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

$382,357,825

Fannie Mae

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2009-62

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

- underlying REMIC and RCR certificates backed by Fannie Mae MBS,
- Fannie Mae MBS and
- Ginnie Mae fully modified pass-through mortgage-backed securities.

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

The mortgage loans underlying the Ginnie Mae securities are either insured or guaranteed by the Federal Housing Administration, the Department of Veterans Affairs or the Department of Agriculture.

Class	*Group*	*Original Class Balance*	*Principal Type(1)*	*Interest Rate*	*Interest Type(1)*	*CUSIP Number*	*Final Distribution Date*
PT	1	$47,700,624	SC/PT	7.0%	FIX	31396QTM1	September 2035
HJ	2	88,000,000	PAC/AD	6.0	FIX	31396QTN9	May 2039
HZ(2)	2	11,650,000	SUP	6.0	FIX/Z	31396QTP4	August 2039
ZH(2)	2	350,000	PAC/AD	6.0	FIX/Z	31396QTQ2	August 2039
WA	3	54,079,564	PT	(3)	WAC	31396QTR0	August 2039
KZ(2)	4	68,000	PAC/AD	6.0	FIX/Z	31396QTS8	August 2039
P(2)	4	47,000,000	PAC/AD	4.5	FIX	31396QTT6	July 2039
PF	4	47,500,000	PAC/AD	(4)	FLT	31396QTU3	August 2039
PL	4	500,000	PAC/AD	5.0	FIX	31396QTV1	August 2039
ZK(2)	4	14,932,000	SUP	6.0	FIX/Z	31396QTW9	August 2039
PI(2)	4	3,916,666(5)	NTL	6.0	FIX/IO	31396QTX7	July 2039
PS	4	47,500,000(5)	NTL	(4)	INV/IO	31396QTY5	August 2039
BJ	5	55,762,000	SEQ	4.0	FIX	31396QTZ2	February 2027
BY	5	14,815,637	SEQ	4.0	FIX	31396QUA5	August 2029
R		0	NPR	0	NPR	31396QUB3	August 2039
RL		0	NPR	0	NPR	31396QUC1	August 2039

(1) See "Description of the Certificates—Class Definitions and Abbreviations" in the REMIC prospectus.
(2) Exchangeable classes.
(3) This class will bear interest at the variable interest rate described under "Description of the Certificates—Distributions of Interest—*Weighted Average Coupon Class*" in this prospectus supplement.
(4) Based on LIBOR.
(5) Notional balances. These classes are interest only classes. See page S-8 for a description of how their notional balances are calculated.

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 Z, AZ and PA 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 PT Class) from time to time in negotiated transactions at varying prices. We expect the settlement date to be July 30, 2009.

Carefully consider the risk factors 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.

RBS®
The Royal Bank of Scotland

July 23, 2009

TABLE OF CONTENTS

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:
    - June 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 the Group 1 Class or the R or RL Class, the disclosure document relating to the underlying REMIC and RCR certificates (the "Underlying REMIC Disclosure Document"); 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 June 1, 2009.

The MBS Prospectus and the Underlying REMIC Disclosure Document 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 Document by writing or calling the dealer at:

RBS Securities Inc.
Prospectus Department
600 Washington Blvd.
Stamford, Connecticut 06901
(telephone 1-800-422-2006).

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 July 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	Class 2005-82-SW REMIC Certificate Class 2005-82-FY RCR Certificate
2	Group 2 MBS
3	Group 3 MBS Group 3 Ginnie Mae Certificates
4	Group 4 MBS
5	Group 5 MBS

Group 1 Underlying REMIC and RCR Certificates

Exhibit A describes the underlying REMIC and RCR certificates in Group 1, 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 document as described on page S-3.

Group 2, Group 3, Group 4 and Group 5 MBS

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 2 MBS	$100,000,000	6.000%	6.25% to 8.50%	241 to 360
Group 3 MBS	$ 5,009,758	5.597%†	5.35% to 9.15%	173 to 360
	$ 821,694	6.085%††	5.74% to 9.15%	175 to 360
Group 4 MBS*	$110,000,000	6.000%	6.25% to 8.50%	241 to 360
Group 5 MBS	$ 70,577,637	4.000%	4.25% to 6.50%	181 to 240

† Represents the weighted average pass-through rate for the related MBS. The range of pass-through rates for the related MBS is 5.10% to 6.65%.

†† Represents the weighted average pass-through rate for the related MBS. The range of pass-through rates for the related MBS is 5.49% to 6.65%.

* As further described in this prospectus supplement, the mortgage loans underlying the Group 4 MBS provide for interest only periods that may range from at least 7 to no more than 10 years following origination. The assumed remaining terms to expiration of the interest only periods for those mortgage loans is set forth below.

Assumed Characteristics of the Underlying Mortgage Loans

	Principal Balance	Original Term to Maturity (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Interest Rate	Remaining Term to Expiration of Interest Only Period (in months)
Group 2 MBS	$100,000,000	360	310	45	6.505%	N/A
Group 3 MBS	$ 5,009,758	360	212	125	6.131%	N/A
	$ 821,694	360	198	126	6.584%	N/A
Group 4 MBS	$110,000,000	360	340	20	6.640%	100
Group 5 MBS	$ 70,577,637	240	237	3	4.642%	N/A

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

Group 3 Ginnie Mae Certificates

Characteristics of the Group 3 Ginnie Mae Certificates

Approximate Principal Balance	Range of Pass-Through Rates	Weighted Average Pass-Through Rate	Range of Weighted Average Coupons or WACs (annual percentages)	Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)
$38,884,936	5.100% to 6.650%	5.479%	5.60% to 8.150%	122 to 360
$ 9,363,176	5.250% to 8.375%	5.834%	5.75% to 8.875%	31 to 360

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
$38,884,936	360	224	123	6.032%
$ 9,363,176	360	221	129	6.334%

Settlement Date

We expect to issue the certificates on July 30, 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 WA, R and RL Classes	WA Class	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.

During each interest accrual period, the weighted average coupon class will bear interest at the applicable annual rate described under "Description of the Certificates—Distributions of Interest—*Weighted Average Coupon Class"* in this prospectus supplement.

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

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate(1)
PF	1.188%	7.00%	0.90%	LIBOR + 90 basis points
PS	5.812%	6.10%	0.00%	6.1% − LIBOR

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

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	
PI	8.3333319149% of the P Class
PS	100% of the PF 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)*

Group 1 Class	0%	100%	245%	375%	500%	750%
	PSA Prepayment Assumption					
PT	18.0	8.6	5.1	3.5	2.6	1.6

Group 2 Classes	0%	100%	375%	462%	500%	750%	1000%
	PSA Prepayment Assumption						
HJ	14.8	6.4	2.8	2.8	2.8	1.8	1.2
HZ	27.0	19.4	9.1	3.0	0.9	0.2	0.1
ZH	23.2	15.3	15.1	15.1	15.1	9.9	6.8
Z	26.9	19.3	9.5	3.6	1.8	0.7	0.4

Group 3 Class	0%	100%	375%	600%	800%	1000%
	PSA Prepayment Assumption					
WA	20.7	7.5	3.4	2.1	1.5	1.1

Group 4 Classes	0%	100%	250%	320%	350%	650%	1000%
	PSA Prepayment Assumption						
KZ	24.5	24.4	24.4	24.4	24.4	15.1	8.8
P, PI and PA	16.0	7.2	4.6	4.6	4.6	2.4	1.4
PF and PS	16.1	7.4	4.7	4.7	4.7	2.5	1.4
PL	23.1	19.6	19.6	19.6	19.6	10.7	6.1
ZK	26.9	20.6	13.7	4.6	1.6	0.4	0.2
AZ	26.9	20.6	13.9	4.8	2.0	0.5	0.3

Group 5 Classes	0%	100%	215%	350%	550%
	PSA Prepayment Assumption				
BJ	10.4	6.0	4.0	3.0	2.2
BY	18.8	16.2	12.8	9.7	6.7

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

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 July 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:

- certain previously issued REMIC and RCR certificates (the "Group 1 Underlying REMIC and RCR Certificates") issued from the related Fannie Mae REMIC trust (the "Underlying REMIC Trust") as further described in Exhibit A,
- four groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the "Group 2 MBS," "Group 3 MBS," "Group 4 MBS" and "Group 5 MBS," and together, the "Trust MBS"), and
- certain "fully modified pass-through" mortgage-backed securities guaranteed by Ginnie Mae as to timely payment of principal and interest (the "Group 3 Ginnie Mae Certificates").

