Prospectus Supplement
(To REMIC Prospectus dated August 1, 2007)

$898,582,916

FannieMae®

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2009-36

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 (except in the case of the accrual classes), 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 and RCR certificates backed by Fannie Mae MBS.

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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
AC(2)	1	$153,582,541	SEQ	3.0%	FIX	31397NN84	May 2023
AI(2)	1	38,395,635(3)	NTL	4.0	FIX/IO	31397NN92	May 2023
AY(2)	1	19,232,000	SEQ	4.0	FIX	31397NP25	June 2024
IA(2)	2	27,050,732(3)	NTL	4.5	FIX/IO	31397NP33	April 2023
FA	3	161,081,731	SC/PT	(4)	FLT	31397NP41	June 2037
FI	3	16,108,173(3)	NTL	(4)	FLT/IO	31397NP58	June 2037
PT	3	15,000,000	SC/PT	5.0	FIX	31397NP66	June 2037
NA	3	33,233,000	SC/PAC/AD	5.0	FIX	31397NP74	June 2037
NX	3	335,000	SC/PAC/AD	5.0	FIX	31397NP82	June 2037
ZN	3	9,421,423	SC/SUP	5.0	FIX/Z	31397NP90	June 2037
MG(2)	4	150,000,000	PAC/AD	3.5	FIX	31397NQ24	May 2039
MI(2)	4	45,000,000(3)	NTL	5.0	FIX/IO	31397NQ32	May 2039
MX	4	1,266,000	PAC/AD	5.0	FIX	31397NQ40	June 2039
ZM	4	34,681,000	SUP	5.0	FIX/Z	31397NQ57	June 2039
NC	5	1,000	SEQ	4.0	FIX	31397NQ65	July 2009
ND	5	86,469,612	SEQ	4.0	FIX	31397NQ73	June 2024
NI	5	9,607,845(3)	NTL	4.5	FIX/IO	31397NQ81	June 2024
HD	6	66,935,000	SEQ	4.0	FIX	31397NQ99	October 2027
HI(2)	6	7,437,222(3)	NTL	4.5	FIX/IO	31397NR23	October 2027
HX(2)	6	11,812,519	SEQ	4.5	FIX	31397NR31	June 2029
DT	7	28,977,077	SC/PT	6.5	FIX	31397NR49	September 2036
DI	7	2,229,005(3)	NTL	6.5	FIX/IO	31397NR56	September 2036
LT	8	126,555,013	SC/PT	6.0	FIX	31397NR64	April 2037
LI	8	15,819,376(3)	NTL	6.0	FIX/IO	31397NR72	April 2037
R		0	NPR	0	NPR	31397NR80	June 2039
RL		0	NPR	0	NPR	31397NR98	June 2039

(1) See "Description of the Certificates—Class Definitions and Abbreviations" in the REMIC prospectus.
(2) Exchangeable classes.
(3) Notional balances. These classes are interest only classes. See page S-8 for a description of how their notional balances are calculated.
(4) Based on LIBOR.

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 AE, AB, MA, HY and AT 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 (other than the DT and LT Classes) from time to time in negotiated transactions at varying prices. We expect the settlement date to be May 29, 2009.

Carefully consider the risk factors on page S-10 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.

Banc of America Securities LLC

May 21, 2009

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AVAILABLE INFORMATION

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

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated August 1, 2007 (the “REMIC Prospectus”);
- our Prospectus for Fannie Mae Guaranteed Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated
    - January 1, 2009, for all MBS issued on or after January 1, 2009,
    - April 1, 2008, for all MBS issued on or after June 1, 2007 and prior to January 1, 2009, or
    - January 1, 2006, for all other MBS

    (as applicable, the “MBS Prospectus”);
- if you are purchasing any Group 2, Group 3, Group 7 or Group 8 Class or the R or RL Class, the disclosure documents relating to the applicable underlying REMIC and RCR 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.

For a description of current servicing policies generally applicable to existing Fannie Mae MBS pools, see “Yield, Maturity, and Prepayment Considerations” in the MBS Prospectus dated January 1, 2009.

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:

Banc of America Securities LLC
Capital Markets Operations
100 W. 33rd Street, 3rd Floor
New York, New York 10001
(telephone 646-733-4166).

RECENT DEVELOPMENTS

The Regulatory Reform Act, which became effective on July 30, 2008, established the Federal Housing Finance Agency, or FHFA, as an independent agency with general supervisory and regulatory authority over Fannie Mae, Freddie Mac and the 12 Federal Home Loan Banks. FHFA assumed the duties of our former regulators, the Office of Federal Housing Enterprise Oversight and the U.S. Department of Housing and Urban Development, or HUD, with respect to safety, soundness and mission oversight of Fannie Mae and Freddie Mac. HUD remains our regulator with respect to fair lending matters.

On September 6, 2008, the Director of FHFA placed Fannie Mae into conservatorship and appointed FHFA as the conservator. Upon its appointment, FHFA immediately succeeded to all of our rights, titles, powers and privileges and those of any stockholder, officer, or director of Fannie Mae with respect to us and our assets. The conservator has the authority to take over our assets and operate our business with all the powers of our stockholders, directors and officers, and to conduct all business of the company. Under the Regulatory Reform Act, FHFA, as conservator, may take "such action as may be necessary to put the regulated entity in a sound and solvent condition." We have no control over FHFA's actions or the actions it may direct us to take. The conservatorship has no specified termination date; we do not know when or how it will be terminated. In addition, our board of directors does not have any duties to any person or entity except to the conservator. Accordingly, our board of directors is not obligated to consider the interests of Fannie Mae or the holders of the Certificates unless specifically directed to do so by the conservator.

On September 7, 2008, Fannie Mae, through our conservator, entered into two agreements with Treasury. The first agreement is the Stock Purchase Agreement, which provided us with Treasury's commitment (the "Commitment") to provide up to $100 billion in funding under specified conditions. This agreement was amended and restated on September 26, 2008 and was further amended on May 6, 2009 to increase the size of Treasury's Commitment from $100 billion to $200 billion. We issued 1,000,000 shares of Senior Preferred Stock pursuant to the Stock Purchase Agreement. The other agreement is the Warrant, which allows Treasury to purchase, for a nominal price, shares of common stock equal to 79.9% of the outstanding common stock of Fannie Mae. The Senior Preferred Stock and the Warrant were issued to Treasury as an initial commitment fee for Treasury's Commitment. Additional information about the conservatorship, the Stock Purchase Agreement, the Warrant and the Commitment is included in our Annual Report on Form 10-K for the year ended December 31, 2008 (the "2008 Form 10-K"), which is incorporated by reference into this prospectus supplement.

We generally may draw funds under the Commitment on a quarterly basis when our total liabilities exceed our total assets on our consolidated balance sheet prepared in accordance with GAAP as of the end of the preceding quarter. At March 31, 2009, our total liabilities exceeded our total assets by $18.9 billion. The Director of FHFA has submitted a request on our behalf to draw $19.0 billion in funds under the Commitment and has requested receipt of those funds on or before June 30, 2009. If we have a negative net worth as of the end of future fiscal quarters, we expect that FHFA will request additional funds from Treasury under the Stock Purchase Agreement. All funds drawn on the Commitment are added to the liquidation preference on the Senior Preferred Stock, which currently has a 10% annual dividend rate.

On September 19, 2008, we entered into a lending agreement with Treasury (the "Credit Facility") under which we may request loans from Treasury until December 31, 2009. To borrow from Treasury under the Credit Facility, we must post collateral in the form of our MBS certificates or Freddie Mac mortgage-backed securities to secure all such borrowings under the facility. Treasury is not obligated under the Credit Facility to make any loan to us. To date, we have not borrowed any funds under the Credit Facility.

The Stock Purchase Agreement, the Warrant, and the Credit Facility contain covenants that significantly restrict our business activities. These covenants, which are summarized in our 2008

Form 10-K, include a prohibition on the issuance of equity securities (except in limited instances), a prohibition on the payment of dividends or other distributions on our equity securities (other than the Senior Preferred Stock or the Warrant), a prohibition on our issuance of subordinated debt securities, and a limitation on the amount of debt securities we may have outstanding.

Certain rights provided to certificateholders under the trust documents may not be enforced against FHFA, or enforcement of such rights may be delayed, during the conservatorship or if we are placed into receivership. The trust documents provide that upon the occurrence of a guarantor event of default, which includes the appointment of a conservator or receiver, certificateholders have the right to replace Fannie Mae as trustee if the requisite percentage of certificateholders consent. The Regulatory Reform Act prevents certificateholders from enforcing their rights to replace Fannie Mae as trustee if the event of default arises solely because a conservator or receiver has been appointed.

We are continuing to operate as a going concern while in conservatorship and remain liable for all of our obligations, including our guaranty obligations, associated with mortgage-backed securities issued by us. The Stock Purchase Agreement and the Credit Facility are intended to enhance our ability to meet our obligations. However, certificateholders have certain limited rights to bring proceedings against Treasury if we fail to pay under our guaranty.

