

\$1,731,935,062



FannieMae®

**Guaranteed Pass-Through Certificates
Fannie Mae Trust 2009-86**

The Certificates

We, the Federal National Mortgage Association (Fannie Mae), will issue the classes of certificates listed in the chart on this cover. We also will issue an additional class in connection with the trust that is not offered by this prospectus supplement.

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
- Fannie Mae Stripped MBS.

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

Carefully consider the risk factors on page S-14 of this prospectus supplement and starting on page 10 of the REMIC prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.

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

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

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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
CF	1	\$ 33,715,234	SC/PT	(2)	FLT	31398FPZ8	September 2036
CI	1	33,715,234(3)	NTL	(2)	INV/IO	31398FQA2	September 2036
GF(4)	2	100,000,000	PT	(5)	T	31398FQB0	October 2039
GS	2	100,000,000(3)	NTL	(5)	T/IO	31398FQC8	October 2039
YI(4)	2	100,000,000(3)	NTL	4.5%(6)	FIX/IO	31398FQD6	October 2012
PO(4)	2	109,090,910	PT	0.0	PO	31398FQE4	October 2039
AF(4)	2	300,000,000	PT	(5)	T	31398QF1	October 2039
SA(4)	2	300,000,000(3)	NTL	(5)	T/IO	31398FQG9	October 2039
UI(4)	2	300,000,000(3)	NTL	4.0(7)	FIX/IO	31398FQH7	October 2014
PA(4)	3	116,800,000	PAC	5.0	FIX	31398FQJ3	July 2032
PB	3	10,030,000	PAC	5.0	FIX	31398FQK0	June 2033
PC	3	48,900,000	PAC	5.0	FIX	31398FQL8	March 2037
PD	3	14,380,000	PAC	5.0	FIX	31398FQM6	March 2038
OP(4)	3	28,320,000	PAC	0.0	PO	31398FQN4	October 2039
PI(4)	3	28,320,000(3)	NTL	5.0	FIX/IO	31398FQP9	October 2039
JA	3	11,234,000	PAC	5.0	FIX	31398FQQ7	June 2039
JB	3	2,818,000	PAC	5.0	FIX	31398FQR5	July 2039
JC	3	3,586,000	PAC	5.0	FIX	31398FQS3	October 2039
JD	3	1,392,000	PAC	5.0	FIX	31398FQT1	October 2039
UA	3	52,431,000	SUP	5.0	FIX	31398FQU8	June 2039
UB	3	3,707,000	SUP	5.0	FIX	31398FQV6	July 2039
UC	3	1,743,000	SUP	5.0	FIX	31398FQW4	August 2039
UD	3	2,701,000	SUP	5.0	FIX	31398FQX2	October 2039
UE	3	1,958,000	SUP	5.0	FIX	31398FQY0	October 2039
CA(4)	4	346,056,158	SC/SEQ	4.5	FIX	31398FQZ7	September 2024
OC(4)	4	50,159,036	SC/SEQ	0.0	PO	31398FRA1	September 2024
IC(4)	4	50,159,036(3)	NTL	4.5	FIX/IO	31398FRB9	September 2024
OD(4)	5	168,740,000	PAC/AD	0.0	PO	31398FRC7	September 2039
QA(4)	5	144,634,285(3)	NTL	(2)	FLT/IO	31398FRD5	September 2039
SB(4)	5	144,634,285(3)	NTL	(2)	INV/IO	31398FRE3	September 2039
WZ	5	370,000	PAC/AD	6.0	FIX/Z	31398FRF0	October 2039
Z	5	50,000,000	SUP	6.0	FIX/Z	31398FRG8	October 2039
NF	6	8,602,874	SC/PT	(2)	FLT	31398FRH6	July 2036
NS	6	1,433,812	SC/PT	(2)	INV	31398FRJ2	July 2036
OK(4)	7	48,319,897	SC/PT	0.0	PO	31398FRK9	December 2038
IO(4)	8	45,098,571(3)	NTL	(8)	WAC/IO	31398FRL7	October 2039
TP	9	43,968,349	SC/PT	6.5	FIX	31398FRM5	October 2036

(Table continued on next page)

If you own certificates of certain classes, you can exchange them for certificates of the corresponding RCR classes to be delivered at the time of exchange. The FG, FA, UY, PE, AB, AC, AD, AI, CD, CE, CJ, LI, CB, FB, DA, DB, DC, ID, W, WT, PT, GT, TG, ET, TE, QT, TQ, IP and WP 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 listed above (other than the TP and EA Classes) from time to time in negotiated transactions at varying prices. We expect the settlement date to be September 30, 2009.

Barclays Capital

September 25, 2009

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
EA	10	\$15,823,598	SC/PT	5.0%	FIX	31398FRN3	September 2023
AO	11	16,333,562	SC/PT	0.0	PO	31398FRQ6	August 2036
BO	12	40,055,319	SC/PT	0.0	PO	31398FRR4	March 2037
XI	13	79,639,769(3)	NTL	(8)	WAC/IO	31398FRS2	October 2039
OT(4)	14	99,266,313	SC/PT	0.0	PO	31398FRT0	October 2037
IN(4)	15	82,884,561(3)	NTL	(8)	WAC/IO	31398FRU7	October 2039
NI(4)	15	27,628,187(3)	NTL	(8)	WAC/IO	31398FRV5	October 2039
R		0	NPR	0	NPR	31398FRW3	October 2039
RL		0	NPR	0	NPR	31398FRX1	October 2039
RM		0	NPR	0	NPR	31398FRY9	October 2039

- (1) See “Description of the Certificates—Class Definitions and Abbreviations” in the REMIC prospectus.
(2) Based on LIBOR.
(3) Notional balances. These classes are interest only classes. See page S-11 for a description of how their notional balances are calculated.
(4) Exchangeable classes.

- (5) These classes are toggle classes. See pages S-10 and S-11 for a description of their interest rates.
(6) After the first 36 interest accrual periods, the notional principal balance of the YI Class will be equal to zero.
(7) After the first 60 interest accrual periods, the notional principal balance of the UI Class will be equal to zero.
(8) Based on the amount of interest accrued on the related underlying SMBS certificates as further described in this prospectus supplement.

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AVAILABLE INFORMATION

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

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated August 1, 2007 (the “REMIC Prospectus”);
- our Prospectus for Fannie Mae Guaranteed Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated
 - 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 any Group 1, Group 4, Group 6, Group 7, Group 9, Group 10, Group 11, Group 12 or Group 14 Class or the R, RL or RM Class, the disclosure documents relating to the applicable underlying REMIC and RCR certificates (the “Underlying REMIC Disclosure Documents”);
- if you are purchasing any Group 8, Group 13 or Group 15 Class or the R, RL or RM Class, our Prospectus for Fannie Mae Stripped Mortgage-Backed Securities dated
 - January 1, 2009, for all SMBS issued on or after January 1, 2009,
 - December 1, 2007, for all SMBS issued on or after December 1, 2007 and prior to January 1, 2009, or
 - May 1, 2002, for all other SMBS(as applicable, the “SMBS Prospectus”);
- if you are purchasing any Group 8, Group 13 or Group 15 Class or the R, RL or RM Class, the additional disclosure documents relating to the applicable SMBS (the “Additional SMBS Disclosure Documents”); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading “Incorporation by Reference” in the REMIC Prospectus.

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

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

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

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

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

You also can obtain copies of the REMIC Prospectus, the MBS Prospectus, the Underlying REMIC Disclosure Documents, the SMBS Prospectus and the Additional SMBS Disclosure Documents by writing or calling the dealer at:

Barclays Capital Inc.
Attn: MBS Syndication Operations
70 Hudson Street
Jersey City, New Jersey 07302
(telephone 201-499-8506).

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”) and our quarterly report on Form 10-Q for the quarter ended March 31, 2009 (the “First Quarter 2009 Form 10-Q”), which are 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. On March 31, 2009, we received \$15.2 billion from Treasury under the Commitment, which eliminated our net worth deficit as of December 31, 2008. We received an additional \$19.0 billion from Treasury on June 30, 2009, which eliminated our net worth deficit as of March 31, 2009. The Director of FHFA submitted a request to Treasury on August 6, 2009 for an additional \$10.7 billion on our behalf to eliminate our net worth deficit as of June 30, 2009, and requested receipt of those funds on or prior to September 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. Upon receipt of the additional \$10.7 billion in funds from Treasury that have been requested, the aggregate liquidation preference of the Senior Preferred Stock will total \$45.9 billion and the annualized dividend on the Senior Preferred Stock will be \$4.6 billion, based on the 10% 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 agency 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 offered certificates. Statistical information in this summary is provided as of September 1, 2009. You should purchase the offered certificates only after reading this prospectus supplement and each of the additional disclosure documents listed on page S-3. In particular, please see the discussion of risk factors that appears in each of those additional disclosure documents.

Assets Underlying Each Group of Classes

<u>Group</u>	<u>Assets</u>
1	Class 2006-84-FN REMIC Certificate Class 2006-84-SN REMIC Certificate
2	Group 2 MBS
3	Group 3 MBS
4	Class 2009-70-AJ RCR Certificate
5	Group 5 MBS
6	Class 2006-62-NF REMIC Certificate Class 2006-62-NS RCR Certificate
7	Class 2007-54-HO REMIC Certificate Class 2007-54-NO REMIC Certificate Class 2007-75-JO REMIC Certificate Class 2007-75-VO REMIC Certificate Class 2007-109-PO REMIC Certificate Class 2008-39-PO REMIC Certificate Class 2008-86-OC RCR Certificate
8	Group 8 SMBS
9	Class 2006-97-F REMIC Certificate Class 2006-97-S REMIC Certificate Class 2006-97-SA REMIC Certificate
10	Class 2008-76-EF REMIC Certificate Class 2008-76-EI REMIC Certificate
11	Class 2003-87-PO REMIC Certificate Class 2006-8-LR REMIC Certificate Class 2006-48-LO REMIC Certificate Class 2006-49-TO REMIC Certificate Class 2006-60-OC REMIC Certificate Class 2006-80-PO REMIC Certificate Class 2007-81-OC REMIC Certificate
12	Class 2004-46-EK REMIC Certificate Class 2004-79-DO REMIC Certificate Class 2006-8-HK REMIC Certificate Class 2008-22-RO REMIC Certificate

<u>Group</u>	<u>Assets</u>
13	Group 13 SMBS
14	Class 2007-24-PO REMIC Certificate Class 2007-39-GO REMIC Certificate Class 2007-44-BO REMIC Certificate Class 2007-58-OG REMIC Certificate Class 2007-109-LO RCR Certificate
15	Group 15 SMBS

Group 1, Group 4, Group 6, Group 7, Group 9, Group 10, Group 11, Group 12 and Group 14

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

Group 2, Group 3 and Group 5

Characteristics of the Trust MBS

	<u>Approximate Principal Balance</u>	<u>Pass- Through Rate</u>	<u>Range of Weighted Average Coupons or WACs (annual percentages)</u>	<u>Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)</u>
Group 2 MBS*	\$509,090,910	5.50%	5.75% to 8.00%	241 to 360
Group 3 MBS	\$300,000,000	5.00%	5.25% to 7.50%	220 to 360
Group 5 MBS*	\$219,110,000	6.00%	6.25% to 8.50%	241 to 360

* As further described in this prospectus supplement, the mortgage loans underlying the Group 2 MBS and Group 5 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 are set forth below.

Assumed Characteristics of the Underlying Mortgage Loans

	<u>Principal Balance</u>	<u>Original Term to Maturity (in months)</u>	<u>Remaining Term to Maturity (in months)</u>	<u>Loan Age (in months)</u>	<u>Interest Rate</u>	<u>Remaining Term to Expiration of Interest Only Period (in months)</u>
Group 2 MBS	\$509,090,910	360	328	32	6.235%	88
Group 3 MBS	\$300,000,000	360	288	63	5.530%	N/A
Group 5 MBS	\$219,110,000	360	335	25	6.670%	95

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 8, Group 13 and Group 15

Characteristics of the SMBS

	<u>Notional Principal Balance*</u>	<u>Pass-Through Rate</u>	<u>SMBS Trust and Class Designation</u>
Group 8 SMBS	\$20,956,864.11	6.00%	390-C3
	\$ 9,449,119.65	6.00%	389-6
	\$ 9,059,218.51	6.00%	392-C8
	\$ 5,633,368.85	6.00%	364-13
Group 13 SMBS	\$13,646,442.89	5.50%	383-9
	\$13,452,135.18	5.50%	387-9
	\$ 9,967,345.35	5.50%	383-24
	\$ 7,517,332.51	5.50%	383-26
	\$ 9,914,047.46	5.50%	383-20
	\$13,169,498.25	5.50%	383-19
	\$10,988,979.23	5.50%	383-11
	\$ 983,988.42	5.50%	383-12
Group 15 SMBS	\$26,931,045.59	5.50%	383-18
	\$23,297,279.54	5.50%	383-5
	\$20,819,532.11	5.50%	383-6
	\$20,545,598.50	5.50%	383-7
	\$18,919,292.45	5.50%	383-14

* These are interest only SMBS certificates.

Assumed Characteristics of the Underlying Mortgage Loans

	<u>Principal Balance</u>	<u>Original Term to Maturity (in months)</u>	<u>Remaining Term to Maturity (in months)</u>	<u>Loan Age (in months)</u>	<u>Interest Rate</u>
Group 8 SMBS	\$20,956,864.11	360	321	30	6.59%
	\$ 9,449,119.65	360	334	22	6.77%
	\$ 9,059,218.51	360	328	24	6.62%
	\$ 5,633,368.85	360	269	75	6.48%
Group 13 SMBS	\$13,646,442.89	360	327	29	5.85%
	\$13,452,135.18	360	321	34	6.22%
	\$ 9,967,345.35	360	323	33	6.01%
	\$ 7,517,332.51	360	323	33	5.86%
	\$ 9,914,047.46	360	323	33	5.87%
	\$13,169,498.25	360	323	33	5.95%
	\$10,988,979.23	360	327	29	5.89%
	\$ 983,988.42	360	327	29	5.89%
Group 15 SMBS	\$26,931,045.59	360	323	33	5.95%
	\$23,297,279.54	360	327	29	5.99%
	\$20,819,532.11	360	327	29	5.99%
	\$20,545,598.50	360	327	29	5.99%
	\$18,919,292.45	360	327	29	5.96%

Settlement Date

We expect to issue the offered certificates on September 30, 2009.

Distribution Dates

We will make payments on the offered 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 offered certificates to holders of record on the last day of the preceding month.

Book-Entry and Physical Certificates

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

<u>Fed Book-Entry</u>	<u>DTC Book-Entry</u>	<u>Physical</u>
Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 9, Group 10, Group 11, Group 12 and Group 13 Classes	Group 7, Group 8, Group 14 and Group 15 Classes	R, RL and RM Classes

Exchanging Certificates Through Combination and Recombination

If you own certificates of the classes 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 classes will bear interest at the applicable annual rates described under the heading “Description of the Offered Certificates—Distributions of Interest—*Weighted Average Coupon Classes*.”

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

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate(1)</u>
CF	1.46563%	7.00000%	1.20%	LIBOR + 120 basis points
CI	5.53437%	5.80000%	0.00%	5.8% – LIBOR
GF	2.50000%	7.00000%	0.95%	(2)
GS	0.00000%	6.05000%	0.00%	(3)
AF	3.00000%	7.00000%	0.95%	(4)

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate(1)</u>
SA	0.00000%	6.05000%	0.00%	(5)
QA	1.30000%	7.00000%	1.00%	LIBOR + 100 basis points
SB	5.70000%	6.00000%	0.00%	6% – LIBOR
NF	1.55375%	7.00000%	1.30%	LIBOR + 130 basis points
NS	32.67750%	34.20000%	0.00%	34.2% – (6 × LIBOR)
FG	3.50000%	7.00000%	0.95%	(6)
FA	4.00000%	7.00000%	0.95%	(7)
UY	1.00000%	22.18333%	0.00%	(8)
FB	1.30000%	7.00000%	1.00%	LIBOR + 100 basis points

- (1) We will establish LIBOR on the basis of the “BBA Method.”
- (2) For the first 36 interest accrual periods, the applicable interest rate for the GF Class will be 2.50%. For each interest accrual period thereafter, the applicable interest rate for the GF Class will be LIBOR + 95 basis points.
- (3) For the first 36 interest accrual periods, the applicable interest rate for the GS Class will be 0.00%. For each interest accrual period thereafter, the applicable interest rate for the GS Class will be 6.05% – LIBOR.
- (4) For the first 60 interest accrual periods, the applicable interest rate for the AF Class will be 3.00%. For each interest accrual period thereafter, the applicable interest rate for the AF Class will be LIBOR + 95 basis points.
- (5) For the first 60 interest accrual periods, the applicable interest rate for the SA Class will be 0.00%. For each interest accrual period thereafter, the applicable interest rate for the SA Class will be 6.05% – LIBOR.
- (6) For the first 36 interest accrual periods, the applicable interest rate for the FG Class will be 3.50%. For each interest accrual period thereafter, the applicable interest rate for the FG Class will be LIBOR + 95 basis points.
- (7) For the first 60 interest accrual periods, the applicable interest rate for the FA Class will be 4.00%. For each interest accrual period thereafter, the applicable interest rate for the FA Class will be LIBOR + 95 basis points.
- (8) For the first 60 interest accrual periods, the applicable interest rate for the UY Class will be 1.00%. For each interest accrual period thereafter, the applicable interest rate for the UY Class will be 22.18333% – (3.6666666 × LIBOR).