The Group 1 Underlying REMIC and RCR 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 having the characteristics described in this prospectus supplement.

Each Group 3 Ginnie Mae Certificate is based on and backed by a pool of mortgage loans (together with the mortgage loans underlying the MBS, the "Mortgage Loans") which are either insured or guaranteed by the Federal Housing Administration ("FHA"), the Department of Veterans Affairs ("VA") or the Department of Agriculture, through its Rural Development Housing and Community Facilities Program ("RD").

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	Group 1 Underlying REMIC and RCR Certificates, Trust MBS and Group 3 Ginnie Mae 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 Group 1 Underlying REMIC and RCR Certificates, see the applicable discussions appearing under the heading "Fannie Mae Guaranty" in the REMIC Prospectus, the MBS Prospectus and the Underlying REMIC Disclosure Document. 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."

The WA Class will be represented by a single certificate (the "DTC Certificate") 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 Certificate. DTC will maintain the DTC Certificate 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 and Inverse Floating Rate Classes	$100,000 minimum plus whole dollar increments
All other Classes (except the R and RL Classes)	$1,000 minimum plus whole dollar increments

The Group 1 Underlying REMIC and RCR Certificates

The Group 1 Underlying REMIC and RCR Certificates represent beneficial ownership interests in the related Underlying REMIC Trust. The assets of that trust 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.

Distributions on the Group 1 Underlying REMIC and RCR Certificates will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Group 1 Underlying REMIC and RCR Certificates are described in the Underlying REMIC Disclosure Document. See Exhibit A for certain additional information about the Group 1 Underlying REMIC and RCR Certificates.

For further information about the Group 1 Underlying REMIC and RCR Certificates telephone us at 1-800-237-8627. Additional information about the Group 1 Underlying REMIC and RCR Certificates is also available at http://sls.fanniemae.com/slsSearch/Home.do. There may have been material changes in facts and circumstances since the date we prepared the Underlying REMIC Disclosure Document. 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 that document may be limited.

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 30 years in the case of the Group 2, Group 3 and Group 4 MBS, and up to 20 years in the case of the Group 5 MBS.

In addition, approximately 85.91% of the Mortgage Loans underlying the Group 3 MBS (by principal balance at the Issue Date) are assumable Mortgage Loans. Assumable Mortgage Loans contain a provision that allows the loan to be assumed by new borrowers that meet certain eligibility standards. See "Yield, Maturity and Prepayment Considerations—Maturity and Prepayment Considerations—*Due-on-Sale Clause*" in the MBS Prospectus.

Finally, the scheduled monthly payments on the Mortgage Loans underlying the Group 4 MBS represent accrued interest only for periods that may range from at least seven to no more than ten 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.

For additional information, see "Summary—Group 2, Group 3, Group 4 and Group 5 MBS—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 Group 3 Ginnie Mae Certificates and Ginnie Mae

The Group 3 Ginnie Mae Certificates

Each Group 3 Ginnie Mae Certificate is a "fully modified pass-through" mortgage-backed security, guaranteed as to timely distribution of principal and interest by Ginnie Mae.

Approximately 80.59% of the Group 3 Ginnie Mae Certificates (by principal balance at the Issue Date) are issued under the Ginnie Mae II program. The remainder of the Group 3 Ginnie Mae Certificates are issued under the Ginnie Mae I program.

For additional information about the Group 3 Ginnie Mae Certificates, see "Summary—Group 3 Ginnie Mae Certificates—Characteristics of the Group 3 Ginnie Mae Certificates" and "—Assumed Characteristics of the Underlying Mortgage Loans" in this prospectus supplement and the general information set forth below.

Ginnie Mae

The Government National Mortgage Association (or Ginnie Mae) is a wholly-owned corporate instrumentality of the United States within HUD. Section 306(g) of Title III of the National Housing Act of 1934, as amended (the "Housing Act"), authorizes Ginnie Mae to guarantee the timely payment of principal and interest on certificates that are backed by a pool of mortgage loans insured or guaranteed by the FHA, VA or RD.

Section 306(g) of the Housing Act provides that "the full faith and credit of the United States is pledged to the payment of all amounts which may be required to be paid under any guaranty under this subsection." To meet these guaranty obligations, Ginnie Mae may borrow from the United States Treasury without limitation.

Ginnie Mae Single Family Programs

Each Ginnie Mae certificate represents ownership interests in a pool of single-family mortgage loans and will be a "fully modified pass-through" mortgage-backed security issued and serviced by a mortgage banking company or other financial concern approved by Ginnie Mae as a seller-servicer of FHA-insured mortgage loans. The mortgage loans backing each Ginnie Mae certificate will be insured or guaranteed by the FHA, VA or RD. Ginnie Mae certificates are issued under the Ginnie Mae I program ("Ginnie Mae I Certificates") and the Ginnie Mae II program ("Ginnie Mae II Certificates"). Holders of Ginnie Mae I Certificates and Ginnie Mae II Certificates have essentially similar rights, although there are certain differences between the two programs.

Ginnie Mae I Program

A single Ginnie Mae issuer assembles a pool of mortgage loans (originated within two years of issuance) against which it issues and markets Ginnie Mae I Certificates. All mortgage loans underlying a particular Ginnie Mae I Certificate must be of the same type (for example, level payment, single-family mortgage loans) and have the same fixed annual interest rate. The annual pass-through rate on each Ginnie Mae I Certificate will be 0.50% less than the annual interest rate on the mortgage loans included in the related pool. Registered holders of Ginnie Mae I Certificates receive payments of principal and interest on the 15th of each month or, if the 15th is not a business day, on the first business day after the 15th.

Ginnie Mae II Program

Mortgage pools may be formed by aggregating packages of mortgage loans (originated within two years of issuance) of more than one Ginnie Mae issuer. Under this option, loan packages submitted by various Ginnie Mae issuers for a particular issue date and pass-through rate are aggregated into a single pool that backs a single issue of Ginnie Mae II Certificates. Each Ginnie Mae II Certificate issued under a multiple issuer pool is backed by a proportionate interest in the entire pool rather than solely by the loan package contributed by any one Ginnie Mae issuer. In addition, single issuer pools also may be formed under the Ginnie Mae II program. Each Ginnie Mae II Certificate pool consists entirely of fixed-rate mortgage loans or entirely of adjustable-rate mortgage loans. Registered holders of Ginnie Mae II Certificates receive payments of principal and interest on the 20th of each month or, if the 20th is not a business day, on the first business day after the 20th.

Fixed-rate mortgage loans backing any particular Ginnie Mae II Certificate must be of the same type, but may have annual interest rates that vary by up to 1.00%. For fixed-rate Ginnie Mae II Certificates issued before July 1, 2003, the annual pass-through rate will range from 0.50% to 1.50% less than the highest annual interest rate on any mortgage loan included in the pool of mortgage loans that backs the Ginnie Mae II Certificate. For fixed-rate Ginnie Mae II Certificates issued on or after July 1, 2003, the annual pass-through rate will range from 0.25% to 0.75% less than the highest annual interest rate on any mortgage loan included in the pool of mortgage loans that backs the Ginnie Mae II Certificate.

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 and Inverse Floating Rate Classes

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

Accrual Classes. The HZ, ZH, KZ, ZK, Z and AZ 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 Class. On each Distribution Date, we will pay interest on the WA Class at an annual rate equal to the weighted average of (x) the pass-through rates of the Group 3 MBS and (y) the pass-through rates of the Group 3 Ginnie Mae Certificates, weighted in each case on the basis of their principal balances on that date (before giving effect to payments made in the month in which that date occurs).

During the initial Interest Accrual Period, the WA Class is expected to bear interest at an annual rate of approximately 5.56060%.

Our determination of the interest rate for the WA 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.

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 PT until retired. **Structured Collateral/ Pass-Through Class**

The "Group 1 Principal Distribution Amount" is the principal then paid on the Group 1 Underlying REMIC and RCR Certificates.

- *Group 2*

The HZ Accrual Amount to Aggregate Group I to its Planned Balance, and thereafter to HZ. **Accretion Directed/PAC Group and Accrual Class**

The ZH Accrual Amount to HJ until retired, and thereafter to ZH. **Accretion Directed Class and Accrual Class**

The Group 2 Cash Flow Distribution Amount in the following priority:

1. To Aggregate Group I to its Planned Balance. — **PAC Group**
2. To HZ until retired. — **Support Class**
3. To Aggregate Group I to zero. — **PAC Group**

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

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

The "Group 2 Cash Flow Distribution Amount" is the principal then paid on the Group 2 MBS.

