	100	18	0	0	0	0	100	100	100	100	0	0	0	0
March 2014	100	100	100	13	0	0	0	0	100	100	100	100	0	0	0	0
March 2015	100	100	100	10	0	0	0	0	100	100	100	100	0	0	0	0
March 2016	100	100	99	8	0	0	0	0	100	100	100	100	0	0	0	0
March 2017	100	100	96	5	0	0	0	0	100	100	100	100	0	0	0	0
March 2018	100	100	91	2	0	0	0	0	100	100	100	100	0	0	0	0
March 2019	100	100	84	0	0	0	0	0	100	100	100	85	0	0	0	0
March 2020	100	100	76	0	0	0	0	0	100	100	100	49	0	0	0	0
March 2021	100	92	66	0	0	0	0	0	100	100	100	12	0	0	0	0
March 2022	100	81	57	0	0	0	0	0	100	100	100	0	0	0	0	0
March 2023	100	69	46	0	0	0	0	0	100	100	100	0	0	0	0	0
March 2024	100	57	36	0	0	0	0	0	100	100	100	0	0	0	0	0
March 2025	100	43	24	0	0	0	0	0	100	100	100	0	0	0	0	0
March 2026	100	29	12	0	0	0	0	0	100	100	100	0	0	0	0	0
March 2027	100	15	*	0	0	0	0	0	100	100	100	0	0	0	0	0
March 2028	100	2	0	0	0	0	0	0	100	100	7	0	0	0	0	0
March 2029	100	0	0	0	0	0	0	0	100	6	0	0	0	0	0	0
March 2030	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
March 2031	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
March 2032	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
March 2033	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
March 2034	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
March 2035	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
March 2036	57	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
March 2037	*	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
March 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.1	16.4	14.4	3.0	1.2	0.9	0.5	0.3	29.1	20.6	19.6	12.0	2.9	2.2	1.1	0.6

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

** Determined as specified under “Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates” in the REMIC Prospectus.

Date	UC Class								UD Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	115%	175%	225%	250%	350%	500%	0%	100%	115%	175%	225%	250%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2009	100	100	100	100	100	100	100	100	0	0	0	0	0	0	0	0
March 2010	100	100	100	100	100	100	100	0	0	0	0	0	0	0	0	0
March 2011	100	100	100	100	100	0	0	0	0	0	0	0	0	0	0	0
March 2012	100	100	100	100	0	0	0	0	0	0	0	0	12	0	0	0
March 2013	100	100	100	100	0	0	0	0	0	0	0	0	0	0	0	0
March 2014	100	100	100	100	0	0	0	0	0	0	0	0	0	0	0	0
March 2015	100	100	100	100	0	0	0	0	0	0	0	0	0	0	0	0
March 2016	100	100	100	100	0	0	0	0	0	0	0	0	0	0	0	0
March 2017	100	100	100	100	0	0	0	0	0	0	0	0	0	0	0	0
March 2018	100	100	100	100	0	0	0	0	0	0	0	0	0	0	0	0
March 2019	100	100	100	100	0	0	0	0	0	0	0	0	0	0	0	0
March 2020	100	100	100	100	0	0	0	0	0	0	0	0	0	0	0	0
March 2021	100	100	100	100	0	0	0	0	0	0	0	0	0	0	0	0
March 2022	100	100	100	47	0	0	0	0	0	0	0	0	0	0	0	0
March 2023	100	100	100	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2024	100	100	100	0	0	0	0	0	0	0	0	0	87	0	0	0
March 2025	100	100	100	0	0	0	0	0	0	0	0	0	7	0	0	0
March 2026	100	100	100	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2027	100	100	100	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2028	100	100	100	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2029	100	100	0	0	0	0	0	0	0	0	0	0	66	0	0	0
March 2030	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2033	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2034	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2035	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2036	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2037	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.3	21.3	20.4	14.0	3.3	2.4	1.2	0.7	29.4	22.0	21.2	16.0	3.7	2.7	1.3	0.7

** Determined as specified under “Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates” in the REMIC Prospectus.

Date	UE Class								UH Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	115%	175%	225%	250%	350%	500%	0%	100%	115%	175%	225%	250%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2009	100	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100
March 2010	100	100	100	100	100	100	100	0	0	100	100	100	100	100	100	0
March 2011	100	100	100	100	100	72	0	0	0	100	100	100	100	100	100	0
March 2012	100	100	100	100	100	0	0	0	0	100	100	100	100	100	0	0
March 2013	100	100	100	100	0	0	0	0	0	100	100	100	100	74	0	0
March 2014	100	100	100	100	0	0	0	0	0	100	100	100	100	5	0	0
March 2015	100	100	100	100	0	0	0	0	0	100	100	100	100	0	0	0
March 2016	100	100	100	100	0	0	0	0	0	100	100	100	100	0	0	0
March 2017	100	100	100	100	0	0	0	0	0	100	100	100	100	0	0	0
March 2018	100	100	100	100	0	0	0	0	0	100	100	100	100	0	0	0
March 2019	100	100	100	100	0	0	0	0	0	100	100	100	100	0	0	0
March 2020	100	100	100	100	0	0	0	0	0	100	100	100	100	0	0	0
March 2021	100	100	100	100	0	0	0	0	0	100	100	100	100	0	0	0
March 2022	100	100	100	100	0	0	0	0	0	100	100	100	100	0	0	0
March 2023	100	100	100	100	0	0	0	0	0	100	100	100	100	0	0	0
March 2024	100	100	100	100	0	0	0	0	0	100	100	100	100	0	0	0
March 2025	100	100	100	100	0	0	0	0	0	100	100	100	100	0	0	0
March 2026	100	100	100	47	0	0	0	0	0	100	100	100	100	0	0	0
March 2027	100	100	100	0	0	0	0	0	0	100	100	100	91	0	0	0
March 2028	100	100	100	0	0	0	0	0	0	100	100	100	48	0	0	0
March 2029	100	100	100	0	0	0	0	0	0	100	100	100	8	0	0	0
March 2030	100	100	80	0	0	0	0	0	0	100	100	100	0	0	0	0
March 2031	100	31	0	0	0	0	0	0	0	100	100	70	0	0	0	0
March 2032	100	0	0	0	0	0	0	0	0	100	13	0	0	0	0	0
March 2033	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0
March 2034	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0
March 2035	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0
March 2036	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0
March 2037	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0
March 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.6	22.9	22.3	18.0	4.4	3.1	1.5	0.8	29.7	23.7	23.3	20.0	5.4	3.5	1.6	0.9

** Determined as specified under “Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates” in the REMIC Prospectus.

Date	UJ Class								UK Class								
	PSA Prepayment Assumption								PSA Prepayment Assumption								
	0%	100%	115%	175%	225%	250%	350%	500%	0%	100%	115%	175%	225%	250%	350%	500%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
March 2009	100	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	
March 2010	100	100	100	100	100	100	100	0	0	100	100	100	100	100	100	0	
March 2011	100	100	100	100	100	100	100	0	0	100	100	100	100	100	100	0	
March 2012	100	100	100	100	100	100	4	0	0	100	100	100	100	100	100	0	
March 2013	100	100	100	100	100	100	0	0	0	100	100	100	100	100	0	0	
March 2014	100	100	100	100	100	100	0	0	0	100	100	100	100	100	0	0	
March 2015	100	100	100	100	55	0	0	0	0	100	100	100	100	100	0	0	
March 2016	100	100	100	100	51	0	0	0	0	100	100	100	100	100	0	0	
March 2017	100	100	100	100	51	0	0	0	0	100	100	100	100	100	0	0	
March 2018	100	100	100	100	51	0	0	0	0	100	100	100	100	100	0	0	
March 2019	100	100	100	100	51	0	0	0	0	100	100	100	100	100	0	0	
March 2020	100	100	100	100	51	0	0	0	0	100	100	100	100	100	0	0	
March 2021	100	100	100	100	51	0	0	0	0	100	100	100	100	100	0	0	
March 2022	100	100	100	100	51	0	0	0	0	100	100	100	100	100	0	0	
March 2023	100	100	100	100	51	0	0	0	0	100	100	100	100	100	0	0	
March 2024	100	100	100	100	42	0	0	0	0	100	100	100	100	100	0	0	
March 2025	100	100	100	100	13	0	0	0	0	100	100	100	100	100	0	0	
March 2026	100	100	100	100	0	0	0	0	0	100	100	100	100	90	0	0	
March 2027	100	100	100	100	0	0	0	0	0	100	100	100	100	72	0	0	
March 2028	100	100	100	100	0	0	0	0	0	100	100	100	100	57	0	0	
March 2029	100	100	100	100	0	0	0	0	0	100	100	100	100	42	0	0	
March 2030	100	100	100	47	0	0	0	0	0	100	100	100	100	30	0	0	
March 2031	100	100	100	0	0	0	0	0	0	100	100	100	89	19	0	0	
March 2032	100	100	67	0	0	0	0	0	0	100	100	100	47	10	0	0	
March 2033	100	3	0	0	0	0	0	0	0	100	100	79	24	5	0	0	
March 2034	100	0	0	0	0	0	0	0	0	100	23	18	5	1	0	0	
March 2035	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	
March 2036	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	
March 2037	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	
March 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	29.9	24.6	24.2	22.0	11.7	3.9	1.7	0.9		30.0	25.7	25.5	24.2	20.8	4.3	1.8	1.0