SUMMARY

This summary contains only limited information about the certificates. Statistical information in this summary is provided as of May 1, 2009. 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

Group	Assets
1	Group 1 MBS
2	Class 2008-20-AI RCR Certificate Class 2009-13-NI REMIC Certificate
3	Class 2007-53-FA REMIC Certificate Class 2007-53-SA REMIC Certificate Class 2007-53-SB REMIC Certificate
4	Group 4 MBS
5	Group 5 MBS
6	Group 6 MBS
7	Class 2006-83-FG REMIC Certificate Class 2006-83-SG REMIC Certificate
8	Class 2007-30-JF REMIC Certificate Class 2007-30-JI REMIC Certificate

Group 1, Group 4, Group 5 and Group 6

Characteristics of the Trust MBS

	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 1 MBS	$172,814,541	4.00%	4.25% to 6.50%	121 to 180
Group 4 MBS	$185,947,000	5.00%	5.25% to 7.50%	241 to 360
Group 5 MBS	$ 86,470,612	4.50%	4.75% to 7.00%	91 to 180
Group 6 MBS	$ 78,747,519	4.50%	4.75% to 7.00%	171 to 240

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
Group 1 MBS	$172,814,541	180	164	13	4.60%
Group 4 MBS	$185,947,000	360	350	8	5.60%
Group 5 MBS	$ 86,470,612	180	114	60	5.00%
Group 6 MBS	$ 78,747,519	240	186	51	5.19%

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

Group 2, Group 3, Group 7 and Group 8

Exhibit A describes the underlying REMIC and RCR certificates, including certain information about the related mortgage loans. To learn more about the underlying REMIC and RCR 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 May 29, 2009.

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:

Fed Book-Entry	DTC Book-Entry	Physical
All classes other than the AY, IA, AT, R and RL Classes	AY, IA and AT 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. Schedule 1 lists the available combinations of the certificates eligible for exchange and the related RCR certificates. You can exchange your certificates by notifying us and paying an exchange fee. We will deliver the RCR certificates upon such exchange.

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.

The initial interest rates listed below for the floating rate classes are assumed rates. During each subsequent interest accrual period, the floating rate classes will bear interest based on the formulas indicated below, but always subject to the specified maximum and minimum interest rates:

Class	Assumed Initial Interest Rate(1)	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate(2)
FA	1.29%	7.0%	0.94%	LIBOR + 94 basis points
FI	0.00%	0.4%	0.00%	(10 × LIBOR) − 60.6%

(1) We will calculate the actual interest rates for these Classes on May 21, 2009 using the applicable formulas.
(2) 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 the applicable annual rates described under "Description of the Certificates—Distributions of Interest—*Weighted Average Coupon Classes*" 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:

Class		
AI	24.9999998372%	of the AC Class
IA	100%	of the aggregate notional principal balance of the Group 2 Underlying REMIC and RCR Certificates
FI	9.9999999379%	of the FA Class
MI	30%	of the MG Class
NI	11.1111102116%	of the *sum* of the NC and ND Classes
HI	11.1111107791%	of the HD Class
DI	7.6923045068%	of the DT Class
LI	12.4999995061%	of the LT Class

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)*

	PSA Prepayment Assumption				
Group 1 Classes	**0%**	**100%**	**200%**	**350%**	**600%**
AC, AI, AE and AB	8.0	5.1	3.8	2.7	1.8
AY	14.5	12.5	11.4	9.4	6.4

	PSA Prepayment Assumption				
Group 2 Class	**0%**	**100%**	**200%**	**350%**	**600%**
IA	7.9	3.9	3.1	2.2	1.4

	PSA Prepayment Assumption					
Group 3 Classes	**0%**	**100%**	**335%**	**400%**	**600%**	**800%**
FA, FI and PT	20.9	11.3	4.4	3.6	2.3	1.6
NA	13.5	6.1	2.6	2.6	2.6	1.9
NX	20.2	13.3	12.8	12.8	12.8	9.0
ZN	24.6	19.1	9.4	7.1	0.8	0.4

	PSA Prepayment Assumption							
Group 4 Classes	**0%**	**100%**	**150%**	**250%**	**300%**	**670%**	**1000%**	**1350%**
MG, MI and MA	12.9	6.4	5.7	5.7	5.7	2.9	2.0	1.5
MX	24.2	24.2	24.2	24.2	24.2	11.9	7.2	4.5
ZM	26.1	19.4	17.0	6.6	2.2	0.7	0.5	0.4

	PSA Prepayment Assumption				
Group 5 Classes	**0%**	**100%**	**225%**	**350%**	**600%**
NC	0.1	0.1	0.1	0.1	0.1
ND and NI	8.8	4.3	3.4	2.7	1.8

Group 6 Classes	PSA Prepayment Assumption				
	0%	100%	250%	350%	600%
HD and HI	11.1	5.2	3.1	2.4	1.4
HX and HY	19.2	13.6	10.9	9.1	5.7

Group 7 Classes	PSA Prepayment Assumption					
	0%	100%	200%	400%	650%	800%
DT and DI	18.7	10.0	6.5	3.4	2.0	1.5

Group 8 Classes	PSA Prepayment Assumption				
	0%	100%	350%	500%	700%
LT and LI	19.0	10.1	3.9	2.7	1.8

Group 1/Group 2 Class	PSA Prepayment Assumption				
	0%	100%	200%	350%	600%
AT**†	14.5	12.5	11.4	9.4	6.4

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

** This class is an RCR class formed from a combination of two REMIC classes in different groups. For additional information, see Schedule 1 attached to this prospectus supplement.

† The weighted average life information set forth for this class is based solely on assumed principal distributions.

ADDITIONAL RISK FACTORS

Notional balance reductions on the Group 2 Class also will be affected by the applicable payment priorities governing the Group 2 Underlying REMIC and RCR Certificates. If you invest in the Group 2 Class, the rate at which your notional balance is reduced also will be affected by the applicable priority sequences governing notional balance reductions on the Group 2 Underlying REMIC and RCR Certificates.

You may obtain additional information about the Group 2 Underlying REMIC and RCR Certificates by reviewing their current class factors in light of other information available in the related underlying REMIC disclosure documents. You may obtain those documents from us as described on page S-3.

Principal and interest payments on the AT Class are derived from separate sources. Interest payments on the AT Class of RCR Certificates will be based on interest payable on the AY and IA Classes of REMIC Certificates, while principal payments on the AT Class will be based on principal payable on the AY Class of REMIC Certificates. The AY and IA Classes are independent of one another. Accordingly, the interest payment rate and principal payment rate on the AT Class are not directly related, are likely to differ and may differ sharply. In addition, there is a risk that the AT Class could in the future receive only interest payments in the event that the AY Class is retired while the IA Class remains outstanding.

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 May 1, 2009 (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:

- four groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the "Group 1 MBS," "Group 4 MBS," "Group 5 MBS" and "Group 6 MBS" and together, the "Trust MBS"), and
- four groups of previously issued REMIC and RCR certificates (the "Group 2 Underlying REMIC and RCR Certificates," "Group 3 Underlying REMIC Certificates," "Group 7 Underlying REMIC Certificates" and "Group 8 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.

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 residential 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."

REMIC Designation	Assets	Regular Interests	Residual Interest
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 MBS and the Underlying REMIC Certificates, see the applicable discussions appearing under the heading "Fannie Mae Guaranty" in the REMIC Prospectus, the MBS Prospectus and the 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."

Each of the AY, IA and AT Classes will be represented by a single certificate (together, the "DTC Certificates") to be registered at all times in the name of the nominee of The Depository Trust Company ("DTC"), a New York-chartered limited purpose trust company, or any successor or depository selected or approved by us. We refer to the nominee of DTC as the "Holder" or "Certificateholder" of the DTC Certificates. DTC will maintain the DTC Certificates through its book-entry facilities.

We will issue the Residual Certificates 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:

Classes	Denominations
Interest Only Classes and the AT Class	$100,000 minimum plus whole dollar increments
All other Classes (except the R and RL Classes)	$1,000 minimum plus whole dollar increments

The Trust MBS

The Trust MBS provide that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the Trust 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 15 years in the case of the Group 1 MBS and Group 5 MBS, up to 30 years in the case of the Group 4 MBS, and up to 20 years in the case of the Group 6 MBS.

For additional information, see "Summary—Group 1, Group 4, Group 5 and Group 6—Characteristics of the Trust 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 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.

The Mortgage Loans underlying the Group 3 Underlying REMIC Certificates provide for interest only periods that may range from at least 7 to no more than 10 years following origination. 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 or become delinquent 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 related Underlying REMIC Disclosure Documents. See Exhibit A 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 (or added to principal, in the case of the Accrual Classes) on a Distribution Date will consist of one month's interest on the outstanding balance of that Certificate immediately prior to that Distribution Date. For a description of the Accrual Classes, see "*—Accrual Classes*" below.

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

Delay Classes	No-Delay Classes
Fixed Rate and Weighted Average Coupon Classes	Floating Rate Classes

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

Accrual Classes. The ZN and ZM Classes are Accrual Classes. Interest will accrue on the Accrual Classes at the applicable annual rates specified on the cover of this prospectus supplement. However, we will not pay any interest on the Accrual Classes. Instead, interest accrued on each Accrual Class will be added as principal to its principal balance on each Distribution Date. We will pay principal on the Accrual Classes as described under "—Distributions of Principal" below.

Weighted Average Coupon Classes

The HY Class

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

- a fraction, expressed as a percentage, the numerator of which is the aggregate amount of interest accrued during the related Interest Accrual Period on the Certificates of the HI and HX Classes that were exchanged for the Certificates of the HY Class, and the denominator of which is the principal balance of the HY Class immediately preceding that Distribution Date,

multiplied by

- 12.

During the initial Interest Accrual Period, the HY Class is expected to bear interest at the annual rate of approximately 7.33322%.

