

**\$1,268,454,233**



**FannieMae®**

**Guaranteed REMIC Pass-Through Certificates  
Fannie Mae REMIC Trust 2010-18**

**The Certificates**

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

**Payments to Certificateholders**

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

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

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

**The Fannie Mae Guaranty**

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

**The Trust and its Assets**

The trust will own

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

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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
ZK(2) . . .	1	\$ 41,353,687	SC/SEQ	5.50%	FIX/Z	31398M J F 4	September 2038
ZL(2) . . .	1	27,569,125	SC/SEQ	5.50	FIX/Z	31398M J G 2	September 2038
MQ . . . . .	2	167,558,000	PAC/AD	4.00	FIX	31398M J H 0	February 2039
QM . . . . .	2	100,000,000	PAC/AD	4.00	FIX	31398M J J 6	February 2039
MJ . . . . .	2	100,000,000	PAC/AD	4.00	FIX	31398M J K 3	February 2039
JM . . . . .	2	100,000,000	PAC/AD	4.00	FIX	31398M J L 1	February 2039
IQ . . . . .	2	93,511,600(3)	NTL	5.00	FIX/IO	31398M J M 9	February 2039
PV . . . . .	2	13,630,982	PAC/AD	5.00	FIX	31398M J N 7	March 2021
ZV(2) . . .	2	18,811,018	PAC/AD	5.00	FIX/Z	31398M J P 2	December 2039
PZ(2) . . .	2	2,658,000	PAC/AD	5.00	FIX/Z	31398M J Q 0	March 2040
ZY(2) . . .	2	99,645,208	SUP	5.00	FIX/Z	31398M J R 8	March 2040
UX(2) . . .	3	260,728,000	SEQ	4.00	FIX	31398M J S 6	January 2038
UI(2) . . .	3	28,969,777(3)	NTL	4.50	FIX/IO	31398M J T 4	January 2038
UV(2) . . .	3	9,688,000	SEQ/AD	4.50	FIX	31398M J U 1	April 2021
UZ(2) . . .	3	15,149,000	SEQ	4.50	FIX/Z	31398M J V 9	February 2039
LV . . . . .	3	10,470,000	SEQ/AD	4.50	FIX	31398M J W 7	April 2021
LZ . . . . .	3	16,373,318	SEQ	4.50	FIX/Z	31398M J X 5	March 2040
MF . . . . .	4	35,000,000	PT	(4)	FLT	31398M J Y 3	March 2040
MS . . . . .	4	35,000,000(3)	NTL	(4)	INV/IO	31398M J Z 0	March 2040
M . . . . .	5	5,000,000	PT	4.00	FIX	31398M K A 3	March 2025
A . . . . .	5	10,000,000	SEQ	4.00	FIX	31398M K B 1	January 2025
AL(2) . . .	5	250,523	SEQ	4.00	FIX	31398M K C 9	March 2025
E . . . . .	5	25,000,000	SEQ	4.00	FIX	31398M K D 7	August 2024
EB(2) . . .	5	1,695,142	SEQ	4.00	FIX	31398M K E 5	March 2025
FG . . . . .	6	103,937,115	PT	(4)	FLT	31398M K F 2	March 2040
SG . . . . .	6	103,937,115(3)	NTL	(4)	INV/IO	31398M K G 0	March 2040
KD(2) . . .	6	92,694,000	PAC/AD	3.50	FIX	31398M K H 8	January 2040
IK(2) . . .	6	23,173,500(3)	NTL	6.00	FIX/IO	31398M K J 4	January 2040
KZ(2) . . .	6	368,000	PAC/AD	5.00	FIX/Z	31398M K K 1	March 2040
HZ(2) . . .	6	10,875,115	SUP	5.00	FIX/Z	31398M K L 9	March 2040
R . . . . .		0	NPR	0	NPR	31398M K M 7	March 2040
RL . . . . .		0	NPR	0	NPR	31398M K N 5	March 2040

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

If you own certificates of certain classes, you can exchange them for certificates of the corresponding RCR classes to be delivered at the time of exchange. The ZM, QZ, Z, AU, AY, LM, LA, EL, WZ, KB, KM and KE Classes are the RCR classes. For a more detailed description of the RCR classes, see Schedule 1 attached to this prospectus supplement and "Description of the Certificates—Combination and Recombination" in the REMIC prospectus.