** Determined as specified under “Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates” in the REMIC Prospectus.

Date	AI† Class							A Class							JA Class					
	CPR Prepayment Assumption							CPR Prepayment Assumption							PSA Prepayment Assumption					
	0%	5%	10%	15%	20%	30%	40%	0%	5%	10%	15%	20%	30%	40%	0%	100%	169%	300%	400%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2009	100	95	90	85	80	70	60	100	95	90	85	80	70	60	96	86	82	73	67	
March 2010	100	90	81	72	64	49	36	100	90	81	72	64	49	36	91	73	66	52	43	
March 2011	99	85	72	61	51	34	21	99	85	72	61	51	34	21	86	61	51	36	25	
March 2012	99	81	65	52	41	24	13	99	81	65	52	41	24	13	80	50	39	23	13	
March 2013	0	0	0	0	0	0	0	99	76	58	44	32	17	8	74	39	28	13	4	
March 2014	0	0	0	0	0	0	0	98	72	52	37	26	12	5	68	29	19	5	0	
March 2015	0	0	0	0	0	0	0	98	68	47	31	20	8	3	61	20	11	0	0	
March 2016	0	0	0	0	0	0	0	97	64	42	26	16	6	2	54	11	4	0	0	
March 2017	0	0	0	0	0	0	0	96	60	37	22	13	4	1	46	4	0	0	0	
March 2018	0	0	0	0	0	0	0	93	56	32	18	10	3	1	37	0	0	0	0	
March 2019	0	0	0	0	0	0	0	90	51	28	15	8	2	*	28	0	0	0	0	
March 2020	0	0	0	0	0	0	0	86	47	24	12	6	1	*	19	0	0	0	0	
March 2021	0	0	0	0	0	0	0	83	43	21	10	5	1	*	8	0	0	0	0	
March 2022	0	0	0	0	0	0	0	79	39	18	8	3	1	*	0	0	0	0	0	
March 2023	0	0	0	0	0	0	0	75	35	16	7	3	*	*	0	0	0	0	0	
March 2024	0	0	0	0	0	0	0	71	31	13	5	2	*	*	0	0	0	0	0	
March 2025	0	0	0	0	0	0	0	67	28	11	4	2	*	*	0	0	0	0	0	
March 2026	0	0	0	0	0	0	0	63	25	9	3	1	*	*	0	0	0	0	0	
March 2027	0	0	0	0	0	0	0	58	22	8	3	1	*	*	0	0	0	0	0	
March 2028	0	0	0	0	0	0	0	53	19	6	2	1	*	*	0	0	0	0	0	
March 2029	0	0	0	0	0	0	0	48	16	5	2	*	*	*	0	0	0	0	0	
March 2030	0	0	0	0	0	0	0	43	14	4	1	*	*	*	0	0	0	0	0	
March 2031	0	0	0	0	0	0	0	37	12	3	1	*	*	*	0	0	0	0	0	
March 2032	0	0	0	0	0	0	0	32	9	3	1	*	*	*	0	0	0	0	0	
March 2033	0	0	0	0	0	0	0	26	7	2	*	*	*	*	0	0	0	0	0	
March 2034	0	0	0	0	0	0	0	19	5	1	*	*	*	*	0	0	0	0	0	
March 2035	0	0	0	0	0	0	0	13	3	1	*	*	*	*	0	0	0	0	0	
March 2036	0	0	0	0	0	0	0	6	1	*	*	*	*	*	0	0	0	0	0	
March 2037	0	0	0	0	0	0	0	1	*	*	*	*	*	*	0	0	0	0	0	
March 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
March 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	4.5	4.0	3.6	3.2	2.8	2.3	1.8	19.8	12.1	8.0	5.8	4.4	2.8	2.0	8.0	4.2	3.5	2.5	2.0	

* Indicates an outstanding balance greater than 0% and less than 0.5% of the original principal balance.
** Determined as specified under “Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates” in the REMIC Prospectus.
† In the case of a Notional Class, the Decrement Table indicates the percentage of the original notional principal balance outstanding.

Date	JB Class					CI† Class								CE Class							
	PSA Prepayment Assumption					CPR Prepayment Assumption								CPR Prepayment Assumption							
	0%	100%	169%	300%	400%	0%	5%	10%	15%	20%	30%	40%	0%	5%	10%	15%	20%	30%	40%		
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100		
March 2009	100	100	100	100	100	100	95	90	85	80	70	60	100	95	90	85	80	70	60		
March 2010	100	100	100	100	100	100	90	81	72	64	49	36	100	90	81	72	64	49	36		
March 2011	100	100	100	100	100	99	85	72	61	51	34	21	99	85	72	61	51	34	21		
March 2012	100	100	100	100	100	0	0	0	0	0	0	0	99	81	65	52	41	24	13		
March 2013	100	100	100	100	100	0	0	0	0	0	0	0	99	76	58	44	32	17	8		
March 2014	100	100	100	100	84	0	0	0	0	0	0	0	98	72	52	37	26	12	5		
March 2015	100	100	100	91	54	0	0	0	0	0	0	0	97	68	47	31	20	8	3		
March 2016	100	100	100	60	33	0	0	0	0	0	0	0	97	64	42	26	16	6	2		
March 2017	100	100	83	36	18	0	0	0	0	0	0	0	94	60	37	22	13	4	1		
March 2018	100	73	47	19	9	0	0	0	0	0	0	0	91	55	32	18	10	3	1		
March 2019	100	26	16	6	3	0	0	0	0	0	0	0	88	50	28	15	8	2	*		
March 2020	100	0	0	0	0	0	0	0	0	0	0	0	85	46	24	12	6	1	*		
March 2021	100	0	0	0	0	0	0	0	0	0	0	0	82	42	21	10	4	1	*		
March 2022	82	0	0	0	0	0	0	0	0	0	0	0	78	38	18	8	3	1	*		
March 2023	0	0	0	0	0	0	0	0	0	0	0	0	74	34	15	6	3	*	*		
March 2024	0	0	0	0	0	0	0	0	0	0	0	0	70	31	13	5	2	*	*		
March 2025	0	0	0	0	0	0	0	0	0	0	0	0	66	28	11	4	1	*	*		
March 2026	0	0	0	0	0	0	0	0	0	0	0	0	62	25	9	3	1	*	*		
March 2027	0	0	0	0	0	0	0	0	0	0	0	0	57	22	8	3	1	*	*		
March 2028	0	0	0	0	0	0	0	0	0	0	0	0	53	19	6	2	1	*	*		
March 2029	0	0	0	0	0	0	0	0	0	0	0	0	48	16	5	2	*	*	*		
March 2030	0	0	0	0	0	0	0	0	0	0	0	0	42	14	4	1	*	*	*		
March 2031	0	0	0	0	0	0	0	0	0	0	0	0	37	11	3	1	*	*	*		
March 2032	0	0	0	0	0	0	0	0	0	0	0	0	31	9	2	1	*	*	*		
March 2033	0	0	0	0	0	0	0	0	0	0	0	0	25	7	2	*	*	*	*		
March 2034	0	0	0	0	0	0	0	0	0	0	0	0	19	5	1	*	*	*	*		
March 2035	0	0	0	0	0	0	0	0	0	0	0	0	12	3	1	*	*	*	*		
March 2036	0	0	0	0	0	0	0	0	0	0	0	0	5	1	*	*	*	*	*		
March 2037	0	0	0	0	0	0	0	0	0	0	0	0	3	1	*	*	*	*	*		
March 2038	0	0	0	0	0	0	0	0	0	0	0	0	2	1	*	*	*	*	0		
March 2039	0	0	0	0	0	0	0	0	0	0	0	0	2	*	*	*	*	*	0		
March 2040	0	0	0	0	0	0	0	0	0	0	0	0	2	*	*	*	*	*	0		
March 2041	0	0	0	0	0	0	0	0	0	0	0	0	2	*	*	*	*	*	0		
March 2042	0	0	0	0	0	0	0	0	0	0	0	0	2	*	*	*	*	*	0		
March 2043	0	0	0	0	0	0	0	0	0	0	0	0	1	*	*	*	*	*	0		
March 2044	0	0	0	0	0	0	0	0	0	0	0	0	1	*	*	*	*	*	0		
March 2045	0	0	0	0	0	0	0	0	0	0	0	0	1	*	*	*	*	*	0		
March 2046	0	0	0	0	0	0	0	0	0	0	0	0	*	*	*	*	*	0	0		
March 2047	0	0	0	0	0	0	0	0	0	0	0	0	*	*	*	*	*	0	0		
March 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Weighted Average Life (years)**	14.4	10.5	10.0	8.6	7.5	3.6	3.3	3.0	2.7	2.5	2.0	1.7	19.8	12.0	8.0	5.7	4.3	2.8	2.0		