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

The AT Class

On each Distribution Date, we will pay interest on each Certificate of the AT Class in an amount equal to the aggregate amount of interest accrued during the related Interest Accrual Period on the Certificates of the AY and IA Classes which were exchanged for that AT Class Certificate. Accordingly, the amount of interest payable on the AT Class Certificates will not be determined based on their principal balances.

On the initial Distribution Date, we expect to pay interest on the AT Class at an annual rate of approximately 10.32946% (calculated based on the amount of interest payable on that date and the initial principal balance of the AT Class).

Our determination of the interest rate for the AT Class for each Distribution Date 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 AC and AY, in that order, until retired.

Sequential Pay Classes

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

- *Group 3*

The ZN Accrual Amount to Aggregate Group I to its Planned Balance, and thereafter to ZN.

Accretion Directed/PAC Group and Accrual Class

The Group 3 Cash Flow Distribution Amount in the following priority:

— 73.5294118184% to FA until retired, and

Structured Collateral/ Pass-Through Class

— 26.4705881816% as follows:

Structured Collateral

— 25.8667860861 to PT until retired, and **Pass-Through Class**

— 74.1332139139% in the following priority:

first, to Aggregate Group I to its Planned Balance; **PAC Group**

second, to ZN until retired; and **Support Class**

third, to Aggregate Group I to zero. **PAC Group**

The "ZN Accrual Amount" is any interest then accrued and added to the principal balance of the ZN Class.

The "Group 3 Cash Flow Distribution Amount" is the principal then paid on the Group 3 Underlying REMIC Certificates.

"Aggregate Group I" consists of the NA and NX Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I to NA and NX, in that order, until retired.

Aggregate Group I has a principal balance equal to the aggregate principal balance of the Classes included in Aggregate Group I.

- *Group 4*

The ZM Accrual Amount to Aggregate Group II to its Planned Balance, and thereafter to ZM.

Accretion Directed/PAC Group and Accrual Class

The Group 4 Cash Flow Distribution Amount in the following priority:

1. To Aggregate Group II to its Planned Balance. **PAC Group**
2. To ZM until retired. **Support Class**
3. To Aggregate Group II to zero. **PAC Group**

The "ZM Accrual Amount" is any interest then accrued and added to the principal balance of the ZM Class.

The "Group 4 Cash Flow Distribution Amount" is the principal then paid on the Group 4 MBS.

"Aggregate Group II" consists of the MG and MX Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II to MG and MX, in that order, until retired.

Aggregate Group II has a principal balance equal to the aggregate principal balance of the Classes included in Aggregate Group II.

- *Group 5*

The Group 5 Principal Distribution Amount to NC and ND, in that order, until retired. **Sequential Pay Classes**

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 HD and HX, in that order, until retired. **Sequential Pay Classes**

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

- *Group 7*

The Group 7 Principal Distribution Amount to DT until retired. **Structured Collateral/Pass-Through Class**

The "Group 7 Principal Distribution Amount" is the principal then paid on Group 7 Underlying REMIC Certificates.

- *Group 8*

The Group 8 Principal Distribution Amount to LT until retired. **Structured Collateral/Pass-Through Class**

The "Group 8 Principal Distribution Amount" is the principal then paid on the Group 8 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 sequences governing notional balance reductions on the Group 2 Underlying REMIC and RCR Certificates, and the following assumptions (such characteristics and assumptions, collectively, the "Pricing Assumptions"):

- the Mortgage Loans underlying the Trust MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under "Summary—Group 1, Group 4, Group 5 and Group 6—Assumed Characteristics of the Underlying Mortgage Loans" in this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related tables;
- the settlement date for the Certificates is May 29, 2009; and
- each Distribution Date occurs on the 25th day of a month.

Prepayment Assumptions. The prepayment model used in this prospectus supplement is PSA. For a description of PSA, see "Yield, Maturity and Prepayment Considerations—Prepayment Models" in the REMIC Prospectus. It is highly unlikely that prepayments will occur at any *constant* PSA rate or at any other *constant* rate.

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 applicable "Structuring Ranges" 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, those 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 applicable 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 those Classes would not be narrower than that shown below for the applicable Aggregate Group.

Groups	Structuring Ranges	Initial Effective Ranges
Aggregate Group I Planned Balances	Between 335% and 600% PSA	Between 335% and 600% PSA
Aggregate Group II Planned Balances	Between 150% and 300% PSA	Between 150% and 300% PSA

The Aggregate Groups listed above consists of the following Classes:

Aggregate Group I	NA and NX
Aggregate Group II	MG and MX

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

We cannot assure you that the balance of an Aggregate Group will conform on any Distribution Date to the balance specified in the Principal Balance Schedules or that distributions of principal of an 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, 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, an Aggregate Group might not be reduced to its scheduled balance each month even if the related Mortgage Loans prepay at a *constant* PSA rate within the applicable Initial Effective Range. This is so particularly if the rate falls at the lower or higher end of that range.

- 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 other Classes. When the related 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 and, where specified, to changes in the Index. We calculated the yields set forth in the tables by

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

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

We cannot assure you that

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

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

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

The Fixed Rate Interest Only Classes. **The yields to investors in the Fixed Rate Interest Only Classes will be very sensitive to the rate of principal payments (including prepayments) of the related Mortgage Loans. The Mortgage Loans generally can be prepaid at any time without penalty. On the basis of the assumptions described below, the yield to maturity on each Fixed Rate Interest Only Class would be 0% if prepayments of the related Mortgage Loans were to occur at the following constant rates:**

Class	% PSA
AI	355%
IA	402%
MI	590%
NI	393%
HI	420%
DI	671%
LI	710%

For any Fixed Rate Interest Only Class, if the actual prepayment rate of the related Mortgage Loans were to exceed the level specified for as little as one month while equaling that 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 Fixed Rate Interest Only Classes (expressed in each case as a percentage of the original principal balance) are as follows:

Class	Price*
AI	10.50000%
IA	8.78125%
MI	15.81250%
NI	11.06250%
HI	8.65625%
DI	12.00000%
LI	10.31250%

* 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

	PSA Prepayment Assumption				
	50%	100%	200%	350%	600%
Pre-Tax Yields to Maturity	26.5%	22.7%	14.5%	0.5%	(26.0)%

Sensitivity of the IA Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	200%	350%	600%
Pre-Tax Yields to Maturity	35.9%	31.5%	22.1%	6.1%	(26.1)%

Sensitivity of the MI Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	150%	250%	300%	670%	1000%	1350%
Pre-Tax Yields to Maturity	24.2%	19.7%	16.6%	16.6%	16.6%	(5.4)%	(29.8)%	(58.3)%

Sensitivity of the NI Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	225%	350%	600%
Pre-Tax Yields to Maturity	24.5%	21.1%	12.4%	3.3%	(16.4)%

Sensitivity of the HI Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	250%	350%	600%
Pre-Tax Yields to Maturity	43.4%	38.7%	22.4%	9.7%	(28.0)%

Sensitivity of the DI Class to Prepayments

	PSA Prepayment Assumption					
	50%	100%	200%	400%	650%	800%
Pre-Tax Yields to Maturity . . .	52.6%	48.8%	41.0%	24.6%	2.1%	(12.9)%

Sensitivity of the LI Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	350%	500%	700%
Pre-Tax Yields to Maturity . . .	57.2%	53.4%	33.1%	19.9%	1.0%

The FI Class. **The yield on the FI Class will be sensitive to the rate of principal payments, including prepayments, of the related Mortgage Loans and to the level of the Index. The Mortgage Loans generally can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from pool to pool. As illustrated in the applicable table below, it is possible that investors in the FI Class 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 table has been prepared on the basis of the Pricing Assumptions and the assumptions that

- the interest rate for the FI Class for the initial Interest Accrual Period is the rate 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 price of that Class (expressed as a percentage of original principal balance) is as follows:

Class	Price*
FI	0.125%

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table below.

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

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

	PSA Prepayment Assumption					
LIBOR	50%	100%	335%	400%	600%	800%
6.06% and below	*	*	*	*	*	*
6.08%	191.1%	185.6%	158.7%	150.9%	125.2%	96.9%
6.10%	463.6%	455.0%	412.4%	399.9%	359.3%	314.3%

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 1, Group 3, Group 4, Group 5 and Group 6 Classes, and
- in the case of the Group 2 Class, the priority sequences affecting notional balance reductions on the Group 2 Underlying REMIC and RCR Certificates.

See "—Distributions of Principal" above and "Description of the Certificates—Distributions of Principal" in the applicable Underlying REMIC Disclosure Documents.

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

Decrement Tables

The following tables indicate the percentages of original principal balances of the specified Classes that would be outstanding after each date shown at various constant PSA rates and the corresponding weighted average lives of those Classes. The tables have been prepared on the basis of the Pricing Assumptions.

In the case of the information set forth for each 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.

Mortgage Loans Backing Trust Assets Specified Below	Original Terms to Maturity	Remaining Terms to Maturity	Interest Rates
Group 1 MBS	180 months	180 months	6.50%
Group 2 Underlying REMIC and RCR Certificates	180 months	(1)	7.00%
Group 3 Underlying REMIC Certificates	360 months	336 months(2)	9.00%
Group 4 MBS	360 months	360 months	7.50%
Group 5 MBS	180 months	180 months	7.00%
Group 6 MBS	240 months	240 months	7.00%
Group 7 Underlying REMIC Certificates	360 months	327 months	9.00%
Group 8 Underlying REMIC Certificates	360 months	334 months	8.50%

(1) The Mortgage Loans backing the Group 2 Underlying REMIC and RCR Certificates listed below are assumed to have the following remaining terms to maturity:

Class	Remaining Terms to Maturity
2008-20-AI	165 months
2009-13-NI	177 months

(2) In addition, we have assumed that the Mortgage Loans backing the Group 3 Underlying REMIC Certificates have a remaining interest only period of 96 months.

