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

$1,451,695,049

FannieMae®

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2010-1

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own

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

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

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

Class	*Group*	*Original Class Balance*	*Principal Type(1)*	*Interest Rate*	*Interest Type(1)*	*CUSIP Number*	*Final Distribution Date*
WA	1	$ 23,116,344	PT	(2)	WAC	31398GL23	February 2040
DZ(3)	2	67,500,000	TAC/AD	5.0%	FIX/Z	31398GL31	February 2040
P(3)	2	249,750,000	PAC/AD	3.5	FIX	31398GL49	July 2039
PG(3)	2	13,500,000	PAC/AD	5.0	FIX	31398GL56	February 2040
ZE(3)	2	6,750,000	SUP	5.0	FIX/Z	31398GL64	February 2040
PI(3)	2	74,925,000(4)	NTL	5.0	FIX/IO	31398GL72	July 2039
FM	3	29,659,418	SC/PT	(5)	FLT	31398GL80	October 2038
SM	3	8,897,826	SC/PT	(5)	INV	31398GL98	October 2038
F	4	205,000,000	PT	(5)	FLT	31398GM22	February 2040
T(3)	4	164,000,000	PAC	3.5	FIX	31398GM30	August 2039
TD(3)	4	8,552,000	PAC	5.0	FIX	31398GM48	February 2040
TF	4	24,960,000	SUP	(5)	FLT	31398GM55	February 2040
TS	4	7,488,000	SUP	(5)	INV	31398GM63	February 2040
S	4	205,000,000(4)	NTL	(5)	INV/IO	31398GM71	February 2040
TI(3)	4	41,000,000(4)	NTL	6.0	FIX/IO	31398GM89	August 2039
FT	5	53,771,461	PT	(5)	FLT	31398GM97	February 2040
ST	5	53,771,461(4)	NTL	(5)	INV/IO	31398GN21	February 2040
FK	6	150,000,000	PT	(5)	FLT	31398GN39	February 2040
SK	6	150,000,000(4)	NTL	(5)	INV/IO	31398GN47	February 2040
JG	7	75,000,000	SEQ	5.0	FIX	31398GN54	July 2037
JZ(3)	7	10,937,500	SEQ	5.0	FIX/Z	31398GN62	February 2040
VA(3)	7	7,812,500	SEQ/AD	5.0	FIX	31398GN70	December 2020

(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 CZ, PA, PB, PC, PE, TA, TB, TC, TE, JB, NB, ND, NG, EA, EC and EL Classes are the RCR classes. For a more detailed description of the RCR classes, see Schedule 1 attached to this prospectus supplement and "Description of the Certificates—Combination and Recombination" in the REMIC prospectus.

The dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be January 29, 2010.

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

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

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

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

RBS®
The Royal Bank of Scotland

January 25, 2010

Class	*Group*	*Original Class Balance*	*Principal Type(1)*	*Interest Rate*	*Interest Type(1)*	*CUSIP Number*	*Final Distribution Date*
NA(3)	8	$121,800,000	SEQ	4.0%	FIX	31398GN88	February 2038
NZ(3)	8	13,775,000	SEQ	5.0	FIX/Z	31398GN96	February 2040
VN(3)	8	9,425,000	SEQ/AD	5.0	FIX	31398GP29	August 2020
NI(3)	8	24,360,000(4)	NTL	5.0	FIX/IO	31398GP37	February 2038
E(3)	9	150,000,000	SEQ	3.5	FIX	31398GP45	August 2036
EV(3)	9	17,000,000	SEQ/AD	4.5	FIX	31398GP52	June 2019
EZ(3).	9	33,000,000	SEQ	4.5	FIX/Z	31398GP60	February 2040
EI(3)	9	33,333,333(4)	NTL	4.5	FIX/IO	31398GP78	August 2036
R		0	NPR	0	NPR	31398GP86	February 2040
RL		0	NPR	0	NPR	31398GP94	February 2040

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

(2) This class will bear interest at the variable interest rate described under “Description of the Certificates—Distributions of Interest—*Weighted Average Coupon Class*” in this prospectus supplement.

(3) Exchangeable classes.

(4) Notional balances. These classes are interest only classes. See page S-9 for a description of how their notional balances are calculated.

(5) Based on LIBOR.

TABLE OF CONTENTS

AVAILABLE INFORMATION

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

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

  (as applicable, the "MBS Prospectus");
- if you are purchasing a Group 3 Class or the R or RL Class, the disclosure document relating to the underlying REMIC certificate (the "Underlying REMIC Disclosure Document"); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading "Incorporation by Reference" in the REMIC Prospectus.

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

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

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

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

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

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

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

RECENT DEVELOPMENTS

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

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

On September 7, 2008, Fannie Mae, through our conservator, entered into two agreements with Treasury. The first agreement is the Stock Purchase Agreement, which provided us with Treasury's commitment (the "Commitment") to provide up to $100 billion in funding under specified conditions. This agreement was amended and restated on September 26, 2008 and was further amended on May 6, 2009 to increase the size of Treasury's Commitment from $100 billion to $200 billion. On December 24, 2009, the Stock Purchase Agreement was amended (the "December 2009 Amendment") to increase the Commitment from $200 billion to the greater of (i) $200 billion or (ii) $200 billion plus the cumulative amount of our net worth deficit (the amount by which our total liabilities exceed our total assets) as of the end of any and each calendar quarter in 2010, 2011 and 2012, less any positive net worth as of December 31, 2012. 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. The December 2009 Amendment changed the date on which we are scheduled to begin paying a periodic commitment fee from March 31, 2010 to March 31, 2011. The amount of the commitment fee will be determined by the mutual agreement of Treasury and Fannie Mae on or before December 31, 2010, and will be reset every five years. 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 reports on Form 10-Q for the quarters ended March 31, 2009, June 30, 2009, September 30, 2009, and our current report on Form 8-K, filed with the SEC on December 30, 2009, respectively, 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. Through September 30, 2009, we had received a total of $44.9 billion from Treasury under the Commitment. On November 4, 2009, the Acting Director of FHFA submitted a request to Treasury on our behalf for an additional $15.0 billion to eliminate our net worth deficit as of September 30, 2009, and requested receipt of those funds on or before December 31, 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 the receipt of the additional $15.0 billion in funds from Treasury that have been requested, the aggregate liquidation preference of the Senior Preferred Stock, including the initial liquidation preference of $1.0 billion, will be $60.9 billion, and the annualized dividend on the Senior Preferred Stock, based on the 10% dividend rate, will be $6.1 billion. If we do not pay the dividend quarterly and in cash, the dividend rate would increase to 12% annually, and the unpaid dividend would accrue and be added to the liquidation preference of the Senior Preferred Stock.

On September 19, 2008, we entered into a lending agreement with Treasury (the "Credit Facility") under which we were permitted to request loans from Treasury until December 31, 2009. The Credit Facility terminated on December 31, 2009, in accordance with its terms. We did not borrow 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 and our quarterly report on Form 10-Q for the quarter ended March 31, 2009, include prohibitions on the following activities unless we have prior written consent from Treasury: the issuance of equity securities (except in limited instances), the payment of dividends or other distributions on our equity securities (other than the Senior Preferred Stock or the Warrant), and the issuance of subordinated debt securities. The covenants also limit the amount of debt securities that we may have outstanding.

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

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

SUMMARY

This summary contains only limited information about the certificates. Statistical information in this summary is provided as of January 1, 2010. You should purchase the certificates only after reading this prospectus supplement and each of the additional disclosure documents listed on page S-3. In particular, please see the discussion of risk factors that appears in each of those additional disclosure documents.

Assets Underlying Each Group of Classes

Group	Assets
1	Group 1 MBS Group 1 Ginnie Mae Certificates
2	Group 2 MBS
3	Class 2009-70-WA REMIC Certificate
4	Group 4 MBS
5	Group 5 MBS
6	Group 6 MBS
7	Group 7 MBS
8	Group 8 MBS
9	Group 9 MBS

Group 1, Group 2, Group 4, Group 5, Group 6, Group 7, Group 8 and Group 9 MBS

Characteristics of the Trust MBS

	Approximate Principal Balance	Pass-Through Rate	Range of Weighted Average Coupons or WACs (annual percentages)	Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)
Group 1 MBS	$ 3,796,159	6.062%†	5.50% to 9.15%	176 to 360
	$ 376,355	6.350%	6.60% to 8.85%	182 to 360
Group 2 MBS	$337,500,000	5.000%	5.25% to 7.50%	241 to 360
Group 4 MBS	$410,000,000	6.000%	6.25% to 8.50%	241 to 360
Group 5 MBS*	$ 52,429,551	6.500%	6.75% to 9.00%	241 to 360
	$ 1,341,910	6.500%	6.75% to 9.00%	241 to 360
Group 6 MBS	$150,000,000	6.000%	6.25% to 8.50%	241 to 360
Group 7 MBS	$ 93,750,000	5.000%	5.25% to 7.50%	241 to 360
Group 8 MBS	$145,000,000	5.000%	5.25% to 7.50%	241 to 360
Group 9 MBS	$200,000,000	4.500%	4.75% to 7.00%	241 to 360

† Represents the weighted average pass-through rate for the related MBS. The range of pass-through rates for the related MBS is 5.25% to 6.65%.

* As further described in this prospectus supplement, approximately $52,429,551 in principal amount of the mortgage loans underlying the Group 5 MBS provide for interest only periods that may range from at least 7 to no more than 10 years following origination. In addition, approximately $1,341,910 in principal amount of the remaining mortgage loans underlying the Group 5 MBS provide for interest only periods that may range from more than 10 to no more than 15 years following origination. The assumed remaining terms to expiration of the interest only periods for those mortgage loans are set forth below.

Assumed Characteristics of the Underlying Mortgage Loans

	Principal Balance	Original Term to Maturity (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Interest Rate	Remaining Term to Expiration of Interest Only Period (in months)
Group 1 MBS	$ 3,796,159	360	233	112	6.624%	N/A
	$ 376,355	360	202	141	6.850%	N/A
Group 2 MBS	$337,500,000	360	357	3	5.410%	N/A
Group 4 MBS	$410,000,000	360	323	33	6.575%	N/A
Group 5 MBS	$ 52,429,551	360	331	29	7.144%	91
	$ 1,341,910	360	326	34	7.110%	146
Group 6 MBS	$150,000,000	360	318	38	6.577%	N/A
Group 7 MBS	$ 93,750,000	360	293	59	5.678%	N/A
Group 8 MBS	$145,000,000	360	293	59	5.678%	N/A
Group 9 MBS	$200,000,000	360	358	2	5.000%	N/A

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

Group 1 Ginnie Mae Certificates

Characteristics of the Group 1 Ginnie Mae Certificates

Approximate Principal Balance	Range of Pass-Through Rates	Weighted Average Pass-Through Rate	Range of Weighted Average Coupons or WACs (annual percentages)	Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)
$18,661,909	5.40% to 7.30%	6.142%	5.90% to 7.80%	209 to 360
$ 281,921	6.35%	6.350%	6.85% to 7.85%	198 to 360

Assumed Characteristics of the Underlying Mortgage Loans

Principal Balance	Original Term to Maturity (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Interest Rate
$18,661,909	360	238	113	6.642%
$ 281,921	360	198	144	6.850%

Group 3 Underlying REMIC Certificate

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

Settlement Date

We expect to issue the certificates on January 29, 2010.

Distribution Dates

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

Record Date

On each distribution date, we will make each monthly payment on the certificates to holders of record on the last day of the preceding month.

Book-Entry and Physical Certificates

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

Fed Book-Entry	DTC Book-Entry	Physical
All classes other than the WA, R and RL Classes	WA Class	R and RL Classes

Exchanging Certificates Through Combination and Recombination

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

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

Interest Rates

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

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

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

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate(1)
FM	1.583%	6.50000%	1.35%	LIBOR + 135 basis points
SM	16.390%	17.16667%	0.00%	17.16667% − (3.33333333 × LIBOR)
F	0.983%	7.00000%	0.75%	LIBOR + 75 basis points
TF	1.583%	6.50000%	1.35%	LIBOR + 135 basis points
TS	16.390%	17.16667%	0.00%	17.16667% − (3.33333333 × LIBOR)
S	6.017%	6.25000%	0.00%	6.25% − LIBOR
FT	1.081%	6.50000%	0.85%	LIBOR + 85 basis points
ST	5.419%	5.65000%	0.00%	5.65% − LIBOR
FK	1.433%	6.00000%	1.20%	LIBOR + 120 basis points
SK	4.567%	4.80000%	0.00%	4.8% − LIBOR

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

Notional Classes

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

Class	
PI	30% of the P Class
S	100% of the F Class
TI	25% of the T Class
ST	100% of the FT Class
SK	100% of the FK Class
NI	20% of the NA Class
EI	22.222222% of the E Class

Distributions of Principal

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

Weighted Average Lives (years)*

	PSA Prepayment Assumption						
Group 1 Class	0%	100%	388%	600%	800%	1000%	1200%
WA	20.5	8.0	3.3	2.1	1.5	1.1	0.8

	PSA Prepayment Assumption									
Group 2 Classes	0%	100%	150%	200%	300%	400%	700%	1000%	1300%	1600%
DZ	24.9	17.1	14.3	9.7	2.9	1.9	1.1	0.8	0.7	0.6
P, PI, PA, PB and PC	11.6	5.8	5.3	5.3	5.3	4.5	2.9	2.2	1.8	1.6
PG	20.5	18.6	18.6	18.6	18.6	15.0	8.6	5.7	4.0	2.9
ZE	29.5	27.1	25.0	22.4	12.2	0.7	0.3	0.2	0.1	0.1
CZ	25.6	19.0	16.7	12.4	3.7	1.8	1.0	0.8	0.6	0.5
PE	12.0	6.4	6.0	6.0	6.0	5.1	3.2	2.4	1.9	1.6

	PSA Prepayment Assumption							
Group 3 Classes	0%	100%	350%	600%	806%	1000%	1300%	1650%
FM and SM	26.9	16.4	1.7	0.8	0.5	0.4	0.3	0.1

	PSA Prepayment Assumption								
Group 4 Classes	0%	100%	300%	375%	450%	600%	800%	1000%	1200%
F and S	20.8	10.0	4.6	3.7	3.0	2.2	1.5	1.1	0.8
T, TI, TA, TB and TC	18.8	7.1	2.9	2.9	2.9	2.2	1.5	1.1	0.8
TD	27.9	18.0	12.3	12.3	12.3	9.0	6.2	4.5	3.3
TF and TS	29.1	22.5	10.8	5.1	1.1	0.4	0.2	0.2	0.1
TE	19.2	7.6	3.4	3.4	3.4	2.5	1.8	1.3	0.9

	PSA Prepayment Assumption								
Group 5 Classes	0%	100%	300%	500%	773%	1000%	1200%	1400%	1600%
FT and ST	22.9	11.2	4.9	2.8	1.6	1.1	0.8	0.6	0.3

	PSA Prepayment Assumption							
Group 6 Classes	0%	100%	300%	500%	674%	900%	1100%	1400%
FK and SK	20.8	9.9	4.6	2.7	1.9	1.3	0.9	0.6

Group 7 Classes	PSA Prepayment Assumption 0%	100%	323%	500%	650%	800%
JG	18.1	6.6	2.5	1.6	1.2	0.9
JZ	28.8	19.6	11.1	7.6	5.7	4.5
VA	5.9	5.9	5.1	3.8	3.0	2.4
JB	28.8	19.6	10.5	6.8	5.1	3.9

Group 8 Classes	PSA Prepayment Assumption 0%	100%	323%	500%	650%	800%
NA, NI, ND and NG	18.5	7.0	2.8	1.8	1.3	1.0
NZ	29.0	20.4	11.7	8.0	6.1	4.7
VN	5.7	5.7	5.3	4.1	3.3	2.7
NB	29.0	20.4	11.3	7.4	5.5	4.2

Group 9 Classes	PSA Prepayment Assumption 0%	100%	296%	450%	600%	800%
E, EI, EA and EC	17.1	7.3	3.5	2.6	2.2	1.8
EV	5.0	5.0	4.8	4.1	3.5	2.9
EZ	28.3	22.0	12.1	8.7	6.7	5.1
EL	28.3	22.0	11.8	8.2	6.3	4.7

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

ADDITIONAL RISK FACTORS

"Jumbo-conforming" and "high-balance" mortgage loans, which have original principal balances that exceed our traditional conforming loan limits, may prepay at different rates than conforming balance mortgage loans generally. The pools underlying the Group 2 MBS, the Group 3 Underlying REMIC Certificate and the Group 9 MBS have been designated as pools that include "jumbo-conforming" or "high-balance" mortgage loans. There is limited historical performance data regarding prepayment rates for jumbo-conforming and high-balance mortgage loans. If prevailing mortgage rates decline, borrowers with jumbo-conforming and high-balance mortgage loans may be more likely to refinance their mortgage loans than borrowers with conforming balance loans. This is because a relatively small reduction in the interest rate of a jumbo-conforming and high-balance mortgage loan can have a greater impact on the borrower's monthly payment than a similar interest rate change for a conforming balance loan.