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

** Determined as specified under “Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates” in the REMIC Prospectus.

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

Date	HF†, HS† and HO Classes						MF†, MS† and MO Classes						AB Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	250%	500%	800%	1200%	0%	100%	250%	500%	800%	1200%	0%	100%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2009	100	97	94	88	81	72	100	97	94	87	80	70	100	97	94	88	80	70
March 2010	99	92	82	67	50	30	100	93	82	66	48	28	100	92	82	66	49	29
March 2011	99	86	70	47	26	8	100	87	70	46	25	8	100	87	70	46	25	8
March 2012	99	81	59	32	13	2	100	82	59	32	13	2	99	81	59	32	13	2
March 2013	98	75	50	23	7	1	100	77	51	23	7	1	99	76	50	23	7	1
March 2014	98	70	42	16	4	*	100	72	43	16	4	*	99	71	42	16	4	*
March 2015	98	66	35	11	2	*	100	68	36	11	2	*	99	67	36	11	2	*
March 2016	97	61	30	8	1	*	100	64	31	8	1	*	99	63	30	8	1	*
March 2017	96	57	25	5	*	*	100	60	26	5	*	*	98	59	26	5	*	*
March 2018	96	53	21	4	*	*	100	56	22	4	*	*	98	55	22	4	*	*
March 2019	95	49	18	3	*	*	98	51	18	3	*	*	97	51	18	3	*	*
March 2020	94	46	15	2	*	*	97	47	15	2	*	*	96	47	15	2	*	*
March 2021	94	43	13	1	*	*	95	43	13	1	*	*	94	43	13	1	*	*
March 2022	93	39	11	1	*	*	93	40	10	1	*	*	93	40	11	1	*	*
March 2023	92	37	9	1	*	*	90	36	9	1	*	*	91	36	9	1	*	*
March 2024	91	34	7	*	*	0	87	32	7	*	*	0	89	33	7	*	*	0
March 2025	90	31	6	*	*	0	84	29	6	*	*	0	87	30	6	*	*	0
March 2026	89	29	5	*	*	0	80	26	5	*	*	0	84	27	5	*	*	0
March 2027	87	27	4	*	*	0	77	23	4	*	*	0	81	25	4	*	*	0
March 2028	86	24	4	*	*	0	72	20	3	*	*	0	78	22	3	*	*	0
March 2029	84	22	3	*	*	0	68	18	2	*	*	0	75	20	3	*	*	0
March 2030	82	20	2	*	*	0	62	15	2	*	*	0	71	17	2	*	*	0
March 2031	80	19	2	*	*	0	57	13	1	*	*	0	67	15	2	*	*	0
March 2032	78	17	2	*	*	0	51	10	1	*	*	0	63	13	1	*	*	0
March 2033	76	15	1	*	*	0	44	8	1	*	*	0	58	11	1	*	*	0
March 2034	74	14	1	*	*	0	37	6	*	*	*	0	53	10	1	*	*	0
March 2035	71	12	1	*	*	0	29	4	*	*	0	0	48	8	1	*	*	0
March 2036	68	11	1	*	*	0	20	3	*	*	0	0	42	6	*	*	0	0
March 2037	64	10	1	*	*	0	10	1	*	*	0	0	35	5	*	*	0	0
March 2038	61	9	*	*	0	0	0	0	0	0	0	0	27	4	*	*	0	0
March 2039	57	8	*	*	0	0	0	0	0	0	0	0	26	3	*	*	0	0
March 2040	53	6	*	*	0	0	0	0	0	0	0	0	24	3	*	*	0	0
March 2041	48	5	*	*	0	0	0	0	0	0	0	0	22	2	*	*	0	0
March 2042	43	4	*	*	0	0	0	0	0	0	0	0	19	2	*	*	0	0
March 2043	37	4	*	*	0	0	0	0	0	0	0	0	17	2	*	*	0	0
March 2044	31	3	*	*	0	0	0	0	0	0	0	0	14	1	*	*	0	0
March 2045	24	2	*	*	0	0	0	0	0	0	0	0	11	1	*	*	0	0
March 2046	17	1	*	*	0	0	0	0	0	0	0	0	8	1	*	*	0	0
March 2047	9	*	*	*	0	0	0	0	0	0	0	0	4	*	*	*	0	0
March 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	30.0	13.3	6.7	3.6	2.4	1.7	23.0	12.4	6.7	3.6	2.3	1.6	26.2	12.8	6.7	3.6	2.3	1.6

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

** Determined as specified under “Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates” in the REMIC Prospectus.

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

Date	GF†, GS† and GO Classes						NF†, NS† and NO Classes						AC Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	250%	500%	800%	1200%	0%	100%	250%	500%	800%	1200%	0%	100%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2009	100	97	94	88	81	72	100	97	94	87	80	70	100	97	94	88	80	70
March 2010	99	92	82	67	50	30	100	93	82	66	48	28	100	92	82	66	49	29
March 2011	99	86	70	47	26	8	100	87	70	46	25	8	100	87	70	46	25	8
March 2012	99	81	59	32	13	2	100	82	59	32	13	2	99	81	59	32	13	2
March 2013	98	75	50	23	7	1	100	77	51	23	7	1	99	76	50	23	7	1
March 2014	98	70	42	16	4	*	100	72	43	16	4	*	99	71	43	16	4	*
March 2015	98	66	35	11	2	*	100	68	36	11	2	*	99	67	36	11	2	*
March 2016	97	61	30	8	1	*	100	64	31	8	1	*	99	63	31	8	1	*
March 2017	96	57	25	5	*	*	100	60	26	5	*	*	98	59	26	5	*	*
March 2018	96	53	21	4	*	*	100	56	22	4	*	*	98	55	22	4	*	*
March 2019	95	49	18	3	*	*	98	51	18	3	*	*	97	51	18	3	*	*
March 2020	94	46	15	2	*	*	97	47	15	2	*	*	96	47	15	2	*	*
March 2021	94	43	13	1	*	*	95	43	13	1	*	*	94	43	13	1	*	*
March 2022	93	39	11	1	*	*	93	40	10	1	*	*	93	40	11	1	*	*
March 2023	92	37	9	1	*	*	90	36	9	1	*	*	91	36	9	1	*	*
March 2024	91	34	7	*	*	0	87	32	7	*	*	0	89	33	7	*	*	0
March 2025	90	31	6	*	*	0	84	29	6	*	*	0	86	30	6	*	*	0
March 2026	89	29	5	*	*	0	80	26	5	*	*	0	84	27	5	*	*	0
March 2027	87	27	4	*	*	0	76	23	4	*	*	0	81	24	4	*	*	0
March 2028	86	24	4	*	*	0	72	20	3	*	*	0	78	22	3	*	*	0
March 2029	84	22	3	*	*	0	68	17	2	*	*	0	75	20	3	*	*	0
March 2030	82	20	2	*	*	0	62	15	2	*	*	0	71	17	2	*	*	0
March 2031	80	19	2	*	*	0	57	13	1	*	*	0	67	15	2	*	*	0
March 2032	78	17	2	*	*	0	51	10	1	*	*	0	62	13	1	*	*	0
March 2033	76	15	1	*	*	0	44	8	1	*	*	0	58	11	1	*	*	0
March 2034	74	14	1	*	*	0	37	6	*	*	*	0	52	9	1	*	*	0
March 2035	71	12	1	*	*	0	29	4	*	*	0	0	47	8	1	*	*	0
March 2036	68	11	1	*	*	0	20	3	*	*	0	0	40	6	*	*	0	0
March 2037	64	10	1	*	*	0	10	1	*	*	0	0	33	5	*	*	0	0
March 2038	61	9	*	*	0	0	0	0	0	0	0	0	26	4	*	*	0	0
March 2039	57	8	*	*	0	0	0	0	0	0	0	0	24	3	*	*	0	0
March 2040	53	6	*	*	0	0	0	0	0	0	0	0	22	3	*	*	0	0
March 2041	48	5	*	*	0	0	0	0	0	0	0	0	20	2	*	*	0	0
March 2042	43	4	*	*	0	0	0	0	0	0	0	0	18	2	*	*	0	0
March 2043	37	4	*	*	0	0	0	0	0	0	0	0	16	2	*	*	0	0
March 2044	31	3	*	*	0	0	0	0	0	0	0	0	13	1	*	*	0	0
March 2045	24	2	*	*	0	0	0	0	0	0	0	0	10	1	*	*	0	0
March 2046	17	1	*	*	0	0	0	0	0	0	0	0	7	*	*	*	0	0
March 2047	9	*	*	*	0	0	0	0	0	0	0	0	4	*	*	*	0	0
March 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	30.0	13.3	6.7	3.6	2.4	1.7	23.0	12.4	6.6	3.6	2.3	1.6	26.0	12.8	6.7	3.6	2.3	1.6

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

** Determined as specified under “Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates” in the REMIC Prospectus.

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

Date	UF and US† Classes						UQ Class						UR Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	250%	500%	800%	1200%	0%	100%	250%	500%	800%	1200%	0%	100%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2009	100	97	94	88	81	72	100	97	92	85	76	64	100	100	100	100	100	100
March 2010	99	92	82	67	50	30	99	90	78	59	38	13	100	100	100	100	100	100
March 2011	99	86	70	47	26	8	99	83	62	33	7	0	100	100	100	100	100	42
March 2012	99	81	59	32	13	2	98	76	49	16	0	0	100	100	100	100	67	12
March 2013	98	75	50	23	7	1	98	69	37	3	0	0	100	100	100	100	35	3
March 2014	98	70	42	16	4	*	97	63	27	0	0	0	100	100	100	78	18	1
March 2015	98	66	35	11	2	*	97	57	19	0	0	0	100	100	100	54	9	*
March 2016	97	61	30	8	1	*	96	51	12	0	0	0	100	100	100	38	5	*
March 2017	96	57	25	5	*	*	96	46	6	0	0	0	100	100	100	26	2	*
March 2018	96	53	21	4	*	*	95	41	1	0	0	0	100	100	100	18	1	*
March 2019	95	49	18	3	*	*	94	37	0	0	0	0	100	100	89	13	1	*
March 2020	94	46	15	2	*	*	93	32	0	0	0	0	100	100	75	9	*	*
March 2021	94	43	13	1	*	*	92	28	0	0	0	0	100	100	63	6	*	*
March 2022	93	39	11	1	*	*	91	24	0	0	0	0	100	100	53	4	*	*
March 2023	92	37	9	1	*	*	90	21	0	0	0	0	100	100	44	3	*	*
March 2024	91	34	7	*	*	0	89	17	0	0	0	0	100	100	37	2	*	*
March 2025	90	31	6	*	*	0	87	14	0	0	0	0	100	100	31	1	*	0
March 2026	89	29	5	*	*	0	86	11	0	0	0	0	100	100	26	1	*	0
March 2027	87	27	4	*	*	0	84	8	0	0	0	0	100	100	21	1	*	0
March 2028	86	24	4	*	*	0	82	6	0	0	0	0	100	100	18	*	*	0
March 2029	84	22	3	*	*	0	80	3	0	0	0	0	100	100	15	*	*	0
March 2030	82	20	2	*	*	0	78	1	0	0	0	0	100	100	12	*	*	0
March 2031	80	19	2	*	*	0	76	0	0	0	0	0	100	93	10	*	*	0
March 2032	78	17	2	*	*	0	73	0	0	0	0	0	100	85	8	*	*	0
March 2033	76	15	1	*	*	0	70	0	0	0	0	0	100	77	7	*	*	0
March 2034	74	14	1	*	*	0	67	0	0	0	0	0	100	69	6	*	*	0
March 2035	71	12	1	*	*	0	63	0	0	0	0	0	100	62	4	*	*	0
March 2036	68	11	1	*	*	0	60	0	0	0	0	0	100	56	4	*	*	0
March 2037	64	10	1	*	0	0	56	0	0	0	0	0	100	49	3	*	*	0
March 2038	61	9	*	*	0	0	51	0	0	0	0	0	100	43	2	*	*	0
March 2039	57	8	*	*	0	0	46	0	0	0	0	0	100	38	2	*	0	0
March 2040	53	6	*	*	0	0	41	0	0	0	0	0	100	32	1	*	0	0
March 2041	48	5	*	*	0	0	35	0	0	0	0	0	100	27	1	*	0	0
March 2042	43	4	*	*	0	0	28	0	0	0	0	0	100	22	1	*	0	0
March 2043	37	4	*	*	0	0	21	0	0	0	0	0	100	18	1	*	0	0
March 2044	31	3	*	*	0	0	14	0	0	0	0	0	100	14	*	*	0	0
March 2045	24	2	*	*	0	0	5	0	0	0	0	0	100	10	*	*	0	0
March 2046	17	1	*	*	0	0	0	0	0	0	0	0	84	6	*	*	0	0
March 2047	9	*	*	*	0	0	0	0	0	0	0	0	44	2	*	*	0	0
March 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	30.0	13.3	6.7	3.6	2.4	1.7	27.8	9.3	4.4	2.5	1.7	1.3	38.9	29.6	15.9	8.1	4.9	3.1