The dealer will offer the certificates listed above from time to time in negotiated transactions at varying prices. We expect the settlement date to be February 26, 2010.

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

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

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

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

**JP Morgan**

The date of this Prospectus Supplement is February 22, 2010

## TABLE OF CONTENTS

	<u>Page</u>		<u>Page</u>
<b>AVAILABLE INFORMATION</b> . . . . .	S- 3	<i>The Fixed Rate Interest Only</i>	
<b>RECENT DEVELOPMENTS</b> . . . . .	S- 4	<i>Classes</i> . . . . .	S-17
<b>SUMMARY</b> . . . . .	S- 6	<i>The Inverse Floating Rate</i>	
<b>ADDITIONAL RISK FACTORS</b> . . . .	S-10	<i>Classes</i> . . . . .	S-18
<b>DESCRIPTION OF THE</b>		WEIGHTED AVERAGE LIVES OF THE	
<b>CERTIFICATES</b> . . . . .	S-10	CERTIFICATES . . . . .	S-19
GENERAL . . . . .	S-10	DECREMENT TABLES . . . . .	S-20
<i>Structure</i> . . . . .	S-10	CHARACTERISTICS OF THE RESIDUAL	
<i>Fannie Mae Guaranty</i> . . . . .	S-11	CLASSES . . . . .	S-28
<i>Characteristics of Certificates</i> . . . . .	S-11	<b>CERTAIN ADDITIONAL FEDERAL</b>	
<i>Authorized Denominations</i> . . . . .	S-12	<b>INCOME TAX CONSEQUENCES</b> . .	S-28
THE GROUP 1 UNDERLYING REMIC		U.S. TREASURY CIRCULAR 230 NOTICE . .	S-28
CERTIFICATES . . . . .	S-12	REMIC ELECTIONS AND SPECIAL TAX	
THE TRUST MBS . . . . .	S-12	ATTRIBUTES . . . . .	S-28
DISTRIBUTIONS OF INTEREST . . . . .	S-12	TAXATION OF BENEFICIAL OWNERS OF	
<i>General</i> . . . . .	S-12	REGULAR CERTIFICATES . . . . .	S-28
<i>Delay Classes and No-Delay</i>		TAXATION OF BENEFICIAL OWNERS OF	
<i>Classes</i> . . . . .	S-13	RESIDUAL CERTIFICATES . . . . .	S-29
<i>Accrual Classes</i> . . . . .	S-13	TAXATION OF BENEFICIAL OWNERS OF	
DISTRIBUTIONS OF PRINCIPAL . . . . .	S-13	RCR CERTIFICATES . . . . .	S-29
STRUCTURING ASSUMPTIONS . . . . .	S-15	<b>PLAN OF DISTRIBUTION</b> . . . . .	S-30
<i>Pricing Assumptions</i> . . . . .	S-15	<b>LEGAL MATTERS</b> . . . . .	S-30
<i>Prepayment Assumptions</i> . . . . .	S-15	<b>EXHIBIT A</b> . . . . .	A- 1
<i>Principal Balance Schedules</i> . . . . .	S-15	<b>SCHEDULE 1</b> . . . . .	A- 2
YIELD TABLES . . . . .	S-17	<b>PRINCIPAL BALANCE</b>	
<i>General</i> . . . . .	S-17	<b>SCHEDULES</b> . . . . .	B- 1

## AVAILABLE INFORMATION

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

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated August 1, 2007 (the “REMIC Prospectus”);
- our Prospectus for Fannie Mae Guaranteed 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 1 Class or the R or RL Class, the disclosure documents relating to the underlying REMIC certificates (the “Underlying REMIC Disclosure Documents”); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading “Incorporation by Reference” in the REMIC Prospectus.