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

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

Percent of Original Principal Balances Outstanding

	AC, AI†, AE and AB Classes					AY Class					IA† Class					FA, FI† and PT Classes					
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					
Date	0%	100%	200%	350%	600%	0%	100%	200%	350%	600%	0%	100%	200%	350%	600%	0%	100%	335%	400%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2010	95	90	86	79	69	100	100	100	100	100	95	85	79	70	54	100	94	80	76	65	53
May 2011	91	78	69	56	37	100	100	100	100	100	91	71	61	47	27	100	88	64	58	41	28
May 2012	85	67	54	38	17	100	100	100	100	100	85	58	46	30	11	100	83	51	44	26	14
May 2013	80	57	42	25	5	100	100	100	100	100	80	46	33	17	1	100	78	41	34	17	7
May 2014	74	47	31	14	0	100	100	100	100	82	74	35	22	8	0	100	73	33	26	11	4
May 2015	67	38	22	7	0	100	100	100	100	48	67	25	13	1	0	100	69	26	19	7	2
May 2016	61	30	15	1	0	100	100	100	100	27	60	15	5	0	0	100	65	21	15	4	1
May 2017	53	22	8	0	0	100	100	100	74	15	53	6	0	0	0	100	61	17	11	3	1
May 2018	46	15	3	0	0	100	100	100	49	8	45	0	0	0	0	98	56	13	8	2	*
May 2019	38	8	0	0	0	100	100	87	31	4	36	0	0	0	0	96	51	10	6	1	*
May 2020	29	2	0	0	0	100	100	57	18	2	27	0	0	0	0	94	47	8	5	1	*
May 2021	19	0	0	0	0	100	69	32	9	1	17	0	0	0	0	91	43	6	3	*	*
May 2022	9	0	0	0	0	100	27	12	3	*	7	0	0	0	0	89	39	5	2	*	*
May 2023	0	0	0	0	0	91	0	0	0	0	0	0	0	0	0	86	35	4	2	*	*
May 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	83	31	3	1	*	*
May 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	79	28	2	1	*	*
May 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	75	25	2	1	*	*
May 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	71	22	1	*	*	*
May 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	66	19	1	*	*	*
May 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	61	16	1	*	*	*
May 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	56	14	*	*	*	*
May 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	50	12	*	*	*	*
May 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	43	9	*	*	*	*
May 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36	7	*	*	*	*
May 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28	5	*	*	*	*
May 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20	3	*	*	*	0
May 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	1	*	*	*	0
May 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.0	5.1	3.8	2.7	1.8	14.5	12.5	11.4	9.4	6.4	7.9	3.9	3.1	2.2	1.4	20.9	11.3	4.4	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	NA Class PSA Prepayment Assumption 0%	100%	335%	400%	600%	800%
Initial Percent	100	100	100	100	100	100
May 2010	99	91	73	73	73	67
May 2011	97	82	51	51	51	35
May 2012	95	74	33	33	33	17
May 2013	94	66	21	21	21	9
May 2014	92	58	13	13	13	4
May 2015	90	50	8	8	8	2
May 2016	88	43	5	5	5	*
May 2017	86	35	3	3	3	0
May 2018	82	27	1	1	1	0
May 2019	77	18	*	*	*	0
May 2020	71	10	0	0	0	0
May 2021	66	2	0	0	0	0
May 2022	60	0	0	0	0	0
May 2023	53	0	0	0	0	0
May 2024	46	0	0	0	0	0
May 2025	38	0	0	0	0	0
May 2026	30	0	0	0	0	0
May 2027	21	0	0	0	0	0
May 2028	12	0	0	0	0	0
May 2029	2	0	0	0	0	0
May 2030	0	0	0	0	0	0
May 2031	0	0	0	0	0	0
May 2032	0	0	0	0	0	0
May 2033	0	0	0	0	0	0
May 2034	0	0	0	0	0	0
May 2035	0	0	0	0	0	0
May 2036	0	0	0	0	0	0
May 2037	0	0	0	0	0	0
May 2038	0	0	0	0	0	0
May 2039	0	0	0	0	0	0
Weighted Average Life (years)**	13.5	6.1	2.6	2.6	2.6	1.9

Date	NX Class PSA Prepayment Assumption 0%	100%	335%	400%	600%	800%
Initial Percent	100	100	100	100	100	100
May 2010	100	100	100	100	100	100
May 2011	100	100	100	100	100	100
May 2012	100	100	100	100	100	100
May 2013	100	100	100	100	100	100
May 2014	100	100	100	100	100	100
May 2015	100	100	100	100	100	100
May 2016	100	100	100	100	100	100
May 2017	100	100	100	100	100	70
May 2018	100	100	100	100	100	35
May 2019	100	100	100	100	100	18
May 2020	100	100	88	88	88	9
May 2021	100	100	55	55	55	5
May 2022	100	34	34	34	34	2
May 2023	100	21	21	21	21	1
May 2024	100	13	13	13	13	1
May 2025	100	8	8	8	8	*
May 2026	100	5	5	5	5	*
May 2027	100	3	3	3	3	*
May 2028	100	2	2	2	2	*
May 2029	100	1	1	1	1	*
May 2030	1	1	1	1	1	*
May 2031	*	*	*	*	*	*
May 2032	*	*	*	*	*	*
May 2033	*	*	*	*	*	*
May 2034	*	*	*	*	*	*
May 2035	*	*	*	*	*	*
May 2036	0	0	0	0	0	0
May 2037	0	0	0	0	0	0
May 2038	0	0	0	0	0	0
May 2039	0	0	0	0	0	0
Weighted Average Life (years)**	20.2	13.3	12.8	12.8	12.8	9.0

Date	ZN Class PSA Prepayment Assumption 0%	100%	335%	400%	600%	800%
Initial Percent	100	100	100	100	100	100
May 2010	105	105	105	87	33	0
May 2011	110	110	109	82	5	0
May 2012	116	116	113	81	*	0
May 2013	122	122	109	76	*	0
May 2014	128	128	100	67	*	0
May 2015	135	135	88	57	*	0
May 2016	142	142	75	47	*	0
May 2017	149	149	63	38	*	0
May 2018	157	157	51	30	*	0
May 2019	165	165	41	23	*	0
May 2020	173	173	33	18	*	0
May 2021	182	182	26	13	*	0
May 2022	191	175	20	10	*	0
May 2023	201	158	16	7	*	0
May 2024	211	143	12	5	*	0
May 2025	222	128	9	4	*	0
May 2026	234	113	7	3	*	0
May 2027	246	100	5	2	*	0
May 2028	258	87	4	1	*	0
May 2029	271	75	3	1	*	0
May 2030	255	64	2	1	*	0
May 2031	228	53	1	*	*	0
May 2032	198	43	1	*	*	0
May 2033	165	33	1	*	*	0
May 2034	129	24	*	*	*	0
May 2035	90	15	*	*	*	0
May 2036	47	7	*	*	*	0
May 2037	0	0	0	0	0	0
May 2038	0	0	0	0	0	0
May 2039	0	0	0	0	0	0
Weighted Average Life (years)**	24.6	19.1	9.4	7.1	0.8	0.4

Date	MG, MI† and MA Classes PSA Prepayment Assumption 0%	100%	150%	250%	300%	670%	1000%	1350%
Initial Percent	100	100	100	100	100	100	100	100
May 2010	98	94	92	92	92	92	86	73
May 2011	95	84	80	80	80	62	39	19
May 2012	93	75	68	68	68	36	15	3
May 2013	90	66	57	57	57	21	5	0
May 2014	87	57	47	47	47	12	2	0
May 2015	84	48	38	38	38	7	*	0
May 2016	80	40	30	30	30	4	0	0
May 2017	77	33	24	24	24	2	0	0
May 2018	73	25	19	19	19	1	0	0
May 2019	69	18	15	15	15	*	0	0
May 2020	64	12	12	12	12	0	0	0
May 2021	60	9	9	9	9	0	0	0
May 2022	55	7	7	7	7	0	0	0
May 2023	49	5	5	5	5	0	0	0
May 2024	44	4	4	4	4	0	0	0
May 2025	38	3	3	3	3	0	0	0
May 2026	31	2	2	2	2	0	0	0
May 2027	25	1	1	1	1	0	0	0
May 2028	17	1	1	1	1	0	0	0
May 2029	9	*	*	*	*	0	0	0
May 2030	1	*	*	*	*	0	0	0
May 2031	0	0	0	0	0	0	0	0
May 2032	0	0	0	0	0	0	0	0
May 2033	0	0	0	0	0	0	0	0
May 2034	0	0	0	0	0	0	0	0
May 2035	0	0	0	0	0	0	0	0
May 2036	0	0	0	0	0	0	0	0
May 2037	0	0	0	0	0	0	0	0
May 2038	0	0	0	0	0	0	0	0
May 2039	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.9	6.4	5.7	5.7	5.7	2.9	2.0	1.5