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

** Determined as specified under “Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates” in the REMIC Prospectus.

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

Date	VF and VS† Classes						VQ Class						VR Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	250%	500%	800%	1200%	0%	100%	250%	500%	800%	1200%	0%	100%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2009	100	96	90	80	69	53	100	95	88	76	61	41	100	100	100	100	100	100
March 2010	100	90	77	58	38	17	99	88	71	47	22	0	100	100	100	100	100	86
March 2011	99	84	65	40	19	5	99	80	57	25	0	0	100	100	100	100	97	24
March 2012	99	79	55	28	10	1	99	74	44	10	0	0	100	100	100	100	50	7
March 2013	99	74	47	19	5	*	99	67	33	0	0	0	100	100	100	97	26	2
March 2014	99	69	39	14	3	*	98	61	24	0	0	0	100	100	100	68	13	*
March 2015	98	65	33	9	1	*	98	56	17	0	0	0	100	100	100	47	7	*
March 2016	98	60	28	7	1	0	97	50	10	0	0	0	100	100	100	33	4	0
March 2017	97	56	24	5	*	0	97	45	5	0	0	0	100	100	100	23	2	0
March 2018	97	52	20	3	*	0	96	40	0	0	0	0	100	100	99	16	1	0
March 2019	95	48	17	2	*	0	94	35	0	0	0	0	100	100	83	11	*	0
March 2020	94	44	14	1	*	0	93	31	0	0	0	0	100	100	69	7	*	0
March 2021	93	41	12	1	*	0	91	26	0	0	0	0	100	100	58	5	*	0
March 2022	91	38	10	1	0	0	89	22	0	0	0	0	100	100	48	3	0	0
March 2023	90	35	8	*	0	0	87	18	0	0	0	0	100	100	40	2	0	0
March 2024	88	32	7	*	0	0	85	15	0	0	0	0	100	100	33	2	0	0
March 2025	86	29	5	*	0	0	83	11	0	0	0	0	100	100	27	1	0	0
March 2026	84	26	5	*	0	0	80	8	0	0	0	0	100	100	23	1	0	0
March 2027	82	24	4	*	0	0	77	5	0	0	0	0	100	100	19	*	0	0
March 2028	79	22	3	*	0	0	74	2	0	0	0	0	100	100	15	*	0	0
March 2029	77	20	2	*	0	0	71	0	0	0	0	0	100	98	12	*	0	0
March 2030	74	18	2	*	0	0	67	0	0	0	0	0	100	88	10	*	0	0
March 2031	71	16	2	0	0	0	63	0	0	0	0	0	100	78	8	0	0	0
March 2032	67	14	1	0	0	0	59	0	0	0	0	0	100	69	6	0	0	0
March 2033	63	12	1	0	0	0	54	0	0	0	0	0	100	60	5	0	0	0
March 2034	59	10	1	0	0	0	49	0	0	0	0	0	100	52	4	0	0	0
March 2035	54	9	1	0	0	0	43	0	0	0	0	0	100	45	3	0	0	0
March 2036	49	7	*	0	0	0	37	0	0	0	0	0	100	37	2	0	0	0
March 2037	44	6	*	0	0	0	30	0	0	0	0	0	100	32	2	0	0	0
March 2038	40	6	*	0	0	0	25	0	0	0	0	0	100	28	1	0	0	0
March 2039	37	5	*	0	0	0	21	0	0	0	0	0	100	24	1	0	0	0
March 2040	34	4	*	0	0	0	17	0	0	0	0	0	100	20	1	0	0	0
March 2041	31	3	*	0	0	0	13	0	0	0	0	0	100	17	*	0	0	0
March 2042	27	3	*	0	0	0	9	0	0	0	0	0	100	14	*	0	0	0
March 2043	23	2	*	0	0	0	3	0	0	0	0	0	100	11	*	0	0	0
March 2044	18	2	0	0	0	0	0	0	0	0	0	0	91	8	0	0	0	0
March 2045	13	1	0	0	0	0	0	0	0	0	0	0	66	5	0	0	0	0
March 2046	8	*	0	0	0	0	0	0	0	0	0	0	39	2	0	0	0	0
March 2047	2	0	0	0	0	0	0	0	0	0	0	0	10	0	0	0	0	0
March 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.1	12.5	6.3	3.2	2.0	1.3	24.5	8.8	4.0	2.1	1.3	0.9	37.6	27.4	15.2	7.7	4.5	2.7

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

** Determined as specified under “Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates” in the REMIC Prospectus.

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

Date	WF and WS† Classes						WQ Class						WR Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	250%	500%	800%	1200%	0%	100%	250%	500%	800%	1200%	0%	100%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2009	100	97	93	86	77	66	100	96	91	82	72	57	100	100	100	100	100	100
March 2010	100	92	81	64	46	25	100	90	76	55	32	6	100	100	100	100	100	100
March 2011	100	87	69	45	24	7	100	83	61	31	5	0	100	100	100	100	100	35
March 2012	100	81	59	31	12	2	100	77	48	14	0	0	100	100	100	100	62	10
March 2013	100	77	50	22	6	1	100	71	37	2	0	0	100	100	100	100	32	3
March 2014	100	72	42	15	3	*	100	65	28	0	0	0	100	100	100	77	17	1
March 2015	100	68	36	11	2	*	100	60	20	0	0	0	100	100	100	54	9	*
March 2016	100	64	31	8	1	*	100	55	13	0	0	0	100	100	100	38	5	*
March 2017	100	60	26	5	*	*	100	50	7	0	0	0	100	100	100	26	2	*
March 2018	100	55	22	4	*	*	99	44	2	0	0	0	100	100	100	18	1	*
March 2019	98	51	18	2	*	*	97	39	0	0	0	0	100	100	91	12	1	**
March 2020	96	47	15	2	*	*	95	34	0	0	0	0	100	100	75	9	*	*
March 2021	94	43	12	1	*	*	93	29	0	0	0	0	100	100	62	6	*	*
March 2022	92	39	10	1	*	*	90	24	0	0	0	0	100	100	52	4	*	*
March 2023	90	36	8	1	*	*	87	19	0	0	0	0	100	100	42	3	*	*
March 2024	87	32	7	*	*	0	83	15	0	0	0	0	100	100	34	2	*	*
March 2025	83	29	6	*	*	0	79	11	0	0	0	0	100	100	28	1	*	0
March 2026	80	26	5	*	*	0	74	7	0	0	0	0	100	100	23	1	*	0
March 2027	76	23	4	*	*	0	69	3	0	0	0	0	100	100	18	1	*	0
March 2028	71	20	3	*	*	0	64	0	0	0	0	0	100	99	14	*	*	0
March 2029	66	17	2	*	*	0	58	0	0	0	0	0	100	86	11	*	*	0
March 2030	61	15	2	*	*	0	52	0	0	0	0	0	100	74	9	*	*	0
March 2031	56	12	1	*	*	0	44	0	0	0	0	0	100	62	7	*	*	0
March 2032	49	10	1	*	*	0	37	0	0	0	0	0	100	51	5	*	*	0
March 2033	43	8	1	*	*	0	28	0	0	0	0	0	100	40	3	*	*	0
March 2034	35	6	*	*	*	0	19	0	0	0	0	0	100	30	2	*	*	0
March 2035	27	4	*	*	0	0	9	0	0	0	0	0	100	21	1	*	*	0
March 2036	18	2	*	*	0	0	0	0	0	0	0	0	90	12	1	*	*	0
March 2037	8	1	*	*	0	0	0	0	0	0	0	0	41	3	*	*	0	0
March 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	22.8	12.3	6.6	3.5	2.2	1.5	21.3	9.2	4.4	2.4	1.6	1.1	28.9	24.3	15.3	8.0	4.8	3.0