Furthermore, jumbo-conforming and high-balance mortgage loans tend to be concentrated in certain geographic areas, which may experience relatively high rates of default in the event of adverse economic conditions. Defaults on jumbo-conforming and high-balance mortgage loans will result in larger prepayments to investors than defaults on conforming balance loans.

On the other hand, if any of the statutes authorizing our purchase of jumbo-conforming and high-balance mortgage loans are allowed to expire, or new legislation is enacted by the federal government that removes this authority, borrowers with jumbo-conforming and high-balance mortgage loans may find refinancing these loans more difficult. In such event, borrowers with jumbo-conforming and high-balance mortgage loans may be less likely to refinance their mortgage loans than borrowers with conforming balance loans.

As a result of these factors, the Group 2 Classes, Group 3 Classes and Group 9 Classes may receive payments of principal more quickly or more slowly than expected, and the weighted average lives and yields of those Classes may be affected, perhaps significantly.

Payments on the Group 3 Classes also will be affected by the payment priority governing the Group 3 Underlying REMIC Certificate. If you invest in a Group 3 Class, the rate at which you receive payments also will be affected by the priority sequence governing principal payments on the Group 3 Underlying REMIC Certificate.

In particular, as described in the Underlying REMIC Disclosure Document, the Group 3 Underlying REMIC Certificate is a support class. 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.

You may obtain additional information about the Group 3 Underlying REMIC Certificate by reviewing its current class factor in light of other information available in the Underlying REMIC Disclosure Document. You may obtain that document from us as described on page S-3.

DESCRIPTION OF THE CERTIFICATES

The material under this heading describes the principal features of the Certificates. You will find additional information about the Certificates in the other sections of this prospectus supplement, as well as in the additional Disclosure Documents and the Trust Agreement. If we use a capitalized term in this prospectus supplement without defining it, you will find the definition of that term in the applicable Disclosure Document or in the Trust Agreement.

General

Structure. We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the "Trust") pursuant to a trust agreement dated as of August 1, 2007 and a supplement thereto dated as of January 1, 2010 (the "Issue Date"). We will issue the Guaranteed REMIC Pass-Through Certificates (the "REMIC Certificates") pursuant to that trust agreement and supplement. We will issue the Combinable and Recombinable REMIC Certificates (the "RCR Certificates" and, together with the REMIC Certificates, the "Certificates") pursuant to a separate trust agreement dated as of August 1, 2007 and a supplement thereto dated as of the Issue Date (together with the trust agreement and supplement relating to the REMIC Certificates, the "Trust Agreement"). We will execute the Trust Agreement in our corporate capacity and as trustee (the "Trustee"). In general, the term "Classes" includes the Classes of REMIC Certificates and RCR Certificates.

The assets of the Trust will include:

- eight groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the "Group 1 MBS," "Group 2 MBS," "Group 4 MBS," "Group 5 MBS," "Group 6 MBS," "Group 7 MBS," "Group 8 MBS" and "Group 9 MBS," and together, the "Trust MBS"),

- certain "fully modified pass-through" mortgage-backed securities guaranteed by Ginnie Mae as to timely payment of principal and interest (the "Group 1 Ginnie Mae Certificates"), and

- a previously issued REMIC certificate (the "Group 3 Underlying REMIC Certificate") issued from the related Fannie Mae REMIC trust (the "Underlying REMIC Trust") as further described in Exhibit A.

Each Group 1 Ginnie Mae Certificate is based on and backed by a pool of mortgage loans which are either insured or guaranteed by the Federal Housing Administration ("FHA"), the Department of Veterans Affairs ("VA") or the Department of Agriculture, through its Rural Development Housing and Community Facilities Program ("RD").

The Group 3 Underlying REMIC Certificate evidences direct or indirect beneficial ownership interest in certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates (together with the Trust MBS, the "MBS").

Each MBS represents a beneficial ownership interest in a pool of first lien, one- to four-family ("single-family"), fixed-rate residential mortgage loans (together with the mortgage loans underlying the Group 1 Ginnie Mae Certificates, the "Mortgage Loans") having the characteristics described in this prospectus supplement.

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

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

REMIC Designation	Assets	Regular Interests	Residual Interest
Lower Tier REMIC	Trust MBS, Group 1 Ginnie Mae Certificates and Group 3 Underlying REMIC Certificate	Interests in the Lower Tier REMIC other than the RL Class (the "Lower Tier Regular Interests")	RL
Upper Tier REMIC	Lower Tier Regular Interests	All Classes of REMIC Certificates other than the R and RL Classes	R

Fannie Mae Guaranty. For a description of our guaranties of the Certificates, the MBS and the Group 3 Underlying REMIC Certificate, see the applicable discussions appearing under the heading "Fannie Mae Guaranty" in the REMIC Prospectus, the MBS Prospectus and the Underlying REMIC Disclosure Document. Our guaranties are not backed by the full faith and credit of the United States.

Characteristics of Certificates. Except as specified below, we will issue the Certificates in book-entry form on the book-entry system of the U.S. Federal Reserve Banks. Entities whose names appear on the book-entry records of a Federal Reserve Bank as having had Certificates deposited in their accounts are "Holders" or "Certificateholders."

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

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

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

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

The 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, approximately 90.98% of the Mortgage Loans underlying the Group 1 MBS (by principal balance at the Issue Date) are assumable Mortgage Loans. Assumable Mortgage Loans contain a provision that allows the loan to be assumed by new borrowers that meet certain eligibility standards. See "Yield, Maturity and Prepayment Considerations—Maturity and Prepayment Considerations—*Due-on-Sale Clause*" in the MBS Prospectus.

Furthermore, the pools underlying the Group 2 MBS and Group 9 MBS include "jumbo-conforming" or "high balance" mortgage loans as described further under "The Mortgage Loans—Special Feature Mortgage Loans—*Loans with Original Principal Balances that Exceed our Traditional Conforming Loan Limits*" in the MBS Prospectus dated June 1, 2009. For additional information about the pools underlying the Group 2 MBS and Group 9 MBS, see the Final Data Statement for the Trust and the related prospectus supplement for each MBS. See also "Additional Risk Factors—*"Jumbo-conforming" and "high-balance" mortgage loans, which have original principal balances that exceed our traditional conforming loan limits, may prepay at different rates than conforming balance mortgage loans generally*" in this prospectus supplement.

Finally, the scheduled monthly payments on approximately 97.5% of the Mortgage Loans underlying the Group 5 MBS (by principal balance at the Issue Date) represent accrued interest only for periods that may range from at least seven to no more than ten years following origination. The scheduled monthly payments on the remaining Mortgage Loans underlying the Group 5 MBS represent accrued interest only for periods that may range from more than ten to no more than 15 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 1, Group 2, Group 4, Group 5, Group 6, Group 7, Group 8 and Group 9 MBS—Characteristics of the Trust MBS” and “—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement and “The Mortgage Pools” and “Yield, Maturity, and Prepayment Considerations” in the MBS Prospectus.

The Group 1 Ginnie Mae Certificates and Ginnie Mae

The Group 1 Ginnie Mae Certificates

Each Group 1 Ginnie Mae Certificate is a “fully modified pass-through” mortgage-backed security, guaranteed as to timely distribution of principal and interest by Ginnie Mae.

Approximately 98.5% of the Group 1 Ginnie Mae Certificates (by principal balance at the Issue Date) are issued under the Ginnie Mae I program. The remainder of the Group 1 Ginnie Mae Certificates are issued under the Ginnie Mae II program.

For additional information about the Group 1 Ginnie Mae Certificates, see “Summary—Group 1 Ginnie Mae Certificates—Characteristics of the Group 1 Ginnie Mae Certificates” and “—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement and the general information set forth below.

Ginnie Mae

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

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

Ginnie Mae Single Family Programs

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

Ginnie Mae I Program

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

Ginnie Mae II Program

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

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

The Group 3 Underlying REMIC Certificate

The Group 3 Underlying REMIC Certificate represents a beneficial ownership interest in the Underlying REMIC Trust. The assets of that trust consist of MBS (or beneficial ownership interests in MBS) having the general characteristics set forth in the MBS Prospectus. Each MBS evidences beneficial ownership interests in a pool of conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties, as described under "The Mortgage Pools" and "Yield, Maturity, and Prepayment Considerations" in the MBS Prospectus.

In addition, the pools of Mortgage Loans backing the Group 3 Underlying REMIC Certificate have been designated as pools that include "jumbo-conforming" or "high balance" mortgage loans as described further under "The Mortgage Loans—Special Feature Mortgage Loans—*Loans with Original Principal Balances that Exceed our Traditional Conforming Loan Limits*" in the MBS Prospectus dated June 1, 2009. For additional information about the pools of Mortgage Loans backing the Group 3 Underlying REMIC Certificate, see the Final Data Statement for the related trust and the related prospectus supplement for each MBS. See also "Additional Risk Factors—*"Jumbo-conforming" and "high-balance" mortgage loans, which have original principal balances that exceed our traditional conforming loan limits, may prepay at different rates than conforming balance mortgage loans generally*" in this prospectus supplement.

Distributions on the Group 3 Underlying REMIC Certificate will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Group 3 Underlying REMIC Certificate are described in the Underlying REMIC Disclosure Document. See Exhibit A for certain additional information about the Group 3 Underlying REMIC Certificate. Exhibit A is being provided in lieu of a Final Data Statement with respect to the Group 3 Underlying REMIC Certificate.

For further information about the Group 3 Underlying REMIC Certificate, telephone us at 1-800-237-8627. Additional information about the Group 3 Underlying REMIC Certificate is also available at http://sls.fanniemae.com/slsSearch/Home.do. There may have been material changes in facts and circumstances since the date we prepared the Underlying REMIC Disclosure Document. These may include changes in prepayment speeds, prevailing interest rates and other economic factors. As a result, the usefulness of the information set forth in that document may be limited.

Distributions of Interest

General. The Certificates will bear interest at the rates specified in this prospectus supplement on a 30/360 basis. Interest to be paid on each Certificate (or added to principal, in the case of the Accrual Classes) on a Distribution Date will consist of one month's interest on the outstanding balance of that Certificate immediately prior to that Distribution Date. For a description of the Accrual Classes, see "*—Accrual Classes*" below.

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

Delay Classes	No-Delay Classes
Fixed Rate and Weighted Average Coupon Classes and the FM, SM TF and TS Classes	All other Floating Rate and Inverse Floating Rate Classes

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

Accrual Classes. The DZ, ZE, JZ, NZ, EZ and CZ Classes are Accrual Classes. Interest will accrue on the Accrual Classes at the applicable annual rates specified on the cover of this prospectus supplement or on Schedule 1. However, we will not pay any interest on the Accrual Classes. Instead, interest accrued on each Accrual Class will be added as principal to its principal balance on each Distribution Date. We will pay principal on the Accrual Classes as described under "—Distributions of Principal" below.

Weighted Average Coupon Class. On each Distribution Date, we will pay interest on the WA Class at an annual rate equal to the weighted average of (x) the pass-through rates of the Group 1 MBS and (y) the pass-through rates of the Group 1 Ginnie Mae Certificates, weighted in each case on the basis of their principal balances on that date (before giving effect to payments made in the month in which that date occurs).

During the initial Interest Accrual Period, the WA Class is expected to bear interest at an annual rate of approximately 6.13478%.

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

Distributions of Principal

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

- *Group 1*

The Group 1 Principal Distribution Amount to WA until retired. } **Pass-Through Class**

The "Group 1 Principal Distribution Amount" is the *sum* of (x) the principal then paid on the Group 1 MBS *plus* (y) the principal payable on the Group 1 Ginnie Mae Certificates (calculated as described below) during the month in which the related Distribution Date occurs.

Certain Calculations Relating to the Group 1 Ginnie Mae Certificates

On or about the eighth business day of each month, we will aggregate the amount of principal reported to be payable on the Group 1 Ginnie Mae Certificates that month, based on published Ginnie Mae factors applicable to the Group 1 Ginnie Mae Certificates.

For any Group 1 Ginnie Mae Certificate for which a factor is not then available, we will calculate the amount of scheduled principal payments distributable in respect of that Ginnie Mae Certificate during that month based on the assumed amortization schedules of the related Mortgage Loans. The amortization schedules will be prepared on the assumptions that:

- each Mortgage Loan amortizes on a level installment basis, had an original term to maturity of 360 months, and a remaining term to maturity equal to the remaining term to maturity of the latest maturing Mortgage Loan underlying the related Group 1 Ginnie Mae Certificate at its origination, adjusted to the Issue Date; and
- each Mortgage Loan bears an annual interest rate that is equal to the weighted average coupon for the related Group 1 Ginnie Mae Certificate as made available by Ginnie Mae.

All such amounts (whether reported in Ginnie Mae factors or calculated by us) will be reflected in the class factors for the Distribution Date in that month. We will pay those amounts to Holders of Certificates of the Group 1 Class on that Distribution Date, whether or not we receive them.