Notional Classes

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

<u>Class</u>	
CI	100% of the CF Class
GS	100% of the GF Class
YI	100% of the GF Class(1)
SA	100% of the AF Class
UI	100% of the AF Class(2)
PI	100% of the OP Class
IC	100% of the OC Class
QA	85.7142852910% of the OD Class
SB	85.7142852910% of the OD Class
IO	100% of the aggregate notional principal balance of the Group 8 SMBS
XI	100% of the aggregate notional principal balance of the Group 13 SMBS
IN	75% of the aggregate notional principal balance of the Group 15 SMBS
NI	25% of the aggregate notional principal balance of the Group 15 SMBS
AI	30% of the PA Class
LI	33.3333331407% of the CA Class
ID	100% of the OD Class
IP	99.99% of the sum of the notional principal balances of the IN and NI Classes

- (1) After the first 36 interest accrual periods, the notional principal balance of the YI Class will be equal to zero.
- (2) After the first 60 interest accrual periods, the notional principal balance of the UI Class will be equal to zero.

Distributions of Principal

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

Weighted Average Lives (years)*

<u>Group 1 Classes</u>		<u>PSA Prepayment Assumption</u>							
		<u>0%</u>	<u>100%</u>	<u>300%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>		
CF and CI		19.9	11.0	4.9	2.8	1.6	0.8		
<u>Group 2 Classes</u>		<u>PSA Prepayment Assumption</u>							
		<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>750%</u>	<u>1000%</u>		
GF, GS, PO, AF, SA, FG, FA and UY		22.6	11.0	5.8	2.8	1.7	1.1		
YI		3.0	2.7	2.4	1.9	1.4	1.0		
UI		5.0	4.3	3.4	2.4	1.6	1.1		
<u>Group 3 Classes</u>		<u>PSA Prepayment Assumption</u>							
		<u>0%</u>	<u>100%</u>	<u>115%</u>	<u>145%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>	<u>750%</u>
PA, AB, AC, AD and AI		12.0	2.7	2.7	2.7	2.7	2.7	1.6	1.0
PB		19.9	6.0	6.0	6.0	6.0	6.0	3.0	1.9
PC		22.2	8.0	8.0	8.0	8.0	8.0	4.0	2.5
PD		24.3	11.0	11.0	11.0	11.0	11.0	5.6	3.5
OP, PI and PE		25.5	15.7	15.7	15.7	15.7	15.7	8.7	5.4
JA		26.6	9.7	2.9	2.9	2.9	2.5	0.9	0.5
JB		26.9	11.4	8.9	8.9	8.9	4.7	1.1	0.6
JC		27.1	12.1	10.9	10.9	10.9	5.4	1.2	0.6
JD		27.2	12.6	12.3	12.3	12.3	6.4	1.2	0.7
UA		28.5	17.3	15.8	10.3	2.9	1.2	0.4	0.2
UB		29.7	22.3	21.9	20.6	15.9	3.1	0.8	0.4
UC		29.8	22.9	22.6	21.7	17.9	3.3	0.8	0.5
UD		29.9	23.3	23.1	22.6	19.9	3.6	0.9	0.5
UE		30.0	23.8	23.8	23.6	22.6	3.9	0.9	0.5
<u>Group 4 Classes</u>		<u>PSA Prepayment Assumption</u>							
		<u>0%</u>	<u>100%</u>	<u>350%</u>	<u>500%</u>	<u>750%</u>			
CA, CD, CE, CJ and LI				7.9	5.1	2.8	2.2	1.6	
OC, IC and CB				14.3	12.6	9.3	7.4	5.2	
<u>Group 5 Classes</u>		<u>PSA Prepayment Assumption</u>							
		<u>0%</u>	<u>100%</u>	<u>230%</u>	<u>260%</u>	<u>407%</u>	<u>600%</u>	<u>800%</u>	<u>1200%</u>
OD, QA, SB, FB, DA, DB, DC and ID		12.8	5.8	4.2	4.2	4.2	2.8	1.9	1.0
WZ		20.5	20.2	20.2	20.2	20.2	14.4	10.4	5.7
Z		25.5	18.3	13.2	10.4	1.4	0.5	0.3	0.2
<u>Group 6 Classes</u>		<u>PSA Prepayment Assumption</u>							
		<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>750%</u>	<u>1000%</u>		
NF and NS		25.7	19.8	7.1	0.5	0.2	0.2		
<u>Group 7 Class</u>		<u>PSA Prepayment Assumption</u>							
		<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>750%</u>	<u>1000%</u>		
OK		19.5	10.0	5.5	2.8	1.7	1.2		
<u>Group 8 Class</u>		<u>PSA Prepayment Assumption</u>							
		<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>750%</u>	<u>1000%</u>		
IO		20.8	9.9	5.4	2.7	1.7	1.1		
<u>Group 9 Class</u>		<u>PSA Prepayment Assumption</u>							
		<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>450%</u>	<u>750%</u>	<u>1000%</u>		
TP		18.5	8.6	5.0	2.9	1.6	1.1		

		PSA Prepayment Assumption					
Group 10 Class		0%	100%	200%	400%	600%	800%
EA	8.2	3.8	3.3	2.4	1.8	1.3	
		PSA Prepayment Assumption					
Group 11 Class		0%	100%	300%	500%	750%	1000%
AO	24.8	19.6	5.2	2.3	0.6	0.3	
		PSA Prepayment Assumption					
Group 12 Class		0%	100%	200%	400%	600%	800%
BO	15.3	6.7	5.1	3.4	2.2	1.6	
		PSA Prepayment Assumption					
Group 13 Class		0%	100%	300%	500%	750%	1000%
XI	20.5	9.9	4.5	2.7	1.7	1.1	
		PSA Prepayment Assumption					
Group 14 Class		0%	100%	300%	500%	750%	1000%
OT	18.7	9.7	4.5	2.7	1.7	1.1	
		PSA Prepayment Assumption					
Group 15 Classes		0%	100%	300%	500%	750%	1000%
IN, NI and IP	20.5	9.9	4.5	2.7	1.7	1.1	
		PSA Prepayment Assumption					
Group 7/Group 8 Classes†		0%	100%	250%	500%	750%	1000%
W††, WT†† and PT††	19.5	10.0	5.5	2.8	1.7	1.2	
		PSA Prepayment Assumption					
Group 14/Group 15 Classes†		0%	100%	300%	500%	750%	1000%
GT††, TG††, ET††, TE††, QT††, TQ†† and WP††	18.7	9.7	4.5	2.7	1.7	1.1	

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

† These classes are RCR classes formed from combinations of two or more REMIC classes in different groups. For additional information, see Schedule 1 attached to this prospectus supplement.

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

ADDITIONAL RISK FACTORS

Payments on the Group 6, Group 11 and Group 12 Classes also will be affected by the payment priorities governing the related underlying REMIC and RCR certificates. If you invest in any Group 6, Group 11 or Group 12 Class, the rate at which you receive payments will be affected by the applicable priority sequences governing principal payments on the related underlying REMIC and RCR certificates.

As described in the related Underlying REMIC Disclosure Documents, the underlying REMIC and RCR certificates in Group 6, Group 11 and Group 12 may be subsequent in payment priority to other classes issued from the related underlying REMIC trusts. As a result, such other classes may receive principal before principal is paid on the related underlying REMIC and RCR certificates, possibly for long periods.

In particular, as described in the related Underlying REMIC Disclosure Documents, the Group 6 Underlying REMIC and RCR Certificates and certain of the Group 11 Underlying REMIC Certificates are support classes. A support class is entitled to receive payments on a distribution date only if scheduled payments of principal have been made on certain other classes in the related underlying REMIC trust. Accordingly, a support class may receive no principal payments for extended periods or may receive principal payments that may vary widely from period to period.

In addition, as described in the related Underlying REMIC Disclosure Documents, certain of the underlying REMIC certificates in Group 11 and Group 12 are governed by principal balance schedules. As a result, those underlying REMIC certificates may receive principal payments faster or slower than would otherwise have been the case. In some cases, they may receive no principal payments for extended periods. Prepayments on the related mortgage loans may have occurred at rates faster or slower than the rates initially assumed. In certain high prepayment scenarios, it is possible that the effect of a principal balance schedule on principal payments over time may be eliminated. In such a case, the applicable underlying REMIC certificates would receive principal payments at rates that

may vary widely from period to period. This prospectus supplement contains no information as to whether

- the applicable underlying REMIC certificates have adhered to the related principal balance schedules,
- any related support classes remain outstanding, or
- the applicable underlying REMIC certificates otherwise have performed as originally anticipated.

You may obtain additional information about the underlying REMIC and RCR certificates in Group 6, Group 11 and Group 12 by reviewing their current class factors in light of other information available in the related Underlying REMIC Disclosure Documents. You may obtain those documents from us as described on page S-3.

The amount of interest payable on the IN and NI Classes in Group 15 and the related yields will be affected by the prepayment rates of the mortgage loans backing the Group 14 Underlying REMIC and RCR Certificates as well as the mortgage loans backing the Group 15 SMBS. The IN and NI Classes will accrue interest on their respective notional principal balances, which will decline over time based on the prepayment rate of the mortgage loans backing the Group 15 SMBS. In addition, the IN and NI Classes will bear interest at rates based on formulas that depend in part on the then outstanding principal balance of the OT Class in Group 14. The outstanding principal balance of the OT Class in turn will depend on the prepayment rate of the mortgage loans backing the Group 14 Underlying REMIC and RCR Certificates. In particular, low prepayment rates on the mortgage loans backing Group 14 relative to the mortgage loans backing Group 15 will increase the interest rate of the IN Class and decrease that of the NI Class. Conversely, high prepayment rates on the mortgage loans backing Group 14 relative to the mortgage loans backing Group 15 will decrease the interest rate of the IN Class and increase that of the NI Class. As a result, the amount of interest payable on the IN and NI Classes and the related yields will be very sensitive to the

prepayment rates of the mortgage loans backing the Group 14 Underlying REMIC and RCR Certificates as well as the mortgage loans backing the Group 15 SMBS.

Principal and interest payments on the W, WT, PT, GT, TG, ET, TE, QT, TQ and WP Classes are derived from separate sources. Interest payments on the W, WT, PT, GT, TG, ET, TE, QT, TQ and WP Classes will be based solely on interest payable on the related SMBS, while principal payments on those classes will be based solely on principal payable on the related underlying REMIC or RCR certificates. The related SMBS and the related underlying REMIC or RCR certificates are independent of one another. Accordingly, the interest payment rate and

principal payment rate on each of the W, WT, PT, GT, TG, ET, TE, QT, TQ and WP Classes are unrelated, are likely to differ and may differ sharply. In addition, there is a risk that any of the W, WT, PT, GT, TG, ET, TE, QT, TQ and WP Classes could in the future receive only interest payments in the event that the related underlying REMIC or RCR certificates are retired while any of the related SMBS remain outstanding. Similarly, there is a risk that any of the W, WT, PT, GT, TG, ET, TE, QT, TQ and WP Classes could in the future receive only principal payments in the event that the related SMBS are retired while any of the related underlying REMIC or RCR certificates remain outstanding.

DESCRIPTION OF THE OFFERED CERTIFICATES

The material under this heading describes the principal features of the Certificates listed in the chart on the cover of this prospectus supplement (the “Offered Certificates”). You will find additional information about the Offered 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 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 September 1, 2009 (the “Issue Date”). We will issue the Guaranteed Pass-Through Certificates (the “Trust Certificates”) pursuant to that trust agreement and supplement. We will issue the Combinable and Recombinable REMIC Certificates (the “RCR Certificates” and, together with the Trust 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 Trust 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 Trust Certificates and RCR Certificates.

The assets of the Trust will include:

- nine groups of previously issued REMIC and RCR certificates (the “Group 1 Underlying REMIC Certificates,” “Group 4 Underlying RCR Certificate,” “Group 6 Underlying REMIC and RCR Certificates,” “Group 7 Underlying REMIC and RCR Certificates,” “Group 9 Underlying REMIC Certificates,” “Group 10 Underlying REMIC Certificates,” “Group 11 Underlying REMIC Certificates,” “Group 12 Underlying REMIC Certificates” and “Group 14 Underlying REMIC and RCR Certificates,” and together, the “Underlying REMIC Certificates”) issued from the related Fannie Mae REMIC trusts (the “Underlying REMIC Trusts”) as further described in Exhibit A,
- three groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 2 MBS,” “Group 3 MBS” and “Group 5 MBS,” and together, the “Trust MBS”), and
- three groups of Fannie Mae Stripped Mortgage-Backed Securities (the “Group 8 SMBS,” “Group 13 SMBS” and “Group 15 SMBS,” and together, the “SMBS”).

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

The SMBS represent beneficial ownership interests in certain interest distributions on mortgage loans underlying certain MBS.

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

The Trust will include the “Lower Tier REMIC,” “Middle 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 Offered Certificates, other than the R, RL and RM Classes, are collectively referred to as the “Regular Classes” or “Regular Certificates,” and the R, RL and RM Classes are collectively referred to as the “Residual Classes” or “Residual Certificates.” The Regular Certificates and the Residual Certificates are collectively referred to as the “REMIC Certificates.”

REMIC Designation	Assets	Regular Interests	Residual Interest
Lower Tier REMIC	Underlying REMIC Certificates (other than the Group 10 Underlying REMIC Certificates), the regular interest portion of the Group 10 Underlying REMIC Certificates, Trust MBS and SMBS	Interests in the Lower Tier REMIC other than the RL Class (the “Lower Tier Regular Interests”)	RL
Middle Tier REMIC	Lower Tier Regular Interests	Interests in the Middle Tier REMIC other than the RM Class (the “Middle Tier Regular Interests”)	RM
Upper Tier REMIC	Middle Tier Regular Interests	All Classes of REMIC Certificates other than the R, RL and RM Classes	R

Any termination payment made by Lehman Brothers International (Europe) received as a result of the termination of a cap contract related to the Class 2008-76-EF REMIC Certificate will not be included in any REMIC. See “—The Underlying REMIC Certificates” below.

Fannie Mae Guaranty. For a description of our guaranties of the Offered Certificates, the Underlying REMIC Certificates, the MBS and the SMBS, see the applicable discussions appearing under the heading “Fannie Mae Guaranty” in the REMIC Prospectus, the Underlying REMIC Disclosure Documents, the MBS Prospectus and the SMBS Prospectus. Our guaranties are not backed by the full faith and credit of the United States.

Characteristics of Offered Certificates. Except as specified below, we will issue the Offered 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 Offered Certificates deposited in their accounts are “Holders” or “Certificateholders.”

Each Group 7, Group 8, Group 14 and Group 15 Class will be represented by a single certificate (together, the “DTC Certificates”) to be registered at all times in the name of the nominee of The Depository Trust Company (“DTC”), a New York-chartered limited purpose trust company, or any successor or depository selected or approved by us. We refer to the nominee of DTC as the “Holder” or

“Certificateholder” of the DTC Certificates. DTC will maintain the DTC Certificates through its book-entry facilities.

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

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

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

The Underlying REMIC Certificates

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

In addition, the scheduled monthly payments on 100% of the Mortgage Loans backing the Group 1 Underlying Certificates, approximately 7%, 100% and 100% of the Mortgage Loans backing the Class 2007-109-PO REMIC Certificate, Class 2008-39-PO REMIC Certificate and Class 2008-86-OC RCR Certificate, respectively, in Group 7, and 100% of the Mortgage Loans backing the Class 2007-81-OC REMIC Certificate in Group 11 (in each case by principal balance at the Issue Date) represent accrued interest only for periods that may range from at least 7 to no more than 10 years following origination. See “Risk Factors—Prepayment Factors—*Refinance Environment*—Fixed-rate and adjustable-rate mortgage loans with long initial interest-only payment periods may be more likely to be refinanced or become delinquent than other mortgage loans” in the MBS Prospectus.

Moreover, the Mortgage Loans backing the Class 2007-109-PO and Class 2007-54-NO REMIC Certificates in Group 7 are subject to prepayment premiums if the borrower makes a full or partial prepayment during prepayment premium periods of 24, 30, 36 or 60 months, as applicable. The prepayment premium is generally equal to 6 months’ interest on that portion of all prepayments during any 12-month period in excess of 20% of the original principal amount of the loan.

Finally, the Class 2008-76-EF REMIC Certificate in Group 10 was the beneficiary of a cap contract with Lehman Brothers International (Europe) as counterparty (the “Counterparty”). In our capacity as trustee for Underlying REMIC Trust 2008-76, we terminated that cap contract as a result of an event of default of the Counterparty. **In no event will we distribute any portion of any termination payment to Holders of the EA Class.**

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

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

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 addition, the scheduled monthly payments on the Mortgage Loans underlying the Group 2 MBS and the Group 5 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 and Group 5—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 SMBS

The general characteristics of the SMBS are described in the SMBS Prospectus and the related Additional SMBS Disclosure Documents. The SMBS provide that certain interest amounts on the Mortgage Loans underlying the related MBS are passed through monthly.

The general characteristics of the MBS are described in the MBS Prospectus. Each MBS evidences beneficial ownership interest in a pool of 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. For additional information see “Summary—Group 8, Group 13 and Group 15 —Characteristics of the SMBS” 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.

Distributions of Interest

General. The Offered Certificates will bear interest at the rates specified in this prospectus supplement on a 30/360 basis. Interest to be paid on each Offered 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:

<u>Delay Classes</u>	<u>No-Delay Classes</u>
Fixed Rate, Toggle and Weighted Average Coupon Classes and the NF and NS Classes	Floating Rate and Inverse Floating Rate Classes other than the NF and NS Classes

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

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

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

Weighted Average Coupon Classes

The IO Class. On each Distribution Date, we will pay interest on the IO Class at an annual rate of 6.00000%, which is equal to the *product* of

- a fraction, expressed as a percentage, the *numerator* of which is the amount of interest then payable on the Group 8 SMBS, and the *denominator* of which is the aggregate notional principal balance of the Group 8 SMBS on that date (before giving effect to any reductions of the aggregate notional principal balance on that date)

multiplied by

- 12.