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

** Determined as specified under “Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates” in the REMIC Prospectus.

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

Date	DA Class						DB Class						AE Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	250%	500%	800%	1200%	0%	100%	250%	500%	800%	1200%	0%	100%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2009	100	96	90	81	70	54	100	100	100	100	100	100	100	97	92	85	76	63
March 2010	100	89	75	53	31	7	100	100	100	100	100	95	100	91	80	63	44	24
March 2011	99	82	60	30	4	0	100	100	100	100	99	34	99	86	68	44	23	7
March 2012	99	75	47	13	0	0	100	100	100	100	60	9	99	80	58	31	12	2
March 2013	99	69	36	2	0	0	100	100	100	99	31	3	99	75	49	21	6	1
March 2014	99	63	27	0	0	0	100	100	100	74	16	1	99	70	41	15	3	*
March 2015	98	57	19	0	0	0	100	100	100	52	8	*	99	66	35	10	2	*
March 2016	98	52	12	0	0	0	100	100	100	36	4	*	98	62	30	7	1	*
March 2017	97	47	6	0	0	0	100	100	100	25	2	*	98	58	25	5	*	*
March 2018	97	42	1	0	0	0	100	100	100	17	1	*	97	53	21	3	*	*
March 2019	95	37	0	0	0	0	100	100	88	12	1	*	96	49	18	2	*	*
March 2020	94	32	0	0	0	0	100	100	73	8	*	*	95	46	15	2	*	*
March 2021	92	28	0	0	0	0	100	100	61	6	*	*	94	42	12	1	*	*
March 2022	90	23	0	0	0	0	100	100	51	4	*	*	92	39	10	1	*	*
March 2023	88	19	0	0	0	0	100	100	42	3	*	*	90	36	8	1	*	*
March 2024	86	16	0	0	0	0	100	100	35	2	*	*	89	33	7	*	*	0
March 2025	83	12	0	0	0	0	100	100	29	1	*	0	86	30	6	*	*	0
March 2026	80	9	0	0	0	0	100	100	24	1	*	0	84	27	5	*	*	0
March 2027	77	6	0	0	0	0	100	100	19	1	*	0	82	24	4	*	*	0
March 2028	74	3	0	0	0	0	100	100	16	*	*	0	79	22	3	*	*	0
March 2029	70	1	0	0	0	0	100	95	13	*	*	0	76	20	3	*	*	0
March 2030	66	*	0	0	0	0	100	87	10	*	*	0	73	18	2	*	*	0
March 2031	61	0	0	0	0	0	100	78	8	*	*	0	69	16	2	*	*	0
March 2032	57	0	0	0	0	0	100	69	7	*	*	0	65	14	1	*	*	0
March 2033	51	0	0	0	0	0	100	59	5	*	*	0	61	12	1	*	*	0
March 2034	45	0	0	0	0	0	100	51	4	*	*	0	56	10	1	*	*	0
March 2035	39	0	0	0	0	0	100	43	3	*	*	0	51	9	1	*	*	0
March 2036	33	0	0	0	0	0	97	35	2	*	*	0	46	7	*	*	0	0
March 2037	29	0	0	0	0	0	81	29	2	*	*	0	39	6	*	*	0	0
March 2038	26	0	0	0	0	0	68	24	1	*	*	0	34	5	*	*	0	0
March 2039	23	0	0	0	0	0	68	21	1	*	*	0	32	4	*	*	0	0
March 2040	20	0	0	0	0	0	68	18	1	*	*	0	29	4	*	*	0	0
March 2041	16	0	0	0	0	0	68	15	1	*	*	0	27	3	*	*	0	0
March 2042	13	0	0	0	0	0	68	12	*	*	0	0	24	2	*	*	0	0
March 2043	8	0	0	0	0	0	68	10	*	*	0	0	20	2	*	*	0	0
March 2044	5	0	0	0	0	0	65	7	*	*	0	0	17	1	*	*	0	0
March 2045	2	0	0	0	0	0	56	5	*	*	0	0	13	1	*	*	0	0
March 2046	0	0	0	0	0	0	42	3	*	*	0	0	8	1	*	*	0	0
March 2047	0	0	0	0	0	0	18	1	*	*	0	0	4	*	*	*	0	0
March 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.6	9.1	4.2	2.3	1.6	1.1	35.2	27.1	15.5	7.9	4.7	2.9	26.7	12.7	6.5	3.4	2.2	1.5

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

** Determined as specified under “Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates” in the REMIC Prospectus.

Date	SB† Class						FD and SD† Classes						SC† Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	250%	500%	800%	1200%	0%	100%	250%	500%	800%	1200%	0%	100%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2009	100	97	94	88	81	72	100	97	93	86	78	67	100	97	93	87	79	68
March 2010	99	92	82	67	50	30	100	92	81	64	47	26	100	93	82	65	47	27
March 2011	99	86	70	47	26	8	100	86	69	45	24	7	100	87	69	46	25	8
March 2012	99	81	59	32	13	2	99	81	58	31	13	2	100	82	59	32	13	2
March 2013	98	75	50	23	7	1	99	76	49	22	6	1	100	77	50	22	7	1
March 2014	98	70	42	16	4	*	99	71	42	15	3	*	100	72	43	16	3	*
March 2015	98	66	35	11	2	*	99	66	35	11	2	*	100	68	36	11	2	*
March 2016	97	61	30	8	1	*	98	62	30	7	1	*	100	64	31	8	1	*
March 2017	96	57	25	5	*	*	98	58	25	5	*	*	100	60	26	5	*	*
March 2018	96	53	21	4	*	*	98	54	21	4	*	*	100	56	22	4	*	*
March 2019	95	49	18	3	*	*	97	50	18	2	*	*	98	51	18	3	*	*
March 2020	94	46	15	2	*	*	95	46	15	2	*	*	96	47	15	2	*	*
March 2021	94	43	13	1	*	*	94	43	12	1	*	*	94	43	13	1	*	*
March 2022	93	39	11	1	*	*	92	39	10	1	*	*	92	39	10	1	*	*
March 2023	92	37	9	1	*	*	91	36	9	1	*	*	90	36	9	1	*	*
March 2024	91	34	7	*	*	0	89	33	7	*	*	0	87	32	7	*	*	0
March 2025	90	31	6	*	*	0	86	30	6	*	*	0	84	29	6	*	*	0
March 2026	89	29	5	*	*	0	84	27	5	*	*	0	80	26	5	*	*	0
March 2027	87	27	4	*	*	0	81	24	4	*	*	0	76	23	4	*	*	0
March 2028	86	24	4	*	*	0	79	22	3	*	*	0	72	20	3	*	*	0
March 2029	84	22	3	*	*	0	75	20	3	*	*	0	67	17	2	*	*	0
March 2030	82	20	2	*	*	0	72	18	2	*	*	0	62	15	2	*	*	0
March 2031	80	19	2	*	*	0	68	15	2	*	*	0	56	13	1	*	*	0
March 2032	78	17	2	*	*	0	64	14	1	*	*	0	50	10	1	*	*	0
March 2033	76	15	1	*	*	0	60	12	1	*	*	0	43	8	1	*	*	0
March 2034	74	14	1	*	*	0	55	10	1	*	*	0	36	6	*	*	*	0
March 2035	71	12	1	*	*	0	49	8	1	*	*	0	28	4	*	*	0	0
March 2036	68	11	1	*	*	0	43	7	*	*	0	0	19	2	*	*	0	0
March 2037	64	10	1	*	*	0	37	5	*	*	0	0	10	1	*	*	0	0
March 2038	61	9	*	*	0	0	31	4	*	*	0	0	0	0	0	0	0	0
March 2039	57	8	*	*	0	0	29	4	*	*	0	0	0	0	0	0	0	0
March 2040	53	6	*	*	0	0	27	3	*	*	0	0	0	0	0	0	0	0
March 2041	48	5	*	*	0	0	24	3	*	*	0	0	0	0	0	0	0	0
March 2042	43	4	*	*	0	0	21	2	*	*	0	0	0	0	0	0	0	0
March 2043	37	4	*	*	0	0	18	2	*	*	0	0	0	0	0	0	0	0
March 2044	31	3	*	*	0	0	15	1	*	*	0	0	0	0	0	0	0	0
March 2045	24	2	*	*	0	0	12	1	*	*	0	0	0	0	0	0	0	0
March 2046	17	1	*	*	0	0	8	1	*	*	0	0	0	0	0	0	0	0
March 2047	9	*	*	*	0	0	4	*	*	*	0	0	0	0	0	0	0	0
March 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	30.0	13.3	6.7	3.6	2.4	1.7	26.4	12.7	6.6	3.5	2.3	1.5	23.0	12.3	6.6	3.6	2.3	1.6

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

** Determined as specified under “Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates” in the REMIC Prospectus.

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

Characteristics of the Residual Classes

A Residual Certificate will be subject to certain transfer restrictions. See “Description of the Certificates—Special Characteristics of the Residual Certificates” and “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Residual Certificates” in the REMIC Prospectus.

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. A Residual Certificate will constitute a noneconomic residual interest under the Regulations. Having a significant purpose to impede the assessment or collection of tax means that the transferor of a Residual Certificate had “improper knowledge” at the time of the transfer. See “Description of the Certificates—Special Characteristics of the Residual Certificates” in the REMIC Prospectus. You should consult your own tax advisor regarding the application of the Regulations to a transfer of a Residual Certificate.

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 “Material 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 “Material 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 make a REMIC election with respect to each REMIC set forth in the table under “Description of the Certificates—General—*Structure*.” The Regular Classes will be designated as “regular interests” and the Residual Classes will be designated as the “residual interests” in the REMICs as set forth in that table. Thus, 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 Residual Classes, as “qualified mortgages” for other REMICs. See “Material Federal Income Tax Consequences—REMIC Election and Special Tax Attributes” in the REMIC Prospectus.

Taxation of Beneficial Owners of Regular Certificates

The Notional Classes and the Principal Only Classes 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 “Material 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 “Material 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	280% PSA
2	175% PSA
3	15% CPR
4	169% PSA
5	15% CPR
6	500% PSA
7	500% PSA
8	500% PSA
9	500% PSA
10	500% PSA
11	500% PSA
12	500% PSA

See “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Treatment 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 “Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates” in the REMIC Prospectus.

Taxation of Beneficial Owners of Residual Certificates

The Holder of a Residual Certificate will be considered to be the holder of the “residual interest” in the related REMIC. Such Holder generally will be required to report its daily portion of the taxable income or net loss of the REMIC to which that Certificate relates. In certain periods, a Holder of a Residual Certificate may be required to recognize taxable income without being entitled to receive a corresponding amount of cash. Pursuant to the Trust Agreement, we will be obligated to provide to the Holder of a Residual Certificate (i) information necessary to enable it to prepare its federal income tax returns and (ii) any reports regarding the Residual Class that may be required under the Code. See “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Residual Certificates” in the REMIC Prospectus.

Taxation of Beneficial Owners of RCR Certificates

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 Regular Certificates that are exchanged for RCR Certificates set forth in Schedule 1 (including any exchanges effective on the Settlement Date) will be the assets of the trust, and the RCR Certificates will represent an ownership interest of the underlying Regular Certificates. For a general discussion of the federal income tax treatment of beneficial owners of Regular Certificates, see “Material Federal Income Tax Consequences” in the REMIC Prospectus.