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

- the distributions of principal of the Group 1 Ginnie Mae Certificates that we receive during the month prior to the month of that Distribution Date

over

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

- *Group 2*

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

The ZE Accrual Amount in the following priority:

1. To Aggregate Group I to its Planned Balance.	**PAC Group**	**Accretion Directed Group and Class**
2. To DZ to its Targeted Balance.	**TAC Class**	
3. Thereafter to ZE.		**Accrual Class**

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

1. To Aggregate Group I to its Planned Balance.	**PAC Group**
2. To DZ to its Targeted Balance.	**TAC Class**
3. To ZE until retired.	**Support Class**
4. To DZ until retired.	**TAC Class**
5. To Aggregate Group I to zero.	**PAC Group**

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

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

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

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

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

- *Group 3*

The Group 3 Principal Distribution Amount to FM and SM, pro rata, until retired. **Structured Collateral/ Pass-Through Classes**

The "Group 3 Principal Distribution Amount" is the principal then paid on the Group 3 Underlying REMIC Certificate.

- *Group 4*

The Group 4 Principal Distribution Amount as follows:

— 50% to F until retired, and **Pass-Through Class**

— 50% in the following priority:

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

second, to TF and TS, pro rata, until retired; and **Support Classes**

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

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

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

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

- *Group 5*

The Group 5 Principal Distribution Amount to FT until retired. **Pass-Through Class**

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

- *Group 6*

The Group 6 Principal Distribution Amount to FK until retired. **Pass-Through Class**

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

- *Group 7*

The JZ Accrual Amount to VA until retired, and thereafter to JZ. **Accretion Directed Class and Accrual Class**

The Group 7 Cash Flow Distribution Amount to JG, VA and JZ, in that order, until retired. **Sequential Pay Classes**

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

The "Group 7 Cash Flow Distribution Amount" is the principal then paid on the Group 7 MBS.

- *Group 8*

The NZ Accrual Amount to VN until retired, and thereafter to NZ. **Accretion Directed Class and Accrual Class**

The Group 8 Cash Flow Distribution Amount to NA, VN and NZ, in that order, until retired. **Sequential Pay Classes**

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

The "Group 8 Cash Flow Distribution Amount" is the principal then paid on the Group 8 MBS.

- *Group 9*

The EZ Accrual Amount to EV until retired, and thereafter to EZ. **Accretion Directed Class and Accrual Class**

The Group 9 Cash Flow Distribution Amount to E, EV and EZ, in that order, until retired. **Sequential Pay Classes**

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

The "Group 9 Cash Flow Distribution Amount" is the principal then paid on the Group 9 MBS.

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the actual characteristics of each pool of Mortgage Loans backing the Group 3 Underlying REMIC Certificate, the priority sequence governing principal payments on the Group 3 Underlying REMIC Certificate, and the following assumptions (such characteristics and assumptions, collectively, the "Pricing Assumptions"):

- the Mortgage Loans underlying the Trust MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under "Summary—Group 1, Group 2, Group 4, Group 5, Group 6, Group 7, Group 8 and Group 9 MBS—Assumed Characteristics of the Underlying Mortgage Loans" in this prospectus supplement;
- the Mortgage Loans underlying the Group 5 MBS have the remaining terms to expiration of their interest only periods specified under "Summary—Group 1, Group 2, Group 4, Group 5, Group 6, Group 7, Group 8 and Group 9 MBS—Assumed Characteristics of the Underlying Mortgage Loans" in this prospectus supplement;
- the Mortgage Loans underlying the Group 1 Ginnie Mae Certificates have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under "Summary—Group 1 Ginnie Mae Certificates—Assumed Characteristics of the Underlying Mortgage Loans" in this prospectus supplement;
- we distribute all payments (including prepayments) on the Mortgage Loans underlying the Group 1 Ginnie Mae Certificates, together with any related payments under the Ginnie Mae guaranty, in the month we receive them;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related tables;
- the settlement date for the Certificates is January 29, 2010; 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" or at the applicable "Structuring Speed" 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 schedules). If such separate schedules had been provided for the individual Classes included in Aggregate Groups I and II, we expect that the effective ranges for those Classes would not be narrower than those shown below for the respective Aggregate Groups.

Groups and Class	Structuring Ranges and Speed	Initial Effective Ranges
Aggregate Group I Planned Balances	Between 150% and 300% PSA	(1)
DZ Class Targeted Balances	300% PSA	—
Aggregate Group II Planned Balances	Between 300% and 450% PSA	Between 300% and 450% PSA

(1) The Planned Balances for Aggregate Group I have been structured between 150% and 300% PSA, but only hold between 153% and 304% PSA.

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	P and PG
Aggregate Group II	T and TD

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 an Aggregate Group or a Class will conform on any Distribution Date to the balance specified in the Principal Balance Schedules or that distributions of principal of an Aggregate Group or a Class will begin or end on the Distribution Dates specified in the Principal Balance Schedules.

If you are considering the purchase of a PAC or TAC 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 or a Class to its scheduled balance in any month. As a result, the likelihood of reducing an Aggregate Group or a Class 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 or Class that has scheduled balances will be supported by one or more other Classes. When the related supporting Class or Classes are retired, the Classes receiving the benefit of that support, if still outstanding, may no longer have Effective Ranges and will be much more sensitive to prepayments of the related Mortgage Loans.

Yield Tables

General. The tables below illustrate the sensitivity of the pre-tax corporate bond equivalent yields to maturity of the applicable Classes to various constant percentages of PSA and, where specified, to changes in the Index. **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 Certificates. Accordingly, these calculations do not illustrate the return on any investment in the Certificates when reinvestment rates are taken into account.

We cannot assure you that

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

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

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

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

Class	% PSA
PI	813%
TI	497%
NI	342%
EI	367%

For any Fixed Rate Interest Only Class, if the actual prepayment rate of the related Mortgage Loans were to exceed the level specified for as little as one month while equaling that level for the remaining months, the investors in the applicable Class would lose money on their initial investments.

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

Class	Price*
PI	12.750000%
TI	15.703125%
NI	12.718750%
EI	13.203125%

* 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 PI Class to Prepayments

	PSA Prepayment Assumption									
	50%	100%	150%	200%	300%	400%	700%	1000%	1300%	1600%
Pre-Tax Yields to Maturity	32.1%	27.8%	25.1%	25.1%	25.1%	22.4%	6.6%	(11.1)%	(28.7)%	(45.4)%

Sensitivity of the TI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	300%	375%	450%	600%	800%	1000%	1200%
Pre-Tax Yields to Maturity	33.1%	28.0%	4.0%	4.0%	4.0%	(10.9)%	(36.4)%	(66.4)%	*

Sensitivity of the NI Class to Prepayments

	PSA Prepayment Assumption					
	50%	100%	323%	500%	650%	800%
Pre-Tax Yields to Maturity	33.7%	29.0%	2.7%	(24.1)%	(49.6)%	(76.5)%

Sensitivity of the EI Class to Prepayments

	PSA Prepayment Assumption					
	50%	100%	296%	450%	600%	800%
Pre-Tax Yields to Maturity	29.2%	25.3%	7.0%	(8.0)%	(21.7)%	(37.8)%

The Inverse Floating Rate Classes. **The yields on the Inverse Floating Rate Classes will be sensitive in varying degrees to the rate of principal payments, including prepayments, of the related Mortgage Loans and to the level of the Index. The Mortgage Loans generally can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from pool to pool. As illustrated in the applicable tables below, it is possible that**

investors in the TS, S, ST and SK Classes would lose money on their initial investments under certain Index and prepayment scenarios.

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

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

- the interest rates for the Inverse Floating Rate Classes 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:

Class	Price*
SM	100.000000%
TS	101.968750%
S	9.000000%
ST	8.875000%
SK	6.046875%

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

	PSA Prepayment Assumption							
LIBOR	50%	100%	350%	600%	806%	1000%	1300%	1650%
0.110%	17.2%	17.2%	16.6%	15.8%	15.1%	14.3%	12.7%	7.9%
0.233%	16.8%	16.8%	16.2%	15.4%	14.7%	13.9%	12.4%	7.7%
2.233%	9.9%	9.8%	9.5%	9.1%	8.7%	8.3%	7.5%	4.9%
4.233%	3.1%	3.1%	3.0%	2.9%	2.8%	2.7%	2.6%	2.0%
5.150%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%	0.3%	0.7%

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

	PSA Prepayment Assumption								
LIBOR	50%	100%	300%	375%	450%	600%	800%	1000%	1200%
0.110%	16.8%	16.8%	16.7%	16.2%	14.0%	9.3%	3.1%	(3.3)%	(10.4)%
0.233%	16.4%	16.4%	16.3%	15.8%	13.6%	8.9%	2.8%	(3.5)%	(10.6)%
2.233%	9.6%	9.6%	9.5%	9.1%	7.3%	3.4%	(1.6)%	(6.9)%	(12.7)%
4.233%	3.0%	2.9%	2.8%	2.6%	1.1%	(2.0)%	(6.0)%	(10.2)%	(14.9)%
5.150%	(0.1)%	(0.1)%	(0.2)%	(0.4)%	(1.7)%	(4.4)%	(8.0)%	(11.7)%	(15.9)%

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

	PSA Prepayment Assumption								
LIBOR	50%	100%	300%	375%	450%	600%	800%	1000%	1200%
0.110%	72.6%	68.5%	51.6%	44.9%	38.1%	23.6%	2.6%	(21.2)%	(49.0)%
0.233%	70.9%	66.8%	50.0%	43.4%	36.6%	22.2%	1.3%	(22.3)%	(50.0)%
2.233%	44.2%	40.5%	25.2%	19.1%	12.8%	(0.3)%	(19.3)%	(40.8)%	(66.0)%
4.233%	18.7%	15.3%	1.3%	(4.2)%	(9.8)%	(21.7)%	(39.0)%	(58.5)%	(81.5)%
6.250%	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption								
LIBOR	50%	100%	300%	500%	773%	1000%	1200%	1400%	1600%
0.110%	67.1%	63.1%	46.5%	28.5%	1.2%	(25.1)%	(52.4)%	(87.0)%	*
0.231%	65.4%	61.5%	44.9%	27.1%	(0.1)%	(26.2)%	(53.4)%	(87.8)%	*
2.231%	38.7%	35.1%	20.0%	3.8%	(21.0)%	(44.7)%	(69.4)%	*	*
4.231%	12.7%	9.4%	(4.2)%	(18.9)%	(41.3)%	(62.9)%	(85.7)%	*	*
5.650%	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption							
LIBOR	50%	100%	300%	500%	674%	900%	1100%	1400%
0.110%	84.8%	80.6%	63.0%	44.0%	26.1%	0.1%	(26.5)%	(78.3)%
0.233%	82.2%	78.0%	60.6%	41.8%	24.0%	(1.8)%	(28.1)%	(79.5)%
2.233%	41.9%	38.3%	23.0%	6.6%	(8.9)%	(31.4)%	(54.3)%	(98.9)%
4.233%	2.8%	(0.3)%	(13.4)%	(27.5)%	(40.7)%	(60.2)%	(80.6)%	*
4.800%	*	*	*	*	*	*	*	*

Weighted Average Lives of the Certificates

For a description of how the weighted average life of a Certificate is determined, see “Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates” in the REMIC Prospectus.

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

- the timing of changes in the rate of principal distributions,
- the priority sequences of distributions of principal of the Group 2, Group 4, Group 7, Group 8 and Group 9 Classes, and
- in the case of the Group 3 Classes, the priority sequence affecting principal payments on the Group 3 Underlying REMIC Certificate.

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

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

Decrement Tables

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

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

Mortgage Loans Backing Trust Assets Specified Below	Original Terms to Maturity	Remaining Terms to Maturity	Interest Rates
Group 1 MBS	360 months	360 months	*
Group 1 Ginnie Mae Certificates	360 months	360 months	**
Group 2 MBS	360 months	360 months	7.50%
Group 3 Underlying REMIC Certificate	360 months	355 months	7.50%
Group 4 MBS	360 months	360 months	8.50%
Group 5 MBS	360 months	360 months(1)	9.00%
Group 6 MBS	360 months	360 months	8.50%
Group 7 MBS	360 months	360 months	7.50%
Group 8 MBS	360 months	360 months	7.50%
Group 9 MBS	360 months	360 months	7.00%

* The Mortgage Loans backing the Group 1 MBS in the following principal amounts are assumed to have the following annual interest rates:

Principal Amounts	Interest Rates
$3,796,159	9.15%
$ 376,355	8.85%

** The Mortgage Loans backing the Group 1 Ginnie Mae Certificates in the following principal amounts are assumed to have the following annual interest rates:

Principal Amounts	Interest Rates
$18,661,909	7.80%
$ 281,921	7.85%

(1) In addition, we have assumed that approximately $52,429,551 and $1,341,910 in principal amount of the Mortgage Loans underlying the Group 5 MBS have remaining interest only periods of 120 months and 180 months, respectively.

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

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

Percent of Original Principal Balances Outstanding

	WA Class						
	PSA Prepayment Assumption						
Date	**0%**	**100%**	**388%**	**600%**	**800%**	**1000%**	**1200%**
Initial Percent	100	100	100	100	100	100	100
January 2011	99	92	75	62	51	39	27
January 2012	98	84	56	39	26	15	7
January 2013	97	76	41	24	13	6	2
January 2014	96	69	31	15	6	2	1
January 2015	95	63	23	9	3	1	*
January 2016	94	56	17	6	2	*	*
January 2017	93	51	12	3	1	*	*
January 2018	91	45	9	2	*	*	*
January 2019	89	40	6	1	*	*	*
January 2020	88	35	5	1	*	*	*
January 2021	86	30	3	*	*	*	*
January 2022	84	26	2	*	*	*	*
January 2023	82	22	2	*	*	*	*
January 2024	79	18	1	*	*	*	0
January 2025	77	14	1	*	*	*	0
January 2026	74	11	*	*	*	*	0
January 2027	71	8	*	*	*	*	0
January 2028	68	5	*	*	*	*	0
January 2029	64	2	*	*	*	0	0
January 2030	61	0	0	0	0	0	0
January 2031	56	0	0	0	0	0	0
January 2032	52	0	0	0	0	0	0
January 2033	47	0	0	0	0	0	0
January 2034	42	0	0	0	0	0	0
January 2035	36	0	0	0	0	0	0
January 2036	30	0	0	0	0	0	0
January 2037	23	0	0	0	0	0	0
January 2038	16	0	0	0	0	0	0
January 2039	8	0	0	0	0	0	0
January 2040	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.5	8.0	3.3	2.1	1.5	1.1	0.8

	DZ Class									
	PSA Prepayment Assumption									
Date	**0%**	**100%**	**150%**	**200%**	**300%**	**400%**	**700%**	**1000%**	**1300%**	**1600%**
Initial Percent	100	100	100	100	100	100	100	100	100	100
January 2011	105	105	102	97	88	88	60	31	2	0
January 2012	110	110	107	92	65	48	0	0	0	0
January 2013	116	116	112	87	40	6	0	0	0	0
January 2014	122	121	115	81	23	0	0	0	0	0
January 2015	128	128	116	77	12	0	0	0	0	0
January 2016	135	134	116	73	6	0	0	0	0	0
January 2017	142	141	114	69	2	0	0	0	0	0
January 2018	149	148	110	64	0	0	0	0	0	0
January 2019	157	156	104	57	0	0	0	0	0	0
January 2020	165	156	96	51	0	0	0	0	0	0
January 2021	173	147	88	44	0	0	0	0	0	0
January 2022	182	137	79	37	0	0	0	0	0	0
January 2023	191	127	69	30	0	0	0	0	0	0
January 2024	201	115	60	23	0	0	0	0	0	0
January 2025	211	104	51	17	0	0	0	0	0	0
January 2026	222	92	42	11	0	0	0	0	0	0
January 2027	234	80	34	5	0	0	0	0	0	0
January 2028	246	69	25	0	0	0	0	0	0	0
January 2029	258	57	18	0	0	0	0	0	0	0
January 2030	262	46	10	0	0	0	0	0	0	0
January 2031	241	36	3	0	0	0	0	0	0	0
January 2032	219	25	0	0	0	0	0	0	0	0
January 2033	194	15	0	0	0	0	0	0	0	0
January 2034	167	5	0	0	0	0	0	0	0	0
January 2035	139	0	0	0	0	0	0	0	0	0
January 2036	107	0	0	0	0	0	0	0	0	0
January 2037	73	0	0	0	0	0	0	0	0	0
January 2038	37	0	0	0	0	0	0	0	0	0
January 2039	0	0	0	0	0	0	0	0	0	0
January 2040	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.9	17.1	14.3	9.7	2.9	1.9	1.1	0.8	0.7	0.6