The Group 8 SMBS includes SMBS Classes 389-6 and 392-C8, which are WAC certificates. Due to the methodology used to calculate the notional principal balances of SMBS Classes 389-6 and 392-C8, changes in their notional principal balances generally do not correspond directly to reductions in the principal balances of the related Mortgage Loans. As a result, their notional principal balances may be higher or lower, and may be subject to wider fluctuations, than would otherwise be the case. See “Additional Risk Factors—*Changes in the weighted average excess yield rates will affect yields on the WAC Classes*” and “Description of the SMBS Certificates—General—*Changes in the Notional Principal Balances of the WAC Classes*” in the applicable Additional SMBS Disclosure Documents.

The XI Class. On each Distribution Date, we will pay interest on the XI Class at an annual rate of 5.50000%, which is equal to the *product* of

- a fraction, expressed as a percentage, the *numerator* of which is the amount of interest then payable on the Group 13 SMBS, and the *denominator* of which is the aggregate notional principal balance of the Group 13 SMBS on that date (before giving effect to any reductions of the aggregate notional principal balance on that date)

multiplied by

- 12.

The Group 13 SMBS includes SMBS Class 387-9, which is a WAC certificate. Due to the methodology used to calculate the notional principal balance of SMBS Class 387-9, changes in its notional principal balance generally do not correspond directly to reductions in the principal balances of the related Mortgage Loans. As a result, its notional principal balance may be higher or lower, and may be subject to wider fluctuations, than would otherwise be the case. See “Additional Risk Factors—*Changes in the weighted average excess yield rates will affect yields on the WAC Classes*” and “Description of the SMBS Certificates—General—*Changes in the Notional Principal Balances of the WAC Classes*” in the applicable Additional SMBS Disclosure Document.

The IN Class. On each Distribution Date we will pay interest on the IN Class at an annual rate equal to

either

- 6.0%
multiplied by
- the principal balance of the OT Class (before giving effect to any principal payments on that date)
multiplied by
- 0.75
divided by
- the notional principal balance of the IN Class (before giving effect to any reductions thereof on that date)

or

- 99.99% of the aggregate amount of interest distributable on the Group 15 SMBS on that date
divided by
- the notional principal balance of the IN Class (before giving effect to any reductions thereof on that date)
multiplied by
- 12,

whichever is less.

On the initial Distribution Date, we expect to pay interest on the IN Class at an annual rate of approximately 5.38940%.

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

The NI Class. On each Distribution Date we will pay interest on the NI Class at an annual rate equal to

- 99.99% of the aggregate amount of interest distributable on the Group 15 SMBS on that date
minus
- the amount of interest payable to the IN Class on that date
divided by
- the notional principal balance of the NI Class (before giving effect to any reduction thereof on that date),
multiplied by
- 12,

but in no event less than 0%.

On the initial Distribution Date, we expect to pay interest on the NI Class at an annual rate of approximately 5.82958%.

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

The W, WT, PT, GT, TG, ET, TE, QT, TQ and WP Classes. On each Distribution Date, we will pay interest on each of the W, WT, PT, GT, TG, ET, TE, QT, TQ and WP Classes in an amount equal to the interest accrued during the related interest accrual period on the related interest only REMIC Certificates which were exchanged for each such Class. Accordingly, the amount of interest payable on the Certificates of the W, WT, PT, GT, TG, ET, TE, QT, TQ and WP Classes will not be determined on the basis of their principal balances.

On the initial Distribution Date, we expect to pay interest on the W, WT, PT, GT, TG, ET, TE, QT, TQ and WP Classes at the following approximate annual rates (calculated in each case based on the amount of interest payable on the applicable Class on that date and the initial principal balance of the applicable Class):

<u>Class</u>	<u>Interest Rate</u>
W	5.60000%
WT	5.10000%
PT	6.10000%
GT	6.00000%
TG	6.49005%
ET	5.50000%
TE	8.92379%
QT	5.00000%
TQ	16.22501%
WP	6.12251%

If any of the related Underlying REMIC Certificates remain outstanding after the aggregate notional principal balance of the related SMBS has been reduced to zero, the W, WT, PT, GT, TG, ET, TE, QT, TQ or WP Class, as applicable, will no longer bear interest.

Our determination of the interest rates for the W, WT, PT, GT, TG, ET, TE, QT, TQ and WP Classes for each Distribution Date will be final and binding in the absence of manifest error. You may obtain each such interest rate by telephoning us at 1-800-237-8627.

The R Class

On each Distribution Date, we will pay the R Class an amount equal to 0.01% of the aggregate amount of interest distributable on the Group 15 SMBS on that date.

Distributions of Principal

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

• *Group 1*

The Group 1 Principal Distribution Amount to CF until retired.

} Structured
Collateral/
Pass-Through
Class

The “Group 1 Principal Distribution Amount” is the principal then paid on the Group 1 Underlying REMIC Certificates.

• *Group 2*

The Group 2 Principal Distribution Amount as follows:

- 78.5714284311% to AF and GF, pro rata, until retired, and
- 21.4285715689% to PO until retired.

} Pass-Through
Classes

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

- *Group 3*

The Group 3 Principal Distribution Amount in the following priority:

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

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

“Aggregate Group I” consists of the PA, PB, PC, PD and OP Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I to PA, PB, PC, PD and OP, 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.

“Aggregate Group II” consists of the JA, JB, JC and JD Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II to JA, JB, JC and JD, in that order, until retired.

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

- *Group 4*

The Group 4 Principal Distribution Amount to CA and OC, in that order, until retired.

} Structured
Collateral/
Sequential
Pay Classes

The “Group 4 Principal Distribution Amount” is the principal then paid on the Group 4 Underlying RCR Certificate.

- *Group 5*

The WZ Accrual Amount to OD until retired, and thereafter to WZ.

} Accretion
Directed
Class and
Accrual Class

The Z Accrual Amount to Aggregate Group III to its Planned Balance, and thereafter to Z.

} Accretion
Directed/PAC
Group and
Accrual Class

The Group 5 Cash Flow Distribution Amount in the following priority:

- | | |
|---|-----------------|
| 1. To Aggregate Group III to its Planned Balance. | } PAC Group |
| 2. To Z until retired. | |
| 3. To Aggregate Group III to zero. | } Support Class |
| | } PAC Group |

The “WZ Accrual Amount” is any interest then accrued and added to the principal balance of the WZ Class.

The “Z Accrual Amount” is any interest then accrued and added to the principal balance of the Z Class.

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

“Aggregate Group III” consists of the OD and WZ Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group III to OD and WZ, in that order, until retired.

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

- *Group 6*

The Group 6 Principal Distribution Amount to NF and NS, pro rata, until retired. } Structured Collateral/ Pass-Through Classes

The “Group 6 Principal Distribution Amount” is the principal then paid on the Group 6 Underlying REMIC and RCR Certificates.

- *Group 7*

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

The “Group 7 Principal Distribution Amount” is the principal then paid on the Group 7 Underlying REMIC and RCR Certificates.

- *Group 9*

The Group 9 Principal Distribution Amount to TP until retired. } Structured Collateral/ Pass-Through Class

The “Group 9 Principal Distribution Amount” is the principal then paid on the Group 9 Underlying REMIC Certificates.

- *Group 10*

The Group 10 Principal Distribution Amount to EA until retired. } Structured Collateral/ Pass-Through Class

The “Group 10 Principal Distribution Amount” is the principal then paid on the Group 10 Underlying REMIC Certificates.

- *Group 11*

The Group 11 Principal Distribution Amount to AO until retired. } Structured Collateral/ Pass-Through Class

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

- *Group 12*

The Group 12 Principal Distribution Amount to BO until retired. } Structured Collateral/ Pass-Through Class

The “Group 12 Principal Distribution Amount” is the principal then paid on the Group 12 Underlying REMIC Certificates.

- *Group 14*

The Group 14 Principal Distribution Amount to OT until retired. } Structured Collateral/ Pass-Through Class

The “Group 14 Principal Distribution Amount” is the principal then paid on the Group 14 Underlying REMIC and RCR Certificates.

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the actual characteristics of each pool of Mortgage Loans backing the Underlying REMIC Certificates, the priority sequences affecting

principal payments on the Underlying REMIC Certificates in Group 6, Group 11 and Group 12 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 and Group 5—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement;
- the Mortgage Loans underlying the Group 2 MBS and Group 5 MBS have the remaining terms to expiration of their interest only periods specified under “Summary—Group 2, Group 3 and Group 5—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement;
- the Mortgage Loans underlying the SMBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—Group 8, Group 13 and Group 15—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related tables;
- the settlement date for the Offered Certificates is September 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 those Classes would not be narrower than those shown below for the related Aggregate Groups.

<u>Groups</u>	<u>Structuring Ranges</u>	<u>Initial Effective Ranges</u>
Aggregate Group I Planned Balances	Between 100% and 250% PSA	Between 100% and 250% PSA
Aggregate Group II Planned Balances	Between 115% and 200% PSA	Between 115% and 200% PSA
Aggregate Group III Planned Balances	Between 230% and 407% PSA	Between 230% and 407% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	PA, PB, PC, PD and OP
Aggregate Group II	JA, JB, JC and JD
Aggregate Group III	OD and WZ

See “—Decrement Tables” below for the percentages of original principal balances of the individual Classes included in the Aggregate Groups that would be outstanding at various *constant* PSA rates,

including the upper and lower bands of the applicable Structuring Ranges, based on the Pricing Assumptions.

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

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

- We will distribute any excess of principal distributions over the amount necessary to reduce an Aggregate Group to its scheduled balance in any month. As a result, the likelihood of reducing an Aggregate Group to its scheduled balance each month will not be improved by the averaging of high and low principal distributions from month to month.
- Even if the related Mortgage Loans prepay at rates falling within a Structuring Range or an Effective Range, principal distributions may be insufficient to reduce the applicable Aggregate Groups to their scheduled balances 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 that has scheduled balances will be supported by one or more other Classes. When the related supporting Classes are retired, the Aggregate Group receiving the benefit of that support, if still outstanding, may no longer have an Effective Range and will be much more sensitive to prepayments of the related Mortgage Loans.

Additional Yield Considerations and 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. **The tables below are provided for illustrative purposes only and are not intended as a forecast or prediction of the actual yields on the applicable Classes.** 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 Offered Certificates. Accordingly, these calculations do not illustrate the return on any investment in the Offered Certificates when reinvestment rates are taken into account.

We cannot assure you that

- the pre-tax yields on the applicable Offered Certificates will correspond to any of the pre-tax yields shown here, or
- the aggregate purchase prices of the applicable Offered 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 Offered 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 Inverse Floating Rate and Toggle Classes and the QA Class. The yields on the Inverse Floating Rate and Toggle Classes and the QA Class will be sensitive in varying degrees to the rate of principal payments, including prepayments, of the related Mortgage Loans and to the level of the Index. The Mortgage Loans generally can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from pool to pool. As illustrated in the applicable tables below, it is possible that investors in the CI, GS, SA, QA, SB, NS and UY Classes would lose money on their initial investments under certain Index and prepayment scenarios.

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

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

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

<u>Class</u>	<u>Price*</u>
CI	8.0%
GF	100.0%
GS	3.0%
AF	101.0%
SA	2.0%
QA	4.0%
SB	12.0%
NS	110.0%
FG	101.0%
FA	102.0%
UY	102.0%

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

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

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

LIBOR	PSA Prepayment Assumption					
	50%	100%	300%	500%	800%	1200%
0.13000%	78.0%	73.9%	56.6%	38.0%	6.6%	(46.0)%
0.26563%	75.9%	71.8%	54.6%	36.1%	5.0%	(47.3)%
2.26563%	45.5%	41.8%	26.4%	9.7%	(18.4)%	(65.4)%
4.26563%	16.4%	13.1%	(0.8)%	(15.7)%	(40.8)%	(83.4)%
5.80000%	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption					
	50%	100%	250%	500%	750%	1000%
0.15%	1.4%	1.5%	1.7%	2.0%	2.2%	2.3%
0.30%	1.5%	1.6%	1.8%	2.0%	2.2%	2.3%
2.30%	3.1%	3.0%	2.9%	2.7%	2.5%	2.4%
4.30%	4.5%	4.4%	4.0%	3.3%	2.8%	2.5%
6.05%	5.7%	5.5%	4.8%	3.8%	3.1%	2.6%

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

LIBOR	PSA Prepayment Assumption					
	50%	100%	250%	500%	750%	1000%
0.15%	49.2%	45.4%	33.5%	12.2%	(11.6)%	(39.0)%
0.30%	48.6%	44.8%	32.9%	11.6%	(12.1)%	(39.4)%
2.30%	38.8%	35.1%	23.7%	3.3%	(19.6)%	(45.8)%
4.30%	24.0%	20.6%	9.8%	(9.4)%	(30.8)%	(55.5)%
6.05%	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption					
	50%	100%	250%	500%	750%	1000%
0.15%	1.7%	1.8%	2.1%	2.3%	2.2%	1.9%
0.30%	1.8%	1.9%	2.1%	2.3%	2.2%	1.9%
2.30%	3.1%	3.0%	2.9%	2.6%	2.3%	1.9%
4.30%	4.2%	4.1%	3.6%	2.9%	2.4%	1.9%
6.05%	5.2%	4.9%	4.1%	3.1%	2.5%	2.0%

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

LIBOR	PSA Prepayment Assumption					
	50%	100%	250%	500%	750%	1000%
0.15%	39.9%	36.2%	24.7%	4.1%	(18.8)%	(45.3)%
0.30%	39.5%	35.8%	24.4%	3.8%	(19.2)%	(45.6)%
2.30%	32.9%	29.3%	18.1%	(1.9)%	(24.2)%	(49.9)%
4.30%	22.2%	18.8%	8.1%	(11.0)%	(32.3)%	(56.9)%
6.05%	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption							
	50%	100%	230%	260%	407%	600%	800%	1200%
0.15%	21.6%	15.4%	5.5%	5.5%	5.5%	(8.9)%	(28.0)%	(77.6)%
0.30%	26.1%	20.0%	9.8%	9.8%	9.8%	(4.3)%	(23.4)%	(73.2)%
2.30%	85.9%	79.9%	67.1%	67.1%	67.1%	56.1%	36.3%	(19.2)%
4.30%	152.0%	145.1%	130.1%	130.1%	130.1%	121.4%	101.0%	37.8%
6.00%	214.2%	206.5%	189.3%	189.3%	189.3%	182.2%	161.5%	91.6%

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

LIBOR	PSA Prepayment Assumption							
	50%	100%	230%	260%	407%	600%	800%	1200%
0.15%	45.8%	39.9%	28.7%	28.7%	28.7%	15.7%	(3.5)%	(54.7)%
0.30%	44.3%	38.4%	27.2%	27.2%	27.2%	14.2%	(5.0)%	(56.1)%
2.30%	24.5%	18.3%	8.3%	8.3%	8.3%	(5.9)%	(25.0)%	(74.7)%
4.30%	2.7%	(4.1)%	(11.8)%	(11.8)%	(11.8)%	(27.7)%	(47.4)%	(96.8)%
6.00%	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption					
	50%	100%	250%	500%	750%	1000%
0.12000%	31.7%	31.7%	29.7%	7.2%	(14.9)%	(37.1)%
0.25375%	30.9%	30.9%	29.0%	6.5%	(15.3)%	(37.4)%
2.25375%	19.3%	19.2%	17.7%	(2.9)%	(22.6)%	(42.5)%
4.25375%	7.8%	7.8%	6.6%	(12.1)%	(29.7)%	(47.6)%
5.70000%	(0.4)%	(0.5)%	(1.3)%	(18.6)%	(34.7)%	(51.1)%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>750%</u>	<u>1000%</u>
0.15%	1.5%	1.6%	1.9%	2.3%	2.4%	2.2%
0.30%	1.7%	1.8%	2.0%	2.3%	2.4%	2.2%
2.30%	3.2%	3.2%	3.1%	3.0%	2.7%	2.4%
4.30%	4.7%	4.6%	4.2%	3.6%	3.0%	2.5%
6.05%	5.9%	5.7%	5.1%	4.1%	3.3%	2.6%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>750%</u>	<u>1000%</u>
0.15%	2.0%	2.1%	2.5%	2.7%	2.5%	1.9%
0.30%	2.1%	2.2%	2.6%	2.8%	2.5%	1.9%
2.30%	3.4%	3.4%	3.3%	3.0%	2.6%	1.9%
4.30%	4.5%	4.4%	4.0%	3.3%	2.7%	2.0%
6.05%	5.5%	5.3%	4.6%	3.6%	2.8%	2.0%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>750%</u>	<u>1000%</u>
0.15%	10.4%	9.5%	6.8%	3.1%	0.8%	(0.6)%
0.30%	10.3%	9.3%	6.7%	3.1%	0.7%	(0.6)%
2.30%	7.5%	6.8%	4.8%	2.1%	0.4%	(0.7)%
4.30%	4.0%	3.7%	2.6%	1.1%	0.1%	(0.8)%
6.05%	0.2%	0.2%	0.2%	0.1%	(0.3)%	(0.8)%

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

<u>Class</u>	<u>% PSA</u>
YI	760%
UI	719%
PI	789%
IC	792%
AI	494%
LI	619%
ID	608%
IP	477%

For any Fixed Rate Interest Only Class, if the actual prepayment rate of the related Mortgage Loans were to exceed the level specified for as little as one month while

equaling that level for the remaining months, the investors in the applicable Class would lose money on their initial investments.