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

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

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

In addition, the Disclosure Documents, together with the class factors, are available on our corporate Web site at [www.fanniemae.com](http://www.fanniemae.com).

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

J.P. Morgan Securities, Inc.  
c/o Broadridge Financial Solutions  
Prospectus Department  
1155 Long Island  
Edgewood, NY 11717  
(telephone 631-274-2635).

## 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 February 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

<u>Group</u>	<u>Assets</u>
1	Class 2007-26-ZB REMIC Certificate Class 2008-68-ZJ REMIC Certificate Class 2008-69-GZ REMIC Certificate Class 2008-69-Z REMIC Certificate Class 2008-75-AZ REMIC Certificate
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 MBS
5	Group 5 MBS
6	Group 6 MBS

### Group 1

Exhibit A describes the underlying REMIC certificates in Group 1, including certain information about the related mortgage loans. To learn more about the underlying REMIC certificates, you should obtain from us the current class factors and the related disclosure documents as described on page S-3.

### Group 2, Group 3, Group 4, Group 5 and Group 6

#### Characteristics of the Trust MBS

	<u>Approximate Principal Balance</u>	<u>Pass- Through Rate</u>	<u>Range of Weighted Average Coupons or WACs (annual percentages)</u>	<u>Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)</u>
Group 2 MBS	\$602,303,208	5.00%	5.25% to 7.50%	241 to 360
Group 3 MBS	\$312,408,318	4.50%	4.75% to 7.00%	241 to 360
Group 4 MBS	\$ 35,000,000	6.00%	6.25% to 8.50%	241 to 360
Group 5 MBS	\$ 41,945,665	4.00%	4.25% to 6.50%	121 to 180
Group 6 MBS	\$207,874,230	6.00%	6.25% to 8.50%	241 to 360

#### Assumed Characteristics of the Underlying Mortgage Loans

	<u>Principal Balance</u>	<u>Original Term to Maturity (in months)</u>	<u>Remaining Term to Maturity (in months)</u>	<u>Loan Age (in months)</u>	<u>Interest Rate</u>
Group 2 MBS	\$602,303,208	360	300	53	5.609%
Group 3 MBS	\$312,408,318	360	296	57	5.221%
Group 4 MBS	\$ 35,000,000	360	336	19	6.577%
Group 5 MBS	\$ 41,945,665	180	165	13	4.650%
Group 6 MBS	\$207,874,230	360	333	25	6.593%

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



## Settlement Date

We expect to issue the certificates on February 26, 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:

<u>Fed Book-Entry</u>	<u>Physical</u>
All classes other than the R and RL Classes	R and RL Classes

## Exchanging Certificates Through Combination and Recombination

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

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

## Interest Rates

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

During 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:

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate(1)</u>
MF .....	1.28094%	6.00%	1.05%	LIBOR + 105 basis points
MS .....	4.71906%	4.95%	0.00%	4.95% – LIBOR
FG .....	0.89844%	7.00%	0.67%	LIBOR + 67 basis points
SG .....	6.10156%	6.33%	0.00%	6.33% – 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:

<u>Class</u>	
IQ .....	20% of the <i>sum</i> of the MQ, QM, MJ and JM Classes
UI .....	11.111108128% of the UX Class
MS .....	100% of the MF Class
SG .....	100% of the FG Class
IK .....	25% of the KD 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)\*

<u>Group 1 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>430%</u>	<u>700%</u>	<u>1000%</u>	<u>1400%</u>	<u>2000%</u>
ZK .....	22.9	15.1	9.4	6.1	3.7	2.3	1.2	0.1
ZL .....	26.8	21.0	15.4	10.4	6.3	3.9	2.0	0.1
ZM .....	25.9	18.7	12.5	8.2	4.8	3.0	1.6	0.1