"Aggregate Group I" consists of the HJ and ZH Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I to HJ and ZH, 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 3*

The Group 3 Principal Distribution Amount to WA until retired. — **Pass-Through Class**

The "Group 3 Principal Distribution Amount" is the *sum* of (x) the principal then paid on the Group 3 MBS *plus* (y) the principal payable on the Group 3 Ginnie Mae Certificates (calculated as described below) during the month in which the related Distribution Date occurs.

Certain Calculations Relating to the Group 3 Ginnie Mae Certificates

On or about the eighth business day of each month, we will aggregate the amount of principal reported to be payable on the Group 3 Ginnie Mae Certificates that month, based on published Ginnie Mae factors applicable to the Group 3 Ginnie Mae Certificates.

For any Group 3 Ginnie Mae Certificate for which a factor is not then available, we will calculate the amount of scheduled principal payments distributable in respect of that Ginnie Mae Certificate during that month based on the assumed amortization schedules of the related Mortgage Loans. The amortization schedules will be prepared on the assumptions that:

- each Mortgage Loan amortizes on a level installment basis, had an original term to maturity of 360 months, and a remaining term to maturity equal to the remaining term to maturity of the latest maturing Mortgage Loan underlying the related Group 3 Ginnie Mae Certificate at its origination, adjusted to the Issue Date; and
- each Mortgage Loan bears an annual interest rate that is equal to the weighted average coupon for the related Group 3 Ginnie Mae Certificate as made available by Ginnie Mae.

All such amounts (whether reported in Ginnie Mae factors or calculated by us) will be reflected in the class factors for the Distribution Date in that month. We will pay those amounts to Holders of Certificates of the Group 3 Class on that Distribution Date, whether or not we receive them.

The class factors will also reflect (and we will also pay) the *excess* of

- the distributions of principal of the Group 3 Ginnie Mae Certificates that we receive during the month prior to the month of that Distribution Date

over

- the amount of principal that we calculated and paid previously in accordance with the Ginnie Mae factors and the assumed distribution schedules specified above.

- *Group 4*

The ZK Accrual Amount to Aggregate Group II to its Planned Balance, and thereafter to ZK.	**Accretion Directed/PAC Group and Accrual Class**

The KZ Accrual Amount in the following priority:

1. — 50% to P and PL, in that order, until retired, and — 50% to PF until retired.	**Accretion Directed Classes**
2. Thereafter to KZ.	**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 ZK until retired.	**Support Class**
3. To Aggregate Group II to zero.	**PAC Group**

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

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

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

"Aggregate Group II" consists of the P, PF, PL and KZ Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II in the following priority:

first, — 50% to P and PL, in that order, until retired, and

— 50% to PF until retired; and

second, to KZ 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 BJ and BY, in that order, until retired.	**Sequential Pay Classes**

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

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 Group 1 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 2, Group 3, Group 4 and Group 5 MBS—Assumed Characteristics of the Underlying Mortgage Loans" in this prospectus supplement;
- the Mortgage Loans underlying the Group 4 MBS have the remaining term to expiration of their interest only periods specified under "Summary—Group 2, Group 3, Group 4 and Group 5 MBS—Assumed Characteristics of the Underlying Mortgage Loans" in this prospectus supplement;

- the Mortgage Loans underlying the Group 3 Ginnie Mae Certificates have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under "Summary—Group 3 Ginnie Mae Certificates—Assumed Characteristics of the Underlying Mortgage Loans" in this prospectus supplement;
- we distribute all payments (including prepayments) on the Mortgage Loans underlying the Group 3 Ginnie Mae Certificates, together with any related payments under the Ginnie Mae guaranty, in the month we receive them;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related tables;
- the settlement date for the Certificates is July 30, 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, these Classes are designed to receive principal distributions in the same fashion as if separate schedules had been provided (with schedules based on the same underlying assumptions that apply to the related Aggregate Group schedule). If such separate schedules had been provided for the individual Classes included in the Aggregate Groups, we expect that the effective ranges for these Classes would not be narrower than that shown below for the related Aggregate Group.

Groups	Structuring Ranges	Initial Effective Ranges
Aggregate Group I Planned Balances	Between 375% and 500% PSA	Between 366% and 500% PSA
Aggregate Group II Planned Balances	Between 250% and 350% PSA	Between 236% and 350% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	HJ and ZH
Aggregate Group II.	KZ, P, PF and PL

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

We cannot assure you that the balance of either Aggregate Group will conform on any Distribution Date to the balance specified in the Principal Balance Schedules or that distributions of principal of either 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 each Aggregate Group to its scheduled balance in any month. As a result, the likelihood of reducing each Aggregate Group to its scheduled balance each month will not be improved by the averaging of high and low principal distributions from month to month.

- Even if the related Mortgage Loans prepay at rates falling within a Structuring Range or an Effective Range, principal distributions may be insufficient to reduce the applicable Aggregate Group to its scheduled balance each month if prepayments do not occur at a *constant* PSA rate.
- The actual Effective Ranges at any time will be based upon the actual characteristics of the related Mortgage Loans at that time, which are likely to vary (and may vary considerably) from the Pricing Assumptions. As a result, the actual Effective Ranges will likely differ from the Initial Effective Ranges specified above. For the same reason, the applicable Aggregate Groups might not be reduced to their scheduled balances each month even if the related Mortgage Loans prepay at a *constant* PSA rate within the applicable Initial Effective Ranges. This is so particularly if the rates fall at the lower or higher end of the applicable ranges.
- The actual Effective Ranges may narrow, widen or shift upward or downward to reflect actual prepayment experience over time.
- The principal payment stability of each Aggregate Group will be supported by one other Class. When the related supporting Class is 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 Class. **The yield to investors in the Fixed Rate Interest Only Class 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 the Fixed Rate Interest Only Class would be 0% if prepayments of the related Mortgage Loans were to occur at the following constant rate:

Class	% PSA
PI	575%

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 table has been prepared on the basis of the Pricing Assumptions and the assumption that the aggregate purchase price of the Fixed Rate Interest Only Class (expressed as a percentage of the original principal balance) is as follows:

Class	Price*
PI	16.0%

* 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.

Sensitivity of the PI Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	250%	320%	350%	650%	1000%
Pre-Tax Yields to Maturity	33.5%	28.8%	17.0%	17.0%	17.0%	(6.9)%	(45.2)%

The Inverse Floating Rate Class. **The yield on the Inverse Floating Rate 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 table below, it is possible that investors in the Inverse Floating Rate 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 Inverse Floating Rate 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*
PS	9.25%

* 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 PS Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)

	PSA Prepayment Assumption						
LIBOR	**50%**	**100%**	**250%**	**320%**	**350%**	**650%**	**1000%**
0.150%	67.6%	63.0%	50.4%	50.4%	50.4%	29.1%	(6.7)%
0.288%	65.8%	61.2%	48.7%	48.7%	48.7%	27.2%	(8.4)%
2.288%	39.8%	35.2%	23.5%	23.5%	23.5%	1.4%	(33.0)%
4.288%	13.9%	8.9%	(1.2)%	(1.2)%	(1.2)%	(24.4)%	(58.9)%
6.100%	*	*	*	*	*	*	*

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, and
- the priority sequences of distributions of principal of the Group 2, Group 4 and Group 5 Classes.

See "—Distributions of Principal" above.