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

<u>Class</u>	<u>Price*</u>
YI	6.00%
UI	6.50%
PI	25.00%
IC	22.00%
AI	8.00%
LI	8.00%
ID	16.00%
IP	15.25%

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

Sensitivity of the YI Class to Prepayments

	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>750%</u>	<u>1000%</u>
Pre-Tax Yields to Maturity	62.2%	58.4%	46.5%	25.0%	1.0%	(26.8)%

Sensitivity of the UI Class to Prepayments

	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>750%</u>	<u>1000%</u>
Pre-Tax Yields to Maturity	58.0%	54.2%	42.3%	20.8%	(3.1)%	(30.9)%

Sensitivity of the PI Class to Prepayments

	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>115%</u>	<u>145%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>	<u>750%</u>
Pre-Tax Yields to Maturity	19.5%	19.2%	19.2%	19.2%	19.2%	19.2%	13.5%	2.3%

Sensitivity of the IC Class to Prepayments

	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>350%</u>	<u>500%</u>	<u>750%</u>
Pre-Tax Yields to Maturity	19.0%	18.8%	15.5%	11.5%	1.9%

Sensitivity of the AI Class to Prepayments

	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>115%</u>	<u>145%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>	<u>750%</u>
Pre-Tax Yields to Maturity	47.1%	31.3%	31.3%	31.3%	31.3%	31.3%	(1.2)%	(56.4)%

Sensitivity of the LI Class to Prepayments

	PSA Prepayment Assumption				
	<u>50%</u>	<u>100%</u>	<u>350%</u>	<u>500%</u>	<u>750%</u>
Pre-Tax Yields to Maturity	48.2%	44.6%	24.8%	11.3%	(12.5)%

Sensitivity of the ID Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>230%</u>	<u>260%</u>	<u>407%</u>	<u>600%</u>	<u>800%</u>	<u>1200%</u>
Pre-Tax Yields to Maturity	31.0%	25.0%	14.5%	14.5%	14.5%	0.7%	(18.4)%	(68.5)%

Sensitivity of the IP Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>300%</u>	<u>500%</u>	<u>750%</u>	<u>1000%</u>
Pre-Tax Yields to Maturity	32.2%	28.7%	14.0%	(1.9)%	(23.9)%	(49.2)%

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

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

<u>Class</u>	<u>Price</u>
PO	90.0%
OP	77.0%
OC	80.0%
OD	85.0%
OK	85.0%
AO	82.0%
BO	80.0%
OT	85.0%

Sensitivity of the PO Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>750%</u>	<u>1000%</u>
Pre-Tax Yields to Maturity . . .	0.7%	1.0%	1.9%	4.0%	6.6%	10.1%

Sensitivity of the OP Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>115%</u>	<u>145%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>	<u>750%</u>
Pre-Tax Yields to Maturity . . .	1.6%	1.7%	1.7%	1.7%	1.7%	1.7%	3.1%	4.9%

Sensitivity of the OC Class to Prepayments

	PSA Prepayment Assumption				
	<u>50%</u>	<u>100%</u>	<u>350%</u>	<u>500%</u>	<u>750%</u>
Pre-Tax Yields to Maturity . . .	1.7%	1.8%	2.4%	3.0%	4.3%

Sensitivity of the OD Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>230%</u>	<u>260%</u>	<u>407%</u>	<u>600%</u>	<u>1200%</u>
Pre-Tax Yields to Maturity . . .	2.1%	2.9%	4.2%	4.2%	4.2%	6.2%	16.9%

Sensitivity of the OK Class to Prepayments

	PSA Prepayment Assumption				
	<u>50%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>1000%</u>
Pre-Tax Yields to Maturity . . .	1.3%	1.7%	3.2%	6.5%	15.8%

Sensitivity of the AO Class to Prepayments

	PSA Prepayment Assumption				
	<u>50%</u>	<u>100%</u>	<u>300%</u>	<u>500%</u>	<u>1000%</u>
Pre-Tax Yields to Maturity . . .	0.9%	1.0%	4.5%	11.6%	81.5%

Sensitivity of the BO Class to Prepayments

	PSA Prepayment Assumption				
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>400%</u>	<u>800%</u>
Pre-Tax Yields to Maturity . . .	2.6%	3.6%	4.7%	7.2%	15.8%

Sensitivity of the OT Class to Prepayments

	PSA Prepayment Assumption				
	<u>50%</u>	<u>100%</u>	<u>300%</u>	<u>500%</u>	<u>1000%</u>
Pre-Tax Yields to Maturity . . .	1.3%	1.8%	3.9%	6.6%	16.6%

The IO, XI, IN and NI Classes. The yields on the IO and XI Classes will be very sensitive to the rate of principal payments, including prepayments, of the Mortgage Loans backing the Group 8 SMBS and Group 13 SMBS, respectively, and to the amount of interest payable on the applicable SMBS. The yields on the IN and NI Classes will be very sensitive to the rate of principal payments, including prepayments, of the Mortgage Loans backing the Group 14 Underlying REMIC and RCR Certificates and the Group 15 SMBS, and to the amount of interest payable on the Group 15 SMBS. 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. Under certain high prepayment scenarios in particular, it is possible that investors in the IO, XI, IN and NI Classes would lose money on their initial investments.

Weighted Average Lives of the Offered Certificates

For a description of how the weighted average life of an Offered 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 Offered Certificates will be shortened if the level of prepayments of principal of the related Mortgage Loans increases. However, the weighted average lives will depend upon a variety of other factors, including

- the timing of changes in the rate of principal distributions,
- the priority sequences of distributions of principal of the Group 3, Group 4 and Group 5 Classes, and
- in the case of the Group 6, Group 11 and Group 12 Classes, the priority sequences affecting principal payments on the related Underlying REMIC Certificates.

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

The effect of these factors may differ as to various Classes and the effects on any Class may vary at different times during the life of that Class. Accordingly, we can give no assurance as to the weighted average life of any Class. Further, to the extent the prices of the Offered Certificates represent discounts or premiums to their original principal balances, variability in the weighted average lives of those Classes of Offered 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 applicable, and the corresponding weighted average lives of those Classes. The tables have been prepared on the basis of the Pricing Assumptions.

In the case of the information set forth for each Class under 0% PSA, however, we assumed that the Mortgage Loans have the original and remaining terms to maturity and bear interest at the annual rates specified in the table below.

<u>Mortgage Loans Backing Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 Underlying REMIC Certificates	360 months	323 months(1)	9.50%
Group 2 MBS	360 months	360 months(2)	8.00%
Group 3 MBS	360 months	360 months	7.50%
Group 4 Underlying RCR Certificate	180 months	179 months	7.00%
Group 5 MBS	360 months	360 months(3)	8.50%
Group 6 Underlying REMIC and RCR Certificates	360 months	321 months	8.50%
Group 7 Underlying REMIC and RCR Certificates	360 months	(4)	(4)
Group 8 SMBS	360 months	360 months	8.50%
Group 9 Underlying REMIC Certificates	360 months	324 months	9.00%
Group 10 Underlying REMIC Certificates	180 months	167 months	7.50%
Group 11 Underlying REMIC Certificates	360 months	(5)	8.50%
Group 12 Underlying REMIC Certificates	360 months	(6)	8.00%
Group 13 SMBS	360 months	360 months	8.00%
Group 14 Underlying REMIC and RCR Certificates	360 months	(7)	(7)
Group 15 SMBS	360 months	360 months	8.00%

- (1) In addition, we have assumed that each mortgage loan backing the Group 1 Underlying REMIC Certificates has a remaining interest only period of 83 months.
- (2) In addition, we have assumed that each Mortgage Loan underlying the Group 2 MBS has a remaining interest only period of 120 months.
- (3) In addition, we have assumed that each Mortgage Loan underlying the Group 5 MBS has a remaining interest only period of 120 months.
- (4) The Mortgage Loans backing the Group 7 Underlying REMIC and RCR Certificates listed below are assumed to have the following remaining terms to maturity, interest rates and remaining interest only periods:

<u>Class</u>	<u>Remaining Term to Maturity</u>	<u>Interest Rate</u>	<u>Remaining Interest Only Period</u>
2007-54-HO	332 months	8.5%	N/A
2007-54-NO	332 months	8.5%	N/A
2007-75-JO	334 months	8.5%	N/A
2007-75-VO	334 months	8.5%	N/A
2007-109-PO	338 months	9.0%	*
2008-39-PO	343 months	8.5%	103 months
2008-86-OC	350 months	**	110 months

* We have assumed that 7% of the Mortgage Loans backing the Class 2007-109-PO REMIC Certificate (by principal balance on the Issue Date) have a remaining interest only period of 98 months.

** The Class 2008-86-OC RCR Certificate is formed from a combination of the Class 2008-86-AO and 2008-86-BO REMIC Certificates. We have assumed that the Mortgage Loans backing the Class 2008-86-AO and BO REMIC Certificates have interest rates of 9.00% and 9.50%, respectively.

- (5) The Mortgage Loans backing the Group 11 Underlying REMIC Certificates listed below are assumed to have the following remaining terms to maturity:

2003-87-PO	285 months
2006-8-LR	317 months
2006-48-LO	320 months
2006-49-TO	320 months
2006-60-OC	321 months
2006-80-PO	322 months
2007-81-OC	334 months*

* In addition, we have assumed that each mortgage loan backing the Class 2007-81-OC REMIC Certificate has a remaining interest only period of 94 months.

- (6) The Mortgage Loans backing the Group 12 Underlying REMIC Certificates listed below are assumed to have the following remaining terms to maturity:

2004-46-EK	295 months
2004-79-DO	301 months
2006-8-HK	317 months
2008-22-RO	342 months

- (7) The Mortgage Loans backing the Group 14 Underlying REMIC and RCR Certificates listed below are assumed to have the following remaining terms to maturity and interest rates:

Class	Remaining Terms to Maturity	Interest Rates
2007-24-PO	329 months	8.5%
2007-39-GO	331 months	8.0%
2007-44-BO	331 months	8.0%
2007-58-OG	332 months	8.5%
2007-109-LO	*	9.0%

* The Mortgage Loans backing the specified REMIC certificates underlying the Class 2007-109-LO RCR Certificate are assumed to have the following remaining terms to maturity:

2007-96-BO	336 months
2007-30-OJ	330 months
2007-88-BO	335 months
2007-88-JO	330 months
2007-15-BO	329 months
2006-123-EO	327 months
2006-92-LO	324 months

It is unlikely that all of the Mortgage Loans will have the loan ages, interest rates, remaining terms to maturity or 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

Date	CF and CI† Classes						GF, GS†, PO, AF, SA†, FG, FA and UY Classes						YI† Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	300%	500%	800%	1200%	0%	100%	250%	500%	750%	1000%	0%	100%	250%	500%	750%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2010	100	94	82	70	52	28	100	94	85	70	55	40	100	94	85	70	55	40
September 2011	100	88	67	49	27	8	100	88	72	49	30	16	100	88	72	49	30	16
September 2012	100	83	55	34	14	2	100	83	61	34	17	6	0	0	0	0	0	0
September 2013	100	78	45	24	7	1	100	78	52	24	9	3	0	0	0	0	0	0
September 2014	100	73	37	17	4	*	100	73	44	17	5	1	0	0	0	0	0	0
September 2015	100	69	30	12	2	*	100	69	38	12	3	*	0	0	0	0	0	0
September 2016	100	65	25	8	1	*	100	65	32	8	2	*	0	0	0	0	0	0
September 2017	98	59	20	6	1	*	100	60	27	6	1	*	0	0	0	0	0	0
September 2018	96	54	16	4	*	*	100	55	22	4	*	*	0	0	0	0	0	0
September 2019	94	50	13	3	*	*	100	50	18	3	*	*	0	0	0	0	0	0
September 2020	92	45	10	2	*	*	98	45	15	2	*	*	0	0	0	0	0	0
September 2021	89	41	8	1	*	*	96	41	12	1	*	*	0	0	0	0	0	0
September 2022	86	37	6	1	*	*	93	37	10	1	*	*	0	0	0	0	0	0
September 2023	83	34	5	1	*	0	90	33	8	1	*	*	0	0	0	0	0	0
September 2024	80	30	4	*	*	0	88	30	7	*	*	*	0	0	0	0	0	0
September 2025	76	27	3	*	*	0	84	26	5	*	*	*	0	0	0	0	0	0
September 2026	72	24	2	*	*	0	81	23	4	*	*	*	0	0	0	0	0	0
September 2027	67	21	2	*	*	0	77	20	3	*	*	*	0	0	0	0	0	0
September 2028	62	18	1	*	*	0	73	18	3	*	*	*	0	0	0	0	0	0
September 2029	57	15	1	*	*	0	69	15	2	*	*	0	0	0	0	0	0	0
September 2030	50	13	1	*	*	0	64	12	2	*	*	0	0	0	0	0	0	0
September 2031	44	10	1	*	*	0	59	10	1	*	*	0	0	0	0	0	0	0
September 2032	36	8	*	*	*	0	54	8	1	*	*	0	0	0	0	0	0	0
September 2033	28	6	*	*	0	0	48	6	1	*	*	0	0	0	0	0	0	0
September 2034	20	4	*	*	0	0	41	4	*	*	*	0	0	0	0	0	0	0
September 2035	10	2	*	*	0	0	34	2	*	*	*	0	0	0	0	0	0	0
September 2036	0	0	0	0	0	0	27	1	*	*	0	0	0	0	0	0	0	0
September 2037	0	0	0	0	0	0	18	0	0	0	0	0	0	0	0	0	0	0
September 2038	0	0	0	0	0	0	10	0	0	0	0	0	0	0	0	0	0	0
September 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.9	11.0	4.9	2.8	1.6	0.8	22.6	11.0	5.8	2.8	1.7	1.1	3.0	2.7	2.4	1.9	1.4	1.0

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

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

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

Date	UI† Class						PA, AB, AC, AD and AI† Classes							
	PSA Prepayment Assumption						PSA Prepayment Assumption							
	0%	100%	250%	500%	750%	1000%	0%	100%	115%	145%	200%	250%	500%	750%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2010	100	94	85	70	55	40	98	80	80	80	80	80	80	51
September 2011	100	88	72	49	30	16	95	61	61	61	61	61	34	0
September 2012	100	83	61	34	17	6	92	43	43	43	43	43	0	0
September 2013	100	78	52	24	9	3	89	26	26	26	26	26	0	0
September 2014	0	0	0	0	0	0	86	10	10	10	10	10	0	0
September 2015	0	0	0	0	0	0	83	0	0	0	0	0	0	0
September 2016	0	0	0	0	0	0	79	0	0	0	0	0	0	0
September 2017	0	0	0	0	0	0	75	0	0	0	0	0	0	0
September 2018	0	0	0	0	0	0	71	0	0	0	0	0	0	0
September 2019	0	0	0	0	0	0	66	0	0	0	0	0	0	0
September 2020	0	0	0	0	0	0	61	0	0	0	0	0	0	0
September 2021	0	0	0	0	0	0	56	0	0	0	0	0	0	0
September 2022	0	0	0	0	0	0	50	0	0	0	0	0	0	0
September 2023	0	0	0	0	0	0	44	0	0	0	0	0	0	0
September 2024	0	0	0	0	0	0	37	0	0	0	0	0	0	0
September 2025	0	0	0	0	0	0	30	0	0	0	0	0	0	0
September 2026	0	0	0	0	0	0	22	0	0	0	0	0	0	0
September 2027	0	0	0	0	0	0	13	0	0	0	0	0	0	0
September 2028	0	0	0	0	0	0	4	0	0	0	0	0	0	0
September 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	5.0	4.3	3.4	2.4	1.6	1.1	12.0	2.7	2.7	2.7	2.7	2.7	1.6	1.0

Date	PB Class								PC Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	115%	145%	200%	250%	500%	750%	0%	100%	115%	145%	200%	250%	500%	750%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2010	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2011	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	90
September 2012	100	100	100	100	100	100	46	0	100	100	100	100	100	100	100	8
September 2013	100	100	100	100	100	100	0	0	100	100	100	100	100	100	47	0
September 2014	100	100	100	100	100	100	0	0	100	100	100	100	100	100	4	0
September 2015	100	43	43	43	43	43	0	0	100	100	100	100	100	100	0	0
September 2016	100	0	0	0	0	0	0	0	100	76	76	76	76	76	0	0
September 2017	100	0	0	0	0	0	0	0	100	46	46	46	46	46	0	0
September 2018	100	0	0	0	0	0	0	0	100	22	22	22	22	22	0	0
September 2019	100	0	0	0	0	0	0	0	100	1	1	1	1	1	0	0
September 2020	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2021	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2022	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2023	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2024	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2025	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2026	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2027	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2028	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2029	35	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2030	0	0	0	0	0	0	0	0	82	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	55	0	0	0	0	0	0	0
September 2032	0	0	0	0	0	0	0	0	26	0	0	0	0	0	0	0
September 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.9	6.0	6.0	6.0	6.0	6.0	3.0	1.9	22.2	8.0	8.0	8.0	8.0	8.0	4.0	2.5

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

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

Date	PD Class								OP, PI† and PE Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	115%	145%	200%	250%	500%	750%	0%	100%	115%	145%	200%	250%	500%	750%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2010	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2011	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2012	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2013	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	88
September 2014	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	47
September 2015	100	100	100	100	100	100	14	0	100	100	100	100	100	100	100	25
September 2016	100	100	100	100	100	100	0	0	100	100	100	100	100	100	72	13
September 2017	100	100	100	100	100	100	0	0	100	100	100	100	100	100	49	7
September 2018	100	100	100	100	100	100	0	0	100	100	100	100	100	100	33	4
September 2019	100	100	100	100	100	100	0	0	100	100	100	100	100	100	22	2
September 2020	100	47	47	47	47	47	0	0	100	100	100	100	100	100	15	1
September 2021	100	0	0	0	0	0	0	0	100	99	99	99	99	99	10	1
September 2022	100	0	0	0	0	0	0	0	100	79	79	79	79	79	6	*
September 2023	100	0	0	0	0	0	0	0	100	63	63	63	63	63	4	*
September 2024	100	0	0	0	0	0	0	0	100	49	49	49	49	49	3	*
September 2025	100	0	0	0	0	0	0	0	100	38	38	38	38	38	2	*
September 2026	100	0	0	0	0	0	0	0	100	29	29	29	29	29	1	*
September 2027	100	0	0	0	0	0	0	0	100	22	22	22	22	22	1	*
September 2028	100	0	0	0	0	0	0	0	100	16	16	16	16	16	*	*
September 2029	100	0	0	0	0	0	0	0	100	11	11	11	11	11	*	*
September 2030	100	0	0	0	0	0	0	0	100	7	7	7	7	7	*	*
September 2031	100	0	0	0	0	0	0	0	100	4	4	4	4	4	*	*
September 2032	100	0	0	0	0	0	0	0	100	2	2	2	2	2	*	*
September 2033	79	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2034	0	0	0	0	0	0	0	0	82	0	0	0	0	0	0	0
September 2035	0	0	0	0	0	0	0	0	18	0	0	0	0	0	0	0
September 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.3	11.0	11.0	11.0	11.0	11.0	5.6	3.5	25.5	15.7	15.7	15.7	15.7	15.7	8.7	5.4