Generally, the ownership interest represented by an RCR certificate will be one of two types. A certificate of a Strip RCR Class (a “Strip RCR Certificate”) will represent the right to receive a disproportionate part of the principal or interest payments on one or more underlying Regular Certificates. A certificate of a Combination RCR Class (a “Combination RCR Certificate”) will

represent beneficial ownership of undivided interests in two or more underlying Regular Certificates. All of the RCR Certificates are Combination RCR Certificates. See “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of RCR Certificates” in the REMIC Prospectus for a general discussion of the federal income tax treatment of beneficial owners of RCR Certificates.

PLAN OF DISTRIBUTION

We are obligated to deliver the Certificates to Barclays Capital Inc. (the “Dealer”) in exchange for the Trust MBS and the Underlying REMIC Certificates. 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.

LEGAL MATTERS

Sidley Austin LLP will provide legal representation for Fannie Mae. Cleary Gottlieb Steen & Hamilton LLP will provide legal representation for the Dealer.

Assumed Characteristics of the Mortgage Loans Underlying the ARM MBS
(As of March 1, 2008)

Issue Date Unpaid Principal Balance	Weighted Average Net Mortgage Rate* (%)	Weighted Average Original Term (in Months)	Weighted Average Maturity (in Months) ("WARM")	Weighted Average Loan Age (in Months) ("WALA")	Weighted Average Margin (%)	Weighted Average Initial Reset Cap (%)	Weighted Average Periodic Rate Cap (%)	Weighted Average Lifetime Rate Cap (%)	Weighted Average Lifetime Floor (%)	Weighted Average Rate to Rate Change	Rate Reset Frequency (in Months)	Payment Reset Frequency (in Months)	Weighted Average Remaining Interest Only Periods (in Months)	Index**
Group 3														
\$18,168,899.64	6.290	360	342	18	2.250	5.000	2.000	11.9143	2.250	42	12	12	102	WSJ 1-Year Libor
22,623,088.01	6.368	360	342	18	2.250	5.000	2.000	12.0223	2.250	42	12	12	102	WSJ 1-Year Libor
22,845,915.40	6.249	360	342	18	2.250	5.000	2.000	11.8467	2.250	42	12	12	102	WSJ 1-Year Libor
17,970,985.23	6.141	360	343	17	2.250	5.000	2.000	11.7422	2.250	43	12	12	103	WSJ 1-Year Libor
45,804,640.17	6.493	360	345	15	2.457	6.000	2.000	13.5427	2.457	45	6	6	105	WSJ 6-Month Libor
17,686,839.28	6.007	360	350	10	2.250	5.000	2.000	11.6496	2.250	50	12	12	110	WSJ 1-Year Libor
16,830,090.86	6.223	360	351	9	2.319	6.000	2.000	13.0196	2.319	51	6	6	111	WSJ 6-Month Libor
21,878,031.90	6.020	360	353	7	2.250	5.000	2.000	11.8205	2.250	53	12	12	113	WSJ 1-Year Libor
9,790,444.08	6.630	360	357	3	2.250	5.000	2.000	11.0900	2.250	57	12	12	N/A	WSJ 1-Year Libor
15,407,544.23	6.251	360	342	18	2.250	5.000	2.000	11.8235	2.250	66	12	12	102	WSJ 1-Year Libor
24,874,075.73	6.047	360	354	6	2.250	5.000	2.000	12.0626	2.250	78	12	12	114	WSJ 1-Year Libor
14,547,385.08	6.099	360	341	19	2.250	5.000	2.000	11.5615	2.250	65	12	12	N/A	WSJ 1-Year Libor
14,899,137.77	6.082	360	341	19	2.256	5.000	2.000	11.4462	2.256	65	12	12	N/A	WSJ 1-Year Libor
10,346,358.18	6.081	360	341	19	2.250	5.000	2.000	11.4521	2.250	65	12	12	N/A	WSJ 1-Year Libor
23,098,484.51	6.206	360	340	20	2.252	5.000	2.000	11.7195	2.252	64	12	12	64	WSJ 1-Year Libor
Group 5														
77,713,399.54	6.018	360	336	24	2.445	6.000	2.000	12.8376	2.445	36	6	6	96	WSJ 6-Month Libor
41,126,090.80	6.483	360	339	21	2.376	6.000	2.000	13.3923	2.376	39	6	6	99	WSJ 6-Month Libor
20,665,058.43	6.340	360	340	20	2.250	5.000	2.000	11.9319	2.250	40	12	12	40	WSJ 1-Year Libor
22,789,683.53	6.258	360	341	19	2.250	5.000	2.000	11.8329	2.250	41	12	12	101	WSJ 1-Year Libor
20,422,021.17	6.456	360	341	19	2.250	5.000	2.000	12.1095	2.250	41	12	12	101	WSJ 1-Year Libor
22,229,596.06	6.610	360	341	19	2.250	5.000	2.000	12.2946	2.250	41	12	12	101	WSJ 1-Year Libor
21,527,548.38	6.482	360	342	18	2.330	6.000	2.000	13.3124	2.330	42	6	6	102	WSJ 6-Month Libor
27,600,965.98	5.953	360	353	7	2.259	5.000	2.000	11.3733	2.259	53	12	12	N/A	WSJ 1-Year Libor
16,749,922.97	5.756	480	476	4	2.250	5.000	2.000	11.2212	2.250	55	12	12	N/A	WSJ 1-Year Libor
12,371,445.72	5.795	360	355	5	2.000	6.000	2.000	12.2197	2.000	55	6	6	55	WSJ 6-Month Libor
7,880,857.41	6.139	360	337	23	2.262	5.000	2.000	11.5694	2.262	61	12	12	97	WSJ 1-Year Libor
8,439,347.26	6.194	360	341	19	2.270	5.000	2.000	11.8189	2.270	65	12	12	N/A	WSJ 1-Year Libor

* The "Net Mortgage Rate" of a Hybrid ARM Loan is equal to its then current interest rate less the sum of the related servicing fee and our guaranty fee (expressed in each case as an annual percentage).

** For a description of the indices specified below, see "The Mortgage Loans—Adjustable-Rate Mortgages (ARMs)—ARM Indices" in the MBS Prospectus.

Underlying REMIC Certificates

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type (1)	Final Distribution Date	Principal Type (1)	Original Principal or Notional Principal Balance of Class	March 2008 Class Factor	Principal or Notional Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)	Approximate Weighted Average Term Remaining to Expiration of Interest Only Period (in months)
Group 11	2007-079	GN	31396XCS1	6.5%	FIX	August 2047	XAC/AD	\$31,880,000	1.00000000	\$31,880,000	7.110%	(2)	(2)	(2)
	2007-079	XO	31396XCUG	(3)	ARB	August 2047	XAC/AD	13,947,750	0.90961164	12,687,035	7.110	(2)	(2)	(2)
	2007-079	XA	31396XCT9	(3)	DRB	August 2047	XAC/AD	60,440,250	0.90961164	54,977,154	7.110	(2)	(2)	(2)
Group 12	2007-051	AF	31396WHD1	(3)	FLT	June 2037	PT	25,000,000	0.97072495	24,268,123	7.346	348	12	107
	2007-051	AS	31396WHE9	(3)	INV/IO	June 2037	NTL	25,000,000	0.97072495	24,268,123	7.346	348	12	107

(1) See “Description of the Certificates—Definitions and Abbreviations” in the REMIC Prospectus.

(2) The Mortgage Loans backing approximately 31% of the Group 11 Underlying REMIC Certificates (by principal balance at the Issue Date) have an approximate weighted average WAM of 341 months, an approximate weighted average WALA of 19 months and an approximate weighted average remaining term to expiration of interest only period of 100 months. The remainder of the Mortgage Loans backing the Group 11 Underlying REMIC Certificates have an approximate weighted average WAM of 469 months and an approximate weighted average WALA of 10 months.

(3) These classes bear interest as further described in the related Underlying REMIC Disclosure Document.

Note: For any pool of Mortgage Loans backing an Underlying REMIC Certificate, if a preliminary calculation indicated that the sum of the WAM and WALA for that pool exceeded the longest original term to maturity of any Mortgage Loan in the pool, the WALA used in determining the information shown in the related table was reduced as necessary to insure that the sum of the WAM and WALA does not exceed such original term to maturity.

Available Recombinations (1)

REMIC Certificates		RCR Certificates							
Classes	Original Balances	RCR Classes	Original Balances	Principal Type (2)	Interest Rate	Interest Type (2)	CUSIP Number	Final Distribution Date	
Recombination 1									
EO	\$11,327,086	ES	\$ 11,327,086	PT	(3)	INV	31397LFX2	April 2038	
SE	67,962,510 (4)								
Recombination 2									
SI	40,000,000 (4)	AS	10,909,092	PAC	(3)	INV	31397LFY0	March 2037	
RO	10,909,092								
Recombination 3									
HO	54,000,000	AB(5)	120,000,000	PT	5.0%	FIX	31397LFZ7	April 2048	
MO	66,000,000								
HF	38,571,429 (4)								
HS	38,571,429 (4)								
MF	47,142,857 (4)								
MS	47,142,857 (4)								
Recombination 4									
GO	51,000,000	AC(6)	120,000,000	PT	5.0	FIX	31397LGA1	April 2048	
NO	69,000,000								
GF	36,428,571 (4)								
GS	36,428,571 (4)								
NF	49,285,714 (4)								
NS	49,285,714 (4)								
Recombination 5									
UQ	19,922,239	DA(7)	58,666,666	SC/SEQ	5.0	FIX	31397LGB9	August 2047	
VQ	19,908,837								
WQ	18,835,590								
Recombination 6									
UR	4,980,560	DB(8)	14,666,667	SC/SEQ	5.0	FIX	31397LGC7	April 2048	
VR	4,977,209								
WR	4,708,898								