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

Decrement Tables

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

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 Underlying REMIC and RCR Certificates	360 months	313 months	9.50%
Group 2 MBS	360 months	360 months	8.50%
Group 3 MBS	360 months	360 months	9.15%
Group 3 Ginnie Mae Certificates	360 months	360 months	*
Group 4 MBS	360 months	360 months(1)	8.50%
Group 5 MBS	240 months	240 months	6.50%

* The Mortgage Loans backing the Group 3 Ginnie Mae Certificates in the following principal amounts are assumed to have the following annual interest rates:

Principal Amounts	Interest Rates
$38,884,936	8.150%
$ 9,363,176	8.875%

(1) In addition, we have assumed that each Mortgage Loan underlying the Group 4 MBS has a remaining interest only period of 120 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

PT Class — PSA Prepayment Assumption

Date	0%	100%	245%	375%	500%	750%
Initial Percent	100	100	100	100	100	100
July 2010	99	92	84	76	69	54
July 2011	98	85	70	58	47	29
July 2012	97	78	58	44	32	16
July 2013	96	71	48	33	22	8
July 2014	94	65	40	25	15	4
July 2015	93	59	33	19	10	2
July 2016	91	53	27	14	7	1
July 2017	90	48	22	10	5	1
July 2018	88	43	18	8	3	*
July 2019	85	38	15	6	2	*
July 2020	83	34	12	4	1	*
July 2021	80	30	9	3	1	*
July 2022	78	26	7	2	1	*
July 2023	74	22	6	1	*	*
July 2024	71	18	4	1	*	*
July 2025	67	15	3	1	*	*
July 2026	63	12	2	*	*	*
July 2027	58	9	2	*	*	*
July 2028	53	6	1	*	*	*
July 2029	48	3	*	*	*	*
July 2030	42	1	*	*	*	*
July 2031	35	*	*	*	0	0
July 2032	28	0	0	0	0	0
July 2033	20	0	0	0	0	0
July 2034	11	0	0	0	0	0
July 2035	1	0	0	0	0	0
July 2036	0	0	0	0	0	0
July 2037	0	0	0	0	0	0
July 2038	0	0	0	0	0	0
July 2039	0	0	0	0	0	0
Weighted Average Life (years)**	18.0	8.6	5.1	3.5	2.6	1.6

HJ Class — PSA Prepayment Assumption

Date	0%	100%	375%	462%	500%	750%	1000%
Initial Percent	100	100	100	100	100	100	100
July 2010	98	91	73	73	73	61	44
July 2011	96	82	52	52	52	33	17
July 2012	95	73	37	37	37	17	6
July 2013	92	65	25	25	25	9	2
July 2014	90	58	17	17	17	5	1
July 2015	88	50	11	11	11	2	0
July 2016	85	43	8	8	8	1	0
July 2017	82	36	5	5	5	*	0
July 2018	79	30	3	3	3	0	0
July 2019	76	24	2	2	2	0	0
July 2020	72	17	1	1	1	0	0
July 2021	69	11	*	*	*	0	0
July 2022	64	6	0	0	0	0	0
July 2023	60	0	0	0	0	0	0
July 2024	55	0	0	0	0	0	0
July 2025	50	0	0	0	0	0	0
July 2026	45	0	0	0	0	0	0
July 2027	39	0	0	0	0	0	0
July 2028	32	0	0	0	0	0	0
July 2029	25	0	0	0	0	0	0
July 2030	18	0	0	0	0	0	0
July 2031	10	0	0	0	0	0	0
July 2032	1	0	0	0	0	0	0
July 2033	0	0	0	0	0	0	0
July 2034	0	0	0	0	0	0	0
July 2035	0	0	0	0	0	0	0
July 2036	0	0	0	0	0	0	0
July 2037	0	0	0	0	0	0	0
July 2038	0	0	0	0	0	0	0
July 2039	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.8	6.4	2.8	2.8	2.8	1.8	1.2

HZ Class — PSA Prepayment Assumption

Date	0%	100%	375%	462%	500%	750%	1000%
Initial Percent	100	100	100	100	100	100	100
July 2010	106	106	100	56	37	0	0
July 2011	113	113	100	35	8	0	0
July 2012	120	120	100	28	*	0	0
July 2013	127	127	97	26	*	0	0
July 2014	135	135	87	23	*	0	0
July 2015	143	143	76	19	*	0	0
July 2016	152	152	64	15	*	0	0
July 2017	161	161	52	12	*	0	0
July 2018	171	171	42	9	*	0	0
July 2019	182	182	34	7	*	0	0
July 2020	193	193	27	5	*	0	0
July 2021	205	205	21	4	*	0	0
July 2022	218	218	16	3	*	0	0
July 2023	231	231	12	2	*	0	0
July 2024	245	208	9	2	*	0	0
July 2025	261	183	7	1	*	0	0
July 2026	277	160	5	1	*	0	0
July 2027	294	137	4	1	*	0	0
July 2028	312	116	3	*	*	0	0
July 2029	331	96	2	*	*	0	0
July 2030	351	77	1	*	*	0	0
July 2031	373	60	1	*	*	0	0
July 2032	396	43	*	*	*	0	0
July 2033	371	27	*	*	*	0	0
July 2034	322	12	*	*	*	0	0
July 2035	268	0	0	0	0	0	0
July 2036	209	0	0	0	0	0	0
July 2037	145	0	0	0	0	0	0
July 2038	76	0	0	0	0	0	0
July 2039	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.0	19.4	9.1	3.0	0.9	0.2	0.1

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

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

ZH Class

Date	PSA Prepayment Assumption 0%	100%	375%	462%	500%	750%	1000%
Initial Percent	100	100	100	100	100	100	100
July 2010	106	106	106	106	106	106	106
July 2011	113	113	113	113	113	113	113
July 2012	120	120	120	120	120	120	120
July 2013	127	127	127	127	127	127	127
July 2014	135	135	135	135	135	135	135
July 2015	143	143	143	143	143	143	104
July 2016	152	152	152	152	152	152	41
July 2017	161	161	161	161	161	161	16
July 2018	171	171	171	171	171	108	6
July 2019	182	182	182	182	182	57	2
July 2020	193	193	193	193	193	30	1
July 2021	205	205	205	205	205	16	*
July 2022	218	218	192	192	192	8	*
July 2023	231	227	127	127	127	4	*
July 2024	245	84	84	84	84	2	*
July 2025	261	55	55	55	55	1	*
July 2026	277	35	35	35	35	1	*
July 2027	294	22	22	22	22	*	*
July 2028	312	14	14	14	14	*	*
July 2029	331	9	9	9	9	*	*
July 2030	351	5	5	5	5	*	*
July 2031	373	3	3	3	3	*	*
July 2032	396	1	1	1	1	*	*
July 2033	*	*	*	*	*	*	*
July 2034	0	0	0	0	0	*	0
July 2035	0	0	0	0	0	0	0
July 2036	0	0	0	0	0	0	0
July 2037	0	0	0	0	0	0	0
July 2038	0	0	0	0	0	0	0
July 2039	0	0	0	0	0	0	0
Weighted Average Life (years)**	23.2	15.3	15.1	15.1	15.1	9.9	6.8

Z Class

Date	PSA Prepayment Assumption 0%	100%	375%	462%	500%	750%	1000%
Initial Percent	100	100	100	100	100	100	100
July 2010	106	106	100	57	39	3	3
July 2011	113	113	100	37	11	3	3
July 2012	120	120	101	31	4	3	3
July 2013	127	127	97	29	4	4	4
July 2014	135	135	89	26	4	4	4
July 2015	143	143	78	23	4	4	3
July 2016	152	152	66	19	4	4	1
July 2017	161	161	56	17	5	5	*
July 2018	171	171	46	14	5	3	*
July 2019	182	182	38	12	5	2	*
July 2020	193	193	31	11	6	1	*
July 2021	205	205	26	10	6	*	*
July 2022	218	218	21	9	6	*	*
July 2023	231	231	15	6	4	*	*
July 2024	245	205	11	4	2	*	*
July 2025	261	180	8	3	2	*	*
July 2026	277	156	6	2	1	*	*
July 2027	294	134	4	1	1	*	*
July 2028	312	113	3	1	*	*	*
July 2029	331	94	2	*	*	*	*
July 2030	351	75	1	*	*	*	*
July 2031	373	58	1	*	*	*	0
July 2032	396	41	*	*	*	*	0
July 2033	360	26	*	*	*	*	0
July 2034	312	11	*	*	*	*	0
July 2035	260	0	0	0	0	0	0
July 2036	203	0	0	0	0	0	0
July 2037	141	0	0	0	0	0	0
July 2038	73	0	0	0	0	0	0
July 2039	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.9	19.3	9.5	3.6	1.8	0.7	0.4