Date	JA Class								JB Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	115%	145%	200%	250%	500%	750%	0%	100%	115%	145%	200%	250%	500%	750%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2010	100	100	76	76	76	76	29	0	100	100	100	100	100	100	100	0
September 2011	100	100	57	57	57	57	0	0	100	100	100	100	100	100	0	0
September 2012	100	100	41	41	41	41	0	0	100	100	100	100	100	100	0	0
September 2013	100	100	28	28	28	28	0	0	100	100	100	100	100	100	0	0
September 2014	100	100	19	19	19	0	0	0	100	100	100	100	100	0	0	0
September 2015	100	100	11	11	11	0	0	0	100	100	100	100	100	0	0	0
September 2016	100	100	6	6	6	0	0	0	100	100	100	100	100	0	0	0
September 2017	100	93	0	0	0	0	0	0	100	100	93	93	93	0	0	0
September 2018	100	73	0	0	0	0	0	0	100	100	45	45	45	0	0	0
September 2019	100	43	0	0	0	0	0	0	100	100	0	0	0	0	0	0
September 2020	100	5	0	0	0	0	0	0	100	100	0	0	0	0	0	0
September 2021	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2022	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2023	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2024	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2025	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2026	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2027	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2028	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2029	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2030	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2031	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2032	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2033	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2034	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2035	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.6	9.7	2.9	2.9	2.9	2.5	0.9	0.5	26.9	11.4	8.9	8.9	8.9	4.7	1.1	0.6

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

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

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

Date	JC Class								JD Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	115%	145%	200%	250%	500%	750%	0%	100%	115%	145%	200%	250%	500%	750%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2010	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	0
September 2011	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	0
September 2012	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	0
September 2013	100	100	100	100	100	100	100	0	100	100	100	100	100	100	100	0
September 2014	100	100	100	100	100	100	88	0	100	100	100	100	100	100	100	0
September 2015	100	100	100	100	100	100	0	0	100	100	100	100	100	79	0	0
September 2016	100	100	100	100	100	100	0	0	100	100	100	100	100	1	0	0
September 2017	100	100	100	100	100	100	0	0	100	100	100	100	100	*	0	0
September 2018	100	100	100	100	100	100	0	0	100	100	100	100	100	*	0	0
September 2019	100	100	91	91	91	0	0	0	100	100	100	100	100	*	0	0
September 2020	100	100	44	44	44	0	0	0	100	100	100	100	100	*	0	0
September 2021	100	59	0	0	0	0	0	0	100	100	89	89	89	*	0	0
September 2022	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
September 2023	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
September 2024	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
September 2025	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
September 2026	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
September 2027	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
September 2028	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
September 2029	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
September 2030	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
September 2031	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
September 2032	100	0	0	0	0	0	0	0	100	0	0	0	0	*	0	0
September 2033	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2034	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2035	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2036	98	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.1	12.1	10.9	10.9	10.9	5.4	1.2	0.6	27.2	12.6	12.3	12.3	12.3	6.4	1.2	0.7

Date	UA Class								UB Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	115%	145%	200%	250%	500%	750%	0%	100%	115%	145%	200%	250%	500%	750%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2010	100	100	100	90	71	55	0	0	100	100	100	100	100	100	0	0
September 2011	100	100	100	82	49	21	0	0	100	100	100	100	100	100	0	0
September 2012	100	100	100	75	33	0	0	0	100	100	100	100	100	56	0	0
September 2013	100	100	100	71	21	0	0	0	100	100	100	100	100	0	0	0
September 2014	100	100	100	67	13	0	0	0	100	100	100	100	100	0	0	0
September 2015	100	100	100	65	8	0	0	0	100	100	100	100	100	0	0	0
September 2016	100	100	100	63	6	0	0	0	100	100	100	100	100	0	0	0
September 2017	100	100	100	62	6	0	0	0	100	100	100	100	100	0	0	0
September 2018	100	100	98	61	6	0	0	0	100	100	100	100	100	0	0	0
September 2019	100	100	94	58	6	0	0	0	100	100	100	100	100	0	0	0
September 2020	100	100	90	55	6	0	0	0	100	100	100	100	100	0	0	0
September 2021	100	100	85	51	6	0	0	0	100	100	100	100	100	0	0	0
September 2022	100	97	78	46	5	0	0	0	100	100	100	100	100	0	0	0
September 2023	100	86	68	39	2	0	0	0	100	100	100	100	100	0	0	0
September 2024	100	75	58	32	0	0	0	0	100	100	100	100	85	0	0	0
September 2025	100	63	49	25	0	0	0	0	100	100	100	100	44	0	0	0
September 2026	100	52	39	18	0	0	0	0	100	100	100	100	7	0	0	0
September 2027	100	41	30	12	0	0	0	0	100	100	100	100	0	0	0	0
September 2028	100	30	20	6	0	0	0	0	100	100	100	100	0	0	0	0
September 2029	100	20	12	0	0	0	0	0	100	100	100	96	0	0	0	0
September 2030	100	9	3	0	0	0	0	0	100	100	100	21	0	0	0	0
September 2031	100	0	0	0	0	0	0	0	100	91	34	0	0	0	0	0
September 2032	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2033	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2034	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2035	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2036	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2037	70	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2038	27	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.5	17.3	15.8	10.3	2.9	1.2	0.4	0.2	29.7	22.3	21.9	20.6	15.9	3.1	0.8	0.4

* 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.

Date	UC Class								UD Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	115%	145%	200%	250%	500%	750%	0%	100%	115%	145%	200%	250%	500%	750%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2010	100	100	100	100	100	100	0	0	100	100	100	100	100	100	0	0
September 2011	100	100	100	100	100	100	0	0	100	100	100	100	100	100	0	0
September 2012	100	100	100	100	100	100	0	0	100	100	100	100	100	100	0	0
September 2013	100	100	100	100	100	0	0	0	100	100	100	100	100	0	0	0
September 2014	100	100	100	100	100	0	0	0	100	100	100	100	100	0	0	0
September 2015	100	100	100	100	100	0	0	0	100	100	100	100	100	0	0	0
September 2016	100	100	100	100	100	0	0	0	100	100	100	100	100	0	0	0
September 2017	100	100	100	100	100	0	0	0	100	100	100	100	100	0	0	0
September 2018	100	100	100	100	100	0	0	0	100	100	100	100	100	0	0	0
September 2019	100	100	100	100	100	0	0	0	100	100	100	100	100	0	0	0
September 2020	100	100	100	100	100	0	0	0	100	100	100	100	100	0	0	0
September 2021	100	100	100	100	100	0	0	0	100	100	100	100	100	0	0	0
September 2022	100	100	100	100	100	0	0	0	100	100	100	100	100	0	0	0
September 2023	100	100	100	100	100	0	0	0	100	100	100	100	100	0	0	0
September 2024	100	100	100	100	100	0	0	0	100	100	100	100	100	0	0	0
September 2025	100	100	100	100	100	0	0	0	100	100	100	100	100	0	0	0
September 2026	100	100	100	100	100	0	0	0	100	100	100	100	100	0	0	0
September 2027	100	100	100	100	40	0	0	0	100	100	100	100	100	0	0	0
September 2028	100	100	100	100	0	0	0	0	100	100	100	100	83	0	0	0
September 2029	100	100	100	100	0	0	0	0	100	100	100	100	44	0	0	0
September 2030	100	100	100	100	0	0	0	0	100	100	100	100	9	0	0	0
September 2031	100	100	100	0	0	0	0	0	100	100	100	97	0	0	0	0
September 2032	100	6	0	0	0	0	0	0	100	100	65	9	0	0	0	0
September 2033	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2034	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2035	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2036	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2037	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2038	100	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
September 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																
Life (years)**	29.8	22.9	22.6	21.7	17.9	3.3	0.8	0.5	29.9	23.3	23.1	22.6	19.9	3.6	0.9	0.5

Date	UE Class							
	PSA Prepayment Assumption							
	0%	100%	115%	145%	200%	250%	500%	750%
Initial Percent	100	100	100	100	100	100	100	100
September 2010	100	100	100	100	100	100	0	0
September 2011	100	100	100	100	100	100	0	0
September 2012	100	100	100	100	100	100	0	0
September 2013	100	100	100	100	100	0	0	0
September 2014	100	100	100	100	100	0	0	0
September 2015	100	100	100	100	100	0	0	0
September 2016	100	100	100	100	100	0	0	0
September 2017	100	100	100	100	100	0	0	0
September 2018	100	100	100	100	100	0	0	0
September 2019	100	100	100	100	100	0	0	0
September 2020	100	100	100	100	100	0	0	0
September 2021	100	100	100	100	100	0	0	0
September 2022	100	100	100	100	100	0	0	0
September 2023	100	100	100	100	100	0	0	0
September 2024	100	100	100	100	100	0	0	0
September 2025	100	100	100	100	100	0	0	0
September 2026	100	100	100	100	100	0	0	0
September 2027	100	100	100	100	100	0	0	0
September 2028	100	100	100	100	100	0	0	0
September 2029	100	100	100	100	100	0	0	0
September 2030	100	100	100	100	100	0	0	0
September 2031	100	100	100	100	70	0	0	0
September 2032	100	100	100	100	33	0	0	0
September 2033	100	0	0	0	0	0	0	0
September 2034	100	0	0	0	0	0	0	0
September 2035	100	0	0	0	0	0	0	0
September 2036	100	0	0	0	0	0	0	0
September 2037	100	0	0	0	0	0	0	0
September 2038	100	0	0	0	0	0	0	0
September 2039	0	0	0	0	0	0	0	0
Weighted Average								
Life (years)**	30.0	23.8	23.8	23.6	22.6	3.9	0.9	0.5

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

Date	CA, CD, CE, CJ and LI† Classes					OC, IC† and CB Classes				
	PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	350%	500%	750%	0%	100%	350%	500%	750%
Initial Percent	100	100	100	100	100	100	100	100	100	100
September 2010	95	90	81	76	66	100	100	100	100	100
September 2011	91	79	59	48	32	100	100	100	100	100
September 2012	85	68	40	27	10	100	100	100	100	100
September 2013	80	58	26	12	0	100	100	100	100	85
September 2014	74	48	15	3	0	100	100	100	100	43
September 2015	68	39	6	0	0	100	100	100	76	22
September 2016	61	30	*	0	0	100	100	100	48	11
September 2017	53	22	0	0	0	100	100	71	29	5
September 2018	45	15	0	0	0	100	100	48	17	2
September 2019	37	8	0	0	0	100	100	31	10	1
September 2020	28	2	0	0	0	100	100	19	5	*
September 2021	18	0	0	0	0	100	71	10	3	*
September 2022	8	0	0	0	0	100	33	4	1	*
September 2023	0	0	0	0	0	76	8	1	*	*
September 2024	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	7.9	5.1	2.8	2.2	1.6	14.3	12.6	9.3	7.4	5.2

Date	OD, QA†, SB†, FB, DA, DB, DC and ID† Classes								WZ Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	230%	260%	407%	600%	800%	1200%	0%	100%	230%	260%	407%	600%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2010	98	91	82	82	82	82	69	39	106	106	106	106	106	106	106	106
September 2011	96	81	67	67	67	54	36	11	113	113	113	113	113	113	113	113
September 2012	94	72	53	53	53	34	18	3	120	120	120	120	120	120	120	120
September 2013	92	64	42	42	42	22	9	1	127	127	127	127	127	127	127	127
September 2014	90	55	32	32	32	14	5	0	135	135	135	135	135	135	135	109
September 2015	87	47	24	24	24	9	2	0	143	143	143	143	143	143	143	30
September 2016	84	39	18	18	18	5	1	0	152	152	152	152	152	152	152	9
September 2017	82	31	14	14	14	3	*	0	161	161	161	161	161	161	161	2
September 2018	79	21	10	10	10	2	0	0	171	171	171	171	171	171	164	1
September 2019	76	12	7	7	7	1	0	0	182	182	182	182	182	182	83	*
September 2020	70	5	5	5	5	*	0	0	193	193	193	193	193	193	42	*
September 2021	63	4	4	4	4	*	0	0	205	205	205	205	205	205	21	*
September 2022	56	2	2	2	2	0	0	0	218	218	218	218	218	155	11	*
September 2023	49	2	2	2	2	0	0	0	231	231	231	231	231	95	5	*
September 2024	41	1	1	1	1	0	0	0	245	245	245	245	245	58	3	*
September 2025	33	1	1	1	1	0	0	0	261	261	261	261	261	35	1	*
September 2026	24	*	*	*	*	0	0	0	277	277	277	277	277	21	1	*
September 2027	14	0	0	0	0	0	0	0	294	252	252	252	252	13	*	*
September 2028	3	0	0	0	0	0	0	0	312	176	176	176	176	8	*	*
September 2029	0	0	0	0	0	0	0	0	121	121	121	121	121	4	*	0
September 2030	0	0	0	0	0	0	0	0	82	82	82	82	82	3	*	0
September 2031	0	0	0	0	0	0	0	0	54	54	54	54	54	1	*	0
September 2032	0	0	0	0	0	0	0	0	35	35	35	35	35	1	*	0
September 2033	0	0	0	0	0	0	0	0	21	21	21	21	21	*	*	0
September 2034	0	0	0	0	0	0	0	0	11	11	11	11	11	*	*	0
September 2035	0	0	0	0	0	0	0	0	5	5	5	5	5	*	*	0
September 2036	0	0	0	0	0	0	0	0	1	1	1	1	1	*	*	0
September 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.8	5.8	4.2	4.2	4.2	2.8	1.9	1.0	20.5	20.2	20.2	20.2	20.2	14.4	10.4	5.7

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

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

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

Date	Z Class								NF and NS Classes						OK Class					
	PSA Prepayment Assumption								PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	230%	260%	407%	600%	800%	1200%	0%	100%	250%	500%	750%	1000%	0%	100%	250%	500%	750%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2010	106	106	100	93	55	6	0	0	100	100	78	0	0	0	99	93	85	70	56	42
September 2011	113	113	100	87	26	0	0	0	100	100	65	0	0	0	99	86	71	49	30	17
September 2012	120	120	100	83	9	0	0	0	100	100	59	0	0	0	98	80	59	34	17	7
September 2013	127	127	100	81	2	0	0	0	100	100	56	0	0	0	97	74	50	23	9	3
September 2014	135	135	100	80	*	0	0	0	100	100	53	0	0	0	96	68	42	16	5	1
September 2015	143	143	98	77	*	0	0	0	100	100	48	0	0	0	95	63	35	11	3	*
September 2016	152	152	93	72	*	0	0	0	100	100	44	0	0	0	93	58	29	8	1	*
September 2017	161	161	87	66	*	0	0	0	100	100	39	0	0	0	92	53	24	5	1	*
September 2018	171	171	78	59	*	0	0	0	100	100	35	0	0	0	91	49	20	4	*	*
September 2019	182	182	69	51	*	0	0	0	100	100	31	0	0	0	89	44	16	2	*	*
September 2020	193	185	60	44	*	0	0	0	100	100	27	0	0	0	87	40	13	2	*	*
September 2021	205	172	52	37	*	0	0	0	100	100	23	0	0	0	84	36	11	1	*	*
September 2022	218	158	45	32	*	0	0	0	100	100	19	0	0	0	82	33	9	1	*	*
September 2023	231	144	38	26	*	0	0	0	100	100	16	0	0	0	79	29	7	*	*	*
September 2024	245	131	32	22	*	0	0	0	100	100	14	0	0	0	76	26	6	*	*	*
September 2025	261	118	27	18	*	0	0	0	100	95	11	0	0	0	72	23	5	*	*	*
September 2026	277	105	22	15	*	0	0	0	100	83	9	0	0	0	69	20	4	*	*	*
September 2027	294	93	18	12	*	0	0	0	100	70	8	0	0	0	65	17	3	*	*	*
September 2028	312	81	15	9	*	0	0	0	100	58	6	0	0	0	61	14	2	*	*	0
September 2029	306	70	12	7	*	0	0	0	100	46	5	0	0	0	56	12	2	*	*	0
September 2030	286	59	9	6	*	0	0	0	100	35	4	0	0	0	51	10	1	*	*	0
September 2031	264	49	7	4	*	0	0	0	100	24	3	0	0	0	45	8	1	*	*	0
September 2032	240	40	5	3	*	0	0	0	100	13	1	0	0	0	39	5	1	*	*	0
September 2033	214	31	4	2	*	0	0	0	100	4	*	0	0	0	33	4	*	*	*	0
September 2034	185	22	2	1	*	0	0	0	83	*	*	0	0	0	26	2	*	*	*	0
September 2035	154	14	1	1	*	0	0	0	37	0	0	0	0	0	18	1	*	*	0	0
September 2036	120	7	1	*	*	0	0	0	0	0	0	0	0	0	9	1	*	*	0	0
September 2037	84	0	0	0	0	0	0	0	0	0	0	0	0	0	2	*	*	*	0	0
September 2038	44	0	0	0	0	0	0	0	0	0	0	0	0	0	*	0	0	0	0	0
September 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.5	18.3	13.2	10.4	1.4	0.5	0.3	0.2	25.7	19.8	7.1	0.5	0.2	0.2	19.5	10.0	5.5	2.8	1.7	1.2