<u>Group 2 Classes</u>	<u>PSA Prepayment Assumption</u>								
	<u>0%</u>	<u>100%</u>	<u>150%</u>	<u>210%</u>	<u>250%</u>	<u>600%</u>	<u>900%</u>	<u>1200%</u>	<u>1500%</u>
MQ, QM, MJ, JM and IQ . . .	12.9	5.4	4.9	4.9	4.9	2.1	1.3	0.8	0.5
PV .....	6.0	6.0	6.0	6.0	6.0	4.8	3.3	2.2	1.3
ZV .....	21.6	16.5	16.5	16.5	16.5	7.9	4.8	3.1	1.7
PZ .....	22.6	22.1	22.1	22.1	22.1	12.4	7.7	4.8	2.8
ZY .....	26.5	17.3	15.8	6.5	1.9	0.3	0.2	0.1	0.1
QZ .....	21.8	17.4	17.4	17.4	17.4	8.4	5.2	3.3	1.9
Z .....	26.4	17.6	16.3	7.4	3.3	0.8	0.4	0.3	0.2

<u>Group 3 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>100%</u>	<u>256%</u>	<u>600%</u>	<u>900%</u>
UX, UI, AU and AY .....	18.1	6.9	3.4	1.4	0.8
UV .....	6.0	6.0	5.8	3.4	2.2
UZ .....	28.4	18.4	10.7	4.7	2.8
LV .....	6.0	6.0	6.0	4.4	2.9
LZ .....	29.5	22.3	16.0	7.8	4.8
LM .....	28.4	18.4	10.6	4.5	2.7
LA .....	19.0	7.9	4.0	1.7	1.0

<u>Group 4 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>300%</u>	<u>600%</u>	<u>900%</u>	<u>1200%</u>	<u>1600%</u>	<u>2400%</u>
MF and MS .....	20.8	10.4	4.8	2.4	1.5	1.0	0.6	0.1

<u>Group 5 Classes</u>	PSA Prepayment Assumption					
	0%	100%	235%	400%	600%	1000%
M. ....	8.7	5.9	4.4	3.2	2.3	1.4
A. ....	8.6	5.7	4.1	3.0	2.2	1.3
AL. ....	14.9	13.5	13.0	11.4	9.0	5.3
E. ....	8.3	5.4	3.8	2.7	2.0	1.2
EB. ....	14.7	13.1	12.0	9.9	7.4	4.3
EL. ....	14.8	13.1	12.1	10.1	7.6	4.4



<u>Group 6 Classes</u>	<u>PSA Prepayment Assumption</u>									
	<u>0%</u>	<u>100%</u>	<u>225%</u>	<u>265%</u>	<u>300%</u>	<u>600%</u>	<u>900%</u>	<u>1200%</u>	<u>1600%</u>	<u>2400%</u>
FG and SG . . . . .	20.8	10.2	6.0	5.2	4.6	2.2	1.3	0.9	0.4	0.1
KD, IK, KB, KM and KE. .	16.2	7.1	4.9	4.9	4.9	2.4	1.4	0.9	0.5	0.1
KZ . . . . .	25.2	22.5	22.5	22.5	22.5	13.0	8.0	5.1	2.2	0.1
HZ . . . . .	27.8	21.1	14.4	6.9	1.6	0.3	0.2	0.1	0.1	0.1
WZ . . . . .	27.7	21.2	15.1	8.0	3.3	1.0	0.5	0.3	0.2	0.1

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

## ADDITIONAL RISK FACTORS

*Anticipated increases in our purchases of delinquent loans from our single-family MBS trusts may result in increased rates of principal payments on your certificates.* On February 10, 2010, we announced that we intend to increase significantly our purchases of delinquent loans from our single-family MBS trusts. If the MBS directly or indirectly backing your certificates hold a significant number of delinquent loans, those MBS could experience significant prepayments. In turn, this may result in an increase in the rate of principal payments on your certificates, particularly in the months following the settlement date specified on the cover of this prospectus supplement.

You should refer to the MBS Prospectus for further information about our option to purchase delinquent loans from MBS pools and to our Web site at [www.fanniemae.com](http://www.fanniemae.com) for further information about our intention to increase our purchases of delinquent loans from our single-family MBS trusts.