	P, PI†, PA, PB and PC Classes									
	PSA Prepayment Assumption									
Date	**0%**	**100%**	**150%**	**200%**	**300%**	**400%**	**700%**	**1000%**	**1300%**	**1600%**
Initial Percent	100	100	100	100	100	100	100	100	100	100
January 2011	97	94	94	94	94	94	94	94	94	86
January 2012	94	85	82	82	82	82	74	55	37	21
January 2013	91	74	68	68	68	68	40	18	4	0
January 2014	88	64	56	56	56	51	21	4	0	0
January 2015	84	54	45	45	45	37	9	0	0	0
January 2016	81	44	36	36	36	26	3	0	0	0
January 2017	77	35	28	28	28	18	0	0	0	0
January 2018	72	26	21	21	21	12	0	0	0	0
January 2019	68	18	16	16	16	7	0	0	0	0
January 2020	63	12	12	12	12	4	0	0	0	0
January 2021	58	8	8	8	8	2	0	0	0	0
January 2022	52	5	5	5	5	0	0	0	0	0
January 2023	46	3	3	3	3	0	0	0	0	0
January 2024	40	1	1	1	1	0	0	0	0	0
January 2025	34	0	0	0	0	0	0	0	0	0
January 2026	27	0	0	0	0	0	0	0	0	0
January 2027	19	0	0	0	0	0	0	0	0	0
January 2028	11	0	0	0	0	0	0	0	0	0
January 2029	3	0	0	0	0	0	0	0	0	0
January 2030	0	0	0	0	0	0	0	0	0	0
January 2031	0	0	0	0	0	0	0	0	0	0
January 2032	0	0	0	0	0	0	0	0	0	0
January 2033	0	0	0	0	0	0	0	0	0	0
January 2034	0	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0
January 2036	0	0	0	0	0	0	0	0	0	0
January 2037	0	0	0	0	0	0	0	0	0	0
January 2038	0	0	0	0	0	0	0	0	0	0
January 2039	0	0	0	0	0	0	0	0	0	0
January 2040	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.6	5.8	5.3	5.3	5.3	4.5	2.9	2.2	1.8	1.6

	PG Class									
	PSA Prepayment Assumption									
Date	**0%**	**100%**	**150%**	**200%**	**300%**	**400%**	**700%**	**1000%**	**1300%**	**1600%**
Initial Percent	100	100	100	100	100	100	100	100	100	100
January 2011	100	100	100	100	100	100	100	100	100	100
January 2012	100	100	100	100	100	100	100	100	100	100
January 2013	100	100	100	100	100	100	100	100	100	22
January 2014	100	100	100	100	100	100	100	100	38	1
January 2015	100	100	100	100	100	100	100	68	8	*
January 2016	100	100	100	100	100	100	100	27	2	*
January 2017	100	100	100	100	100	100	88	10	*	*
January 2018	100	100	100	100	100	100	50	4	*	*
January 2019	100	100	100	100	100	100	28	2	*	0
January 2020	100	100	100	100	100	100	16	1	*	0
January 2021	100	100	100	100	100	100	9	*	*	0
January 2022	100	100	100	100	100	95	5	*	*	0
January 2023	100	100	100	100	100	70	3	*	*	0
January 2024	100	100	100	100	100	51	2	*	*	0
January 2025	100	97	97	97	97	37	1	*	*	0
January 2026	100	76	76	76	76	27	*	*	0	0
January 2027	100	59	59	59	59	19	*	*	0	0
January 2028	100	46	46	46	46	14	*	*	0	0
January 2029	100	35	35	35	35	10	*	*	0	0
January 2030	27	27	27	27	27	7	*	*	0	0
January 2031	20	20	20	20	20	5	*	*	0	0
January 2032	15	15	15	15	15	3	*	*	0	0
January 2033	11	11	11	11	11	2	*	*	0	0
January 2034	8	8	8	8	8	2	*	0	0	0
January 2035	6	6	6	6	6	1	*	0	0	0
January 2036	4	4	4	4	4	1	*	0	0	0
January 2037	2	2	2	2	2	*	*	0	0	0
January 2038	1	1	1	1	1	*	*	0	0	0
January 2039	*	*	*	*	*	*	*	0	0	0
January 2040	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.5	18.6	18.6	18.6	18.6	15.0	8.6	5.7	4.0	2.9

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

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

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

Date	ZE Class PSA Prepayment Assumption									
	0%	100%	150%	200%	300%	400%	700%	1000%	1300%	1600%
Initial Percent	100	100	100	100	100	100	100	100	100	100
January 2011	105	105	105	105	100	5	0	0	0	0
January 2012	110	110	110	110	100	0	0	0	0	0
January 2013	116	116	116	116	100	0	0	0	0	0
January 2014	122	122	122	122	100	0	0	0	0	0
January 2015	128	128	128	128	100	0	0	0	0	0
January 2016	135	135	135	135	100	0	0	0	0	0
January 2017	142	142	142	142	100	0	0	0	0	0
January 2018	149	149	149	149	99	0	0	0	0	0
January 2019	157	157	157	157	79	0	0	0	0	0
January 2020	165	165	165	165	63	0	0	0	0	0
January 2021	173	173	173	173	50	0	0	0	0	0
January 2022	182	182	182	182	40	0	0	0	0	0
January 2023	191	191	191	191	31	0	0	0	0	0
January 2024	201	201	201	201	25	0	0	0	0	0
January 2025	211	211	211	211	20	0	0	0	0	0
January 2026	222	222	222	222	15	0	0	0	0	0
January 2027	234	234	234	234	12	0	0	0	0	0
January 2028	246	246	246	243	9	0	0	0	0	0
January 2029	258	258	258	205	7	0	0	0	0	0
January 2030	271	271	271	172	5	0	0	0	0	0
January 2031	285	285	285	142	4	0	0	0	0	0
January 2032	300	300	265	116	3	0	0	0	0	0
January 2033	315	315	218	93	2	0	0	0	0	0
January 2034	331	331	175	72	2	0	0	0	0	0
January 2035	348	309	136	55	1	0	0	0	0	0
January 2036	366	237	101	40	1	0	0	0	0	0
January 2037	385	168	70	27	*	0	0	0	0	0
January 2038	404	104	42	15	*	0	0	0	0	0
January 2039	402	43	17	6	*	0	0	0	0	0
January 2040	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.5	27.1	25.0	22.4	12.2	0.7	0.3	0.2	0.1	0.1

Date	CZ Class PSA Prepayment Assumption									
	0%	100%	150%	200%	300%	400%	700%	1000%	1300%	1600%
Initial Percent	100	100	100	100	100	100	100	100	100	100
January 2011	105	105	102	98	89	81	55	28	2	0
January 2012	110	110	107	94	68	43	0	0	0	0
January 2013	116	116	112	89	46	6	0	0	0	0
January 2014	122	121	116	85	30	0	0	0	0	0
January 2015	128	128	117	81	20	0	0	0	0	0
January 2016	135	134	118	78	14	0	0	0	0	0
January 2017	142	141	117	75	11	0	0	0	0	0
January 2018	149	148	114	71	9	0	0	0	0	0
January 2019	157	156	109	66	7	0	0	0	0	0
January 2020	165	157	103	61	6	0	0	0	0	0
January 2021	173	149	96	55	5	0	0	0	0	0
January 2022	182	141	88	50	4	0	0	0	0	0
January 2023	191	132	81	44	3	0	0	0	0	0
January 2024	201	123	73	39	2	0	0	0	0	0
January 2025	211	113	66	34	2	0	0	0	0	0
January 2026	222	104	59	30	1	0	0	0	0	0
January 2027	234	94	52	26	1	0	0	0	0	0
January 2028	246	85	45	22	1	0	0	0	0	0
January 2029	258	76	39	19	1	0	0	0	0	0
January 2030	263	67	34	16	*	0	0	0	0	0
January 2031	245	58	29	13	*	0	0	0	0	0
January 2032	226	50	24	11	*	0	0	0	0	0
January 2033	205	42	20	8	*	0	0	0	0	0
January 2034	182	35	16	7	*	0	0	0	0	0
January 2035	158	28	12	5	*	0	0	0	0	0
January 2036	131	22	9	4	*	0	0	0	0	0
January 2037	102	15	6	2	*	0	0	0	0	0
January 2038	70	9	4	1	*	0	0	0	0	0
January 2039	37	4	2	1	*	0	0	0	0	0
January 2040	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.6	19.0	16.7	12.4	3.7	1.8	1.0	0.8	0.6	0.5

Date	PE Class PSA Prepayment Assumption									
	0%	100%	150%	200%	300%	400%	700%	1000%	1300%	1600%
Initial Percent	100	100	100	100	100	100	100	100	100	100
January 2011	97	95	94	94	94	94	94	94	94	87
January 2012	95	86	83	83	83	83	75	57	40	25
January 2013	92	76	70	70	70	70	43	23	9	1
January 2014	88	66	58	58	58	53	25	9	2	*
January 2015	85	56	48	48	48	40	14	3	*	*
January 2016	82	47	39	39	39	30	8	1	*	*
January 2017	78	38	31	31	31	22	5	1	*	*
January 2018	74	30	25	25	25	16	3	*	*	0
January 2019	69	22	20	20	20	12	1	*	*	0
January 2020	65	16	16	16	16	9	1	*	*	0
January 2021	60	13	13	13	13	7	*	*	*	0
January 2022	55	10	10	10	10	5	*	*	*	0
January 2023	49	8	8	8	8	4	*	*	*	0
January 2024	43	6	6	6	6	3	*	*	0	0
January 2025	37	5	5	5	5	2	*	*	0	0
January 2026	30	4	4	4	4	1	*	*	0	0
January 2027	23	3	3	3	3	1	*	*	0	0
January 2028	16	2	2	2	2	1	*	*	0	0
January 2029	8	2	2	2	2	1	*	*	0	0
January 2030	1	1	1	1	1	*	*	*	0	0
January 2031	1	1	1	1	1	*	*	0	0	0
January 2032	1	1	1	1	1	*	*	0	0	0
January 2033	1	1	1	1	1	*	*	0	0	0
January 2034	*	*	*	*	*	*	*	0	0	0
January 2035	*	*	*	*	*	*	*	0	0	0
January 2036	*	*	*	*	*	*	*	0	0	0
January 2037	*	*	*	*	*	*	*	0	0	0
January 2038	*	*	*	*	*	*	*	0	0	0
January 2039	*	*	*	*	*	*	*	0	0	0
January 2040	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.0	6.4	6.0	6.0	6.0	5.1	3.2	2.4	1.9	1.6

Date	FM and SM Classes PSA Prepayment Assumption							
	0%	100%	350%	600%	806%	1000%	1300%	1650%
Initial Percent	100	100	100	100	100	100	100	100
January 2011	100	100	74	35	3	0	0	0
January 2012	100	100	38	0	0	0	0	0
January 2013	100	100	8	0	0	0	0	0
January 2014	100	100	0	0	0	0	0	0
January 2015	100	100	0	0	0	0	0	0
January 2016	100	100	0	0	0	0	0	0
January 2017	100	100	0	0	0	0	0	0
January 2018	100	100	0	0	0	0	0	0
January 2019	100	100	0	0	0	0	0	0
January 2020	100	100	0	0	0	0	0	0
January 2021	100	100	0	0	0	0	0	0
January 2022	100	97	0	0	0	0	0	0
January 2023	100	85	0	0	0	0	0	0
January 2024	100	74	0	0	0	0	0	0
January 2025	100	63	0	0	0	0	0	0
January 2026	100	52	0	0	0	0	0	0
January 2027	100	41	0	0	0	0	0	0
January 2028	100	31	0	0	0	0	0	0
January 2029	100	22	0	0	0	0	0	0
January 2030	100	13	0	0	0	0	0	0
January 2031	100	5	0	0	0	0	0	0
January 2032	100	0	0	0	0	0	0	0
January 2033	100	0	0	0	0	0	0	0
January 2034	100	0	0	0	0	0	0	0
January 2035	98	0	0	0	0	0	0	0
January 2036	73	0	0	0	0	0	0	0
January 2037	46	0	0	0	0	0	0	0
January 2038	18	0	0	0	0	0	0	0
January 2039	0	0	0	0	0	0	0	0
January 2040	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.9	16.4	1.7	0.8	0.5	0.4	0.3	0.1

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

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

Date	F and S† Classes PSA Prepayment Assumption 0%	100%	300%	375%	450%	600%	800%	1000%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100
January 2011	99	93	81	76	72	63	51	39	28
January 2012	98	86	65	58	52	40	26	16	8
January 2013	98	79	53	44	37	25	13	6	2
January 2014	97	73	42	34	27	16	7	2	1
January 2015	95	68	34	26	19	10	3	1	*
January 2016	94	62	27	20	14	6	2	*	*
January 2017	93	57	22	15	10	4	1	*	*
January 2018	92	52	18	11	7	2	*	*	*
January 2019	90	48	14	8	5	2	*	*	*
January 2020	89	44	11	6	3	1	*	*	*
January 2021	87	40	9	5	2	1	*	*	*
January 2022	85	36	7	4	2	*	*	*	*
January 2023	83	32	5	3	1	*	*	*	*
January 2024	81	29	4	2	1	*	*	*	*
January 2025	78	26	3	1	1	*	*	*	0
January 2026	75	23	3	1	*	*	*	*	0
January 2027	72	20	2	1	*	*	*	*	0
January 2028	69	18	2	1	*	*	*	*	0
January 2029	66	15	1	*	*	*	*	*	0
January 2030	62	13	1	*	*	*	*	0	0
January 2031	58	11	1	*	*	*	*	0	0
January 2032	53	9	*	*	*	*	*	0	0
January 2033	49	7	*	*	*	*	*	0	0
January 2034	43	5	*	*	*	*	*	0	0
January 2035	37	3	*	*	*	*	*	0	0
January 2036	31	1	*	*	*	*	0	0	0
January 2037	24	0	0	0	0	0	0	0	0
January 2038	17	0	0	0	0	0	0	0	0
January 2039	9	0	0	0	0	0	0	0	0
January 2040	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.8	10.0	4.6	3.7	3.0	2.2	1.5	1.1	0.8