Date	MX Class PSA Prepayment Assumption 0%	100%	150%	250%	300%	670%	1000%	1350%
Initial Percent	100	100	100	100	100	100	100	100
May 2010	100	100	100	100	100	100	100	100
May 2011	100	100	100	100	100	100	100	100
May 2012	100	100	100	100	100	100	100	100
May 2013	100	100	100	100	100	100	100	84
May 2014	100	100	100	100	100	100	100	16
May 2015	100	100	100	100	100	100	100	3
May 2016	100	100	100	100	100	100	44	1
May 2017	100	100	100	100	100	100	17	*
May 2018	100	100	100	100	100	100	7	*
May 2019	100	100	100	100	100	100	3	*
May 2020	100	100	100	100	100	59	1	*
May 2021	100	100	100	100	100	34	*	*
May 2022	100	100	100	100	100	20	*	*
May 2023	100	100	100	100	100	11	*	*
May 2024	100	100	100	100	100	7	*	0
May 2025	100	100	100	100	100	4	*	0
May 2026	100	100	100	100	100	2	*	0
May 2027	100	100	100	100	100	1	*	0
May 2028	100	100	100	100	100	1	*	0
May 2029	100	100	100	100	100	*	*	0
May 2030	100	100	100	100	100	*	*	0
May 2031	87	87	87	87	87	*	*	0
May 2032	63	63	63	63	63	*	*	0
May 2033	45	45	45	45	45	*	*	0
May 2034	30	30	30	30	30	*	0	0
May 2035	19	19	19	19	19	*	0	0
May 2036	11	11	11	11	11	*	0	0
May 2037	5	5	5	5	5	*	0	0
May 2038	1	1	1	1	1	*	0	0
May 2039	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.2	24.2	24.2	24.2	24.2	11.9	7.2	4.5

* 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.

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

Date	ZM Class PSA Prepayment Assumption 0%	100%	150%	250%	300%	670%	1000%	1350%
Initial Percent	100	100	100	100	100	100	100	100
May 2010	105	105	104	88	81	23	0	0
May 2011	110	110	108	68	49	0	0	0
May 2012	116	116	112	52	24	0	0	0
May 2013	122	122	116	42	9	0	0	0
May 2014	128	128	120	37	2	0	0	0
May 2015	135	135	124	35	*	0	0	0
May 2016	142	142	125	34	*	0	0	0
May 2017	149	149	123	32	*	0	0	0
May 2018	157	157	119	30	*	0	0	0
May 2019	165	165	113	27	*	0	0	0
May 2020	173	169	106	25	*	0	0	0
May 2021	182	160	98	22	*	0	0	0
May 2022	191	150	89	19	*	0	0	0
May 2023	201	140	81	17	*	0	0	0
May 2024	211	129	73	14	*	0	0	0
May 2025	222	118	65	12	*	0	0	0
May 2026	234	107	58	10	*	0	0	0
May 2027	246	96	50	9	*	0	0	0
May 2028	258	85	44	7	*	0	0	0
May 2029	271	75	37	6	*	0	0	0
May 2030	285	65	32	5	*	0	0	0
May 2031	267	56	26	4	*	0	0	0
May 2032	242	46	21	3	*	0	0	0
May 2033	215	38	17	2	*	0	0	0
May 2034	186	30	13	2	*	0	0	0
May 2035	154	22	9	1	*	0	0	0
May 2036	120	14	6	1	*	0	0	0
May 2037	83	8	3	*	*	0	0	0
May 2038	43	1	*	*	*	0	0	0
May 2039	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.1	19.4	17.0	6.6	2.2	0.7	0.5	0.4

Date	NC Class PSA Prepayment Assumption 0%	100%	225%	350%	600%
Initial Percent	100	100	100	100	100
May 2010	0	0	0	0	0
May 2011	0	0	0	0	0
May 2012	0	0	0	0	0
May 2013	0	0	0	0	0
May 2014	0	0	0	0	0
May 2015	0	0	0	0	0
May 2016	0	0	0	0	0
May 2017	0	0	0	0	0
May 2018	0	0	0	0	0
May 2019	0	0	0	0	0
May 2020	0	0	0	0	0
May 2021	0	0	0	0	0
May 2022	0	0	0	0	0
May 2023	0	0	0	0	0
May 2024	0	0	0	0	0
May 2025	0	0	0	0	0
May 2026	0	0	0	0	0
May 2027	0	0	0	0	0
May 2028	0	0	0	0	0
May 2029	0	0	0	0	0
May 2030	0	0	0	0	0
May 2031	0	0	0	0	0
May 2032	0	0	0	0	0
May 2033	0	0	0	0	0
May 2034	0	0	0	0	0
May 2035	0	0	0	0	0
May 2036	0	0	0	0	0
May 2037	0	0	0	0	0
May 2038	0	0	0	0	0
May 2039	0	0	0	0	0
Weighted Average Life (years)**	0.1	0.1	0.1	0.1	0.1

Date	ND and NI† Classes PSA Prepayment Assumption 0%	100%	225%	350%	600%
Initial Percent	100	100	100	100	100
May 2010	96	86	79	72	59
May 2011	92	73	62	52	34
May 2012	87	61	47	36	19
May 2013	83	50	36	25	11
May 2014	77	39	26	16	6
May 2015	72	29	18	10	3
May 2016	66	20	11	6	1
May 2017	60	12	6	3	1
May 2018	53	4	2	1	*
May 2019	45	0	0	0	0
May 2020	38	0	0	0	0
May 2021	29	0	0	0	0
May 2022	20	0	0	0	0
May 2023	10	0	0	0	0
May 2024	0	0	0	0	0
May 2025	0	0	0	0	0
May 2026	0	0	0	0	0
May 2027	0	0	0	0	0
May 2028	0	0	0	0	0
May 2029	0	0	0	0	0
May 2030	0	0	0	0	0
May 2031	0	0	0	0	0
May 2032	0	0	0	0	0
May 2033	0	0	0	0	0
May 2034	0	0	0	0	0
May 2035	0	0	0	0	0
May 2036	0	0	0	0	0
May 2037	0	0	0	0	0
May 2038	0	0	0	0	0
May 2039	0	0	0	0	0
Weighted Average Life (years)**	8.8	4.3	3.4	2.7	1.8

Date	HD and HI† Classes PSA Prepayment Assumption 0%	100%	250%	350%	600%
Initial Percent	100	100	100	100	100
May 2010	97	88	78	71	54
May 2011	94	77	60	49	26
May 2012	91	67	45	32	9
May 2013	88	57	32	20	0
May 2014	84	48	22	10	0
May 2015	80	39	14	2	0
May 2016	76	32	7	0	0
May 2017	71	24	1	0	0
May 2018	66	17	0	0	0
May 2019	61	11	0	0	0
May 2020	55	5	0	0	0
May 2021	49	0	0	0	0
May 2022	43	0	0	0	0
May 2023	36	0	0	0	0
May 2024	28	0	0	0	0
May 2025	20	0	0	0	0
May 2026	12	0	0	0	0
May 2027	3	0	0	0	0
May 2028	0	0	0	0	0
May 2029	0	0	0	0	0
May 2030	0	0	0	0	0
May 2031	0	0	0	0	0
May 2032	0	0	0	0	0
May 2033	0	0	0	0	0
May 2034	0	0	0	0	0
May 2035	0	0	0	0	0
May 2036	0	0	0	0	0
May 2037	0	0	0	0	0
May 2038	0	0	0	0	0
May 2039	0	0	0	0	0
Weighted Average Life (years)**	11.1	5.2	3.1	2.4	1.4

Date	HX and HY Classes PSA Prepayment Assumption 0%	100%	250%	350%	600%
Initial Percent	100	100	100	100	100
May 2010	100	100	100	100	100
May 2011	100	100	100	100	100
May 2012	100	100	100	100	100
May 2013	100	100	100	100	91
May 2014	100	100	100	100	54
May 2015	100	100	100	100	32
May 2016	100	100	100	83	19
May 2017	100	100	100	59	11
May 2018	100	100	80	41	6
May 2019	100	100	59	28	3
May 2020	100	100	42	19	2
May 2021	100	95	28	12	1
May 2022	100	66	18	7	*
May 2023	100	38	9	3	*
May 2024	100	12	3	1	*
May 2025	100	0	0	0	0
May 2026	100	0	0	0	0
May 2027	100	0	0	0	0
May 2028	60	0	0	0	0
May 2029	0	0	0	0	0
May 2030	0	0	0	0	0
May 2031	0	0	0	0	0
May 2032	0	0	0	0	0
May 2033	0	0	0	0	0
May 2034	0	0	0	0	0
May 2035	0	0	0	0	0
May 2036	0	0	0	0	0
May 2037	0	0	0	0	0
May 2038	0	0	0	0	0
May 2039	0	0	0	0	0
Weighted Average Life (years)**	19.2	13.6	10.9	9.1	5.7

Date	DT and DI† Classes PSA Prepayment Assumption 0%	100%	200%	400%	650%	800%
Initial Percent	100	100	100	100	100	100
May 2010	99	93	87	75	60	51
May 2011	98	86	75	56	36	26
May 2012	97	79	65	42	22	13
May 2013	96	73	56	31	13	7
May 2014	95	68	49	23	8	4
May 2015	93	62	42	17	5	2
May 2016	92	57	36	13	3	1
May 2017	90	52	31	10	2	*
May 2018	88	48	26	7	1	*
May 2019	86	44	23	5	1	*
May 2020	84	40	19	4	*	*
May 2021	82	36	16	3	*	*
May 2022	79	32	14	2	*	*
May 2023	76	29	11	1	*	*
May 2024	73	26	10	1	*	*
May 2025	70	23	8	1	*	*
May 2026	66	20	7	1	*	*
May 2027	62	17	5	*	*	*
May 2028	57	15	4	*	*	*
May 2029	52	13	3	*	*	*
May 2030	47	10	3	*	*	*
May 2031	41	8	2	*	*	*
May 2032	35	6	1	*	*	*
May 2033	28	4	1	*	*	*
May 2034	20	3	*	*	*	0
May 2035	12	1	*	*	*	0
May 2036	2	0	0	0	0	0
May 2037	0	0	0	0	0	0
May 2038	0	0	0	0	0	0
May 2039	0	0	0	0	0	0
Weighted Average Life (years)**	18.7	10.0	6.5	3.4	2.0	1.5