Date	W††, WT†† and PT†† Classes					
	PSA Prepayment Assumption					
	0%	100%	250%	500%	750%	1000%
Initial Percent	100	100	100	100	100	100
September 2010	99	93	85	70	56	42
September 2011	99	86	71	49	30	17
September 2012	98	80	59	34	17	7
September 2013	97	74	50	23	9	3
September 2014	96	68	42	16	5	1
September 2015	95	63	35	11	3	*
September 2016	93	58	29	8	1	*
September 2017	92	53	24	5	1	*
September 2018	91	49	20	4	*	*
September 2019	89	44	16	2	*	*
September 2020	87	40	13	2	*	*
September 2021	84	36	11	1	*	*
September 2022	82	33	9	1	*	*
September 2023	79	29	7	*	*	*
September 2024	76	26	6	*	*	*
September 2025	72	23	5	*	*	*
September 2026	69	20	4	*	*	*
September 2027	65	17	3	*	*	*
September 2028	61	14	2	*	*	0
September 2029	56	12	2	*	*	0
September 2030	51	10	1	*	*	0
September 2031	45	8	1	*	*	0
September 2032	39	5	1	*	*	0
September 2033	33	4	*	*	*	0
September 2034	26	2	*	*	*	0
September 2035	18	1	*	*	0	0
September 2036	9	1	*	*	0	0
September 2037	2	*	*	*	0	0
September 2038	*	0	0	0	0	0
September 2039	0	0	0	0	0	0
Weighted Average Life (years)**	19.5	10.0	5.5	2.8	1.7	1.2

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

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

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

Date	IO† Class						TP Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	250%	500%	750%	1000%	0%	100%	250%	450%	750%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
September 2010	99	93	84	70	55	41	99	92	83	71	54	39
September 2011	98	86	70	48	30	16	98	84	69	51	29	15
September 2012	98	79	59	33	16	6	97	77	57	36	16	6
September 2013	97	73	49	23	9	2	96	71	47	26	8	2
September 2014	95	67	41	16	5	1	94	64	39	18	4	1
September 2015	94	62	34	11	3	*	93	58	32	13	2	*
September 2016	93	57	28	7	1	*	91	53	26	9	1	*
September 2017	92	52	23	5	1	*	90	48	21	6	1	*
September 2018	90	48	19	3	*	*	88	43	17	4	*	*
September 2019	89	43	16	2	*	*	86	38	14	3	*	*
September 2020	87	39	13	2	*	*	84	33	11	2	*	*
September 2021	85	35	11	1	*	*	81	29	9	1	*	*
September 2022	83	32	9	1	*	*	78	25	7	1	*	*
September 2023	81	29	7	*	*	*	76	22	5	1	*	*
September 2024	78	25	6	*	*	*	72	18	4	*	*	*
September 2025	75	22	4	*	*	*	69	15	3	*	*	*
September 2026	72	20	4	*	*	*	65	12	2	*	*	*
September 2027	69	17	3	*	*	*	61	9	1	*	*	0
September 2028	66	15	2	*	*	*	56	6	1	*	*	0
September 2029	62	12	2	*	*	0	51	4	1	*	*	0
September 2030	58	10	1	*	*	0	46	2	*	*	*	0
September 2031	53	8	1	*	*	0	40	1	*	*	*	0
September 2032	49	6	1	*	*	0	33	*	*	*	0	0
September 2033	43	4	*	*	*	0	26	*	*	0	0	0
September 2034	37	3	*	*	*	0	18	0	0	0	0	0
September 2035	31	2	*	*	*	0	9	0	0	0	0	0
September 2036	24	*	*	*	0	0	0	0	0	0	0	0
September 2037	17	0	0	0	0	0	0	0	0	0	0	0
September 2038	9	0	0	0	0	0	0	0	0	0	0	0
September 2039	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average												
Life (years)**	20.8	9.9	5.4	2.7	1.7	1.1	18.5	8.6	5.0	2.9	1.6	1.1

Date	EA Class					
	PSA Prepayment Assumption					
	0%	100%	200%	400%	600%	800%
Initial Percent	100	100	100	100	100	100
September 2010	96	85	80	69	58	47
September 2011	91	71	62	46	33	22
September 2012	86	58	47	30	18	10
September 2013	81	45	35	19	10	4
September 2014	75	34	24	12	5	2
September 2015	69	23	16	6	2	1
September 2016	62	13	8	3	1	*
September 2017	55	4	2	1	*	*
September 2018	48	0	0	0	0	0
September 2019	39	0	0	0	0	0
September 2020	30	0	0	0	0	0
September 2021	21	0	0	0	0	0
September 2022	10	0	0	0	0	0
September 2023	0	0	0	0	0	0
September 2024	0	0	0	0	0	0
Weighted Average						
Life (years)**	8.2	3.8	3.3	2.4	1.8	1.3

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

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

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

Date	AO Class						BO Class						XI† Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	300%	500%	750%	1000%	0%	100%	200%	400%	600%	800%	0%	100%	300%	500%	750%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2010	100	100	66	30	24	0	99	91	87	80	74	59	99	93	81	69	54	39
September 2011	100	100	44	24	4	0	98	82	74	63	44	27	98	86	65	47	29	15
September 2012	100	100	36	24	0	0	96	73	63	46	26	11	97	79	52	33	16	6
September 2013	100	100	33	24	0	0	94	64	52	33	14	4	96	73	42	22	9	2
September 2014	100	100	31	24	0	0	92	57	43	23	7	2	95	67	34	15	5	1
September 2015	100	100	30	20	0	0	90	49	35	15	4	1	94	62	27	10	2	*
September 2016	100	100	29	14	0	0	87	42	28	10	2	*	92	56	22	7	1	*
September 2017	100	100	29	9	0	0	84	36	21	6	1	*	91	52	17	5	1	*
September 2018	100	100	28	6	0	0	82	29	16	4	1	*	89	47	14	3	*	*
September 2019	100	100	27	4	0	0	78	23	12	3	*	*	88	43	11	2	*	*
September 2020	100	100	27	3	0	0	75	18	8	2	*	*	86	39	9	2	*	*
September 2021	100	98	26	2	0	0	71	14	5	2	*	*	84	35	7	1	*	*
September 2022	100	96	20	1	0	0	67	11	4	1	*	*	82	32	5	1	*	*
September 2023	100	93	15	*	0	0	63	9	3	1	*	*	79	28	4	*	*	*
September 2024	100	89	11	0	0	0	58	7	2	*	*	*	77	25	3	*	*	*
September 2025	100	84	8	0	0	0	53	5	2	*	*	*	74	22	3	*	*	*
September 2026	100	77	5	0	0	0	47	4	1	*	*	*	71	20	2	*	*	*
September 2027	100	69	3	0	0	0	41	3	1	*	*	*	68	17	1	*	*	*
September 2028	100	60	2	0	0	0	35	1	*	*	*	*	64	15	1	*	*	*
September 2029	100	54	*	0	0	0	28	1	*	*	*	*	60	12	1	*	*	0
September 2030	100	39	*	0	0	0	20	*	*	*	*	*	56	10	1	*	*	0
September 2031	100	24	*	0	0	0	13	*	*	*	*	0	52	8	*	*	*	0
September 2032	98	14	*	0	0	0	6	*	*	*	*	0	47	6	*	*	*	0
September 2033	67	9	*	0	0	0	1	*	*	*	*	0	42	5	*	*	*	0
September 2034	48	4	*	0	0	0	0	0	0	*	0	0	36	3	*	*	*	0
September 2035	17	*	0	0	0	0	0	0	0	0	0	0	30	1	*	*	*	0
September 2036	0	0	0	0	0	0	0	0	0	0	0	0	23	*	*	*	0	0
September 2037	0	0	0	0	0	0	0	0	0	0	0	0	16	0	0	0	0	0
September 2038	0	0	0	0	0	0	0	0	0	0	0	0	8	0	0	0	0	0
September 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.8	19.6	5.2	2.3	0.6	0.3	15.3	6.7	5.1	3.4	2.2	1.6	20.5	9.9	4.5	2.7	1.7	1.1

Date	OT Class						GT††, TG††, ET††, TE††, QT††, TQ†† and WP†† Classes						IN†, NI† and IP† Classes					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	300%	500%	750%	1000%	0%	100%	300%	500%	750%	1000%	0%	100%	300%	500%	750%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2010	99	93	81	69	54	39	99	93	81	69	54	39	99	93	81	69	54	39
September 2011	98	86	65	47	29	16	98	86	65	47	29	16	98	86	65	47	29	15
September 2012	97	79	52	33	16	6	97	79	52	33	16	6	97	79	52	33	16	6
September 2013	96	73	42	22	9	2	96	73	42	22	9	2	96	73	42	22	9	2
September 2014	94	67	34	15	5	1	94	67	34	15	5	1	95	67	34	15	5	1
September 2015	93	61	27	10	2	*	93	61	27	10	2	*	94	62	27	11	2	*
September 2016	91	56	22	7	1	*	91	56	22	7	1	*	92	57	22	7	1	*
September 2017	89	51	17	5	1	*	89	51	17	5	1	*	91	52	17	5	1	*
September 2018	88	47	14	3	*	*	88	47	14	3	*	*	89	47	14	3	*	*
September 2019	86	43	11	2	*	*	86	43	11	2	*	*	88	43	11	2	*	*
September 2020	83	39	9	2	*	*	83	39	9	2	*	*	86	39	9	2	*	*
September 2021	81	35	7	1	*	*	81	35	7	1	*	*	84	35	7	1	*	*
September 2022	78	31	5	1	*	*	78	31	5	1	*	*	82	32	5	1	*	*
September 2023	75	28	4	*	*	*	75	28	4	*	*	*	79	29	4	*	*	*
September 2024	72	25	3	*	*	*	72	25	3	*	*	*	77	25	3	*	*	*
September 2025	69	22	2	*	*	*	69	22	2	*	*	*	74	23	3	*	*	*
September 2026	65	19	2	*	*	*	65	19	2	*	*	*	71	20	2	*	*	*
September 2027	61	16	1	*	*	*	61	16	1	*	*	*	68	17	1	*	*	*
September 2028	57	14	1	*	*	0	57	14	1	*	*	0	64	15	1	*	*	*
September 2029	52	11	1	*	*	0	52	11	1	*	*	0	60	13	1	*	*	0
September 2030	47	9	1	*	*	0	47	9	1	*	*	0	56	10	1	*	*	0
September 2031	41	7	*	*	*	0	41	7	*	*	*	0	52	8	*	*	*	0
September 2032	35	5	*	*	*	0	35	5	*	*	*	0	47	7	*	*	*	0
September 2033	28	4	*	*	*	0	28	4	*	*	*	0	42	5	*	*	*	0
September 2034	21	2	*	*	*	0	21	2	*	*	*	0	36	3	*	*	*	0
September 2035	13	1	*	*	0	0	13	1	*	*	0	0	30	2	*	*	*	0
September 2036	5	*	*	*	0	0	5	*	*	*	0	0	23	*	*	*	0	0
September 2037	0	0	0	0	0	0	0	0	0	0	0	0	16	0	0	0	0	0
September 2038	0	0	0	0	0	0	0	0	0	0	0	0	8	0	0	0	0	0
September 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.7	9.7	4.5	2.7	1.7	1.1	18.7	9.7	4.5	2.7	1.7	1.1	20.5	9.9	4.5	2.7	1.7	1.1

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

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

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

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

Characteristics of the Residual Classes

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

Treasury Department regulations (the “Regulations”) provide that a transfer of a “noneconomic residual interest” will be disregarded for all federal tax purposes unless no significant purpose of the transfer is to impede the assessment or collection of tax. A Residual Certificate will constitute a noneconomic residual interest under the Regulations. Having a significant purpose to impede the assessment or collection of tax means that the transferor of a Residual Certificate had “improper knowledge” at the time of the transfer. See “Description of the Certificates—Special Characteristics of the Residual Certificates” in the REMIC Prospectus. You should consult your own tax advisor regarding the application of the Regulations to a transfer of a Residual Certificate.

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

The Offered Certificates and payments on the Offered Certificates are not generally exempt from taxation. Therefore, you should consider the tax consequences of holding an Offered 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 Offered 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 Offered 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 Offered 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, the Principal Only 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, the NS Class will be treated as having been issued at a premium, and certain other Classes of REMIC Certificates may be treated as having been issued at a premium. See “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Regular Certificates Purchased at a Premium*” in the REMIC Prospectus.

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

<u>Group</u>	<u>Prepayment Assumption</u>
1	500% PSA
2	250% PSA
3	145% PSA
4	350% PSA
5	260% PSA
6	250% PSA
7	500% PSA
8	500% PSA
9	450% PSA
10	200% PSA
11	300% PSA
12	200% PSA
13	300% PSA
14	300% PSA
15	300% 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 Offered Certificates—Weighted Average Lives of the Offered 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. The AB, AI, AC, AD, CD, LI, CE and CJ Classes of RCR Certificates are Strip RCR Classes. The remaining Classes of 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 TP and EA Classes) to Barclays Capital Inc. (the “Dealer”) in exchange for the Underlying REMIC Certificates, the Trust MBS and the SMBS. The Dealer proposes to offer the Offered Certificates (other than the TP and EA Classes) directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers. On the Settlement Date, we expect to transfer the TP and EA Classes to Fannie Mae Mega Trust Numbers 310039 and 310040, respectively, and to deliver the related Mega certificates to the Dealer.

LEGAL MATTERS

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

Group 1 Underlying REMIC Certificates

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal or Notional Principal Balance of Class	September 2009 Class Factor	Principal or Notional Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)	Approximate Weighted Average Remaining Term to Expiration of Interest Only Period (in months)
2006-084	FN	August 2006	31396K2Q4	(2)	FLT	September 2036	PT	\$100,000,000	0.44953646	\$33,715,234.50	7.758%	322	38	82
2006-084	SN	August 2006	31396K2R2	(2)	INV/IO	September 2036	NTL	100,000,000	0.44953646	33,715,234.50	7.758	322	38	82

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

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

Group 4 Underlying RCR Certificate

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	September 2009 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2009-070	AJ	August 2009	31396QZF9	4.5%	FIX	September 2024	PT	\$431,276,036	0.98738813	\$396,215,194.80	5.014%	167	10

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

Group 6 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 Balance of Class	September 2009 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2006-062	NF	June 2006	31395N6P7	(2)	T	July 2036	SUP	\$93,697,463	0.36800369	\$7,527,515.11	6.422%	292	60
2006-062	NS	June 2006	31395N7E1	(2)	T	July 2036	SUP	31,232,487	0.36800369	2,509,171.70	6.422	292	60

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

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

Note: For any pool of Mortgage Loans backing an underlying REMIC 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.

Group 7 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 Balance of Class	September 2009 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC (in months)	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)	Term to Expiration of Interest Only Period (in months)
2007-054	HO	May 2007	31396WEN2	0.0%	PO	June 2037	PT	\$18,939,868	0.70504469	\$13,353,453.36	6.612%	313	42	N/A
2007-054	NO	May 2007	31396WFL5	0.0	PO	June 2037	PT	4,687,220	0.82507722	3,867,318.45	6.826	329	29	N/A
2007-075	JO	July 2007	31396W3H7	0.0	PO	August 2037	PT	50,000,000	0.67199945	8,399,993.12	6.411	289	63	N/A
2007-075	VO	July 2007	31396W3L8	0.0	PO	August 2037	PT	12,500,000	0.68649269	8,581,158.62	6.437	284	67	N/A
2007-109	PO	November 2007	31396X2Y9	0.0	PO	December 2037	PT	3,846,154	0.86897226	3,342,201.13	7.202	330	28	(2)
2008-039	PO	April 2008	31397LGS2	0.0	PO	May 2038	PT	9,166,667	0.87667268	8,036,166.53	6.575	340	20	100
2008-086	OC	November 2008	31397MH75	0.0	PO	December 2038	PT	6,559,531	0.81547671	2,739,606.24	(3)	(3)	(3)	(3)

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

(2) Approximately 7% of the Mortgage Loans backing the Class 2007-109-PO REMIC Certificate (by principal balance on the Issue Date) have a remaining term to expiration of interest only period of 88 months.

(3) The Class 2008-86-OC RCR Certificate is formed from a combination of the following Fannie Mae REMIC certificates with the following characteristics:

Class	Approximate Weighted Average WAC	Approximate Weighted Average WAM	Approximate Weighted Average WALA	Term to Expiration of Interest Only Period (in months)
2008-86-AO	6.955%	346	14	106
2008-86-BO	7.458	345	15	105

Group 9 Underlying REMIC Certificates

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal or Notional Principal Balance of Class	September 2009 Class Factor	Principal or Notional Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC (in months)	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2006-097	F	September 2006	31396LDJ6	(2)	FLT	October 2036	PT	\$72,428,571	0.56369679	\$40,827,752.98	7.024%	257	91
2006-097	S	September 2006	31396LDH0	(2)	INV/IO	October 2036	NTL	58,500,000	0.56369679	32,976,262.22	7.024	257	91
2006-097	SA	September 2006	31396LDK3	(2)	INV	October 2036	PT	5,571,429	0.56369679	3,140,596.64	7.024	257	91

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

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

Note: For any pool of Mortgage Loans backing an underlying REMIC 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.