Date	T, TI†, TA, TB and TC Classes PSA Prepayment Assumption 0%	100%	300%	375%	450%	600%	800%	1000%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100
January 2011	99	91	76	76	76	74	59	44	29
January 2012	98	82	57	57	57	45	28	14	4
January 2013	97	74	41	41	41	26	12	2	0
January 2014	96	67	28	28	28	14	3	0	0
January 2015	94	59	19	19	19	7	0	0	0
January 2016	93	53	12	12	12	3	0	0	0
January 2017	91	46	7	7	7	0	0	0	0
January 2018	90	40	3	3	3	0	0	0	0
January 2019	88	35	1	1	1	0	0	0	0
January 2020	86	29	0	0	0	0	0	0	0
January 2021	84	24	0	0	0	0	0	0	0
January 2022	81	20	0	0	0	0	0	0	0
January 2023	79	15	0	0	0	0	0	0	0
January 2024	76	11	0	0	0	0	0	0	0
January 2025	73	7	0	0	0	0	0	0	0
January 2026	69	4	0	0	0	0	0	0	0
January 2027	66	*	0	0	0	0	0	0	0
January 2028	62	0	0	0	0	0	0	0	0
January 2029	57	0	0	0	0	0	0	0	0
January 2030	53	0	0	0	0	0	0	0	0
January 2031	47	0	0	0	0	0	0	0	0
January 2032	42	0	0	0	0	0	0	0	0
January 2033	36	0	0	0	0	0	0	0	0
January 2034	29	0	0	0	0	0	0	0	0
January 2035	22	0	0	0	0	0	0	0	0
January 2036	14	0	0	0	0	0	0	0	0
January 2037	5	0	0	0	0	0	0	0	0
January 2038	0	0	0	0	0	0	0	0	0
January 2039	0	0	0	0	0	0	0	0	0
January 2040	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.8	7.1	2.9	2.9	2.9	2.2	1.5	1.1	0.8

Date	TD Class PSA Prepayment Assumption 0%	100%	300%	375%	450%	600%	800%	1000%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100
January 2011	100	100	100	100	100	100	100	100	100
January 2012	100	100	100	100	100	100	100	100	100
January 2013	100	100	100	100	100	100	100	100	50
January 2014	100	100	100	100	100	100	100	58	14
January 2015	100	100	100	100	100	100	84	23	4
January 2016	100	100	100	100	100	100	43	9	1
January 2017	100	100	100	100	100	93	22	3	*
January 2018	100	100	100	100	100	58	11	1	*
January 2019	100	100	100	100	100	36	6	1	*
January 2020	100	100	83	83	83	22	3	*	*
January 2021	100	100	59	59	59	14	1	*	*
January 2022	100	100	41	41	41	9	1	*	*
January 2023	100	100	29	29	29	5	*	*	*
January 2024	100	100	20	20	20	3	*	*	*
January 2025	100	100	14	14	14	2	*	*	*
January 2026	100	100	10	10	10	1	*	*	*
January 2027	100	100	7	7	7	1	*	*	0
January 2028	100	41	4	4	4	*	*	*	0
January 2029	100	3	3	3	3	*	*	*	0
January 2030	100	2	2	2	2	*	*	*	0
January 2031	100	1	1	1	1	*	*	*	0
January 2032	100	1	1	1	1	*	*	*	0
January 2033	100	*	*	*	*	*	*	0	0
January 2034	100	*	*	*	*	*	*	0	0
January 2035	100	*	*	*	*	*	*	0	0
January 2036	100	*	*	*	*	*	*	0	0
January 2037	100	0	0	0	0	0	0	0	0
January 2038	26	0	0	0	0	0	0	0	0
January 2039	0	0	0	0	0	0	0	0	0
January 2040	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.9	18.0	12.3	12.3	12.3	9.0	6.2	4.5	3.3

Date	TF and TS Classes PSA Prepayment Assumption 0%	100%	300%	375%	450%	600%	800%	1000%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100
January 2011	100	100	100	72	44	0	0	0	0
January 2012	100	100	100	56	14	0	0	0	0
January 2013	100	100	100	48	2	0	0	0	0
January 2014	100	100	100	46	*	0	0	0	0
January 2015	100	100	95	42	*	0	0	0	0
January 2016	100	100	87	37	*	0	0	0	0
January 2017	100	100	77	32	*	0	0	0	0
January 2018	100	100	67	27	*	0	0	0	0
January 2019	100	100	57	22	*	0	0	0	0
January 2020	100	100	48	18	*	0	0	0	0
January 2021	100	100	40	14	*	0	0	0	0
January 2022	100	100	33	11	*	0	0	0	0
January 2023	100	100	27	9	*	0	0	0	0
January 2024	100	100	22	7	*	0	0	0	0
January 2025	100	100	17	5	*	0	0	0	0
January 2026	100	100	14	4	*	0	0	0	0
January 2027	100	100	11	3	*	0	0	0	0
January 2028	100	100	8	2	*	0	0	0	0
January 2029	100	94	6	2	*	0	0	0	0
January 2030	100	80	5	1	*	0	0	0	0
January 2031	100	67	3	1	*	0	0	0	0
January 2032	100	54	2	1	*	0	0	0	0
January 2033	100	41	2	*	*	0	0	0	0
January 2034	100	30	1	*	*	0	0	0	0
January 2035	100	19	1	*	*	0	0	0	0
January 2036	100	9	*	*	*	0	0	0	0
January 2037	100	0	0	0	0	0	0	0	0
January 2038	100	0	0	0	0	0	0	0	0
January 2039	56	0	0	0	0	0	0	0	0
January 2040	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.1	22.5	10.8	5.1	1.1	0.4	0.2	0.2	0.1

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

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

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

Date	TE Class								
	PSA Prepayment Assumption								
	0%	100%	300%	375%	450%	600%	800%	1000%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100
January 2011	99	91	77	77	77	75	61	47	33
January 2012	98	83	59	59	59	47	31	18	9
January 2013	97	75	44	44	44	30	16	7	2
January 2014	96	68	32	32	32	19	8	3	1
January 2015	95	61	23	23	23	12	4	1	*
January 2016	93	55	16	16	16	7	2	*	*
January 2017	92	49	12	12	12	5	1	*	*
January 2018	90	43	8	8	8	3	1	*	*
January 2019	88	38	6	6	6	2	*	*	*
January 2020	86	33	4	4	4	1	*	*	*
January 2021	84	28	3	3	3	1	*	*	*
January 2022	82	24	2	2	2	*	*	*	*
January 2023	80	20	1	1	1	*	*	*	*
January 2024	77	16	1	1	1	*	*	*	*
January 2025	74	12	1	1	1	*	*	*	0
January 2026	71	8	*	*	*	*	*	*	0
January 2027	67	5	*	*	*	*	*	*	0
January 2028	63	2	*	*	*	*	*	*	0
January 2029	59	*	*	*	*	*	*	*	0
January 2030	55	*	*	*	*	*	*	0	0
January 2031	50	*	*	*	*	*	*	0	0
January 2032	45	*	*	*	*	*	*	0	0
January 2033	39	*	*	*	*	*	*	0	0
January 2034	33	*	*	*	*	*	*	0	0
January 2035	26	*	*	*	*	*	*	0	0
January 2036	18	*	*	*	*	*	0	0	0
January 2037	10	0	0	0	0	0	0	0	0
January 2038	1	0	0	0	0	0	0	0	0
January 2039	0	0	0	0	0	0	0	0	0
January 2040	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.2	7.6	3.4	3.4	3.4	2.5	1.8	1.3	0.9

Date	FT and ST† Classes								
	PSA Prepayment Assumption								
	0%	100%	300%	500%	773%	1000%	1200%	1400%	1600%
Initial Percent	100	100	100	100	100	100	100	100	100
January 2011	100	94	82	70	54	40	28	16	4
January 2012	100	88	67	49	29	16	8	3	*
January 2013	100	83	55	34	15	6	2	*	*
January 2014	100	78	45	24	8	3	1	*	*
January 2015	100	73	37	17	4	1	*	*	*
January 2016	100	69	30	12	2	*	*	*	0
January 2017	100	65	25	8	1	*	*	*	0
January 2018	100	60	20	6	1	*	*	*	0
January 2019	100	55	16	4	*	*	*	*	0
January 2020	100	51	13	3	*	*	*	*	0
January 2021	98	46	10	2	*	*	*	0	0
January 2022	96	42	8	1	*	*	*	0	0
January 2023	94	38	6	1	*	*	*	0	0
January 2024	92	34	5	1	*	*	*	0	0
January 2025	89	31	4	*	*	*	0	0	0
January 2026	86	28	3	*	*	*	0	0	0
January 2027	83	24	2	*	*	*	0	0	0
January 2028	79	21	2	*	*	*	0	0	0
January 2029	75	19	1	*	*	*	0	0	0
January 2030	71	16	1	*	*	0	0	0	0
January 2031	67	13	1	*	*	0	0	0	0
January 2032	62	11	1	*	*	0	0	0	0
January 2033	56	9	*	*	*	0	0	0	0
January 2034	50	7	*	*	*	0	0	0	0
January 2035	43	5	*	*	*	0	0	0	0
January 2036	36	3	*	*	*	0	0	0	0
January 2037	28	1	*	*	0	0	0	0	0
January 2038	20	0	0	0	0	0	0	0	0
January 2039	10	0	0	0	0	0	0	0	0
January 2040	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	22.9	11.2	4.9	2.8	1.6	1.1	0.8	0.6	0.3

Date	FK and SK† Classes							
	PSA Prepayment Assumption							
	0%	100%	300%	500%	674%	900%	1100%	1400%
Initial Percent	100	100	100	100	100	100	100	100
January 2011	99	93	81	69	59	45	34	16
January 2012	98	86	65	48	34	21	11	2
January 2013	98	79	53	33	20	9	4	*
January 2014	97	73	42	22	12	4	1	*
January 2015	95	67	34	15	7	2	*	*
January 2016	94	62	27	11	4	1	*	*
January 2017	93	57	22	7	2	*	*	*
January 2018	92	52	17	5	1	*	*	*
January 2019	90	47	14	3	1	*	*	*
January 2020	89	43	11	2	*	*	*	0
January 2021	87	39	9	2	*	*	*	0
January 2022	85	35	7	1	*	*	*	0
January 2023	83	32	5	1	*	*	*	0
January 2024	81	29	4	*	*	*	*	0
January 2025	78	25	3	*	*	*	*	0
January 2026	75	22	3	*	*	*	*	0
January 2027	72	20	2	*	*	*	0	0
January 2028	69	17	1	*	*	*	0	0
January 2029	66	15	1	*	*	*	0	0
January 2030	62	12	1	*	*	*	0	0
January 2031	58	10	1	*	*	*	0	0
January 2032	53	8	*	*	*	*	0	0
January 2033	49	6	*	*	*	0	0	0
January 2034	43	4	*	*	*	0	0	0
January 2035	37	2	*	*	*	0	0	0
January 2036	31	1	*	*	*	0	0	0
January 2037	24	0	0	0	0	0	0	0
January 2038	17	0	0	0	0	0	0	0
January 2039	9	0	0	0	0	0	0	0
January 2040	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.8	9.9	4.6	2.7	1.9	1.3	0.9	0.6

Date	JG Class					
	PSA Prepayment Assumption					
	0%	100%	323%	500%	650%	800%
Initial Percent	100	100	100	100	100	100
January 2011	99	90	74	61	50	39
January 2012	98	81	53	34	20	7
January 2013	96	72	36	15	2	0
January 2014	95	64	23	2	0	0
January 2015	93	57	13	0	0	0
January 2016	92	50	5	0	0	0
January 2017	90	43	0	0	0	0
January 2018	88	37	0	0	0	0
January 2019	86	31	0	0	0	0
January 2020	83	25	0	0	0	0
January 2021	81	20	0	0	0	0
January 2022	78	15	0	0	0	0
January 2023	76	11	0	0	0	0
January 2024	73	6	0	0	0	0
January 2025	69	2	0	0	0	0
January 2026	66	0	0	0	0	0
January 2027	62	0	0	0	0	0
January 2028	58	0	0	0	0	0
January 2029	53	0	0	0	0	0
January 2030	49	0	0	0	0	0
January 2031	43	0	0	0	0	0
January 2032	38	0	0	0	0	0
January 2033	32	0	0	0	0	0
January 2034	26	0	0	0	0	0
January 2035	19	0	0	0	0	0
January 2036	11	0	0	0	0	0
January 2037	3	0	0	0	0	0
January 2038	0	0	0	0	0	0
January 2039	0	0	0	0	0	0
January 2040	0	0	0	0	0	0
Weighted Average Life (years)**	18.1	6.6	2.5	1.6	1.2	0.9

Date	JZ Class					
	PSA Prepayment Assumption					
	0%	100%	323%	500%	650%	800%
Initial Percent	100	100	100	100	100	100
January 2011	105	105	105	105	105	105
January 2012	110	110	110	110	110	110
January 2013	116	116	116	116	116	113
January 2014	122	122	122	122	109	57
January 2015	128	128	128	128	64	29
January 2016	135	135	135	87	38	15
January 2017	142	142	142	59	23	7
January 2018	149	149	124	40	13	4
January 2019	157	157	96	27	8	2
January 2020	165	165	74	18	5	1
January 2021	171	171	57	12	3	*
January 2022	171	171	44	8	2	*
January 2023	171	171	33	5	1	*
January 2024	171	171	25	3	1	*
January 2025	171	171	19	2	*	*
January 2026	171	161	14	1	*	*
January 2027	171	137	10	1	*	*
January 2028	171	114	7	1	*	*
January 2029	171	93	5	*	*	*
January 2030	171	73	3	*	*	*
January 2031	171	55	2	*	*	*
January 2032	171	38	1	*	*	*
January 2033	171	21	1	*	*	*
January 2034	171	6	*	*	*	*
January 2035	171	0	0	0	0	0
January 2036	171	0	0	0	0	0
January 2037	171	0	0	0	0	0
January 2038	133	0	0	0	0	0
January 2039	69	0	0	0	0	0
January 2040	0	0	0	0	0	0
Weighted Average Life (years)**	28.8	19.6	11.1	7.6	5.7	4.5

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

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

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

	VA Class PSA Prepayment Assumption					
Date	0%	100%	323%	500%	650%	800%
Initial Percent	100	100	100	100	100	100
January 2011	93	93	93	93	93	93
January 2012	85	85	85	85	85	85
January 2013	77	77	77	77	77	0
January 2014	69	69	69	69	0	0
January 2015	60	60	60	0	0	0
January 2016	51	51	51	0	0	0
January 2017	41	41	24	0	0	0
January 2018	31	31	0	0	0	0
January 2019	21	21	0	0	0	0
January 2020	9	9	0	0	0	0
January 2021	0	0	0	0	0	0
January 2022	0	0	0	0	0	0
January 2023	0	0	0	0	0	0
January 2024	0	0	0	0	0	0
January 2025	0	0	0	0	0	0
January 2026	0	0	0	0	0	0
January 2027	0	0	0	0	0	0
January 2028	0	0	0	0	0	0
January 2029	0	0	0	0	0	0
January 2030	0	0	0	0	0	0
January 2031	0	0	0	0	0	0
January 2032	0	0	0	0	0	0
January 2033	0	0	0	0	0	0
January 2034	0	0	0	0	0	0
January 2035	0	0	0	0	0	0
January 2036	0	0	0	0	0	0
January 2037	0	0	0	0	0	0
January 2038	0	0	0	0	0	0
January 2039	0	0	0	0	0	0
January 2040	0	0	0	0	0	0
Weighted Average Life (years)**	5.9	5.9	5.1	3.8	3.0	2.4