Date	LT and LI† Classes PSA Prepayment Assumption 0%	100%	350%	500%	700%
Initial Percent	100	100	100	100	100
May 2010	99	93	78	69	57
May 2011	98	86	61	48	33
May 2012	97	79	47	33	19
May 2013	96	73	37	23	11
May 2014	94	68	28	15	6
May 2015	93	62	22	11	3
May 2016	92	57	17	7	2
May 2017	90	52	13	5	1
May 2018	88	48	10	3	1
May 2019	86	44	8	2	*
May 2020	84	40	6	2	*
May 2021	82	36	4	1	*
May 2022	79	33	3	1	*
May 2023	76	29	3	*	*
May 2024	73	26	2	*	*
May 2025	70	23	1	*	*
May 2026	66	20	1	*	*
May 2027	62	18	1	*	*
May 2028	58	15	1	*	*
May 2029	54	13	*	*	*
May 2030	49	11	*	*	*
May 2031	43	9	*	*	*
May 2032	37	7	*	*	*
May 2033	31	5	*	*	*
May 2034	24	3	*	*	*
May 2035	16	2	*	*	*
May 2036	8	*	*	*	0
May 2037	0	0	0	0	0
May 2038	0	0	0	0	0
May 2039	0	0	0	0	0
Weighted Average Life (years)**	19.0	10.1	3.9	2.7	1.8

* 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	AT†† Class PSA Prepayment Assumption				
	0%	100%	200%	350%	600%
Initial Percent	100	100	100	100	100
May 2010	100	100	100	100	100
May 2011	100	100	100	100	100
May 2012	100	100	100	100	100
May 2013	100	100	100	100	100
May 2014	100	100	100	100	82
May 2015	100	100	100	100	48
May 2016	100	100	100	100	27
May 2017	100	100	100	74	15
May 2018	100	100	100	49	8
May 2019	100	100	87	31	4
May 2020	100	100	57	18	2
May 2021	100	69	32	9	1
May 2022	100	27	12	3	*
May 2023	91	0	0	0	0
May 2024	0	0	0	0	0
May 2025	0	0	0	0	0
May 2026	0	0	0	0	0
May 2027	0	0	0	0	0
May 2028	0	0	0	0	0
May 2029	0	0	0	0	0
May 2030	0	0	0	0	0
May 2031	0	0	0	0	0
May 2032	0	0	0	0	0
May 2033	0	0	0	0	0
May 2034	0	0	0	0	0
May 2035	0	0	0	0	0
May 2036	0	0	0	0	0
May 2037	0	0	0	0	0
May 2038	0	0	0	0	0
May 2039	0	0	0	0	0
Weighted Average Life (years)**	14.5	12.5	11.4	9.4	6.4

* 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.

†† The weighted average life information set forth for this class is based solely on assumed principal distributions.

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 Accrual 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:

Group	Prepayment Assumption
1	200% PSA
2	200% PSA
3	400% PSA
4	250% PSA
5	225% PSA
6	250% PSA
7	400% PSA
8	350% 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 (other than the DT and LT Classes) to Banc of America Securities LLC (the "Dealer") in exchange for the Trust MBS and the Underlying REMIC Certificates. The Dealer proposes to offer the Certificates (other than the DT and LT Classes) 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. On the Settlement Date, we expect to transfer the DT and LT Classes to Fannie Mae Mega Trust Numbers 310021 and 310022, respectively, and to deliver the related Mega certificates to the Dealer.

LEGAL MATTERS

Sidley Austin LLP will provide legal representation for Fannie Mae. K&L Gates LLP will provide legal representation for the Dealer.

Exhibit A

Group 2 Underlying REMIC and RCR Certificates

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Notional Principal Balance of Class	May 2009 Class Factor	Notional Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2008-020	AI	February 2008	31396YUP5	4.5%	FIX/IO	July 2022	NTL	$13,660,365	0.79825727	$ 5,428,149.00	4.967%	112	63
2009-013	NI	February 2009	31397NEM3	4.5	FIX/IO	April 2023	NTL	23,000,000	0.94011231	21,622,583.00	5.052	124	51

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

Group 3 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	May 2009 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 Remaining Term to Expiration of Interest Only Period (in months)
2007-053	FA	May 2007	31396WCH7	(2)	FLT	June 2037	PT	$300,000,000	0.73023718	$219,071,154.00	7.325%	334	26	94
2007-053	SA	May 2007	31396WCJ3	(2)	INV/IO	June 2037	NTL	160,000,000	0.72921897	30,884,568.74	7.265	333	27	93
2007-053	SB	May 2007	31396WCK0	(2)	INV/IO	June 2037	NTL	140,000,000	0.73140085	27,104,855.37	7.394	335	25	95

(1) See "Description of the Certificates—Definitions and Abbreviations" in the REMIC Prospectus.
(2) These Classes bear interest as further described in the applicable 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.

Group 7 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	May 2009 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)
2006-083	FG	August 2006	31396KD33	(2)	FLT	September 2036	PT	$148,000,000	0.69416822	$28,977,077.00	6.874%	319	34
2006-083	SG	August 2006	31396KD25	(2)	INV/IO	September 2036	NTL	148,000,000	0.69416822	28,977,077.00	6.874	319	34

(1) See "Description of the Certificates—Definitions and Abbreviations" in the REMIC Prospectus.
(2) These Classes bear interest as further described in the applicable Underlying REMIC Disclosure Document.

Group 8 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	May 2009 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)
2007-030	JF	March 2007	31396VHK7	(2)	FLT	April 2037	PT	$355,555,555	0.75933009	$126,555,013.00	6.632%	325	30
2007-030	JI	March 2007	31396VHL5	(2)	INV/IO	April 2037	NTL	355,555,555	0.75933009	126,555,013.00	6.632	325	30

(1) See "Description of the Certificates—Definitions and Abbreviations" in the REMIC Prospectus.
(2) These Classes bear interest as further described in the applicable 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								
MG	$150,000,000	MA	$150,000,000	PAC/AD	5.0%	FIX	31397NS48	May 2039
MI	45,000,000(3)							
Recombination 2								
HI	7,437,222(3)	HY	11,812,519	SEQ	(4)	WAC	31397NS55	June 2029
HX	11,812,519							
Recombination 3								
AY	19,232,000	AT(5)	19,232,000	SEQ	(4)	WAC	31397NS63	June 2024
IA	27,050,732(3)							
Recombination 4								
AC	153,582,541	AE	153,582,541	SEQ	3.5	FIX	31397NS22	May 2023
AI	19,197,817(3)							
Recombination 5								
AC	153,582,541	AB	153,582,541	SEQ	4.0	FIX	31397NS30	May 2023
AI	38,395,635(3)							

(1) REMIC Certificates and RCR Certificates in each Recombination may be exchanged only in the proportions of *original* 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) Notional balances. These classes are interest only classes. See page S-8 for a description of how their notional balances are calculated.
(4) For a description of these interest rates, see "Description of the Certificates—Distributions of Interest—*Weighted Average Coupon Classes*" in this prospectus supplement.
(5) The AT Class is an RCR Class formed from a combination of the AY Class in Group 1 and the IA Class in Group 2.