*Payments on the Group 1 Classes also will be affected by the payment priorities governing the underlying REMIC certificates.* If you invest in any Group 1 Class, the rate at which you receive payments will be affected by the applicable priority sequences governing principal payments on the underlying REMIC certificates.

As described in the Underlying REMIC Disclosure Documents, the underlying REMIC certificates in Group 1 may be subsequent in payment priority to certain other classes issued from the related underlying REMIC trusts. As a result, such other classes may receive principal before principal is paid on the underlying REMIC certificates, possibly for long periods.

You may obtain additional information about the underlying REMIC certificates in Group 1 by reviewing their current class factors in light of other information available in the related Underlying REMIC Disclosure Documents. You may obtain those documents from us as described on page S-3.

## 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 February 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:

- certain previously issued REMIC certificates (the “Group 1 Underlying REMIC Certificates”) issued from the related Fannie Mae REMIC trusts (the “Underlying REMIC Trusts”) as further described in Exhibit A, and

- five groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 2 MBS,” “Group 3 MBS,” “Group 4 MBS,” “Group 5 MBS” and “Group 6 MBS,” and together, the “Trust MBS”).

The Group 1 Underlying REMIC Certificates evidence direct or indirect beneficial ownership interests in certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates (together with the Trust MBS, the “MBS”).

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

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

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

<b>REMIC Designation</b>	<b>Assets</b>	<b>Regular Interests</b>	<b>Residual Interest</b>
Lower Tier REMIC . . . . .	Group 1 Underlying REMIC Certificates and Trust MBS.	Interests in the Lower Tier REMIC other than the RL Class (the “Lower Tier Regular Interests”)	RL
Upper Tier REMIC . . . . .	Lower Tier Regular Interests	All Classes of REMIC Certificates other than the R and RL Classes	R

**Fannie Mae Guaranty.** For a description of our guaranties of the Certificates, the MBS and the Group 1 Underlying REMIC Certificates, see the applicable discussions appearing under the heading “Fannie Mae Guaranty” in the REMIC Prospectus, the MBS Prospectus and the Underlying REMIC Disclosure Documents. Our guaranties are not backed by the full faith and credit of the United States.

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

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:

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

### **The Group 1 Underlying REMIC Certificates**

The Group 1 Underlying REMIC Certificates represent beneficial ownership interests in the related Underlying REMIC Trusts. The assets of those trusts consist of MBS (or beneficial ownership interests in MBS) having the general characteristics set forth in the MBS Prospectus. Each MBS evidences beneficial ownership interests in a pool of conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties, as described under “The Mortgage Pools” and “Yield, Maturity, and Prepayment Considerations” in the MBS Prospectus.

The scheduled monthly payments on the Mortgage Loans backing the Class 2007-26-ZB REMIC Certificate included in Group 1 represent accrued interest only for periods that may range from at least 7 to no more than 10 years following origination. See “Risk Factors—Prepayment Factors—*Refinance Environment*—Fixed-rate and adjustable-rate mortgage loans with long initial interest-only payment periods may be more likely to be refinanced or become delinquent than other mortgage loans” in the MBS Prospectus.

Distributions on the Group 1 Underlying REMIC Certificates will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Group 1 Underlying REMIC Certificates are described in the Underlying REMIC Disclosure Documents. See Exhibit A for certain additional information about the Group 1 Underlying REMIC Certificates. Exhibit A is provided in lieu of a Final Data Statement with respect to the Group 1 Underlying REMIC Certificates.

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

### **The Trust MBS**

The Trust MBS provide that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the Trust MBS are conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 30 years in the case of the Group 2, Group 3, Group 4 and Group 6 MBS, and up to 15 years in the case of the Group 5 MBS.

For additional information, see “Summary—Group 2, Group 3, Group 4, Group 5 and Group 6—Characteristics of the Trust MBS” and “—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement and “The Mortgage Pools” and “Yield, Maturity, and Prepayment Considerations” in the MBS Prospectus.