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type (2)	Interest Rate	Interest Type (2)	CUSIP Number	Final Distribution Date
Recombination 7								
UQ	\$19,922,239	AE(9)	\$ 73,333,333	SC/PT	5.0%	FIX	31397LGD5	April 2048
VQ	19,908,837							
WQ	18,835,590							
UR	4,980,560							
VR	4,977,209							
WR	4,708,898							
Recombination 8								
HO	40,500,000	FD(10)	400,000,000	SC/PT	(3)	FLT	31397LGE3	April 2048
MO	49,500,000							
HF	40,500,000 (4)							
MF	49,500,000 (4)							
GO	38,250,000							
NO	51,750,000							
GF	38,250,000 (4)							
NF	51,750,000 (4)							
UF	74,708,395							
VF	74,658,143							
WF	70,633,462							
Recombination 9								
HS	40,500,000 (4)	SB(11)	153,458,395 (4)	NTL	(3)	INV/IO	31397LGF0	April 2048
GS	38,250,000 (4)							
US	74,708,395 (4)							
Recombination 10								
MS	49,500,000 (4)	SC(12)	171,883,462 (4)	NTL	(3)	INV/IO	31397LGG8	April 2038
NS	51,750,000 (4)							
WS	70,633,462 (4)							

REMIC Certificates

Classes	Original Balances
Recombination 11	
VS	\$74,658,143 (4)
HS	40,500,000 (4)
GS	38,250,000 (4)
US	74,708,395 (4)
MS	49,500,000 (4)
NS	51,750,000 (4)
WS	70,633,462 (4)

RCR Certificates

RCR Classes	Original Balances	Principal Type (2)	Interest Rate	Interest Type (2)	CUSIP Number	Final Distribution Date
SD(13)	\$400,000,000 (4)	NTL	(3)	INV/IO	31397LGH6	April 2048

(1) REMIC Certificates and RCR Certificates in each Recombination may be exchanged only in the proportions of *original* principal or notional principal balances for the related Classes shown in this Schedule 1. (disregarding any retired Classes). For example, if a particular Recombination includes two REMIC Classes and one RCR Class whose *original* principal balances shown in the schedule reflect a 1:1:2 relationship, the same 1:1:2 relationship among the *original* principal balances of those REMIC and RCR Classes must be maintained in any exchange. This is true even if, as a result of the applicable payment priority sequence, the relationship between their *current* principal balances has changed over time. Moreover, 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.

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

(3) For a description of these interest rates, see “Summary—Interest Rates” in this prospectus supplement.

(4) Notional balances. These Classes are Interest Only Classes. See pages S-7 and S-8 for a description of how their notional balances are calculated.

(5) The AB Class is an RCR Class formed from a combination of the HO, HF and HS Classes in Group 6 and the MO, MF and MS Classes in Group 7.

(6) The AC Class is an RCR Class formed from a combination of the GO, GF and GS Classes in Group 8 and the NO, NF and NS Classes in Group 9.

(7) The DA Class is an RCR Class formed from a combination of the UQ Class in Group 10, the VQ Class in Group 11 and the WQ Class in Group 12.

(8) The DB Class is an RCR Class formed from a combination of the UR Class in Group 10, the VR Class in Group 11 and the WR Class in Group 12.

(9) The AE Class is an RCR Class formed from a combination of the UQ and UR Classes in Group 10, the VQ and VR Classes in Group 11 and the WQ and WR Classes in Group 12.

(10) The FD Class is an RCR Class formed from a combination of the HO and HF Classes in Group 6, the MO and MF Classes in Group 7, the GO and GF Classes in Group 8, the NO and NF Classes in Group 9, the UF Class in Group 10, the VF Class in Group 11 and the WF Class in Group 12.

(11) The SB Class is an RCR Class formed from a combination of the HS Class in Group 6, the GS Class in Group 8 and the US Class in Group 10.

(12) The SC Class is an RCR Class formed from a combination of the MS Class in Group 7, the NS Class in Group 9 and the WS Class in Group 12.

(13) The SD Class is an RCR Class formed from a combination of the HS Class in Group 6, the MS Class in Group 7, the GS Class in Group 8, the NS Class in Group 9, the US Class in Group 10, the VS Class in Group 11 and the WS Class in Group 12.

Principal Balance Schedules

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	\$71,238,093.00	April 2012	\$43,110,087.94	May 2016	\$21,530,026.67
April 2008	70,589,436.47	May 2012	42,607,499.46	June 2016	21,180,576.32
May 2008	69,944,144.81	June 2012	42,107,524.34	July 2016	20,836,338.67
June 2008	69,302,200.71	July 2012	41,610,149.13	August 2016	20,497,239.20
July 2008	68,663,586.96	August 2012	41,115,360.44	September 2016	20,163,204.46
August 2008	68,028,286.40	September 2012	40,623,144.98	October 2016	19,834,162.01
September 2008	67,396,282.00	October 2012	40,133,489.49	November 2016	19,510,040.42
October 2008	66,767,556.80	November 2012	39,646,380.82	December 2016	19,190,769.28
November 2008	66,142,093.93	December 2012	39,161,805.84	January 2017	18,876,279.13
December 2008	65,519,876.61	January 2013	38,679,751.54	February 2017	18,566,501.50
January 2009	64,900,888.13	February 2013	38,200,204.93	March 2017	18,261,368.88
February 2009	64,285,111.89	March 2013	37,723,153.12	April 2017	17,960,814.69
March 2009	63,672,531.36	April 2013	37,248,583.27	May 2017	17,664,773.29
April 2009	63,063,130.09	May 2013	36,776,482.61	June 2017	17,373,179.95
May 2009	62,456,891.74	June 2013	36,306,838.42	July 2017	17,085,970.86
June 2009	61,853,800.02	July 2013	35,839,638.09	August 2017	16,803,083.09
July 2009	61,253,838.75	August 2013	35,374,869.02	September 2017	16,524,454.58
August 2009	60,656,991.82	September 2013	34,912,518.71	October 2017	16,250,024.17
September 2009	60,063,243.22	October 2013	34,452,574.71	November 2017	15,979,731.53
October 2009	59,472,576.99	November 2013	33,995,024.64	December 2017	15,713,517.18
November 2009	58,884,977.28	December 2013	33,539,856.19	January 2018	15,451,322.47
December 2009	58,300,428.31	January 2014	33,087,057.10	February 2018	15,193,089.58
January 2010	57,718,914.39	February 2014	32,636,615.17	March 2018	14,938,761.50
February 2010	57,140,419.91	March 2014	32,188,518.29	April 2018	14,688,282.01
March 2010	56,564,929.32	April 2014	31,742,754.37	May 2018	14,441,595.69
April 2010	55,992,427.17	May 2014	31,299,311.43	June 2018	14,198,647.88
May 2010	55,422,898.09	June 2014	30,858,177.51	July 2018	13,959,384.69
June 2010	54,856,326.78	July 2014	30,419,340.73	August 2018	13,723,753.00
July 2010	54,292,698.03	August 2014	29,982,789.28	September 2018	13,491,700.43
August 2010	53,731,996.68	September 2014	29,548,511.40	October 2018	13,263,175.33
September 2010	53,174,207.69	October 2014	29,116,495.38	November 2018	13,038,126.76
October 2010	52,619,316.06	November 2014	28,686,729.59	December 2018	12,816,504.53
November 2010	52,067,306.90	December 2014	28,259,202.44	January 2019	12,598,259.13
December 2010	51,518,165.36	January 2015	27,833,902.43	February 2019	12,383,341.74
January 2011	50,971,876.70	February 2015	27,410,818.09	March 2019	12,171,704.25
February 2011	50,428,426.24	March 2015	26,989,938.01	April 2019	11,963,299.21
March 2011	49,887,799.37	April 2015	26,571,250.86	May 2019	11,758,079.83
April 2011	49,349,981.57	May 2015	26,154,745.35	June 2019	11,555,999.99
May 2011	48,814,958.38	June 2015	25,740,410.26	July 2019	11,357,014.22
June 2011	48,282,715.43	July 2015	25,328,391.05	August 2019	11,161,077.68
July 2011	47,753,238.41	August 2015	24,922,476.94	September 2019	10,968,146.17
August 2011	47,226,513.09	September 2015	24,522,580.99	October 2019	10,778,176.10
September 2011	46,702,525.31	October 2015	24,128,617.49	November 2019	10,591,124.50
October 2011	46,181,260.98	November 2015	23,740,501.89	December 2019	10,406,949.01
November 2011	45,662,706.10	December 2015	23,358,150.83	January 2020	10,225,607.86
December 2011	45,146,846.72	January 2016	22,981,482.13	February 2020	10,047,059.87
January 2012	44,633,668.98	February 2016	22,610,414.73	March 2020	9,871,264.44
February 2012	44,123,159.08	March 2016	22,244,868.70	April 2020	9,698,181.53
March 2012	43,615,303.28	April 2016	21,884,765.25	May 2020	9,527,771.70