Group 10 Underlying REMIC Certificates

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(I)	Final Distribution Date	Principal Type(I)	Original Principal or Notional Principal Balance of Class	September 2009 Class Factor	Principal or Notional Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WALA (in months)
2008-076	EF	August 2008	31397MRV1	(2)	FLT/IRC	September 2023	PT	\$190,000,000	0.79117992	\$15,823,598.40	5.427%	73
2008-076	EI	August 2008	31397MRW9	(2)	INV/IO	September 2023	NTL	190,000,000	0.79117992	15,823,598.40	5.427	73

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

Group 11 Underlying REMIC Certificates

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(I)	Final Distribution Date	Principal Type(I)	Original Principal Balance of Class	September 2009 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WALA (in months)	Approximate Weighted Average Remaining Term to Expiration of Interest Only Period (in months)
2003-087	PO(2)	August 2003	31393E5B1	0.0%	PO	July 2033	SC/SUP	\$156,300,147	0.02619296	\$3,938,115.39	6.429%	273	78
2006-008	LR	February 2006	31394VY95	0.0	PO	March 2036	SUP	4,847,769	0.33913366	1,644,041.64	6.446	306	48
2006-048	LO	May 2006	31395NLY1	0.0	PO	June 2036	CPT	5,824,150	0.46362455	1,772,969.82	6.481	311	44
2006-049	TO	May 2006	31395DWV7	0.0	PO	June 2036	TAC/AD	3,813,881	0.64547957	2,461,782.27	6.447	312	41
2006-060	OC	June 2006	31395NTY3	0.0	PO	October 2035	SUP	7,854,481	0.29730855	1,793,436.82	6.429	291	60
2006-080	PO	July 2006	31396KEM0	0.0	PO	August 2036	SUP	7,438,588	0.29764463	2,214,055.77	6.424	315	40
2007-081	OC	July 2007	31396XAH7	0.0	PO	February 2036	SUP	3,466,308	0.72387130	2,509,160.88	6.658	333	27

- (1) See “Description of the Certificates—Definitions and Abbreviations” in the REMIC Prospectus.
(2) The Class 2003-87-PO REMIC Certificate is backed by the following Fannie Mae RCR Certificate with the following characteristics:

Class	Interest Type	Principal Type
2003-58-M	FIX	TAC/AD

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.

Group 12 Underlying REMIC Certificates

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	September 2009 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2004-046	EK	May 2004	31393YQ24	0.0%	PO	May 2034	SC/PT	\$54,370,413	0.50349753	\$15,695,736.45	(2)	(2)	(2)
2004-079	DO	October 2004	31394BFK5	0.0	PO	August 2032	SEQ/AD	48,181,877	0.47691536	5,636,300.18	5.928%	275	73
2006-008	HK	February 2006	31394VV56	0.0	PO	March 2036	PAC	40,909,090	0.67086120	7,814,191.26	5.925	287	62
2008-022	RO	March 2008	31397LDX4	0.0	PO	March 2037	PAC	10,909,092	1.00000000	10,909,092.00	5.963	284	66

- (1) See “Description of the Certificates—Definitions and Abbreviations” in the REMIC Prospectus.
(2) The Class 2004-46-EK REMIC Certificate is backed by the following Fannie Mae RCR Certificates with the following characteristics:

Class	Interest Type	Principal Type	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2004-28-SK	INV	PAC/AD	6.035%	278	69
2004-28-SQ	INV	PAC/AD	6.030	281	67

Group 14 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 Balance of Class	September 2009 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2007-024	PO	February 2007	31396P5A5	0.0%	PO	March 2037	PT	\$12,083,334	0.69599261	\$ 8,409,911.17	6.549%	318	36
2007-039	GO	April 2007	31396VSW9	0.0	PO	May 2037	PT	42,857,143	0.74299162	31,842,498.11	6.183	322	30
2007-044	BO	April 2007	31396VWE4	0.0	PO	May 2037	PT	20,555,556	0.71200983	14,635,757.93	5.926	324	78
2007-058	OG	May 2007	31396V4A3	0.0	PO	June 2037	PT	19,000,000	0.72356405	13,747,716.95	6.765	324	34
2007-109	LO	November 2007	31396X3G7	0.0	PO	October 2037	SC/PT	39,085,348	0.78368062	30,630,429.75	(2)	(2)	(2)

- (1) See “Description of the Certificates—Definitions and Abbreviations” in the REMIC Prospectus.
(2) The Class 2007-109-LO RCR Certificate is backed by the following Fannie Mae REMIC and RCR certificates with the following characteristics:

Class	Interest Type	Principal Type	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2007-96-BO	PO	PT	7.025%	329	26
2007-30-OJ	PO	PT	7.131	319	35
2007-88-BO	PO	PT	6.975	329	26
2007-88-JO(3)	PO	SC/PT	7.131	319	35
2007-15-BO	PO	PT	7.230	315	39
2006-123-EO	PO	PT	7.007	314	41
2006-92-LO	PO	PT	6.925	301	50

- (3) The Class 2007-88-JO REMIC Certificate is backed by Fannie Mae Class 2007-30-QI, 2007-30-JS and 2007-30-QF REMIC Certificates.

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)

Offered Certificates			RCR Certificates					
Classes	Original Balances	RCR Classes	Original Balance	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 1								
GF	\$100,000,000	FG	\$100,000,000	PT	(3)	T	31398FRZ6	October 2039
YI	22,222,222(4)							
Recombination 2								
AF	300,000,000	FA	300,000,000	PT	(3)	T	31398FSA0	October 2039
UI	75,000,000(4)							
Recombination 3								
PO	81,818,182	UY	81,818,182	PT	(3)	T	31398FSB8	October 2039
SA	300,000,000(4)							
UI	20,454,545(4)							
Recombination 4								
OP	28,320,000	PE	28,320,000	PAC	5.0%	FIX	31398FSC6	October 2039
PI	28,320,000(4)							
Recombination 5								
PA	116,800,000	AB	116,800,000	PAC	3.5	FIX	31398FSD4	July 2032
		AI	35,040,000(4)	NTL	5.0	FIX/IO	31398FSG7	July 2032
Recombination 6								
PA	116,800,000	AC	116,800,000	PAC	4.0	FIX	31398FSE2	July 2032
		AI	23,360,000(4)	NTL	5.0	FIX/IO	31398FSG7	July 2032
Recombination 7								
PA	116,800,000	AD	116,800,000	PAC	4.5	FIX	31398FSF9	July 2032
		AI	11,680,000(4)	NTL	5.0	FIX/IO	31398FSG7	July 2032
Recombination 8								
CA	346,056,158	CD	346,056,158	SC/SEQ	3.0	FIX	31398FSH5	September 2024
		LI	115,352,052(4)	NTL	4.5	FIX/IO	31398FSL6	September 2024
Recombination 9								
CA	346,056,158	CE	346,056,158	SC/SEQ	3.5	FIX	31398FSJ1	September 2024
		LI	76,901,368(4)	NTL	4.5	FIX/IO	31398FSL6	September 2024
Recombination 10								
CA	346,056,158	CJ	346,056,158	SC/SEQ	4.0	FIX	31398FSK8	September 2024
		LI	38,450,684(4)	NTL	4.5	FIX/IO	31398FSL6	September 2024

Offered Certificates			RCR Certificates					
<u>Classes</u>	<u>Original Balances</u>	<u>RCR Classes</u>	<u>Original Balance</u>	<u>Principal Type(2)</u>	<u>Interest Rate</u>	<u>Interest Type(2)</u>	<u>CUSIP Number</u>	<u>Final Distribution Date</u>
Recombination 11								
OC	\$ 50,159,036	CB	\$ 50,159,036	SC/SEQ	4.5%	FIX	31398FSM4	September 2024
IC	50,159,036(4)							
Recombination 12								
OD	144,634,285	FB	144,634,285	PAC/AD	(5)	FLT	31398FSN2	September 2039
QA	144,634,285(4)							
Recombination 13								
OD	168,740,000	DA	168,740,000	PAC/AD	3.5	FIX	31398FSP7	September 2039
QA	84,370,000(4)							
SB	84,370,000(4)							
Recombination 14								
OD	168,740,000	DB	168,740,000	PAC/AD	4.0	FIX	31398FSQ5	September 2039
QA	96,422,857(4)							
SB	96,422,857(4)							
Recombination 15								
OD	168,740,000	DC	168,740,000	PAC/AD	4.5	FIX	31398FSR3	September 2039
QA	108,475,714(4)							
SB	108,475,714(4)							
Recombination 16								
QA	144,634,285(4)	ID	168,740,000(4)	NTL	6.0	FIX/IO	31398FSS1	September 2039
SB	144,634,285(4)							
Recombination 17								
OK	48,319,897	W(6)	48,319,897	SC/PT	(7)	WAC	31398FST9	October 2039
IO	45,098,571(4)							
Recombination 18								
OK	48,319,897	WT(6)	48,319,897	SC/PT	(7)	WAC	31398FSU6	October 2039
IO	41,071,913(4)							
Recombination 19								
OK	44,359,250	PT(6)	44,359,250	SC/PT	(7)	WAC	31398FSV4	October 2039
IO	45,098,571(4)							
Recombination 20								
OT	74,449,735	GT(8)	74,449,735	SC/PT	(7)	WAC	31398FSW2	October 2039
IN	82,884,561(4)							

Offered Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balance	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 21								
OT	\$ 24,816,578	TG(9)	\$ 24,816,578	SC/PT	(7)	WAC	31398FSX0	October 2039
NI	27,628,187(4)							
Recombination 22								
OT	81,217,827	ET(8)	81,217,827	SC/PT	(7)	WAC	31398FSY8	October 2039
IN	82,884,561(4)							
Recombination 23								
OT	18,048,486	TE(9)	18,048,486	SC/PT	(7)	WAC	31398FSZ5	October 2039
NI	27,628,187(4)							
Recombination 24								
OT	89,339,610	QT(8)	89,339,610	SC/PT	(7)	WAC	31398FTA9	October 2039
IN	82,884,561(4)							
Recombination 25								
OT	9,926,703	TQ(9)	9,926,703	SC/PT	(7)	WAC	31398FTB7	October 2039
NI	27,628,187(4)							
Recombination 26								
IN	82,884,561(4)	IP	110,501,696(4)	NTL	5.5%	FIX/IO	31398FTC5	October 2039
NI	27,628,187(4)							
Recombination 27								
OT	99,266,313	WP(10)	99,266,313	SC/PT	(7)	WAC	31398FTD3	October 2039
IN	82,884,561(4)							
NI	27,628,187(4)							

- (1) Offered 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 Classes of Offered Certificates 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 Classes of Offered Certificates 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 Offered Certificates—General—*Authorized Denominations*” in this prospectus supplement.
- (2) See “Description of the Certificates—Class Definitions and Abbreviations” in the REMIC Prospectus.
- (3) These Classes are toggle classes. See pages S-10 and S-11 for a description of their interest rates.
- (4) Notional balances. These Classes are Interest Only Classes. See page S-11 for a description of how their notional balances are calculated.
- (5) For a description of this interest rate, see “Summary—Interest Rates” in this prospectus supplement.
- (6) Each of the W, WT and PT Classes is an RCR Class formed from a combination of the OK Class in Group 7 and the IO Class in Group 8.
- (7) For a description of these interest rates, see “Description of the Offered Certificates—Distributions of Interest—*Weighted Average Coupon Classes*” in this prospectus supplement.
- (8) Each of the GT, ET and QT Classes is an RCR Class formed from a combination of the OT Class in Group 14 and the IN Class in Group 15.
- (9) Each of the TG, TE and TQ Classes is an RCR Class formed from a combination of the OT Class in Group 14 and the NI Class in Group 15.
- (10) The WP Class is an RCR Class formed from a combination of the OT Class in Group 14 and the IN and NI Classes in Group 15.

Principal Balance Schedules

Aggregate Group I Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$218,430,000.00	January 2014	\$125,412,560.64	May 2018	\$ 57,045,823.23
October 2009	216,388,584.75	February 2014	123,863,805.74	June 2018	56,083,375.97
November 2009	214,357,946.88	March 2014	122,323,286.50	July 2018	55,135,611.93
December 2009	212,338,030.82	April 2014	120,790,960.41	August 2018	54,202,318.14
January 2010	210,328,781.25	May 2014	119,266,785.18	September 2018 . . .	53,283,284.61
February 2010	208,330,143.18	June 2014	117,750,718.74	October 2018	52,378,304.32
March 2010	206,342,061.86	July 2014	116,242,719.23	November 2018	51,487,173.18
April 2010	204,364,482.86	August 2014	114,742,745.03	December 2018	50,609,689.96
May 2010	202,397,351.99	September 2014 . . .	113,250,754.69	January 2019	49,745,656.30
June 2010	200,440,615.38	October 2014	111,766,707.02	February 2019	48,894,876.60
July 2010	198,494,219.41	November 2014	110,290,561.01	March 2019	48,057,158.06
August 2010	196,558,110.74	December 2014	108,822,275.87	April 2019	47,232,310.58
September 2010 . . .	194,632,236.31	January 2015	107,361,811.03	May 2019	46,420,146.75
October 2010	192,716,543.33	February 2015	105,909,126.10	June 2019	45,620,481.80
November 2010	190,810,979.28	March 2015	104,464,180.94	July 2019	44,833,133.60
December 2010	188,915,491.92	April 2015	103,026,935.59	August 2019	44,057,922.57
January 2011	187,030,029.27	May 2015	101,597,350.29	September 2019 . . .	43,294,671.67
February 2011	185,154,539.61	June 2015	100,175,385.50	October 2019	42,543,206.37
March 2011	183,288,971.50	July 2015	98,761,001.88	November 2019	41,803,354.61
April 2011	181,433,273.76	August 2015	97,354,160.29	December 2019	41,074,946.76
May 2011	179,587,395.47	September 2015 . . .	95,954,821.79	January 2020	40,357,815.60
June 2011	177,751,285.98	October 2015	94,562,947.64	February 2020	39,651,796.27
July 2011	175,924,894.89	November 2015	93,178,499.31	March 2020	38,956,726.25
August 2011	174,108,172.07	December 2015	91,801,438.45	April 2020	38,272,445.31
September 2011 . . .	172,301,067.63	January 2016	90,431,726.91	May 2020	37,598,795.52
October 2011	170,503,531.96	February 2016	89,069,326.76	June 2020	36,935,621.15
November 2011	168,715,515.69	March 2016	87,714,200.25	July 2020	36,282,768.70
December 2011	166,936,969.71	April 2016	86,366,309.80	August 2020	35,640,086.86
January 2012	165,167,845.17	May 2016	85,025,618.07	September 2020 . . .	35,007,426.43
February 2012	163,408,093.44	June 2016	83,692,087.88	October 2020	34,384,640.35
March 2012	161,657,666.18	July 2016	82,365,682.24	November 2020	33,771,583.66
April 2012	159,916,515.28	August 2016	81,046,364.37	December 2020	33,168,113.43
May 2012	158,184,592.87	September 2016 . . .	79,734,097.67	January 2021	32,574,088.77
June 2012	156,461,851.34	October 2016	78,428,845.72	February 2021	31,989,370.81
July 2012	154,748,243.32	November 2016	77,142,632.26	March 2021	31,413,822.63
August 2012	153,043,721.69	December 2016	75,875,779.01	April 2021	30,847,309.26
September 2012 . . .	151,348,239.55	January 2017	74,628,007.20	May 2021	30,289,697.65
October 2012	149,661,750.27	February 2017	73,399,041.99	June 2021	29,740,856.66
November 2012	147,984,207.45	March 2017	72,188,612.38	July 2021	29,200,656.99
December 2012	146,315,564.91	April 2017	70,996,451.20	August 2021	28,668,971.19
January 2013	144,655,776.74	May 2017	69,822,295.01	September 2021 . . .	28,145,673.64
February 2013	143,004,797.24	June 2017	68,665,884.08	October 2021	27,630,640.47
March 2013	141,362,580.96	July 2017	67,526,962.34	November 2021	27,123,749.62
April 2013	139,729,082.67	August 2017	66,405,277.30	December 2021	26,624,880.74
May 2013	138,104,257.39	September 2017 . . .	65,300,580.04	January 2022	26,133,915.19
June 2013	136,488,060.37	October 2017	64,212,625.11	February 2022	25,650,736.06
July 2013	134,880,447.06	November 2017	63,141,170.56	March 2022	25,175,228.06
August 2013	133,281,373.18	December 2017	62,085,977.79	April 2022	24,707,277.58
September 2013 . . .	131,690,794.66	January 2018	61,046,811.61	May 2022	24,246,772.60
October 2013	130,108,667.65	February 2018	60,023,440.09	June 2022	23,793,602.74
November 2013	128,534,948.54	March 2018	59,015,634.61	July 2022	23,347,659.15
December 2013	126,969,593.92	April 2018	58,023,169.74	August 2022	22,908,834.56