	JB Class PSA Prepayment Assumption					
Date	0%	100%	323%	500%	650%	800%
Initial Percent	100	100	100	100	100	100
January 2011	100	100	100	100	100	100
January 2012	100	100	100	100	100	100
January 2013	100	100	100	100	100	66
January 2014	100	100	100	100	63	33
January 2015	100	100	100	75	38	17
January 2016	100	100	100	51	22	9
January 2017	100	100	93	34	13	4
January 2018	100	100	72	23	8	2
January 2019	100	100	56	16	5	1
January 2020	100	100	43	11	3	1
January 2021	100	100	33	7	2	*
January 2022	100	100	25	5	1	*
January 2023	100	100	19	3	1	*
January 2024	100	100	15	2	*	*
January 2025	100	100	11	1	*	*
January 2026	100	94	8	1	*	*
January 2027	100	80	6	1	*	*
January 2028	100	67	4	*	*	*
January 2029	100	54	3	*	*	*
January 2030	100	43	2	*	*	*
January 2031	100	32	1	*	*	*
January 2032	100	22	1	*	*	*
January 2033	100	12	*	*	*	*
January 2034	100	4	*	*	*	*
January 2035	100	0	0	0	0	0
January 2036	100	0	0	0	0	0
January 2037	100	0	0	0	0	0
January 2038	78	0	0	0	0	0
January 2039	40	0	0	0	0	0
January 2040	0	0	0	0	0	0
Weighted Average Life (years)**	28.8	19.6	10.5	6.8	5.1	3.9

	NA, NI†, ND and NG Classes PSA Prepayment Assumption					
Date	0%	100%	323%	500%	650%	800%
Initial Percent	100	100	100	100	100	100
January 2011	99	91	75	63	52	42
January 2012	98	82	55	37	23	12
January 2013	96	74	39	19	6	0
January 2014	95	66	27	7	0	0
January 2015	94	59	17	0	0	0
January 2016	92	52	9	0	0	0
January 2017	90	46	3	0	0	0
January 2018	88	40	0	0	0	0
January 2019	86	34	0	0	0	0
January 2020	84	29	0	0	0	0
January 2021	82	24	0	0	0	0
January 2022	79	19	0	0	0	0
January 2023	77	15	0	0	0	0
January 2024	74	11	0	0	0	0
January 2025	71	7	0	0	0	0
January 2026	67	3	0	0	0	0
January 2027	64	0	0	0	0	0
January 2028	60	0	0	0	0	0
January 2029	56	0	0	0	0	0
January 2030	51	0	0	0	0	0
January 2031	46	0	0	0	0	0
January 2032	41	0	0	0	0	0
January 2033	35	0	0	0	0	0
January 2034	29	0	0	0	0	0
January 2035	22	0	0	0	0	0
January 2036	15	0	0	0	0	0
January 2037	8	0	0	0	0	0
January 2038	0	0	0	0	0	0
January 2039	0	0	0	0	0	0
January 2040	0	0	0	0	0	0
Weighted Average Life (years)**	18.5	7.0	2.8	1.8	1.3	1.0

	NZ Class PSA Prepayment Assumption					
Date	0%	100%	323%	500%	650%	800%
Initial Percent	100	100	100	100	100	100
January 2011	105	105	105	105	105	105
January 2012	110	110	110	110	110	110
January 2013	116	116	116	116	116	116
January 2014	122	122	122	122	122	70
January 2015	128	128	128	128	79	36
January 2016	135	135	135	107	47	18
January 2017	142	142	142	73	28	9
January 2018	149	149	149	49	16	5
January 2019	157	157	118	33	10	2
January 2020	165	165	91	22	6	1
January 2021	168	168	70	15	3	1
January 2022	168	168	53	10	2	*
January 2023	168	168	41	6	1	*
January 2024	168	168	31	4	1	*
January 2025	168	168	23	3	*	*
January 2026	168	168	17	2	*	*
January 2027	168	168	12	1	*	*
January 2028	168	141	9	1	*	*
January 2029	168	115	6	*	*	*
January 2030	168	90	4	*	*	*
January 2031	168	67	3	*	*	*
January 2032	168	46	2	*	*	*
January 2033	168	26	1	*	*	*
January 2034	168	7	*	*	*	*
January 2035	168	0	0	0	0	0
January 2036	168	0	0	0	0	0
January 2037	168	0	0	0	0	0
January 2038	164	0	0	0	0	0
January 2039	85	0	0	0	0	0
January 2040	0	0	0	0	0	0
Weighted Average Life (years)**	29.0	20.4	11.7	8.0	6.1	4.7

	VN Class PSA Prepayment Assumption					
Date	0%	100%	323%	500%	650%	800%
Initial Percent	100	100	100	100	100	100
January 2011	93	93	93	93	93	93
January 2012	85	85	85	85	85	85
January 2013	76	76	76	76	76	33
January 2014	68	68	68	68	16	0
January 2015	59	59	59	43	0	0
January 2016	49	49	49	0	0	0
January 2017	39	39	39	0	0	0
January 2018	28	28	4	0	0	0
January 2019	17	17	0	0	0	0
January 2020	5	5	0	0	0	0
January 2021	0	0	0	0	0	0
January 2022	0	0	0	0	0	0
January 2023	0	0	0	0	0	0
January 2024	0	0	0	0	0	0
January 2025	0	0	0	0	0	0
January 2026	0	0	0	0	0	0
January 2027	0	0	0	0	0	0
January 2028	0	0	0	0	0	0
January 2029	0	0	0	0	0	0
January 2030	0	0	0	0	0	0
January 2031	0	0	0	0	0	0
January 2032	0	0	0	0	0	0
January 2033	0	0	0	0	0	0
January 2034	0	0	0	0	0	0
January 2035	0	0	0	0	0	0
January 2036	0	0	0	0	0	0
January 2037	0	0	0	0	0	0
January 2038	0	0	0	0	0	0
January 2039	0	0	0	0	0	0
January 2040	0	0	0	0	0	0
Weighted Average Life (years)**	5.7	5.7	5.3	4.1	3.3	2.7

	NB Class PSA Prepayment Assumption					
Date	0%	100%	323%	500%	650%	800%
Initial Percent	100	100	100	100	100	100
January 2011	100	100	100	100	100	100
January 2012	100	100	100	100	100	100
January 2013	100	100	100	100	100	82
January 2014	100	100	100	100	79	42
January 2015	100	100	100	94	47	21
January 2016	100	100	100	64	28	11
January 2017	100	100	100	43	16	5
January 2018	100	100	90	29	10	3
January 2019	100	100	70	20	6	1
January 2020	100	100	54	13	3	1
January 2021	100	100	42	9	2	*
January 2022	100	100	32	6	1	*
January 2023	100	100	24	4	1	*
January 2024	100	100	18	3	*	*
January 2025	100	100	14	2	*	*
January 2026	100	100	10	1	*	*
January 2027	100	100	7	1	*	*
January 2028	100	83	5	*	*	*
January 2029	100	68	4	*	*	*
January 2030	100	54	2	*	*	*
January 2031	100	40	2	*	*	*
January 2032	100	27	1	*	*	*
January 2033	100	16	*	*	*	*
January 2034	100	4	*	*	*	*
January 2035	100	0	0	0	0	0
January 2036	100	0	0	0	0	0
January 2037	100	0	0	0	0	0
January 2038	97	0	0	0	0	0
January 2039	50	0	0	0	0	0
January 2040	0	0	0	0	0	0
Weighted Average Life (years)**	29.0	20.4	11.3	7.4	5.5	4.2

* 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.

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

Date	E, EI†, EA and EC Classes					
	PSA Prepayment Assumption					
	0%	100%	296%	450%	600%	800%
Initial Percent	100	100	100	100	100	100
January 2011	99	96	91	88	84	80
January 2012	97	89	74	64	54	41
January 2013	96	79	54	37	22	5
January 2014	94	71	37	17	1	0
January 2015	92	63	24	3	0	0
January 2016	90	55	13	0	0	0
January 2017	88	48	4	0	0	0
January 2018	86	41	0	0	0	0
January 2019	84	35	0	0	0	0
January 2020	81	29	0	0	0	0
January 2021	78	23	0	0	0	0
January 2022	75	18	0	0	0	0
January 2023	72	13	0	0	0	0
January 2024	69	9	0	0	0	0
January 2025	65	5	0	0	0	0
January 2026	61	1	0	0	0	0
January 2027	57	0	0	0	0	0
January 2028	53	0	0	0	0	0
January 2029	48	0	0	0	0	0
January 2030	43	0	0	0	0	0
January 2031	38	0	0	0	0	0
January 2032	32	0	0	0	0	0
January 2033	25	0	0	0	0	0
January 2034	19	0	0	0	0	0
January 2035	11	0	0	0	0	0
January 2036	4	0	0	0	0	0
January 2037	0	0	0	0	0	0
January 2038	0	0	0	0	0	0
January 2039	0	0	0	0	0	0
January 2040	0	0	0	0	0	0
Weighted Average Life (years)**	17.1	7.3	3.5	2.6	2.2	1.8

Date	EV Class					
	PSA Prepayment Assumption					
	0%	100%	296%	450%	600%	800%
Initial Percent	100	100	100	100	100	100
January 2011	91	91	91	91	91	91
January 2012	82	82	82	82	82	82
January 2013	72	72	72	72	72	72
January 2014	62	62	62	62	62	0
January 2015	51	51	51	51	0	0
January 2016	40	40	40	0	0	0
January 2017	28	28	28	0	0	0
January 2018	16	16	0	0	0	0
January 2019	3	3	0	0	0	0
January 2020	0	0	0	0	0	0
January 2021	0	0	0	0	0	0
January 2022	0	0	0	0	0	0
January 2023	0	0	0	0	0	0
January 2024	0	0	0	0	0	0
January 2025	0	0	0	0	0	0
January 2026	0	0	0	0	0	0
January 2027	0	0	0	0	0	0
January 2028	0	0	0	0	0	0
January 2029	0	0	0	0	0	0
January 2030	0	0	0	0	0	0
January 2031	0	0	0	0	0	0
January 2032	0	0	0	0	0	0
January 2033	0	0	0	0	0	0
January 2034	0	0	0	0	0	0
January 2035	0	0	0	0	0	0
January 2036	0	0	0	0	0	0
January 2037	0	0	0	0	0	0
January 2038	0	0	0	0	0	0
January 2039	0	0	0	0	0	0
January 2040	0	0	0	0	0	0
Weighted Average Life (years)**	5.0	5.0	4.8	4.1	3.5	2.9

Date	EZ Class					
	PSA Prepayment Assumption					
	0%	100%	296%	450%	600%	800%
Initial Percent	100	100	100	100	100	100
January 2011	105	105	105	105	105	105
January 2012	109	109	109	109	109	109
January 2013	114	114	114	114	114	114
January 2014	120	120	120	120	120	90
January 2015	125	125	125	125	99	46
January 2016	131	131	131	117	62	23
January 2017	137	137	137	83	39	12
January 2018	143	143	134	59	24	6
January 2019	150	150	108	42	15	3
January 2020	152	152	86	30	9	2
January 2021	152	152	69	21	6	1
January 2022	152	152	55	15	4	*
January 2023	152	152	43	11	2	*
January 2024	152	152	34	7	1	*
January 2025	152	152	27	5	1	*
January 2026	152	152	21	4	1	*
January 2027	152	138	16	2	*	*
January 2028	152	122	13	2	*	*
January 2029	152	108	10	1	*	*
January 2030	152	94	8	1	*	*
January 2031	152	81	6	1	*	*
January 2032	152	69	4	*	*	*
January 2033	152	58	3	*	*	*
January 2034	152	48	2	*	*	*
January 2035	152	38	2	*	*	*
January 2036	152	29	1	*	*	*
January 2037	131	21	1	*	*	*
January 2038	90	13	*	*	*	*
January 2039	47	6	*	*	*	0
January 2040	0	0	0	0	0	0
Weighted Average Life (years)**	28.3	22.0	12.1	8.7	6.7	5.1

Date	EL Class					
	PSA Prepayment Assumption					
	0%	100%	296%	450%	600%	800%
Initial Percent	100	100	100	100	100	100
January 2011	100	100	100	100	100	100
January 2012	100	100	100	100	100	100
January 2013	100	100	100	100	100	100
January 2014	100	100	100	100	100	59
January 2015	100	100	100	100	66	30
January 2016	100	100	100	77	41	15
January 2017	100	100	100	55	26	8
January 2018	100	100	89	39	16	4
January 2019	100	100	71	28	10	2
January 2020	100	100	57	20	6	1
January 2021	100	100	45	14	4	1
January 2022	100	100	36	10	2	*
January 2023	100	100	29	7	1	*
January 2024	100	100	23	5	1	*
January 2025	100	100	18	3	1	*
January 2026	100	100	14	2	*	*
January 2027	100	91	11	2	*	*
January 2028	100	81	8	1	*	*
January 2029	100	71	7	1	*	*
January 2030	100	62	5	1	*	*
January 2031	100	54	4	*	*	*
January 2032	100	46	3	*	*	*
January 2033	100	38	2	*	*	*
January 2034	100	32	1	*	*	*
January 2035	100	25	1	*	*	*
January 2036	100	19	1	*	*	*
January 2037	86	14	*	*	*	*
January 2038	59	9	*	*	*	*
January 2039	31	4	*	*	*	0
January 2040	0	0	0	0	0	0
Weighted Average Life (years)**	28.3	22.0	11.8	8.2	6.3	4.7

* 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.

Characteristics of the Residual Classes

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

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

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

U.S. Treasury Circular 230 Notice

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

REMIC Elections and Special Tax Attributes

We will make a REMIC election with respect to each REMIC set forth in the table under "Description of the Certificates—General—*Structure*." The Regular Classes will be designated as "regular interests" and the Residual Classes will be designated as the "residual interests" in the REMICs as set forth in that table. Thus, the REMIC Certificates and any related RCR Certificates generally will be treated as "regular or residual interests in a REMIC" for domestic building and loan associations, as "real estate assets" for real estate investment trusts, and, except for the Residual Classes, as "qualified mortgages" for other REMICs. See "Material Federal Income Tax Consequences—REMIC Election and Special Tax Attributes" in the REMIC Prospectus.

Taxation of Beneficial Owners of Regular Certificates

The Notional Classes and the Accrual Classes will be issued with original issue discount ("OID"), and certain other Classes of REMIC Certificates may be issued with OID. If a Class is issued with OID, a beneficial owner of a Certificate of that Class generally must recognize some taxable income in advance of the receipt of the cash attributable to that income. See "Material Federal Income Tax

Consequences—Taxation of Beneficial Owners of Regular Certificates—*Treatment of Original Issue Discount*" in the REMIC Prospectus. In addition, certain Classes of REMIC Certificates may be treated as having been issued at a premium. See "Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Regular Certificates Purchased at a Premium*" in the REMIC Prospectus.