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>
June 2020	\$ 9,359,996.02	September 2024	\$ 3,536,813.16	December 2028	\$ 1,027,792.63
July 2020	9,194,816.14	October 2024	3,463,900.26	January 2029	997,620.71
August 2020	9,032,194.25	November 2024	3,392,184.95	February 2029	967,994.52
September 2020	8,872,093.05	December 2024	3,321,649.28	March 2029	938,905.53
October 2020	8,714,475.79	January 2025	3,252,275.52	April 2029	910,345.31
November 2020	8,559,306.22	February 2025	3,184,046.24	May 2029	882,305.57
December 2020	8,406,548.63	March 2025	3,116,944.21	June 2029	854,778.16
January 2021	8,256,167.79	April 2025	3,050,952.50	July 2029	827,755.02
February 2021	8,108,128.97	May 2025	2,986,054.39	August 2029	801,228.23
March 2021	7,962,397.94	June 2025	2,922,233.40	September 2029	775,189.96
April 2021	7,818,940.94	July 2025	2,859,473.30	October 2029	749,632.52
May 2021	7,677,724.70	August 2025	2,797,758.08	November 2029	724,548.33
June 2021	7,538,716.42	September 2025	2,737,071.98	December 2029	699,929.91
July 2021	7,401,883.77	October 2025	2,677,399.45	January 2030	675,769.91
August 2021	7,267,194.85	November 2025	2,618,725.16	February 2030	652,061.05
September 2021	7,134,618.23	December 2025	2,561,034.02	March 2030	628,796.20
October 2021	7,004,122.94	January 2026	2,504,311.14	April 2030	605,968.31
November 2021	6,875,678.42	February 2026	2,448,541.85	May 2030	583,570.44
December 2021	6,749,254.56	March 2026	2,393,711.69	June 2030	561,595.77
January 2022	6,624,821.68	April 2026	2,339,806.42	July 2030	540,037.54
February 2022	6,502,350.50	May 2026	2,286,811.99	August 2030	518,889.13
March 2022	6,381,812.18	June 2026	2,234,714.56	September 2030	498,143.99
April 2022	6,263,178.27	July 2026	2,183,500.48	October 2030	477,795.69
May 2022	6,146,420.74	August 2026	2,133,156.32	November 2030	457,837.88
June 2022	6,031,511.94	September 2026	2,083,668.81	December 2030	438,264.31
July 2022	5,918,424.62	October 2026	2,035,024.91	January 2031	419,068.82
August 2022	5,807,131.92	November 2026	1,987,211.74	February 2031	400,245.34
September 2022	5,697,607.37	December 2026	1,940,216.62	March 2031	381,787.89
October 2022	5,589,824.86	January 2027	1,894,027.05	April 2031	363,690.58
November 2022	5,483,758.65	February 2027	1,848,630.70	May 2031	345,947.62
December 2022	5,379,383.38	March 2027	1,804,015.45	June 2031	328,553.28
January 2023	5,276,674.05	April 2027	1,760,169.31	July 2031	311,501.95
February 2023	5,175,605.99	May 2027	1,717,080.50	August 2031	294,788.06
March 2023	5,076,154.92	June 2027	1,674,737.41	September 2031	278,406.15
April 2023	4,978,296.87	July 2027	1,633,128.57	October 2031	262,350.85
May 2023	4,882,008.24	August 2027	1,592,242.70	November 2031	246,616.85
June 2023	4,787,265.74	September 2027	1,552,068.68	December 2031	231,198.93
July 2023	4,694,046.44	October 2027	1,512,595.54	January 2032	216,091.94
August 2023	4,602,327.72	November 2027	1,473,812.50	February 2032	201,290.81
September 2023	4,512,087.27	December 2027	1,435,708.90	March 2032	186,790.56
October 2023	4,423,303.13	January 2028	1,398,274.25	April 2032	172,586.25
November 2023	4,335,953.62	February 2028	1,361,498.21	May 2032	164,144.89
December 2023	4,250,017.39	March 2028	1,325,370.61	June 2032	155,869.41
January 2024	4,165,473.40	April 2028	1,289,881.40	July 2032	147,757.14
February 2024	4,082,300.90	May 2028	1,255,020.69	August 2032	139,805.45
March 2024	4,000,479.42	June 2028	1,220,778.73	September 2032	132,011.72
April 2024	3,919,988.81	July 2028	1,187,145.93	October 2032	124,373.41
May 2024	3,840,809.21	August 2028	1,154,112.80	November 2032	116,887.98
June 2024	3,762,921.01	September 2028	1,121,670.03	December 2032	109,552.95
July 2024	3,686,304.91	October 2028	1,089,808.43	January 2033	102,365.88
August 2024	3,610,941.88	November 2028	1,058,518.94	February 2033	95,324.35

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>
March 2033	\$ 88,425.98	October 2033	\$ 43,953.83	May 2034	\$ 11,799.79
April 2033	81,668.44	November 2033	38,119.42	June 2034	8,752.19
May 2033	75,049.42	December 2033	32,408.34	July 2034	5,770.29
June 2033	68,566.65	January 2034	26,818.54	August 2034	2,853.00
July 2033	62,217.89	February 2034	21,348.01	September 2034 and thereafter	0.00
August 2033	56,000.94	March 2034	18,096.56		
September 2033	49,913.64	April 2034	14,914.20		

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	\$5,716,000.00	August 2011	\$3,294,625.08	January 2015	\$2,185,430.07
April 2008	5,637,267.25	September 2011	3,253,905.76	February 2015	2,171,027.61
May 2008	5,559,631.46	October 2011	3,213,952.74	March 2015	2,157,149.43
June 2008	5,483,083.28	November 2011	3,174,759.14	April 2015	2,143,790.52
July 2008	5,407,613.43	December 2011	3,136,318.17	May 2015	2,130,945.93
August 2008	5,333,212.75	January 2012	3,098,623.07	June 2015	2,118,610.74
September 2008	5,259,872.09	February 2012	3,061,667.14	July 2015	2,106,623.44
October 2008	5,187,582.40	March 2012	3,025,443.76	August 2015	2,092,398.00
November 2008	5,116,334.68	April 2012	2,989,946.31	September 2015	2,077,729.17
December 2008	5,046,119.99	May 2012	2,955,168.25	October 2015	2,062,631.96
January 2009	4,976,929.50	June 2012	2,921,103.07	November 2015	2,047,121.05
February 2009	4,908,754.40	July 2012	2,887,744.34	December 2015	2,031,210.84
March 2009	4,841,585.96	August 2012	2,855,085.65	January 2016	2,014,915.38
April 2009	4,775,415.53	September 2012	2,823,120.66	February 2016	1,998,248.46
May 2009	4,710,234.50	October 2012	2,791,843.06	March 2016	1,981,223.54
June 2009	4,646,034.35	November 2012	2,761,246.60	April 2016	1,963,853.81
July 2009	4,582,806.60	December 2012	2,731,325.09	May 2016	1,946,152.17
August 2009	4,520,542.84	January 2013	2,702,072.34	June 2016	1,928,131.25
September 2009	4,459,234.73	February 2013	2,673,482.26	July 2016	1,909,803.37
October 2009	4,398,874.00	March 2013	2,645,548.79	August 2016	1,891,180.63
November 2009	4,339,452.43	April 2013	2,618,265.90	September 2016	1,872,274.84
December 2009	4,280,961.85	May 2013	2,591,627.62	October 2016	1,853,097.53
January 2010	4,223,394.18	June 2013	2,565,628.04	November 2016	1,833,660.02
February 2010	4,166,741.36	July 2013	2,540,261.26	December 2016	1,813,973.32
March 2010	4,110,995.44	August 2013	2,515,521.45	January 2017	1,794,048.27
April 2010	4,056,148.49	September 2013	2,491,402.84	February 2017	1,773,895.40
May 2010	4,002,192.66	October 2013	2,467,899.66	March 2017	1,753,525.03
June 2010	3,949,120.16	November 2013	2,445,006.22	April 2017	1,732,947.26
July 2010	3,896,923.23	December 2013	2,422,716.85	May 2017	1,712,171.95
August 2010	3,845,594.22	January 2014	2,401,025.95	June 2017	1,691,208.72
September 2010	3,795,125.49	February 2014	2,379,927.95	July 2017	1,670,066.98
October 2010	3,745,509.49	March 2014	2,359,417.30	August 2017	1,648,755.94
November 2010	3,696,738.68	April 2014	2,339,488.55	September 2017	1,627,284.59
December 2010	3,648,805.65	May 2014	2,320,136.23	October 2017	1,605,661.70
January 2011	3,601,702.98	June 2014	2,301,354.95	November 2017	1,583,895.84
February 2011	3,555,423.34	July 2014	2,283,139.36	December 2017	1,561,995.38
March 2011	3,509,959.45	August 2014	2,265,484.11	January 2018	1,539,968.51
April 2011	3,465,304.07	September 2014	2,248,383.95	February 2018	1,517,823.21
May 2011	3,421,450.04	October 2014	2,231,833.65	March 2018	1,495,567.27
June 2011	3,378,390.23	November 2014	2,215,827.99	April 2018	1,473,208.29
July 2011	3,336,117.58	December 2014	2,200,361.85	May 2018	1,450,753.71

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>
June 2018	\$1,428,210.76	May 2020	\$ 899,586.30	April 2022	\$ 389,500.98
July 2018	1,405,586.54	June 2020	876,686.70	May 2022	368,354.77
August 2018	1,382,887.92	July 2020	853,830.73	June 2022	347,312.53
September 2018	1,360,121.64	August 2020	831,022.02	July 2022	326,375.95
October 2018	1,337,294.26	September 2020	808,264.11	August 2022	305,546.64
November 2018	1,314,412.21	October 2020	785,560.42	September 2022	284,826.15
December 2018	1,291,481.69	November 2020	762,914.26	October 2022	264,215.99
January 2019	1,268,508.81	December 2020	740,328.85	November 2022	243,717.59
February 2019	1,245,499.51	January 2021	717,807.33	December 2022	223,332.33
March 2019	1,222,459.56	February 2021	695,352.71	January 2023	203,061.52
April 2019	1,199,394.59	March 2021	672,967.95	February 2023	182,906.43
May 2019	1,176,310.10	April 2021	650,655.89	March 2023	162,868.26
June 2019	1,153,211.44	May 2021	628,419.28	April 2023	142,948.16
July 2019	1,130,103.81	June 2021	606,260.79	May 2023	123,147.23
August 2019	1,106,992.29	July 2021	584,183.00	June 2023	103,466.52
September 2019	1,083,881.81	August 2021	562,188.43	July 2023	83,907.01
October 2019	1,060,777.19	September 2021	540,279.48	August 2023	64,469.66
November 2019	1,037,683.11	October 2021	518,458.49	September 2023	45,155.36
December 2019	1,014,604.11	November 2021	496,727.73	October 2023	25,964.96
January 2020	991,544.64	December 2021	475,089.37	November 2023	6,899.28
February 2020	968,508.98	January 2022	453,545.51	December 2023 and thereafter	0.00
March 2020	945,501.34	February 2022	432,098.21		
April 2020	922,525.80	March 2022	410,749.40		

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.

\$1,324,992,218



**Guaranteed REMIC
Pass-Through Certificates
Fannie Mae REMIC Trust 2008-22**

TABLE OF CONTENTS

	Page
Table of Contents	S- 2
Available Information	S- 3
Summary	S- 4
Additional Risk Factor	S-11
Description of the Certificates	S-11
Certain Additional Federal Income Tax Consequences	S-47
Plan of Distribution	S-49
Legal Matters	S-49
Exhibit A-1	A- 1
Exhibit A-2	A- 2
Schedule 1	A- 3
Principal Balance Schedules	B- 1

PROSPECTUS SUPPLEMENT

Barclays Capital

March 25, 2008