WA Class

Date	PSA Prepayment Assumption 0%	100%	375%	600%	800%	1000%
Initial Percent	100	100	100	100	100	100
July 2010	99	91	75	62	50	39
July 2011	98	83	56	38	25	15
July 2012	97	75	42	24	13	6
July 2013	96	68	31	15	6	2
July 2014	95	61	23	9	3	1
July 2015	94	54	17	5	2	*
July 2016	93	48	13	3	1	*
July 2017	92	43	9	2	*	*
July 2018	90	37	7	1	*	*
July 2019	88	32	5	1	*	*
July 2020	87	27	3	*	*	*
July 2021	85	23	2	*	*	*
July 2022	83	19	2	*	*	*
July 2023	80	15	1	*	*	*
July 2024	78	11	1	*	*	*
July 2025	75	8	*	*	*	*
July 2026	72	5	*	*	*	*
July 2027	69	2	*	*	*	0
July 2028	65	0	0	0	0	0
July 2029	62	0	0	0	0	0
July 2030	58	0	0	0	0	0
July 2031	53	0	0	0	0	0
July 2032	48	0	0	0	0	0
July 2033	43	0	0	0	0	0
July 2034	37	0	0	0	0	0
July 2035	31	0	0	0	0	0
July 2036	24	0	0	0	0	0
July 2037	17	0	0	0	0	0
July 2038	9	0	0	0	0	0
July 2039	0	0	0	0	0	0
Weighted Average Life (years)**	20.7	7.5	3.4	2.1	1.5	1.1

KZ Class

Date	PSA Prepayment Assumption 0%	100%	250%	320%	350%	650%	1000%
Initial Percent	100	100	100	100	100	100	100
July 2010	106	106	106	106	106	106	106
July 2011	113	113	113	113	113	113	113
July 2012	120	120	120	120	120	120	120
July 2013	127	127	127	127	127	127	127
July 2014	135	135	135	135	135	135	135
July 2015	143	143	143	143	143	143	143
July 2016	152	152	152	152	152	152	152
July 2017	161	161	161	161	161	161	125
July 2018	171	171	171	171	171	171	49
July 2019	182	182	182	182	182	182	19
July 2020	193	193	193	193	193	193	7
July 2021	205	205	205	205	205	205	3
July 2022	218	218	218	218	218	218	1
July 2023	231	231	231	231	231	144	*
July 2024	245	245	245	245	245	84	*
July 2025	261	261	261	261	261	49	*
July 2026	277	277	277	277	277	28	*
July 2027	294	294	294	294	294	16	*
July 2028	312	312	312	312	312	9	*
July 2029	331	331	331	331	331	5	*
July 2030	351	351	351	351	351	3	*
July 2031	373	373	373	373	373	2	*
July 2032	396	298	298	298	298	1	*
July 2033	197	197	197	197	197	*	*
July 2034	123	123	123	123	123	*	*
July 2035	70	70	70	70	70	*	*
July 2036	32	32	32	32	32	*	0
July 2037	6	6	6	6	6	*	0
July 2038	0	0	0	0	0	0	0
July 2039	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.5	24.4	24.4	24.4	24.4	15.1	8.8

P, PI† and PA Classes

Date	PSA Prepayment Assumption 0%	100%	250%	320%	350%	650%	1000%
Initial Percent	100	100	100	100	100	100	100
July 2010	99	93	85	85	85	76	54
July 2011	98	85	69	69	69	46	21
July 2012	97	78	56	56	56	27	8
July 2013	96	71	45	45	45	16	2
July 2014	94	64	36	36	36	9	*
July 2015	93	57	28	28	28	5	0
July 2016	92	51	22	22	22	3	0
July 2017	90	45	17	17	17	1	0
July 2018	89	38	13	13	13	*	0
July 2019	87	31	10	10	10	0	0
July 2020	83	24	7	7	7	0	0
July 2021	78	17	5	5	5	0	0
July 2022	74	10	4	4	4	0	0
July 2023	68	3	2	2	2	0	0
July 2024	63	2	2	2	2	0	0
July 2025	57	1	1	1	1	0	0
July 2026	50	*	*	*	*	0	0
July 2027	44	0	0	0	0	0	0
July 2028	36	0	0	0	0	0	0
July 2029	28	0	0	0	0	0	0
July 2030	19	0	0	0	0	0	0
July 2031	10	0	0	0	0	0	0
July 2032	0	0	0	0	0	0	0
July 2033	0	0	0	0	0	0	0
July 2034	0	0	0	0	0	0	0
July 2035	0	0	0	0	0	0	0
July 2036	0	0	0	0	0	0	0
July 2037	0	0	0	0	0	0	0
July 2038	0	0	0	0	0	0	0
July 2039	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.0	7.2	4.6	4.6	4.6	2.4	1.4

PF and PS† Classes

Date	PSA Prepayment Assumption 0%	100%	250%	320%	350%	650%	1000%
Initial Percent	100	100	100	100	100	100	100
July 2010	99	93	85	85	85	76	54
July 2011	98	85	70	70	70	46	22
July 2012	97	78	57	57	57	28	9
July 2013	96	71	46	46	46	17	3
July 2014	94	64	37	37	37	10	1
July 2015	93	58	29	29	29	6	*
July 2016	92	52	23	23	23	4	*
July 2017	90	46	18	18	18	2	0
July 2018	89	39	14	14	14	1	0
July 2019	87	31	11	11	11	1	0
July 2020	83	24	8	8	8	*	0
July 2021	79	18	6	6	6	*	0
July 2022	74	11	5	5	5	*	0
July 2023	69	4	4	4	4	0	0
July 2024	63	3	3	3	3	0	0
July 2025	57	2	2	2	2	0	0
July 2026	51	1	1	1	1	0	0
July 2027	44	1	1	1	1	0	0
July 2028	37	1	1	1	1	0	0
July 2029	29	*	*	*	*	0	0
July 2030	20	*	*	*	*	0	0
July 2031	11	*	*	*	*	0	0
July 2032	1	0	0	0	0	0	0
July 2033	0	0	0	0	0	0	0
July 2034	0	0	0	0	0	0	0
July 2035	0	0	0	0	0	0	0
July 2036	0	0	0	0	0	0	0
July 2037	0	0	0	0	0	0	0
July 2038	0	0	0	0	0	0	0
July 2039	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.1	7.4	4.7	4.7	4.7	2.5	1.4

* 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.

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

PL Class

Date	PSA Prepayment Assumption						
	0%	100%	250%	320%	350%	650%	1000%
Initial Percent	100	100	100	100	100	100	100
July 2010	100	100	100	100	100	100	100
July 2011	100	100	100	100	100	100	100
July 2012	100	100	100	100	100	100	100
July 2013	100	100	100	100	100	100	100
July 2014	100	100	100	100	100	100	100
July 2015	100	100	100	100	100	100	43
July 2016	100	100	100	100	100	100	11
July 2017	100	100	100	100	100	100	0
July 2018	100	100	100	100	100	100	0
July 2019	100	100	100	100	100	69	0
July 2020	100	100	100	100	100	35	0
July 2021	100	100	100	100	100	14	0
July 2022	100	100	100	100	100	2	0
July 2023	100	100	100	100	100	0	0
July 2024	100	100	100	100	100	0	0
July 2025	100	100	100	100	100	0	0
July 2026	100	100	100	100	100	0	0
July 2027	100	90	90	90	90	0	0
July 2028	100	60	60	60	60	0	0
July 2029	100	36	36	36	36	0	0
July 2030	100	18	18	18	18	0	0
July 2031	100	4	4	4	4	0	0
July 2032	86	0	0	0	0	0	0
July 2033	0	0	0	0	0	0	0
July 2034	0	0	0	0	0	0	0
July 2035	0	0	0	0	0	0	0
July 2036	0	0	0	0	0	0	0
July 2037	0	0	0	0	0	0	0
July 2038	0	0	0	0	0	0	0
July 2039	0	0	0	0	0	0	0
Weighted Average Life (years)**	23.1	19.6	19.6	19.6	19.6	10.7	6.1