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

Group	Prepayment Assumption
1	388% PSA
2	200% PSA
3	806% PSA
4	375% PSA
5	773% PSA
6	674% PSA
7	323% PSA
8	323% PSA
9	296% PSA

See "Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Treatment of Original Issue Discount*" in the REMIC Prospectus. No representation is made as to whether the Mortgage Loans underlying the MBS will prepay at any of those rates or any other rate. See "Description of the Certificates—Weighted Average Lives of the Certificates" in this prospectus supplement and "Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates" in the REMIC Prospectus.

Taxation of Beneficial Owners of Residual Certificates

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

Taxation of Beneficial Owners of RCR Certificates

The RCR Classes will be created, sold and administered pursuant to an arrangement that will be classified as a grantor trust under subpart E, part I of subchapter J of the Code. The Regular Certificates that are exchanged for RCR Certificates set forth in Schedule 1 (including any exchanges effective on the Settlement Date) will be the assets of the trust, and the RCR Certificates will represent an ownership interest of the underlying Regular Certificates. For a general discussion of the federal income tax treatment of beneficial owners of Regular Certificates, see "Material Federal Income Tax Consequences" in the REMIC Prospectus.

Generally, the ownership interest represented by an RCR certificate will be one of two types. A certificate of a Combination RCR Class (a "Combination RCR Certificate") will represent beneficial ownership of undivided interests in one or more underlying Regular Certificates. 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. The 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 to RBS Securities Inc. (the "Dealer") in exchange for the Trust MBS, the Group 1 Ginnie Mae Certificates and the Group 3 Underlying REMIC Certificate. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

LEGAL MATTERS

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

Exhibit A

Group 3 Underlying REMIC Certificates

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	January 2010 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	WA	August 2009	31396QYD5	5.0%	FIX	October 2038	SUP	$65,853,430	0.88176334	$38,557,244.73	5.447%	323	30

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

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.

Schedule 1

Available Recombinations(1)

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 1								
DZ	$ 67,500,000	CZ	$ 74,250,000	SUP	5.0%	FIX/Z	31398GQ28	February 2040
ZE	6,750,000							
Recombination 2								
P	249,750,000	PA	249,750,000	PAC/AD	4.0	FIX	31398GQ36	July 2039
PI	24,975,000(3)							
Recombination 3								
P	249,750,000	PB	249,750,000	PAC/AD	4.5	FIX	31398GQ44	July 2039
PI	49,950,000(3)							
Recombination 4								
P	249,750,000	PC	249,750,000	PAC/AD	5.0	FIX	31398GQ51	July 2039
PI	74,925,000(3)							
Recombination 5								
P	249,750,000	PE	263,250,000	PAC/AD	5.0	FIX	31398GQ69	February 2040
PG	13,500,000							
PI	74,925,000(3)							
Recombination 6								
T	164,000,000	TA	164,000,000	PAC	4.0	FIX	31398GQ77	August 2039
TI	13,666,666(3)							
Recombination 7								
T	164,000,000	TB	164,000,000	PAC	4.5	FIX	31398GQ85	August 2039
TI	27,333,333(3)							
Recombination 8								
T	164,000,000	TC	164,000,000	PAC	5.0	FIX	31398GQ93	August 2039
TI	41,000,000(3)							
Recombination 9								
T	164,000,000	TE	172,552,000	PAC	5.0	FIX	31398GR27	February 2040
TD	8,552,000							
TI	41,000,000(3)							

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 10								
JZ	$ 10,937,500	JB(4)	$ 18,750,000	SEQ	5.0%	FIX	31398GR35	February 2040
VA	7,812,500							
Recombination 11								
NZ	13,775,000	NB(5)	23,200,000	SEQ	5.0	FIX	31398GR43	February 2040
VN	9,425,000							
Recombination 12								
NA	121,800,000	ND	121,800,000	SEQ	4.5	FIX	31398GR50	February 2038
NI	12,180,000(3)							
Recombination 13								
NA	121,800,000	NG	121,800,000	SEQ	5.0	FIX	31398GR68	February 2038
NI	24,360,000(3)							
Recombination 14								
E	150,000,000	EA	150,000,000	SEQ	4.5	FIX	31398GR76	August 2036
EI	33,333,333(3)							
Recombination 15								
E	150,000,000	EC	150,000,000	SEQ	4.0	FIX	31398GR84	August 2036
EI	16,666,666(3)							
Recombination 16								
EV	17,000,000	EL(6)	50,000,000	SEQ	4.5	FIX	31398GR92	February 2040
EZ	33,000,000							

(1) REMIC Certificates and RCR Certificates in any Recombination may be exchanged only in the proportions of *original* principal or notional principal balances for the related Classes shown in this Schedule 1 (disregarding any retired Classes). For example, if a particular Recombination includes two REMIC Classes and one RCR Class whose *original* principal balances shown in the schedule reflect a 1:1:2 relationship, the same 1:1:2 relationship among the *original* principal balances of those REMIC and RCR Classes must be maintained in any exchange. This is true even if, as a result of the applicable payment priority sequence, the relationship between their *current* principal balances has changed over time. Moreover, if as a result of a proposed exchange, a Certificateholder would hold a REMIC Certificate or RCR Certificate of a Class in an amount less than the applicable minimum denomination for that Class, the Certificateholder will be unable to effect the proposed exchange. See “Description of the Certificates—General—*Authorized Denominations*” in this prospectus supplement.

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

(3) Notional balances. These Classes are Interest Only Classes. See page S-9 for a description of how their notional balances are calculated.

(4) Principal payments on the REMIC Certificates in Recombination 10 from the JZ Accrual Amount will be paid as interest on the related RCR Certificates, and thus will not reduce the principal balances of those RCR Certificates.

(5) Principal payments on the REMIC Certificates in Recombination 11 from the NZ Accrual Amount will be paid as interest on the related RCR Certificates, and thus will not reduce the principal balances of those RCR Certificates.

(6) Principal payments on the REMIC Certificates in Recombination 16 from the EZ Accrual Amount will be paid as interest on the related RCR Certificates, and thus will not reduce the principal balances of those RCR Certificates.

Principal Balance Schedules

Aggregate Group I Planned Balances

Distribution Date	Planned Balance
Initial Balance	$263,250,000.00
February 2010	262,491,273.34
March 2010	261,628,895.34
April 2010	260,663,318.27
May 2010	259,595,100.74
June 2010	258,424,907.46
July 2010	257,153,508.85
August 2010	255,781,780.46
September 2010	254,310,702.16
October 2010	252,741,357.26
November 2010	251,074,931.36
December 2010	249,312,711.01
January 2011	247,456,082.25
February 2011	245,506,528.96
March 2011	243,465,631.00
April 2011	241,335,062.20
May 2011	239,116,588.20
June 2011	236,812,064.07
July 2011	234,423,431.86
August 2011	231,952,717.88
September 2011	229,402,029.92
October 2011	226,773,554.28
November 2011	224,069,552.66
December 2011	221,292,358.94
January 2012	218,444,375.79
February 2012	215,528,071.19
March 2012	212,545,974.82
April 2012	209,500,674.36
May 2012	206,489,683.96
June 2012	203,512,627.52
July 2012	200,569,133.03
August 2012	197,658,832.48
September 2012	194,781,361.86
October 2012	191,936,361.05
November 2012	189,123,473.87
December 2012	186,342,347.96
January 2013	183,592,634.77
February 2013	180,873,989.51
March 2013	178,186,071.15
April 2013	175,528,542.30
May 2013	172,901,069.26
June 2013	170,303,321.90
July 2013	167,734,973.69
August 2013	165,195,701.62
September 2013	162,685,186.16
October 2013	160,203,111.26
November 2013	157,749,164.27
December 2013	155,323,035.93
January 2014	152,924,420.32
February 2014	150,553,014.84
March 2014	148,208,520.16
April 2014	145,890,640.18
May 2014	$143,599,082.02
June 2014	141,333,555.96
July 2014	139,093,775.42
August 2014	136,879,456.93
September 2014	134,690,320.06
October 2014	132,526,087.45
November 2014	130,386,484.73
December 2014	128,271,240.50
January 2015	126,180,086.30
February 2015	124,112,756.60
March 2015	122,068,988.70
April 2015	120,048,522.79
May 2015	118,051,101.85
June 2015	116,076,471.66
July 2015	114,124,380.75
August 2015	112,194,580.37
September 2015	110,286,824.48
October 2015	108,400,869.69
November 2015	106,536,475.26
December 2015	104,693,403.07
January 2016	102,871,417.57
February 2016	101,070,285.75
March 2016	99,289,777.17
April 2016	97,529,663.84
May 2016	95,789,720.28
June 2016	94,069,723.45
July 2016	92,369,452.71
August 2016	90,691,117.78
September 2016	89,042,264.79
October 2016	87,422,386.79
November 2016	85,830,985.46
December 2016	84,267,570.88
January 2017	82,731,661.47
February 2017	81,222,783.81
March 2017	79,740,472.51
April 2017	78,284,270.08
May 2017	76,853,726.79
June 2017	75,448,400.56
July 2017	74,067,856.78
August 2017	72,711,668.25
September 2017	71,379,415.03
October 2017	70,070,684.27
November 2017	68,785,070.19
December 2017	67,522,173.86
January 2018	66,281,603.16
February 2018	65,062,972.60
March 2018	63,865,903.29
April 2018	62,690,022.74
May 2018	61,534,964.82
June 2018	60,400,369.62
July 2018	59,285,883.36
August 2018	58,191,158.26
September 2018	$ 57,115,852.48
October 2018	56,059,629.99
November 2018	55,022,160.48
December 2018	54,003,119.28
January 2019	53,002,187.22
February 2019	52,019,050.59
March 2019	51,053,401.02
April 2019	50,104,935.39
May 2019	49,173,355.76
June 2019	48,258,369.26
July 2019	47,359,688.01
August 2019	46,477,029.04
September 2019	45,610,114.22
October 2019	44,758,670.16
November 2019	43,922,428.12
December 2019	43,101,123.96
January 2020	42,294,498.06
February 2020	41,502,295.22
March 2020	40,724,264.59
April 2020	39,960,159.63
May 2020	39,209,737.99
June 2020	38,472,761.47
July 2020	37,748,995.95
August 2020	37,038,211.29
September 2020	36,340,181.31
October 2020	35,654,683.69
November 2020	34,981,499.90
December 2020	34,320,415.18
January 2021	33,671,218.42
February 2021	33,033,702.13
March 2021	32,407,662.37
April 2021	31,792,898.70
May 2021	31,189,214.12
June 2021	30,596,414.98
July 2021	30,014,310.98
August 2021	29,442,715.06
September 2021	28,881,443.37
October 2021	28,330,315.23
November 2021	27,789,153.03
December 2021	27,257,782.24
January 2022	26,736,031.30
February 2022	26,223,731.61
March 2022	25,720,717.46
April 2022	25,226,825.98
May 2022	24,741,897.11
June 2022	24,265,773.53
July 2022	23,798,300.62
August 2022	23,339,326.43
September 2022	22,888,701.62
October 2022	22,446,279.42
November 2022	22,011,915.57
December 2022	21,585,468.31

Aggregate Group I (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
January 2023	$ 21,166,798.32	August 2027	$ 6,895,999.59	March 2032	$ 1,937,470.14
February 2023	20,755,768.66	September 2027	6,749,959.01	April 2032	1,888,706.53
March 2023	20,352,244.76	October 2027	6,606,707.86	May 2032	1,840,946.00
April 2023	19,956,094.38	November 2027	6,466,195.67	June 2032	1,794,169.65
May 2023	19,567,187.53	December 2027	6,328,372.87	July 2032	1,748,358.94
June 2023	19,185,396.50	January 2028	6,193,190.74	August 2032	1,703,495.66
July 2023	18,810,595.73	February 2028	6,060,601.41	September 2032	1,659,561.92
August 2023	18,442,661.87	March 2028	5,930,557.88	October 2032	1,616,540.16
September 2023	18,081,473.68	April 2028	5,803,013.93	November 2032	1,574,413.13
October 2023	17,726,912.01	May 2028	5,677,924.19	December 2032	1,533,163.88
November 2023	17,378,859.77	June 2028	5,555,244.06	January 2033	1,492,775.80
December 2023	17,037,201.88	July 2028	5,434,929.75	February 2033	1,453,232.54
January 2024	16,701,825.26	August 2028	5,316,938.21	March 2033	1,414,518.07
February 2024	16,372,618.79	September 2028	5,201,227.17	April 2033	1,376,616.63
March 2024	16,049,473.25	October 2028	5,087,755.09	May 2033	1,339,512.76
April 2024	15,732,281.31	November 2028	4,976,481.17	June 2033	1,303,191.27
May 2024	15,420,937.51	December 2028	4,867,365.31	July 2033	1,267,637.25
June 2024	15,115,338.20	January 2029	4,760,368.15	August 2033	1,232,836.06
July 2024	14,815,381.52	February 2029	4,655,450.99	September 2033	1,198,773.32
August 2024	14,520,967.40	March 2029	4,552,575.83	October 2033	1,165,434.91
September 2024	14,231,997.46	April 2029	4,451,705.33	November 2033	1,132,806.97
October 2024	13,948,375.05	May 2029	4,352,802.81	December 2033	1,100,875.89
November 2024	13,670,005.18	June 2029	4,255,832.25	January 2034	1,069,628.29
December 2024	13,396,794.52	July 2029	4,160,758.24	February 2034	1,039,051.07
January 2025	13,128,651.35	August 2029	4,067,546.03	March 2034	1,009,131.33
February 2025	12,865,485.54	September 2029	3,976,161.44	April 2034	979,856.43
March 2025	12,607,208.50	October 2029	3,886,570.94	May 2034	951,213.94
April 2025	12,353,733.21	November 2029	3,798,741.57	June 2034	923,191.68
May 2025	12,104,974.15	December 2029	3,712,640.94	July 2034	895,777.65
June 2025	11,860,847.27	January 2030	3,628,237.25	August 2034	868,960.13
July 2025	11,621,269.99	February 2030	3,545,499.27	September 2034	842,727.55
August 2025	11,386,161.17	March 2030	3,464,396.30	October 2034	817,068.59
September 2025	11,155,441.05	April 2030	3,384,898.21	November 2034	791,972.13
October 2025	10,929,031.29	May 2030	3,306,975.38	December 2034	767,427.25
November 2025	10,706,854.89	June 2030	3,230,598.72	January 2035	743,423.22
December 2025	10,488,836.20	July 2030	3,155,739.68	February 2035	719,949.51
January 2026	10,274,900.88	August 2030	3,082,370.19	March 2035	696,995.81
February 2026	10,064,975.87	September 2030	3,010,462.69	April 2035	674,551.95
March 2026	9,858,989.41	October 2030	2,939,990.09	May 2035	652,607.99
April 2026	9,656,870.97	November 2030	2,870,925.82	June 2035	631,154.14
May 2026	9,458,551.24	December 2030	2,803,243.75	July 2035	610,180.81
June 2026	9,263,962.13	January 2031	2,736,918.22	August 2035	589,678.58
July 2026	9,073,036.74	February 2031	2,671,924.03	September 2035	569,638.21
August 2026	8,885,709.33	March 2031	2,608,236.45	October 2035	550,050.60
September 2026	8,701,915.29	April 2031	2,545,831.14	November 2035	530,906.86
October 2026	8,521,591.17	May 2031	2,484,684.25	December 2035	512,198.23
November 2026	8,344,674.60	June 2031	2,424,772.32	January 2036	493,916.13
December 2026	8,171,104.30	July 2031	2,366,072.31	February 2036	476,052.14
January 2027	8,000,820.08	August 2031	2,308,561.61	March 2036	458,597.97
February 2027	7,833,762.77	September 2031	2,252,218.00	April 2036	441,545.50
March 2027	7,669,874.26	October 2031	2,197,019.65	May 2036	424,886.78
April 2027	7,509,097.45	November 2031	2,142,945.14	June 2036	408,613.97
May 2027	7,351,376.22	December 2031	2,089,973.42	July 2036	392,719.40
June 2027	7,196,655.45	January 2032	2,038,083.82	August 2036	377,195.53
July 2027	7,044,880.98	February 2032	1,987,256.04	September 2036	362,034.97