Aggregate Group I (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
September 2022 . . .	\$ 22,477,023.25	June 2026	\$ 8,850,856.26	March 2030	\$ 2,558,355.27
October 2022	22,052,120.97	July 2026	8,649,832.18	April 2030	2,469,109.78
November 2022	21,634,024.98	August 2026	8,452,241.42	May 2030	2,381,552.33
December 2022	21,222,634.03	September 2026 . . .	8,258,031.28	June 2030	2,295,655.88
January 2023	20,817,848.28	October 2026	8,067,149.87	July 2030	2,211,393.78
February 2023	20,419,569.34	November 2026	7,879,546.03	August 2030	2,128,739.77
March 2023	20,027,700.23	December 2026	7,695,169.34	September 2030 . . .	2,047,668.01
April 2023	19,642,145.36	January 2027	7,513,970.13	October 2030	1,968,153.01
May 2023	19,262,810.50	February 2027	7,335,899.44	November 2030	1,890,169.69
June 2023	18,889,602.77	March 2027	7,160,909.04	December 2030	1,813,693.32
July 2023	18,522,430.63	April 2027	6,988,951.39	January 2031	1,738,699.55
August 2023	18,161,203.84	May 2027	6,819,979.66	February 2031	1,665,164.41
September 2023	17,805,833.48	June 2027	6,653,947.67	March 2031	1,593,064.25
October 2023	17,456,231.87	July 2027	6,490,809.95	April 2031	1,522,375.82
November 2023	17,112,312.62	August 2027	6,330,521.69	May 2031	1,453,076.18
December 2023	16,773,990.57	September 2027 . . .	6,173,038.71	June 2031	1,385,142.75
January 2024	16,441,181.77	October 2027	6,018,317.50	July 2031	1,318,553.28
February 2024	16,113,803.49	November 2027	5,866,315.19	August 2031	1,253,285.88
March 2024	15,791,774.19	December 2027	5,716,989.51	September 2031	1,189,318.96
April 2024	15,475,013.50	January 2028	5,570,298.83	October 2031	1,126,631.25
May 2024	15,163,442.21	February 2028	5,426,202.13	November 2031	1,065,201.83
June 2024	14,856,982.23	March 2028	5,284,659.00	December 2031	1,005,010.08
July 2024	14,555,556.62	April 2028	5,145,629.59	January 2032	946,035.67
August 2024	14,259,089.53	May 2028	5,009,074.67	February 2032	888,258.61
September 2024	13,967,506.22	June 2028	4,874,955.56	March 2032	831,659.19
October 2024	13,680,733.01	July 2028	4,743,234.18	April 2032	776,217.99
November 2024	13,398,697.29	August 2028	4,613,872.97	May 2032	721,915.92
December 2024	13,121,327.50	September 2028 . . .	4,486,834.95	June 2032	668,734.14
January 2025	12,848,553.10	October 2028	4,362,083.68	July 2032	616,654.10
February 2025	12,580,304.58	November 2028	4,239,583.24	August 2032	565,657.55
March 2025	12,316,513.43	December 2028	4,119,298.27	September 2032	515,726.51
April 2025	12,057,112.14	January 2029	4,001,193.90	October 2032	466,843.26
May 2025	11,802,034.14	February 2029	3,885,235.79	November 2032	418,990.35
June 2025	11,551,213.88	March 2029	3,771,390.11	December 2032	372,150.61
July 2025	11,304,586.70	April 2029	3,659,623.51	January 2033	326,307.11
August 2025	11,062,088.91	May 2029	3,549,903.15	February 2033	281,443.20
September 2025	10,823,657.73	June 2029	3,442,196.68	March 2033	237,542.46
October 2025	10,589,231.30	July 2029	3,336,472.21	April 2033	194,588.74
November 2025	10,358,748.64	August 2029	3,232,698.33	May 2033	152,566.12
December 2025	10,132,149.65	September 2029 . . .	3,130,844.09	June 2033	111,458.93
January 2026	9,909,375.13	October 2029	3,030,879.02	July 2033	71,251.73
February 2026	9,690,366.71	November 2029	2,932,773.07	August 2033	31,929.34
March 2026	9,475,066.89	December 2029	2,836,496.66	September 2033 and thereafter	0.00
April 2026	9,263,418.97	January 2030	2,742,020.62		
May 2026	9,055,367.11	February 2030	2,649,316.26		

Aggregate II Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$19,030,000.00	February 2010	\$17,870,237.41	July 2010	\$16,793,655.49
October 2009	18,791,217.42	March 2010	17,648,382.56	August 2010	16,588,004.81
November 2009	18,555,879.58	April 2010	17,429,825.55	September 2010	16,385,510.50
December 2009	18,323,956.65	May 2010	17,214,537.68	October 2010	16,186,144.90
January 2010	18,095,419.07	June 2010	17,002,490.42	November 2010	15,989,880.56

Aggregate Group II (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
December 2010	\$15,796,690.23	November 2014	\$ 9,726,436.70	October 2018	\$ 6,109,731.59
January 2011	15,606,546.85	December 2014	9,652,455.04	November 2018	5,983,965.79
February 2011	15,419,423.60	January 2015	9,580,436.92	December 2018	5,856,874.22
March 2011	15,235,293.83	February 2015	9,510,363.76	January 2019	5,728,515.36
April 2011	15,054,131.10	March 2015	9,442,217.10	February 2019	5,598,946.43
May 2011	14,875,909.18	April 2015	9,375,978.63	March 2019	5,468,223.38
June 2011	14,700,602.01	May 2015	9,311,630.19	April 2019	5,336,400.97
July 2011	14,528,183.77	June 2015	9,249,153.75	May 2019	5,203,532.78
August 2011	14,358,628.78	July 2015	9,188,531.43	June 2019	5,069,671.17
September 2011	14,191,911.60	August 2015	9,129,745.47	July 2019	4,934,867.38
October 2011	14,028,006.96	September 2015	9,072,778.27	August 2019	4,799,171.49
November 2011	13,866,889.79	October 2015	9,017,612.36	September 2019	4,662,632.50
December 2011	13,708,535.20	November 2015	8,964,230.38	October 2019	4,525,298.30
January 2012	13,552,918.49	December 2015	8,912,615.16	November 2019	4,387,215.70
February 2012	13,400,015.16	January 2016	8,862,749.61	December 2019	4,248,430.46
March 2012	13,249,800.87	February 2016	8,814,616.80	January 2020	4,108,987.30
April 2012	13,102,251.48	March 2016	8,768,199.92	February 2020	3,968,929.94
May 2012	12,957,343.05	April 2016	8,723,482.31	March 2020	3,828,301.07
June 2012	12,815,051.79	May 2016	8,680,447.41	April 2020	3,687,142.44
July 2012	12,675,354.11	June 2016	8,639,078.81	May 2020	3,545,494.78
August 2012	12,538,226.57	July 2016	8,599,360.24	June 2020	3,403,397.95
September 2012	12,403,645.97	August 2016	8,561,275.52	July 2020	3,260,890.81
October 2012	12,271,589.22	September 2016	8,524,808.63	August 2020	3,118,011.34
November 2012	12,142,033.44	October 2016	8,489,943.66	September 2020	2,974,796.63
December 2012	12,014,955.92	November 2016	8,444,604.87	October 2020	2,831,282.88
January 2013	11,890,334.11	December 2016	8,388,418.84	November 2020	2,687,505.42
February 2013	11,768,145.65	January 2017	8,321,612.94	December 2020	2,543,498.76
March 2013	11,648,368.34	February 2017	8,244,410.94	January 2021	2,399,296.55
April 2013	11,530,980.15	March 2017	8,159,594.71	February 2021	2,254,931.62
May 2013	11,415,959.22	April 2017	8,071,980.81	March 2021	2,110,436.04
June 2013	11,303,283.84	May 2017	7,981,658.20	April 2021	1,965,841.04
July 2013	11,192,932.51	June 2017	7,888,714.06	May 2021	1,821,177.13
August 2013	11,084,883.85	July 2017	7,793,233.79	June 2021	1,676,474.01
September 2013	10,979,116.66	August 2017	7,695,301.09	July 2021	1,531,760.68
October 2013	10,875,609.89	September 2017	7,594,997.92	August 2021	1,387,065.38
November 2013	10,774,342.68	October 2017	7,492,404.63	September 2021	1,242,415.64
December 2013	10,675,294.31	November 2017	7,387,599.85	October 2021	1,097,838.31
January 2014	10,578,444.21	December 2017	7,280,660.69	November 2021	953,359.52
February 2014	10,483,771.99	January 2018	7,171,662.58	December 2021	809,004.74
March 2014	10,391,257.39	February 2018	7,060,679.48	January 2022	664,798.79
April 2014	10,300,880.34	March 2018	6,947,783.74	February 2022	520,765.77
May 2014	10,212,620.89	April 2018	6,833,046.28	March 2022	376,929.24
June 2014	10,126,459.27	May 2018	6,716,536.49	April 2022	233,312.05
July 2014	10,042,375.84	June 2018	6,598,322.33	May 2022	89,936.50
August 2014	9,960,351.12	July 2018	6,478,470.32	June 2022 and thereafter	0.00
September 2014	9,880,365.79	August 2018	6,357,045.59		
October 2014	9,802,400.66	September 2018	6,234,111.88		

Aggregate Group III Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$169,110,000.00	December 2009	\$161,714,191.44	March 2010	\$154,079,906.30
October 2009	166,546,498.41	January 2010	159,200,172.93	April 2010	151,566,905.21
November 2009	164,163,771.40	February 2010	156,624,198.99	May 2010	149,084,810.89

Aggregate Group III (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
June 2010	\$146,633,243.21	January 2015	\$ 49,653,286.07	August 2019	\$ 13,052,590.52
July 2010	144,211,826.74	February 2015	48,508,066.42	September 2019 . . .	12,720,753.52
August 2010	141,820,190.65	March 2015	47,389,257.20	October 2019	12,397,110.14
September 2010 . . .	139,457,968.68	April 2015	46,296,249.37	November 2019	12,081,461.90
October 2010	137,124,799.08	May 2015	45,228,447.90	December 2019	11,773,615.04
November 2010	134,820,324.54	June 2015	44,185,271.49	January 2020	11,473,380.45
December 2010	132,544,192.14	July 2015	43,166,152.26	February 2020	11,180,573.54
January 2011	130,296,053.32	August 2015	42,170,535.42	March 2020	10,895,014.12
February 2011	128,075,563.79	September 2015 . . .	41,197,878.95	April 2020	10,616,526.34
March 2011	125,882,383.48	October 2015	40,247,653.37	May 2020	10,344,938.54
April 2011	123,716,176.55	November 2015	39,319,341.38	June 2020	10,080,083.17
May 2011	121,576,611.24	December 2015	38,412,437.63	July 2020	9,821,796.71
June 2011	119,463,359.90	January 2016	37,526,448.40	August 2020	9,569,919.53
July 2011	117,376,098.90	February 2016	36,660,891.39	September 2020 . . .	9,324,295.85
August 2011	115,314,508.59	March 2016	35,815,295.38	October 2020	9,084,773.60
September 2011 . . .	113,278,273.26	April 2016	34,989,200.06	November 2020	8,851,204.38
October 2011	111,267,081.06	May 2016	34,182,155.71	December 2020	8,623,443.33
November 2011	109,280,624.01	June 2016	33,393,722.98	January 2021	8,401,349.07
December 2011	107,318,597.88	July 2016	32,623,472.67	February 2021	8,184,783.61
January 2012	105,380,702.22	August 2016	31,870,985.46	March 2021	7,973,612.27
February 2012	103,466,640.24	September 2016 . . .	31,135,851.70	April 2021	7,767,703.61
March 2012	101,576,118.82	October 2016	30,417,671.21	May 2021	7,566,929.33
April 2012	99,708,848.44	November 2016	29,716,053.01	June 2021	7,371,164.23
May 2012	97,864,543.14	December 2016	29,030,615.15	July 2021	7,180,286.11
June 2012	96,042,920.49	January 2017	28,360,984.49	August 2021	6,994,175.71
July 2012	94,243,701.50	February 2017	27,706,796.50	September 2021 . . .	6,812,716.61
August 2012	92,466,610.66	March 2017	27,067,695.04	October 2021	6,635,795.22
September 2012 . . .	90,711,375.80	April 2017	26,443,332.20	November 2021	6,463,300.67
October 2012	88,977,728.13	May 2017	25,833,368.08	December 2021	6,295,124.75
November 2012	87,265,402.15	June 2017	25,237,470.62	January 2022	6,131,161.88
December 2012	85,574,135.63	July 2017	24,655,315.43	February 2022	5,971,308.97
January 2013	83,903,669.56	August 2017	24,086,585.60	March 2022	5,815,465.47
February 2013	82,253,748.14	September 2017 . . .	23,483,948.59	April 2022	5,663,533.21
March 2013	80,624,118.67	October 2017	22,896,038.34	May 2022	5,515,416.39
April 2013	79,014,531.61	November 2017	22,322,500.63	June 2022	5,371,021.54
May 2013	77,424,740.44	December 2017	21,762,989.63	July 2022	5,230,257.43
June 2013	75,854,501.71	January 2018	21,217,167.77	August 2022	5,093,035.01
July 2013	74,303,574.95	February 2018	20,684,705.49	September 2022 . . .	4,959,267.40
August 2013	72,771,722.64	March 2018	20,165,281.09	October 2022	4,828,869.81
September 2013 . . .	71,258,710.19	April 2018	19,658,580.53	November 2022	4,701,759.50
October 2013	69,764,305.90	May 2018	19,164,297.23	December 2022	4,577,855.72
November 2013	68,288,280.90	June 2018	18,682,131.93	January 2023	4,457,079.67
December 2013	66,830,409.16	July 2018	18,211,792.49	February 2023	4,339,354.45
January 2014	65,390,467.42	August 2018	17,752,993.73	March 2023	4,224,605.02
February 2014	63,968,235.15	September 2018 . . .	17,305,457.28	April 2023	4,112,758.16
March 2014	62,563,494.55	October 2018	16,868,911.39	May 2023	4,003,742.42
April 2014	61,176,030.50	November 2018	16,443,090.79	June 2023	3,897,488.05
May 2014	59,805,630.51	December 2018	16,027,736.54	July 2023	3,793,927.03
June 2014	58,452,084.73	January 2019	15,622,595.88	August 2023	3,692,992.96
July 2014	57,115,185.86	February 2019	15,227,422.07	September 2023 . . .	3,594,621.04
August 2014	55,797,883.87	March 2019	14,841,974.27	October 2023	3,498,748.06
September 2014 . . .	54,510,960.78	April 2019	14,466,017.37	November 2023	3,405,312.32
October 2014	53,253,716.03	May 2019	14,099,321.89	December 2023	3,314,253.63
November 2014	52,025,465.19	June 2019	13,741,663.83	January 2024	3,225,513.25
December 2014	50,825,539.61	July 2019	13,392,824.51	February 2024	3,139,033.87

Aggregate Group III (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
March 2024	\$ 3,054,759.56	July 2028	\$ 692,723.56	November 2032	\$ 117,932.91
April 2024	2,972,635.76	August 2028	672,032.47	December 2032	113,257.44
May 2024	2,892,609.22	September 2028 . . .	651,899.18	January 2033	108,721.77
June 2024	2,814,627.99	October 2028	632,309.41	February 2033	104,322.12
July 2024	2,738,641.39	November 2028	613,249.24	March 2033	100,054.78
August 2024	2,664,599.94	December 2028	594,705.07	April 2033	95,916.18
September 2024 . . .	2,592,455.40	January 2029	576,663.66	May 2033	91,902.79
October 2024	2,522,160.67	February 2029	559,112.09	June 2033	88,011.21
November 2024	2,453,669.83	March 2029	542,037.76	July 2033	84,238.12
December 2024	2,386,938.04	April 2029	525,428.38	August 2033	80,580.27
January 2025	2,321,921.57	May 2029	509,271.99	September 2033 . . .	77,034.52
February 2025	2,258,577.77	June 2029	493,556.90	October 2033	73,597.78
March 2025	2,196,864.98	July 2029	478,271.73	November 2033	70,267.06
April 2025	2,136,742.61	August 2029	463,405.36	December 2033	67,039.45
May 2025	2,078,171.03	September 2029 . . .	448,946.97	January 2034	63,912.10
June 2025	2,021,111.57	October 2029	434,886.00	February 2034	60,882.24
July 2025	1,965,526.52	November 2029	421,212.17	March 2034	57,947.19
August 2025	1,911,379.09	December 2029	407,915.43	April 2034	55,104.31
September 2025 . . .	1,858,633.36	January 2030	394,985.99	May 2034	52,351.05
October 2025	1,807,254.33	February 2030	382,414.33	June 2034	49,684.91
November 2025	1,757,207.81	March 2030	370,191.13	July 2034	47,103.47
December 2025	1,708,460.49	April 2030	358,307.33	August 2034	44,604.37
January 2026	1,660,979.84	May 2030	346,754.09	September 2034 . . .	42,185.31
February 2026	1,614,734.13	June 2030	335,522.79	October 2034	39,844.04
March 2026	1,569,692.42	July 2030	324,605.02	November 2034	37,578.39
April 2026	1,525,824.52	August 2030	313,992.59	December 2034	35,386.23
May 2026	1,483,100.98	September 2030 . . .	303,677.52	January 2035	33,265.48
June 2026	1,441,493.07	October 2030	293,652.03	February 2035	31,214.14
July 2026	1,400,972.75	November 2030	283,908.51	March 2035	29,230.24
August 2026	1,361,512.70	December 2030	274,439.58	April 2035	27,311.88
September 2026 . . .	1,323,086.24	January 2031	265,238.03	May 2035	25,457.19
October 2026	1,285,667.36	February 2031	256,296.81	June 2035	23,664.35
November 2026	1,249,230.67	March 2031	247,609.09	July 2035	21,931.62
December 2026	1,213,751.44	April 2031	239,168.17	August 2035	20,257.27
January 2027	1,179,205.50	May 2031	230,967.56	September 2035 . . .	18,639.63
February 2027	1,145,569.31	June 2031	223,000.89	October 2035	17,077.07
March 2027	1,112,819.89	July 2031	215,262.00	November 2035	15,568.01
April 2027	1,080,934.84	August 2031	207,744.84	December 2035	14,110.91
May 2027	1,049,892.30	September 2031 . . .	200,443.54	January 2036	12,704.26
June 2027	1,019,670.95	October 2031	193,352.38	February 2036	11,346.62
July 2027	990,249.99	November 2031	186,465.77	March 2036	10,036.54
August 2027	961,609.15	December 2031	179,778.27	April 2036	8,772.66
September 2027 . . .	933,728.63	January 2032	173,284.58	May 2036	7,553.62
October 2027	906,589.15	February 2032	166,979.53	June 2036	6,378.12
November 2027	880,171.88	March 2032	160,858.09	July 2036	5,244.87
December 2027	854,458.48	April 2032	154,915.35	August 2036	4,152.64
January 2028	829,431.04	May 2032	149,146.51	September 2036 . . .	3,100.21
February 2028	805,072.11	June 2032	143,546.94	October 2036	2,086.42
March 2028	781,364.65	July 2032	138,112.07	November 2036	1,110.11
April 2028	758,292.06	August 2032	132,837.50	December 2036	170.18
May 2028	735,838.15	September 2032 . . .	127,718.90	January 2037 and thereafter	0.00
June 2028	713,987.12	October 2032	122,752.06		

No one is authorized to give information or to make representations in connection with the Offered 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 Offered 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 Offered Certificates or determined if this Prospectus Supplement is truthful and complete. Any representation to the contrary is a criminal offense.

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\$1,731,935,062



**Guaranteed
Pass-Through Certificates
Fannie Mae Trust 2009-86**

PROSPECTUS SUPPLEMENT

Barclays Capital

September 25, 2009