ZK Class

Date	PSA Prepayment Assumption						
	0%	100%	250%	320%	350%	650%	1000%
Initial Percent	100	100	100	100	100	100	100
July 2010	106	106	100	73	61	0	0
July 2011	113	113	100	51	31	0	0
July 2012	120	120	100	38	13	0	0
July 2013	127	127	100	30	3	0	0
July 2014	135	135	100	27	*	0	0
July 2015	143	143	99	26	*	0	0
July 2016	152	152	95	24	*	0	0
July 2017	161	161	90	22	*	0	0
July 2018	171	171	82	20	*	0	0
July 2019	182	182	73	17	*	0	0
July 2020	193	193	64	15	*	0	0
July 2021	205	205	56	12	*	0	0
July 2022	218	218	48	10	*	0	0
July 2023	231	231	41	9	*	0	0
July 2024	245	217	35	7	*	0	0
July 2025	261	196	29	6	*	0	0
July 2026	277	177	24	5	*	0	0
July 2027	294	157	20	4	*	0	0
July 2028	312	139	16	3	*	0	0
July 2029	331	121	13	2	*	0	0
July 2030	351	103	10	2	*	0	0
July 2031	373	87	8	1	*	0	0
July 2032	396	71	6	1	*	0	0
July 2033	359	56	4	1	*	0	0
July 2034	311	42	3	*	*	0	0
July 2035	259	29	2	*	*	0	0
July 2036	202	16	1	*	*	0	0
July 2037	141	4	*	*	*	0	0
July 2038	73	0	0	0	0	0	0
July 2039	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.9	20.6	13.7	4.6	1.6	0.4	0.2

AZ Class

Date	PSA Prepayment Assumption						
	0%	100%	250%	320%	350%	650%	1000%
Initial Percent	100	100	100	100	100	100	100
July 2010	106	106	100	73	61	*	*
July 2011	113	113	100	51	31	1	1
July 2012	120	120	100	38	13	1	1
July 2013	127	127	100	31	4	1	1
July 2014	135	135	100	28	1	1	1
July 2015	143	143	99	27	1	1	1
July 2016	152	152	95	25	1	1	1
July 2017	161	161	90	23	1	1	1
July 2018	171	171	82	20	1	1	*
July 2019	182	182	73	18	1	1	*
July 2020	193	193	65	15	1	1	*
July 2021	205	205	57	13	1	1	*
July 2022	218	218	49	11	1	1	*
July 2023	231	231	42	10	1	1	*
July 2024	245	217	36	8	1	*	*
July 2025	261	197	30	7	1	*	*
July 2026	277	177	25	6	1	*	*
July 2027	294	158	21	5	1	*	*
July 2028	312	139	17	4	1	*	*
July 2029	331	121	14	4	2	*	*
July 2030	351	104	12	3	2	*	*
July 2031	373	88	10	3	2	*	0
July 2032	396	72	7	2	1	*	0
July 2033	358	57	5	2	1	*	0
July 2034	310	42	3	1	1	*	0
July 2035	258	29	2	1	*	*	0
July 2036	202	16	1	*	*	*	0
July 2037	140	4	*	*	*	*	0
July 2038	73	0	0	0	0	0	0
July 2039	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.9	20.6	13.9	4.8	2.0	0.5	0.3

Date	BJ Class PSA Prepayment Assumption					BY Class PSA Prepayment Assumption				
	0%	100%	215%	350%	550%	0%	100%	215%	350%	550%
Initial Percent	100	100	100	100	100	100	100	100	100	100
July 2010	97	94	91	88	83	100	100	100	100	100
July 2011	93	85	76	67	54	100	100	100	100	100
July 2012	90	74	60	45	26	100	100	100	100	100
July 2013	86	64	46	28	7	100	100	100	100	100
July 2014	82	55	34	14	0	100	100	100	100	81
July 2015	77	46	23	4	0	100	100	100	100	52
July 2016	73	38	15	0	0	100	100	100	87	33
July 2017	68	31	7	0	0	100	100	100	64	21
July 2018	62	24	1	0	0	100	100	100	48	13
July 2019	57	17	0	0	0	100	100	83	35	8
July 2020	50	11	0	0	0	100	100	67	25	5
July 2021	44	6	0	0	0	100	100	52	18	3
July 2022	37	*	0	0	0	100	100	41	13	2
July 2023	30	0	0	0	0	100	83	31	9	1
July 2024	22	0	0	0	0	100	66	23	6	1
July 2025	13	0	0	0	0	100	50	16	4	*
July 2026	4	0	0	0	0	100	35	10	2	*
July 2027	0	0	0	0	0	80	22	6	1	*
July 2028	0	0	0	0	0	41	9	2	*	*
July 2029	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	10.4	6.0	4.0	3.0	2.2	18.8	16.2	12.8	9.7	6.7

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

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

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	245% PSA
2	462% PSA
3	375% PSA
4	320% PSA
5	215% 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 PT Class) to RBS Securities Inc. (the "Dealer") in exchange for the Group 1 Underlying REMIC and RCR Certificates, the Trust MBS and the Group 3 Ginnie Mae Certificates. The Dealer proposes to offer the Certificates (other than the PT Class) 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 PT Class to Fannie Mae Mega Trust Number 310035, and to deliver the related Mega certificates to the Dealer.

LEGAL MATTERS

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

Exhibit A

Group 1 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 Principal or Notional Principal Balance of Class	July 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)
2005-082	FY	August 2005	31394E7L6	(2)	FLT	September 2035	PT	$267,881,812	0.40464787	$47,700,624.14	7.539%	254	95
2005-082	SW	August 2005	31394E7G7	(2)	INV/IO	September 2035	NTL	117,881,812	0.40464787	47,700,624.14	7.539	254	95

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

Note: For any pool of Mortgage Loans backing an underlying REMIC or RCR 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								
ZH	$ 350,000	Z	$12,000,000	SUP	6.0%	FIX/Z	31396QUD9	August 2039
HZ	11,650,000							
Recombination 2								
KZ	68,000	AZ	15,000,000	SUP	6.0	FIX/Z	31396QUE7	August 2039
ZK	14,932,000							
Recombination 3								
P	47,000,000	PA	47,000,000	PAC/AD	5.0	FIX	31396QUF4	July 2039
PI	3,916,666(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 balance. This Class is an Interest Only Class. See page S-8 for a description of how its notional balance is calculated.