Principal Balance Schedules

Aggregate Group I Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$33,568,000.00	September 2013	$ 6,281,931.12	January 2018	$ 891,045.38
June 2009	32,821,488.86	October 2013	6,052,591.31	February 2018	856,798.05
July 2009	32,063,448.42	November 2013	5,831,624.13	March 2018	823,853.54
August 2009	31,293,602.31	December 2013	5,618,723.91	April 2018	792,162.68
September 2009	30,514,901.80	January 2014	5,413,596.15	May 2018	761,678.15
October 2009	29,742,013.42	February 2014	5,215,957.09	June 2018	732,354.39
November 2009	28,978,120.33	March 2014	5,025,533.35	July 2018	704,147.56
December 2009	28,227,583.31	April 2014	4,842,061.50	August 2018	677,015.45
January 2010	27,490,151.64	May 2014	4,665,287.76	September 2018	650,917.47
February 2010	26,765,579.18	June 2014	4,494,967.59	October 2018	625,814.52
March 2010	26,053,624.38	July 2014	4,330,865.38	November 2018	601,668.97
April 2010	25,354,050.11	August 2014	4,172,754.14	December 2018	578,444.63
May 2010	24,666,623.66	September 2014	4,020,415.14	January 2019	556,106.64
June 2010	23,991,116.59	October 2014	3,873,637.66	February 2019	534,621.47
July 2010	23,327,304.68	November 2014	3,732,218.67	March 2019	513,956.84
August 2010	22,674,967.86	December 2014	3,595,962.53	April 2019	494,081.69
September 2010	22,033,890.12	January 2015	3,464,680.77	May 2019	474,966.12
October 2010	21,403,859.43	February 2015	3,338,191.77	June 2019	456,581.36
November 2010	20,784,667.68	March 2015	3,216,320.57	July 2019	438,899.73
December 2010	20,176,110.61	April 2015	3,098,898.59	August 2019	421,894.57
January 2011	19,577,987.70	May 2015	2,985,763.39	September 2019	405,540.23
February 2011	18,990,102.17	June 2015	2,876,758.48	October 2019	389,812.04
March 2011	18,412,260.84	July 2015	2,771,733.07	November 2019	374,686.26
April 2011	17,844,274.11	August 2015	2,670,541.87	December 2019	360,140.02
May 2011	17,285,955.86	September 2015	2,573,044.92	January 2020	346,151.33
June 2011	16,737,123.43	October 2015	2,479,107.34	February 2020	332,699.01
July 2011	16,197,597.51	November 2015	2,388,599.18	March 2020	319,762.71
August 2011	15,667,722.50	December 2015	2,301,395.25	April 2020	307,322.82
September 2011	15,149,319.74	January 2016	2,217,374.92	May 2020	295,360.49
October 2011	14,642,140.85	February 2016	2,136,421.96	June 2020	283,857.55
November 2011	14,145,942.83	March 2016	2,058,424.39	July 2020	272,796.55
December 2011	13,660,487.94	April 2016	1,983,274.33	August 2020	262,160.67
January 2012	13,185,543.56	May 2016	1,910,867.81	September 2020	251,933.74
February 2012	12,720,882.14	June 2016	1,841,104.66	October 2020	242,100.20
March 2012	12,266,281.05	July 2016	1,773,888.40	November 2020	232,645.07
April 2012	11,821,522.47	August 2016	1,709,126.04	December 2020	223,553.95
May 2012	11,389,945.94	September 2016	1,646,727.99	January 2021	214,812.97
June 2012	10,974,125.20	October 2016	1,586,607.93	February 2021	206,408.79
July 2012	10,573,485.04	November 2016	1,528,682.71	March 2021	198,328.57
August 2012	10,187,471.26	December 2016	1,472,827.21	April 2021	190,559.96
September 2012	9,815,549.88	January 2017	1,419,012.24	May 2021	183,091.07
October 2012	9,457,206.42	February 2017	1,366,837.52	June 2021	175,910.47
November 2012	9,111,945.20	March 2017	1,316,399.05	July 2021	169,007.16
December 2012	8,779,288.60	April 2017	1,266,642.26	August 2021	162,370.54
January 2013	8,458,776.47	May 2017	1,218,494.24	September 2021	155,990.44
February 2013	8,149,965.45	June 2017	1,171,807.88	October 2021	149,857.05
March 2013	7,852,428.34	July 2017	1,126,893.30	November 2021	143,960.94
April 2013	7,565,753.58	August 2017	1,083,683.76	December 2021	138,293.04
May 2013	7,289,544.60	September 2017	1,042,115.02	January 2022	132,844.63
June 2013	7,023,419.32	October 2017	1,002,125.23	February 2022	127,607.29
July 2013	6,767,009.62	November 2017	963,654.86	March 2022	122,572.96
August 2013	6,519,960.80	December 2017	926,646.63	April 2022	117,733.87

Aggregate Group I (Continued)

Distribution Date	Planned Balance
May 2022	$ 113,082.53
June 2022	108,611.76
July 2022	104,314.62
August 2022	100,184.47
September 2022	96,214.89
October 2022	92,399.73
November 2022	88,733.04
December 2022	85,209.14
January 2023	81,822.54
February 2023	78,567.96
March 2023	75,440.33
April 2023	72,434.75
May 2023	69,546.54
June 2023	66,771.16
July 2023	64,104.29
August 2023	61,541.74
September 2023	59,079.48
October 2023	56,713.65
November 2023	54,440.52
December 2023	52,256.52
January 2024	50,158.21
February 2024	48,142.28
March 2024	46,205.54
April 2024	44,344.92
May 2024	42,557.49
June 2024	40,840.41
July 2024	39,190.96
August 2024	37,606.51
September 2024	36,084.55
October 2024	34,622.66
November 2024	33,218.50
December 2024	31,869.83
January 2025	30,574.49
February 2025	29,330.42
March 2025	28,135.62
April 2025	26,988.17
May 2025	25,886.23
June 2025	24,828.03
July 2025	23,811.87
August 2025	22,836.10
September 2025	21,899.15
October 2025	20,999.50
November 2025	20,135.70
December 2025	19,306.34
January 2026	18,510.09
February 2026	17,745.64
March 2026	17,011.75
April 2026	16,307.23
May 2026	15,630.91
June 2026	14,981.71
July 2026	14,358.55
August 2026	13,760.41
September 2026	13,186.30
October 2026	12,635.28

Distribution Date	Planned Balance
November 2026	$ 12,106.45
December 2026	11,598.93
January 2027	11,111.88
February 2027	10,644.50
March 2027	10,196.01
April 2027	9,765.66
May 2027	9,352.73
June 2027	8,956.55
July 2027	8,576.44
August 2027	8,211.77
September 2027	7,861.93
October 2027	7,526.33
November 2027	7,204.41
December 2027	6,895.62
January 2028	6,599.43
February 2028	6,315.36
March 2028	6,042.92
April 2028	5,781.64
May 2028	5,531.08
June 2028	5,290.81
July 2028	5,060.43
August 2028	4,839.53
September 2028	4,627.74
October 2028	4,424.69
November 2028	4,230.03
December 2028	4,043.43
January 2029	3,864.57
February 2029	3,693.13
March 2029	3,528.82
April 2029	3,371.34
May 2029	3,220.42
June 2029	3,075.80
July 2029	2,937.23
August 2029	2,804.45
September 2029	2,677.24
October 2029	2,555.37
November 2029	2,438.62
December 2029	2,326.79
January 2030	2,219.68
February 2030	2,117.09
March 2030	2,018.85
April 2030	1,924.77
May 2030	1,834.68
June 2030	1,748.43
July 2030	1,665.85
August 2030	1,586.80
September 2030	1,511.12
October 2030	1,438.69
November 2030	1,369.37
December 2030	1,303.03
January 2031	1,239.54
February 2031	1,178.80
March 2031	1,120.68
April 2031	1,065.09

Distribution Date	Planned Balance
May 2031	$ 1,011.91
June 2031	961.05
July 2031	912.40
August 2031	865.88
September 2031	821.40
October 2031	778.88
November 2031	738.23
December 2031	699.37
January 2032	662.23
February 2032	626.74
March 2032	592.82
April 2032	560.42
May 2032	529.47
June 2032	499.90
July 2032	471.66
August 2032	444.70
September 2032	418.95
October 2032	394.37
November 2032	370.91
December 2032	348.52
January 2033	327.15
February 2033	306.76
March 2033	287.31
April 2033	268.76
May 2033	251.07
June 2033	234.21
July 2033	218.13
August 2033	202.81
September 2033	188.20
October 2033	174.29
November 2033	161.03
December 2033	148.41
January 2034	136.39
February 2034	124.95
March 2034	114.06
April 2034	103.70
May 2034	93.84
June 2034	84.46
July 2034	75.54
August 2034	67.06
September 2034	59.00
October 2034	51.35
November 2034	44.08
December 2034	37.18
January 2035	30.63
February 2035	24.41
March 2035	18.51
April 2035	12.91
May 2035	7.61
June 2035	2.58
July 2035 and thereafter	0.00