Aggregate Group I (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
October 2036	$ 347,230.45	November 2037	$ 184,103.63	December 2038	$ 66,434.71
November 2036	332,774.85	December 2037	173,592.71	January 2039	58,939.02
December 2036	318,661.17	January 2038	163,343.83	February 2039	51,642.92
January 2037	304,882.57	February 2038	153,351.62	March 2039	44,542.23
February 2037	291,432.29	March 2038	143,610.81	April 2039	37,632.84
March 2037	278,303.73	April 2038	134,116.23	May 2039	30,910.71
April 2037	265,490.41	May 2038	124,862.81	June 2039	24,371.89
May 2037	252,985.95	June 2038	115,845.56	July 2039	18,012.50
June 2037	240,784.12	July 2038	107,059.61	August 2039	11,828.72
July 2037	228,878.77	August 2038	98,500.17	September 2039	5,816.83
August 2037	217,263.90	September 2038	90,162.52	October 2039 and thereafter	0.00
September 2037	205,933.59	October 2038	82,042.07		
October 2037	194,882.07	November 2038	74,134.28		

DZ Class Targeted Balances

Distribution Date	Targeted Balance	Distribution Date	Targeted Balance	Distribution Date	Targeted Balance
Initial Balance	$67,500,000.00	October 2012	$30,882,670.76	July 2015	$ 5,680,591.83
February 2010	67,194,861.03	November 2012	29,621,296.03	August 2015	5,327,023.91
March 2010	66,822,284.21	December 2012	28,398,681.83	September 2015	4,991,347.54
April 2010	66,382,648.81	January 2013	27,213,975.80	October 2015	4,673,121.35
May 2010	65,876,490.67	February 2013	26,066,342.03	November 2015	4,371,912.91
June 2010	65,304,502.37	March 2013	24,954,960.77	December 2015	4,087,298.58
July 2010	64,667,532.87	April 2013	23,879,028.14	January 2016	3,818,863.33
August 2010	63,966,586.64	May 2013	22,837,755.83	February 2016	3,566,200.60
September 2010	63,202,822.35	June 2013	21,830,370.86	March 2016	3,328,912.11
October 2010	62,377,551.04	July 2013	20,856,115.24	April 2016	3,106,607.76
November 2010	61,492,233.78	August 2013	19,914,245.74	May 2016	2,898,905.42
December 2010	60,548,478.87	September 2013	19,004,033.63	June 2016	2,705,430.80
January 2011	59,548,038.51	October 2013	18,124,764.38	July 2016	2,525,817.35
February 2011	58,492,805.06	November 2013	17,275,737.41	August 2016	2,357,278.09
March 2011	57,384,806.72	December 2013	16,456,265.86	September 2016	2,191,699.43
April 2011	56,226,202.86	January 2014	15,665,676.34	October 2016	2,029,030.45
May 2011	55,019,278.78	February 2014	14,903,308.64	November 2016	1,869,221.11
June 2011	53,766,440.14	March 2014	14,168,515.54	December 2016	1,712,222.22
July 2011	52,470,206.87	April 2014	13,460,662.55	January 2017	1,557,985.41
August 2011	51,133,206.74	May 2014	12,779,127.67	February 2017	1,406,463.14
September 2011	49,758,168.50	June 2014	12,123,301.19	March 2017	1,257,608.68
October 2011	48,347,914.68	July 2014	11,492,585.43	April 2017	1,111,376.08
November 2011	46,905,354.04	August 2014	10,886,394.55	May 2017	967,720.19
December 2011	45,433,473.67	September 2014	10,304,154.31	June 2017	826,596.61
January 2012	43,935,330.87	October 2014	9,745,301.88	July 2017	687,961.70
February 2012	42,414,044.66	November 2014	9,209,285.61	August 2017	551,772.55
March 2012	40,872,787.15	December 2014	8,695,564.83	September 2017	417,987.00
April 2012	39,314,774.65	January 2015	8,203,609.65	October 2017	286,563.58
May 2012	37,801,976.30	February 2015	7,732,900.78	November 2017	157,461.56
June 2012	36,333,415.71	March 2015	7,282,929.29	December 2017	30,640.86
July 2012	34,908,135.20	April 2015	6,853,196.46	January 2018 and thereafter	0.00
August 2012	33,525,195.45	May 2015	6,443,213.60		
September 2012	32,183,675.17	June 2015	6,052,501.80		

Aggregate Group II Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$172,552,000.00	August 2014	$ 44,941,205.29	March 2019	$ 9,501,805.78
February 2010	168,961,654.54	September 2014	43,705,752.72	April 2019	9,232,814.17
March 2010	165,432,709.40	October 2014	42,503,762.16	May 2019	8,971,258.58
April 2010	161,964,129.83	November 2014	41,334,336.97	June 2019	8,716,936.81
May 2010	158,554,898.37	December 2014	40,196,604.37	July 2019	8,469,652.10
June 2010	155,204,014.57	January 2015	39,089,714.79	August 2019	8,229,212.95
July 2010	151,910,494.64	February 2015	38,012,841.22	September 2019	7,995,433.04
August 2010	148,673,371.27	March 2015	36,965,178.68	October 2019	7,768,131.04
September 2010	145,491,693.27	April 2015	35,945,943.59	November 2019	7,547,130.51
October 2010	142,364,525.35	May 2015	34,954,373.20	December 2019	7,332,259.76
November 2010	139,290,947.87	June 2015	33,989,725.08	January 2020	7,123,351.69
December 2010	136,270,056.51	July 2015	33,051,276.55	February 2020	6,920,243.75
January 2011	133,300,962.11	August 2015	32,138,324.16	March 2020	6,722,777.72
February 2011	130,382,790.32	September 2015	31,250,183.21	April 2020	6,530,799.66
March 2011	127,514,681.45	October 2015	30,386,187.20	May 2020	6,344,159.78
April 2011	124,695,790.14	November 2015	29,545,687.41	June 2020	6,162,712.32
May 2011	121,925,285.20	December 2015	28,728,052.38	July 2020	5,986,315.46
June 2011	119,202,349.30	January 2016	27,932,667.48	August 2020	5,814,831.19
July 2011	116,526,178.81	February 2016	27,158,934.46	September 2020	5,648,125.22
August 2011	113,895,983.51	March 2016	26,406,271.01	October 2020	5,486,066.90
September 2011	111,310,986.42	April 2016	25,674,110.35	November 2020	5,328,529.09
October 2011	108,770,423.53	May 2016	24,961,900.81	December 2020	5,175,388.08
November 2011	106,273,543.65	June 2016	24,269,105.40	January 2021	5,026,523.51
December 2011	103,819,608.11	July 2016	23,595,201.50	February 2021	4,881,818.27
January 2012	101,407,890.63	August 2016	22,939,680.41	March 2021	4,741,158.40
February 2012	99,037,677.09	September 2016	22,302,046.99	April 2021	4,604,433.03
March 2012	96,708,265.29	October 2016	21,681,819.32	May 2021	4,471,534.30
April 2012	94,418,964.81	November 2016	21,078,528.36	June 2021	4,342,357.22
May 2012	92,169,096.78	December 2016	20,491,717.57	July 2021	4,216,799.70
June 2012	89,957,993.69	January 2017	19,920,942.61	August 2021	4,094,762.36
July 2012	87,784,999.22	February 2017	19,365,771.01	September 2021	3,976,148.54
August 2012	85,649,468.03	March 2017	18,825,781.83	October 2021	3,860,864.18
September 2012	83,550,765.58	April 2017	18,300,565.41	November 2021	3,748,817.78
October 2012	81,488,267.98	May 2017	17,789,723.01	December 2021	3,639,920.30
November 2012	79,461,361.78	June 2017	17,292,866.56	January 2022	3,534,085.12
December 2012	77,469,443.81	July 2017	16,809,618.36	February 2022	3,431,227.98
January 2013	75,511,921.00	August 2017	16,339,610.80	March 2022	3,331,266.90
February 2013	73,588,210.22	September 2017	15,882,486.13	April 2022	3,234,122.09
March 2013	71,697,738.12	October 2017	15,437,896.13	May 2022	3,139,715.97
April 2013	69,839,940.96	November 2017	15,005,501.92	June 2022	3,047,973.04
May 2013	68,014,264.46	December 2017	14,584,973.68	July 2022	2,958,819.85
June 2013	66,220,163.60	January 2018	14,175,990.44	August 2022	2,872,184.95
July 2013	64,457,102.53	February 2018	13,778,239.79	September 2022	2,787,998.82
August 2013	62,724,554.38	March 2018	13,391,417.70	October 2022	2,706,193.85
September 2013	61,022,001.11	April 2018	13,015,228.28	November 2022	2,626,704.25
October 2013	59,351,788.80	May 2018	12,649,383.57	December 2022	2,549,466.01
November 2013	57,726,672.56	June 2018	12,293,603.33	January 2023	2,474,416.88
December 2013	56,145,446.78	July 2018	11,947,614.82	February 2023	2,401,496.30
January 2014	54,606,937.89	August 2018	11,611,152.61	March 2023	2,330,645.34
February 2014	53,110,003.44	September 2018	11,283,958.40	April 2023	2,261,806.70
March 2014	51,653,531.32	October 2018	10,965,780.80	May 2023	2,194,924.62
April 2014	50,236,438.93	November 2018	10,656,375.18	June 2023	2,129,944.86
May 2014	48,857,672.44	December 2018	10,355,503.46	July 2023	2,066,814.67
June 2014	47,516,205.98	January 2019	10,062,933.96	August 2023	2,005,482.73
July 2014	46,211,040.96	February 2019	9,778,441.20	September 2023	1,945,899.12

Aggregate Group II (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
October 2023	$ 1,888,015.29	March 2028	$ 354,777.18	August 2032	$ 49,763.52
November 2023	1,831,783.99	April 2028	343,138.70	September 2032	47,652.44
December 2023	1,777,159.28	May 2028	331,851.75	October 2032	45,612.74
January 2024	1,724,096.47	June 2028	320,906.19	November 2032	43,642.21
February 2024	1,672,552.10	July 2028	310,292.17	December 2032	41,738.74
March 2024	1,622,483.88	August 2028	300,000.12	January 2033	39,900.24
April 2024	1,573,850.68	September 2028	290,020.74	February 2033	38,124.73
May 2024	1,526,612.50	October 2028	280,344.98	March 2033	36,410.26
June 2024	1,480,730.44	November 2028	270,964.04	April 2033	34,754.93
July 2024	1,436,166.65	December 2028	261,869.40	May 2033	33,156.91
August 2024	1,392,884.33	January 2029	253,052.73	June 2033	31,614.41
September 2024	1,350,847.67	February 2029	244,505.98	July 2033	30,125.72
October 2024	1,310,021.85	March 2029	236,221.31	August 2033	28,689.16
November 2024	1,270,373.02	April 2029	228,191.07	September 2033	27,303.08
December 2024	1,231,868.23	May 2029	220,407.88	October 2033	25,965.93
January 2025	1,194,475.45	June 2029	212,864.53	November 2033	24,676.15
February 2025	1,158,163.54	July 2029	205,554.01	December 2033	23,432.26
March 2025	1,122,902.18	August 2029	198,469.55	January 2034	22,232.82
April 2025	1,088,661.92	September 2029	191,604.51	February 2034	21,076.43
May 2025	1,055,414.09	October 2029	184,952.50	March 2034	19,961.72
June 2025	1,023,130.83	November 2029	178,507.25	April 2034	18,887.37
July 2025	991,785.03	December 2029	172,262.72	May 2034	17,852.10
August 2025	961,350.34	January 2030	166,213.02	June 2034	16,854.68
September 2025	931,801.11	February 2030	160,352.40	July 2034	15,893.88
October 2025	903,112.43	March 2030	154,675.32	August 2034	14,968.55
November 2025	875,260.05	April 2030	149,176.37	September 2034	14,077.54
December 2025	848,220.41	May 2030	143,850.30	October 2034	13,219.76
January 2026	821,970.57	June 2030	138,692.00	November 2034	12,394.14
February 2026	796,488.24	July 2030	133,696.52	December 2034	11,599.63
March 2026	771,751.76	August 2030	128,859.04	January 2035	10,835.24
April 2026	747,740.04	September 2030	124,174.88	February 2035	10,099.98
May 2026	724,432.58	October 2030	119,639.49	March 2035	9,392.92
June 2026	701,809.46	November 2030	115,248.47	April 2035	8,713.13
July 2026	679,851.30	December 2030	110,997.51	May 2035	8,059.72
August 2026	658,539.25	January 2031	106,882.45	June 2035	7,431.83
September 2026	637,855.00	February 2031	102,899.25	July 2035	6,828.63
October 2026	617,780.72	March 2031	99,043.96	August 2035	6,249.29
November 2026	598,299.10	April 2031	95,312.76	September 2035	5,693.04
December 2026	579,393.29	May 2031	91,701.95	October 2035	5,159.10
January 2027	561,046.93	June 2031	88,207.92	November 2035	4,646.75
February 2027	543,244.08	July 2031	84,827.17	December 2035	4,155.25
March 2027	525,969.27	August 2031	81,556.29	January 2036	3,683.92
April 2027	509,207.46	September 2031	78,391.99	February 2036	3,232.08
May 2027	492,944.00	October 2031	75,331.05	March 2036	2,799.07
June 2027	477,164.68	November 2031	72,370.36	April 2036	2,384.27
July 2027	461,855.66	December 2031	69,506.88	May 2036	1,987.05
August 2027	447,003.51	January 2032	66,737.69	June 2036	1,606.82
September 2027	432,595.14	February 2032	64,059.93	July 2036	1,243.00
October 2027	418,617.85	March 2032	61,470.81	August 2036	895.04
November 2027	405,059.30	April 2032	58,967.66	September 2036	562.39
December 2027	391,907.47	May 2032	56,547.86	October 2036	244.52
January 2028	379,150.68	June 2032	54,208.87		
February 2028	366,777.59	July 2032	51,948.22	November 2036 and thereafter	0.00

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

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

TABLE OF CONTENTS

$1,451,695,049

FannieMae®

Guaranteed REMIC
Pass-Through Certificates
Fannie Mae REMIC Trust 2010-1

PROSPECTUS SUPPLEMENT

RBS®
The Royal Bank of Scotland

January 25, 2010