Principal Balance Schedules

Aggregate Group I Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$88,350,000.00	May 2014	$16,322,992.03	March 2019	$ 2,541,431.21
August 2009	86,126,123.61	June 2014	15,815,366.32	April 2019	2,459,755.55
September 2009	83,950,905.86	July 2014	15,323,316.96	May 2019	2,380,645.15
October 2009	81,823,293.91	August 2014	14,846,370.72	June 2019	2,304,020.71
November 2009	79,742,257.57	September 2014	14,384,068.64	July 2019	2,229,805.38
December 2009	77,706,788.74	October 2014	13,935,965.61	August 2019	2,157,924.62
January 2010	75,715,900.97	November 2014	13,501,629.95	September 2019	2,088,306.21
February 2010	73,768,628.99	December 2014	13,080,642.98	October 2019	2,020,880.10
March 2010	71,864,028.28	January 2015	12,672,598.68	November 2019	1,955,578.41
April 2010	70,001,174.60	February 2015	12,277,103.26	December 2019	1,892,335.33
May 2010	68,179,163.54	March 2015	11,893,774.83	January 2020	1,831,087.05
June 2010	66,397,110.16	April 2015	11,522,243.03	February 2020	1,771,771.73
July 2010	64,654,148.52	May 2015	11,162,148.68	March 2020	1,714,329.41
August 2010	62,949,431.28	June 2015	10,813,143.44	April 2020	1,658,701.98
September 2010	61,282,129.34	July 2015	10,474,889.51	May 2020	1,604,833.10
October 2010	59,651,431.40	August 2015	10,147,059.29	June 2020	1,552,668.16
November 2010	58,056,543.60	September 2015	9,829,335.07	July 2020	1,502,154.22
December 2010	56,496,689.17	October 2015	9,521,408.76	August 2020	1,453,239.97
January 2011	54,971,108.03	November 2015	9,222,981.56	September 2020	1,405,875.68
February 2011	53,479,056.45	December 2015	8,933,763.74	October 2020	1,360,013.12
March 2011	52,019,806.71	January 2016	8,653,474.29	November 2020	1,315,605.56
April 2011	50,592,646.73	February 2016	8,381,840.75	December 2020	1,272,607.71
May 2011	49,196,879.77	March 2016	8,118,598.85	January 2021	1,230,975.66
June 2011	47,831,824.06	April 2016	7,863,492.37	February 2021	1,190,666.85
July 2011	46,496,812.53	May 2016	7,616,272.80	March 2021	1,151,640.02
August 2011	45,191,192.44	June 2016	7,376,699.18	April 2021	1,113,855.20
September 2011	43,914,325.14	July 2016	7,144,537.85	May 2021	1,077,273.64
October 2011	42,665,585.71	August 2016	6,919,562.21	June 2021	1,041,857.77
November 2011	41,444,362.67	September 2016	6,701,552.54	July 2021	1,007,571.18
December 2011	40,250,057.75	October 2016	6,490,295.76	August 2021	974,378.59
January 2012	39,082,085.54	November 2016	6,285,585.26	September 2021	942,245.81
February 2012	37,939,873.26	December 2016	6,087,220.70	October 2021	911,139.69
March 2012	36,822,860.45	January 2017	5,895,007.80	November 2021	881,028.10
April 2012	35,730,498.74	February 2017	5,708,758.18	December 2021	851,879.92
May 2012	34,662,251.59	March 2017	5,528,289.18	January 2022	823,664.96
June 2012	33,617,594.02	April 2017	5,353,423.66	February 2022	796,353.99
July 2012	32,596,012.35	May 2017	5,183,989.88	March 2022	769,918.66
August 2012	31,597,004.01	June 2017	5,019,821.31	April 2022	744,331.52
September 2012	30,622,369.21	July 2017	4,860,756.46	May 2022	719,565.94
October 2012	29,677,460.66	August 2017	4,706,638.76	June 2022	695,596.13
November 2012	28,761,379.39	September 2017	4,557,316.39	July 2022	672,397.08
December 2012	27,873,253.42	October 2017	4,412,642.15	August 2022	649,944.59
January 2013	27,012,236.98	November 2017	4,272,473.29	September 2022	628,215.16
February 2013	26,177,509.72	December 2017	4,136,671.44	October 2022	607,186.05
March 2013	25,368,275.95	January 2018	4,005,102.39	November 2022	586,835.21
April 2013	24,583,763.91	February 2018	3,877,636.06	December 2022	567,141.28
May 2013	23,823,225.02	March 2018	3,754,146.28	January 2023	548,083.57
June 2013	23,085,933.25	April 2018	3,634,510.75	February 2023	529,641.99
July 2013	22,371,184.38	May 2018	3,518,610.89	March 2023	511,797.13
August 2013	21,678,295.38	June 2018	3,406,331.71	April 2023	494,530.15
September 2013	21,006,603.78	July 2018	3,297,561.75	May 2023	477,822.78
October 2013	20,355,467.05	August 2018	3,192,192.93	June 2023	461,657.36
November 2013	19,724,261.98	September 2018	3,090,120.45	July 2023	446,016.73
December 2013	19,112,384.15	October 2018	2,991,242.72	August 2023	430,884.31
January 2014	18,519,247.31	November 2018	2,895,461.25	September 2023	416,243.99
February 2014	17,944,282.87	December 2018	2,802,680.54	October 2023	402,080.20
March 2014	17,386,939.40	January 2019	2,712,808.01	November 2023	388,377.83
April 2014	16,846,682.03	February 2019	2,625,753.91	December 2023	375,122.24

Aggregate Group I (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
January 2024	$ 362,299.27	July 2027	$ 78,686.62	January 2031	$ 12,961.27
February 2024	349,895.17	August 2027	75,715.06	February 2031	12,320.29
March 2024	337,896.63	September 2027	72,845.75	March 2031	11,703.58
April 2024	326,290.76	October 2027	70,075.35	April 2031	11,110.28
May 2024	315,065.08	November 2027	67,400.59	May 2031	10,539.58
June 2024	304,207.47	December 2027	64,818.32	June 2031	9,990.69
July 2024	293,706.22	January 2028	62,325.50	July 2031	9,462.86
August 2024	283,549.96	February 2028	59,919.17	August 2031	8,955.35
September 2024	273,727.70	March 2028	57,596.48	September 2031	8,467.43
October 2024	264,228.76	April 2028	55,354.67	October 2031	7,998.44
November 2024	255,042.84	May 2028	53,191.04	November 2031	7,547.69
December 2024	246,159.92	June 2028	51,103.02	December 2031	7,114.56
January 2025	237,570.31	July 2028	49,088.10	January 2032	6,698.41
February 2025	229,264.63	August 2028	47,143.84	February 2032	6,298.65
March 2025	221,233.79	September 2028	45,267.90	March 2032	5,914.69
April 2025	213,468.97	October 2028	43,458.01	April 2032	5,545.97
May 2025	205,961.64	November 2028	41,711.95	May 2032	5,191.96
June 2025	198,703.55	December 2028	40,027.61	June 2032	4,852.13
July 2025	191,686.68	January 2029	38,402.93	July 2032	4,525.96
August 2025	184,903.28	February 2029	36,835.89	August 2032	4,212.98
September 2025	178,345.85	March 2029	35,324.59	September 2032	3,912.70
October 2025	172,007.11	April 2029	33,867.14	October 2032	3,624.67
November 2025	165,880.02	May 2029	32,461.74	November 2032	3,348.45
December 2025	159,957.74	June 2029	31,106.64	December 2032	3,083.62
January 2026	154,233.68	July 2029	29,800.15	January 2033	2,829.75
February 2026	148,701.44	August 2029	28,540.63	February 2033	2,586.45
March 2026	143,354.81	September 2029	27,326.49	March 2033	2,353.34
April 2026	138,187.79	October 2029	26,156.20	April 2033	2,130.05
May 2026	133,194.57	November 2029	25,028.29	May 2033	1,916.21
June 2026	128,369.53	December 2029	23,941.30	June 2033	1,711.47
July 2026	123,707.20	January 2030	22,893.87	July 2033	1,515.51
August 2026	119,202.30	February 2030	21,884.63	August 2033	1,328.00
September 2026	114,849.74	March 2030	20,912.29	September 2033	1,148.63
October 2026	110,644.54	April 2030	19,975.60	October 2033	977.09
November 2026	106,581.93	May 2030	19,073.34	November 2033	813.09
December 2026	102,657.26	June 2030	18,204.32	December 2033	656.35
January 2027	98,866.02	July 2030	17,367.43	January 2034	506.61
February 2027	95,203.88	August 2030	16,561.54	February 2034	363.59
March 2027	91,666.62	September 2030	15,785.61	March 2034	227.05
April 2027	88,250.14	October 2030	15,038.59	April 2034	96.74
May 2027	84,950.52	November 2030	14,319.50		
June 2027	81,763.91	December 2030	13,627.37	May 2034 and thereafter	0.00

Aggregate Group II Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$95,068,000.00	August 2010	$79,329,911.14	September 2011	$64,112,819.17
August 2009	94,055,813.05	September 2010	78,061,904.90	October 2011	63,049,512.45
September 2009	93,002,538.43	October 2010	76,810,955.82	November 2011	62,000,509.27
October 2009	91,909,270.69	November 2010	75,576,834.44	December 2011	60,965,617.24
November 2009	90,777,154.83	December 2010	74,359,314.40	January 2012	59,944,646.51
December 2009	89,607,384.39	January 2011	73,158,172.37	February 2012	58,937,409.83
January 2010	88,401,199.36	February 2011	71,973,188.03	March 2012	57,943,722.44
February 2010	87,159,883.99	March 2011	70,804,144.05	April 2012	56,963,402.09
March 2010	85,884,764.58	April 2011	69,650,825.98	May 2012	55,996,268.95
April 2010	84,577,207.04	May 2011	68,513,022.29	June 2012	55,042,145.63
May 2010	83,238,614.46	June 2011	67,390,524.27	July 2012	54,100,857.13
June 2010	81,918,028.55	July 2011	66,283,126.04	August 2012	53,172,230.80
July 2010	80,615,207.10	August 2011	65,190,624.47	September 2012	52,256,096.29