Aggregate Group II Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$151,266,000.00	December 2013	$ 78,155,087.33	July 2018	$ 28,854,585.31
June 2009.	150,486,759.40	January 2014	76,903,773.36	August 2018	28,316,913.75
July 2009	149,701,320.73	February 2014.	75,661,290.68	September 2018 . . .	27,788,821.44
August 2009	148,869,249.57	March 2014	74,427,561.73	October 2018.	27,270,142.29
September 2009 . . .	147,990,955.22	April 2014	73,202,509.51	November 2018	26,760,713.02
October 2009.	147,066,882.63	May 2014	71,986,057.65	December 2018	26,260,373.15
November 2009	146,097,511.99	June 2014.	70,778,130.30	January 2019	25,768,964.93
December 2009	145,083,358.36	July 2014	69,580,735.28	February 2019.	25,286,333.31
January 2010	144,024,971.11	August 2014	68,397,339.84	March 2019	24,812,325.86
February 2010.	142,922,933.49	September 2014 . . .	67,227,785.62	April 2019	24,346,792.76
March 2010	141,777,861.97	October 2014.	66,071,915.97	May 2019	23,889,586.77
April 2010	140,590,405.71	November 2014	64,929,576.01	June 2019.	23,440,563.14
May 2010	139,361,245.84	December 2014	63,800,612.59	July 2019	22,999,579.57
June 2010.	138,091,094.79	January 2015	62,684,874.24	August 2019	22,566,496.24
July 2010	136,780,695.57	February 2015.	61,582,211.20	September 2019 . . .	22,141,175.68
August 2010	135,430,820.95	March 2015	60,492,475.35	October 2019.	21,723,482.78
September 2010 . . .	134,042,272.64	April 2015	59,415,520.23	November 2019	21,313,284.74
October 2010.	132,615,880.49	May 2015	58,351,201.02	December 2019	20,910,451.01
November 2010	131,152,501.50	June 2015.	57,299,374.50	January 2020	20,514,853.31
December 2010	129,653,018.96	July 2015	56,259,899.04	February 2020.	20,126,365.51
January 2011	128,118,341.47	August 2015	55,238,363.87	March 2020	19,744,863.66
February 2011.	126,549,401.92	September 2015 . . .	54,234,750.07	April 2020	19,370,225.94
March 2011	124,947,156.44	October 2015.	53,248,749.94	May 2020	19,002,332.58
April 2011	123,356,764.52	November 2015	52,280,060.96	June 2020.	18,641,065.88
May 2011	121,778,125.58	December 2015	51,328,385.74	July 2020	18,286,310.16
June 2011.	120,211,139.80	January 2016	50,393,431.94	August 2020	17,937,951.72
July 2011	118,655,708.12	February 2016.	49,474,912.16	September 2020 . . .	17,595,878.78
August 2011	117,111,732.26	March 2016	48,572,543.87	October 2020.	17,259,981.51
September 2011 . . .	115,579,114.67	April 2016	47,686,049.33	November 2020	16,930,151.94
October 2011.	114,057,758.57	May 2016	46,815,155.50	December 2020	16,606,283.94
November 2011	112,547,567.89	June 2016.	45,959,593.99	January 2021	16,288,273.23
December 2011	111,048,447.32	July 2016	45,119,100.93	February 2021.	15,976,017.29
January 2012	109,560,302.27	August 2016	44,293,416.95	March 2021	15,669,415.38
February 2012.	108,083,038.87	September 2016 . . .	43,482,287.05	April 2021	15,368,368.46
March 2012	106,616,563.98	October 2016.	42,685,460.58	May 2021	15,072,779.21
April 2012	105,160,785.14	November 2016	41,902,691.14	June 2021.	14,782,551.97
May 2012	103,715,610.63	December 2016	41,133,736.50	July 2021	14,497,592.74
June 2012.	102,280,949.42	January 2017	40,378,358.55	August 2021	14,217,809.09
July 2012	100,856,711.16	February 2017.	39,636,323.21	September 2021 . . .	13,943,110.23
August 2012	99,442,806.21	March 2017	38,907,400.38	October 2021.	13,673,406.90
September 2012 . . .	98,039,145.60	April 2017	38,191,363.88	November 2021	13,408,611.37
October 2012.	96,645,641.03	May 2017	37,487,991.35	December 2021	13,148,637.43
November 2012	95,262,204.89	June 2017.	36,797,064.21	January 2022	12,893,400.34
December 2012	93,888,750.24	July 2017	36,118,367.62	February 2022.	12,642,816.83
January 2013	92,525,190.77	August 2017	35,451,690.35	March 2022	12,396,805.05
February 2013.	91,171,440.87	September 2017 . . .	34,796,824.79	April 2022	12,155,284.56
March 2013	89,827,415.54	October 2017.	34,153,566.85	May 2022	11,918,176.32
April 2013	88,493,030.46	November 2017	33,521,715.90	June 2022.	11,685,402.62
May 2013	87,168,201.92	December 2017	32,901,074.74	July 2022	11,456,887.11
June 2013.	85,852,846.88	January 2018	32,291,449.51	August 2022	11,232,554.75
July 2013	84,546,882.89	February 2018.	31,692,649.65	September 2022 . . .	11,012,331.78
August 2013	83,250,228.16	March 2018	31,104,487.84	October 2022.	10,796,145.74
September 2013 . . .	81,962,801.50	April 2018	30,526,779.97	November 2022	10,583,925.38
October 2013.	80,684,522.35	May 2018	29,959,345.02	December 2022	10,375,600.70
November 2013	79,415,310.74	June 2018.	29,402,005.10	January 2023	10,171,102.92

Aggregate Group II (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
February 2023	$ 9,970,364.41	September 2027	$ 3,156,737.76	April 2032	$ 824,408.36
March 2023	9,773,318.74	October 2027	3,087,518.53	May 2032	801,804.14
April 2023	9,579,900.60	November 2027	3,019,640.44	June 2032	779,677.75
May 2023	9,390,045.83	December 2027	2,953,079.07	July 2032	758,020.09
June 2023	9,203,691.36	January 2028	2,887,810.42	August 2032	736,822.22
July 2023	9,020,775.22	February 2028	2,823,810.91	September 2032	716,075.35
August 2023	8,841,236.50	March 2028	2,761,057.37	October 2032	695,770.88
September 2023	8,665,015.36	April 2028	2,699,527.06	November 2032	675,900.34
October 2023	8,492,052.97	May 2028	2,639,197.62	December 2032	656,455.43
November 2023	8,322,291.54	June 2028	2,580,047.09	January 2033	637,427.97
December 2023	8,155,674.26	July 2028	2,522,053.90	February 2033	618,809.97
January 2024	7,992,145.31	August 2028	2,465,196.86	March 2033	600,593.56
February 2024	7,831,649.85	September 2028	2,409,455.13	April 2033	582,771.01
March 2024	7,674,133.96	October 2028	2,354,808.28	May 2033	565,334.75
April 2024	7,519,544.68	November 2028	2,301,236.22	June 2033	548,277.32
May 2024	7,367,829.95	December 2028	2,248,719.19	July 2033	531,591.41
June 2024	7,218,938.62	January 2029	2,197,237.83	August 2033	515,269.85
July 2024	7,072,820.43	February 2029	2,146,773.08	September 2033	499,305.59
August 2024	6,929,425.99	March 2029	2,097,306.23	October 2033	483,691.72
September 2024	6,788,706.74	April 2029	2,048,818.91	November 2033	468,421.43
October 2024	6,650,615.00	May 2029	2,001,293.06	December 2033	453,488.07
November 2024	6,515,103.90	June 2029	1,954,710.96	January 2034	438,885.08
December 2024	6,382,127.39	July 2029	1,909,055.17	February 2034	424,606.03
January 2025	6,251,640.20	August 2029	1,864,308.61	March 2034	410,644.62
February 2025	6,123,597.86	September 2029	1,820,454.44	April 2034	396,994.65
March 2025	5,997,956.69	October 2029	1,777,476.17	May 2034	383,650.04
April 2025	5,874,673.73	November 2029	1,735,357.59	June 2034	370,604.81
May 2025	5,753,706.80	December 2029	1,694,082.75	July 2034	357,853.12
June 2025	5,635,014.44	January 2030	1,653,636.03	August 2034	345,389.19
July 2025	5,518,555.91	February 2030	1,614,002.04	September 2034	333,207.38
August 2025	5,404,291.18	March 2030	1,575,165.70	October 2034	321,302.16
September 2025	5,292,180.92	April 2030	1,537,112.18	November 2034	309,668.07
October 2025	5,182,186.47	May 2030	1,499,826.91	December 2034	298,299.77
November 2025	5,074,269.88	June 2030	1,463,295.60	January 2035	287,192.02
December 2025	4,968,393.81	July 2030	1,427,504.20	February 2035	276,339.66
January 2026	4,864,521.61	August 2030	1,392,438.91	March 2035	265,737.66
February 2026	4,762,617.26	September 2030	1,358,086.17	April 2035	255,381.03
March 2026	4,662,645.35	October 2030	1,324,432.68	May 2035	245,264.92
April 2026	4,564,571.12	November 2030	1,291,465.36	June 2035	235,384.55
May 2026	4,468,360.38	December 2030	1,259,171.38	July 2035	225,735.22
June 2026	4,373,979.56	January 2031	1,227,538.12	August 2035	216,312.33
July 2026	4,281,395.68	February 2031	1,196,553.20	September 2035	207,111.36
August 2026	4,190,576.32	March 2031	1,166,204.45	October 2035	198,127.88
September 2026	4,101,489.63	April 2031	1,136,479.94	November 2035	189,357.53
October 2026	4,014,104.32	May 2031	1,107,367.92	December 2035	180,796.04
November 2026	3,928,389.66	June 2031	1,078,856.88	January 2036	172,439.21
December 2026	3,844,315.43	July 2031	1,050,935.50	February 2036	164,282.94
January 2027	3,761,851.96	August 2031	1,023,592.67	March 2036	156,323.17
February 2027	3,680,970.10	September 2031	996,817.47	April 2036	148,555.96
March 2027	3,601,641.19	October 2031	970,599.18	May 2036	140,977.40
April 2027	3,523,837.09	November 2031	944,927.29	June 2036	133,583.67
May 2027	3,447,530.15	December 2031	919,791.45	July 2036	126,371.04
June 2027	3,372,693.20	January 2032	895,181.52	August 2036	119,335.83
July 2027	3,299,299.56	February 2032	871,087.52	September 2036	112,474.42
August 2027	3,227,323.00	March 2032	847,499.67	October 2036	105,783.28

Aggregate Group II (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
November 2036	$ 99,258.93	July 2037	$ 52,672.62	March 2038	$ 14,956.94
December 2036	92,897.96	August 2037	47,503.41	April 2038	10,795.20
January 2037	86,697.03	September 2037 . . .	42,469.63	May 2038	6,747.78
February 2037.	80,652.85	October 2037.	37,568.46	June 2038.	2,812.26
March 2037	74,762.20	November 2037	32,797.16	July 2038 and thereafter	0.00
April 2037	69,021.93	December 2037	28,152.99		
May 2037	63,428.93	January 2038	23,633.29		
June 2037.	57,980.16	February 2038.	19,235.46		

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

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

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$898,582,916

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Guaranteed REMIC
Pass-Through Certificates

Fannie Mae REMIC Trust 2009-36

PROSPECTUS SUPPLEMENT

Banc of America Securities LLC

May 21, 2009