Aggregate Group II (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
October 2012	$51,352,285.58	October 2017	$16,249,359.75	October 2022	$ 4,302,210.30
November 2012	50,460,632.88	November 2017	15,933,263.70	November 2022	4,204,894.63
December 2012	49,580,974.65	December 2017	15,591,989.16	December 2022	4,109,662.88
January 2013	48,713,149.53	January 2018	15,257,792.45	January 2023	4,016,471.83
February 2013	47,856,998.35	February 2018	14,930,529.71	February 2023	3,925,279.15
March 2013	47,012,364.08	March 2018	14,610,060.00	March 2023	3,836,043.36
April 2013	46,179,091.77	April 2018	14,296,245.18	April 2023	3,748,723.84
May 2013	45,357,028.60	May 2018	13,988,949.91	May 2023	3,663,280.76
June 2013	44,546,023.79	June 2018	13,688,041.53	June 2023	3,579,675.15
July 2013	43,745,928.56	July 2018	13,393,390.07	July 2023	3,497,868.79
August 2013	42,956,596.18	August 2018	13,104,868.16	August 2023	3,417,824.27
September 2013	42,177,881.85	September 2018	12,822,350.99	September 2023	3,339,504.91
October 2013	41,409,642.74	October 2018	12,545,716.24	October 2023	3,262,874.80
November 2013	40,651,737.95	November 2018	12,274,844.06	November 2023	3,187,898.76
December 2013	39,904,028.45	December 2018	12,009,617.01	December 2023	3,114,542.32
January 2014	39,166,377.10	January 2019	11,749,920.01	January 2024	3,042,771.71
February 2014	38,438,648.60	February 2019	11,495,640.29	February 2024	2,972,553.86
March 2014	37,720,709.46	March 2019	11,246,667.33	March 2024	2,903,856.37
April 2014	37,012,428.01	April 2019	11,002,892.86	April 2024	2,836,647.50
May 2014	36,313,674.31	May 2019	10,764,210.76	May 2024	2,770,896.14
June 2014	35,624,320.22	June 2019	10,530,517.08	June 2024	2,706,571.86
July 2014	34,944,239.28	July 2019	10,301,709.92	July 2024	2,643,644.80
August 2014	34,273,306.75	August 2019	10,077,689.45	August 2024	2,582,085.74
September 2014	33,611,399.57	September 2019	9,858,357.85	September 2024	2,521,866.06
October 2014	32,958,396.33	October 2019	9,643,619.28	October 2024	2,462,957.70
November 2014	32,317,278.60	November 2019	9,433,379.79	November 2024	2,405,333.21
December 2014	31,688,631.79	December 2019	9,227,547.37	December 2024	2,348,965.66
January 2015	31,072,213.33	January 2020	9,026,031.83	January 2025	2,293,828.71
February 2015	30,467,785.35	February 2020	8,828,744.81	February 2025	2,239,896.52
March 2015	29,875,114.61	March 2020	8,635,599.73	March 2025	2,187,143.82
April 2015	29,293,972.41	April 2020	8,446,511.75	April 2025	2,135,545.84
May 2015	28,724,134.50	May 2020	8,261,397.74	May 2025	2,085,078.29
June 2015	28,165,381.00	June 2020	8,080,176.26	June 2025	2,035,717.43
July 2015	27,617,496.29	July 2020	7,902,767.49	July 2025	1,987,439.96
August 2015	27,080,268.95	August 2020	7,729,093.23	August 2025	1,940,223.09
September 2015	26,553,491.67	September 2020	7,559,076.88	September 2025	1,894,044.48
October 2015	26,036,961.19	October 2020	7,392,643.34	October 2025	1,848,882.25
November 2015	25,530,478.18	November 2020	7,229,719.06	November 2025	1,804,714.98
December 2015	25,033,847.20	December 2020	7,070,231.97	December 2025	1,761,521.68
January 2016	24,546,876.61	January 2021	6,914,111.45	January 2026	1,719,281.79
February 2016	24,069,378.51	February 2021	6,761,288.31	February 2026	1,677,975.19
March 2016	23,601,168.62	March 2021	6,611,694.75	March 2026	1,637,582.14
April 2016	23,142,066.29	April 2021	6,465,264.34	April 2026	1,598,083.34
May 2016	22,691,894.34	May 2021	6,321,932.01	May 2026	1,559,459.86
June 2016	22,250,479.08	June 2021	6,181,633.98	June 2026	1,521,693.19
July 2016	21,817,650.15	July 2021	6,044,307.79	July 2026	1,484,765.17
August 2016	21,393,240.55	August 2021	5,909,892.22	August 2026	1,448,658.04
September 2016	20,977,086.50	September 2021	5,778,327.30	September 2026	1,413,354.38
October 2016	20,569,027.42	October 2021	5,649,554.26	October 2026	1,378,837.15
November 2016	20,168,905.84	November 2021	5,523,515.53	November 2026	1,345,089.65
December 2016	19,776,567.37	December 2021	5,400,154.71	December 2026	1,312,095.53
January 2017	19,391,860.61	January 2022	5,279,416.53	January 2027	1,279,838.78
February 2017	19,014,637.11	February 2022	5,161,246.85	February 2027	1,248,303.72
March 2017	18,644,751.30	March 2022	5,045,592.63	March 2027	1,217,474.97
April 2017	18,282,060.45	April 2022	4,932,401.89	April 2027	1,187,337.51
May 2017	17,926,424.62	May 2022	4,821,623.72	May 2027	1,157,876.60
June 2017	17,577,706.55	June 2022	4,713,208.22	June 2027	1,129,077.81
July 2017	17,235,771.70	July 2022	4,607,106.53	July 2027	1,100,927.01
August 2017	16,900,488.12	August 2022	4,503,270.76	August 2027	1,073,410.37
September 2017	16,571,726.42	September 2022	4,401,654.00	September 2027	1,046,514.34

Aggregate Group II (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
October 2027	$ 1,020,225.64	March 2031	$ 333,519.60	August 2034	$ 80,245.97
November 2027	994,531.30	April 2031	323,747.33	September 2034	76,837.36
December 2027	969,418.57	May 2031	314,211.00	October 2034	73,520.76
January 2028	944,874.99	June 2031	304,905.37	November 2034	70,293.99
February 2028	920,888.38	July 2031	295,825.33	December 2034	67,154.98
March 2028	897,446.77	August 2031	286,965.86	January 2035	64,101.64
April 2028	874,538.46	September 2031	278,322.05	February 2035	61,131.99
May 2028	852,152.00	October 2031	269,889.10	March 2035	58,244.03
June 2028	830,276.17	November 2031	261,662.31	April 2035	55,435.86
July 2028	808,899.98	December 2031	253,637.07	May 2035	52,705.59
August 2028	788,012.66	January 2032	245,808.90	June 2035	50,051.37
September 2028	767,603.70	February 2032	238,173.37	July 2035	47,471.40
October 2028	747,662.76	March 2032	230,726.17	August 2035	44,963.93
November 2028	728,179.76	April 2032	223,463.08	September 2035	42,527.23
December 2028	709,144.79	May 2032	216,379.98	October 2035	40,159.62
January 2029	690,548.18	June 2032	209,472.81	November 2035	37,859.44
February 2029	672,380.45	July 2032	202,737.62	December 2035	35,625.08
March 2029	654,632.31	August 2032	196,170.54	January 2036	33,454.98
April 2029	637,294.67	September 2032	189,767.77	February 2036	31,347.58
May 2029	620,358.62	October 2032	183,525.61	March 2036	29,301.38
June 2029	603,815.47	November 2032	177,440.42	April 2036	27,314.91
July 2029	587,656.66	December 2032	171,508.66	May 2036	25,386.73
August 2029	571,873.86	January 2033	165,726.85	June 2036	23,515.42
September 2029	556,458.87	February 2033	160,091.58	July 2036	21,699.61
October 2029	541,403.70	March 2033	154,599.54	August 2036	19,937.95
November 2029	526,700.50	April 2033	149,247.45	September 2036	18,229.12
December 2029	512,341.60	May 2033	144,032.14	October 2036	16,571.84
January 2030	498,319.48	June 2033	138,950.48	November 2036	14,964.84
February 2030	484,626.79	July 2033	133,999.42	December 2036	13,406.90
March 2030	471,256.31	August 2033	129,175.99	January 2037	11,896.80
April 2030	458,201.01	September 2033	124,477.24	February 2037	10,433.39
May 2030	445,453.97	October 2033	119,900.34	March 2037	9,015.49
June 2030	433,008.44	November 2033	115,442.48	April 2037	7,641.99
July 2030	420,857.81	December 2033	111,100.92	May 2037	6,311.79
August 2030	408,995.59	January 2034	106,872.99	June 2037	5,023.82
September 2030	397,415.45	February 2034	102,756.06	July 2037	3,777.02
October 2030	386,111.17	March 2034	98,747.58	August 2037	2,570.37
November 2030	375,076.69	April 2034	94,845.04	September 2037	1,402.85
December 2030	364,306.05	May 2034	91,045.98	October 2037	273.50
January 2031	353,793.44	June 2034	87,348.00		
February 2031	343,533.14	July 2034	83,748.77	November 2037 and thereafter	0.00

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.

TABLE OF CONTENTS

$382,357,825

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July 23, 2009