### **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:

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

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

*Accrual Classes.* The ZK, ZL, ZV, PZ, ZY, UZ, LZ, KZ, HZ, ZM, QZ, Z and WZ 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.

## Distributions of Principal

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

### • Group 1

The Group 1 Principal Distribution Amount to ZK and ZL, in that order, until } Structured  
retired. } Collateral/  
 } Sequential  
 } Pay Classes

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

### • Group 2

The ZV Accrual Amount to PV until retired, and thereafter to the ZV Class. } Accretion  
 } Directed  
 } Class and  
 } Accrual Class

The PZ Accrual Amount in the following priority:

1. To the MQ, QM, MJ and JM Classes, pro rata, until retired. } Accretion  
 } Directed  
 } Classes
2. To the PV and ZV Classes, in that order, until retired.
3. Thereafter to PZ. } Accrual  
 } Class

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

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

1. To Aggregate Group I to its Planned Balance. } PAC Group
2. To ZY until retired. } Support  
 } Class
3. To Aggregate Group I to zero. } PAC Group

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

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

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

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

“Aggregate Group I” consists of the MQ, QM, MJ, JM, PV, ZV and PZ Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I as follows:

*first*, to MQ, QM, MJ and JM, pro rata, until retired; and

*second*, to PV, ZV and PZ, 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 UZ Accrual Amount to UV until retired, and thereafter to UZ.

} Accretion  
Directed  
Class and  
Accrual Class

The LZ Accrual Amount to LV until retired, and thereafter to LZ

} Accretion  
Directed  
Class and  
Accrual Class

The Group 3 Cash Flow Distribution Amount to UX, UV, UZ, LV and LZ, in that order, until retired.

} Sequential  
Pay Classes

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

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

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

- *Group 4*

The Group 4 Principal Distribution Amount to MF until retired.

} Pass-Through  
Class

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

- *Group 5*

The Group 5 Principal Distribution Amount as follows:

— 63.6421952066% to E and EB, in that order, until retired,

} Sequential  
Pay Classes

— 11.9201829319% to M until retired, and

} Pass-Through  
Class

— 24.4376218615% to A and AL, in that order, until retired.

} Sequential  
Pay Classes

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

- *Group 6*

The HZ Accrued Amount to Aggregate Group II to its Planned Balance, and thereafter to HZ.

} Accretion  
Directed/PAC  
Group and  
Accrual Class

The KZ Accrual Amount to KD until retired, and thereafter to KZ.

} Accretion  
Directed  
Class and  
Accrual Class



The Group 6 Cash Flow Distribution Amount as follows:

— 50% to FG until retired, and

} Pass-Through Class

— 50% in the following priority:

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

} PAC Group

*second*, to HZ until retired; and

} Support Class

*third*, to Aggregate Group II to zero.

} PAC Group

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

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

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

“Aggregate Group II” consists of the KD and KZ Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II to KD and KZ, 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.

## Structuring Assumptions

*Pricing Assumptions.* Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the actual characteristics of each pool of Mortgage Loans backing the Group 1 Underlying REMIC Certificates, the applicable priority sequences governing principal payments on the Group 1 Underlying REMIC Certificates, and the following assumptions (such characteristics and assumptions, collectively, the “Pricing Assumptions”):

- the Mortgage Loans underlying the Trust MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—Group 2, Group 3, Group 4, Group 5 and Group 6—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related tables;
- the settlement date for the Certificates is February 26, 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 for the Aggregate Groups are set forth beginning on page B-1 of this prospectus supplement. The Principal Balance Schedules were prepared based on the Pricing Assumptions and the assumption that the related Mortgage Loans prepay at a *constant* rate within the applicable “Structuring Ranges” specified in the chart below. The “Effective Range” for an Aggregate Group is the range of prepayment rates (measured by *constant* PSA rates) that would reduce that Aggregate Group to its scheduled balance each month based on the Pricing Assumptions. We have not provided separate schedules for the individual Classes included in the Aggregate Groups. However, these Classes are designed to receive principal distributions in the same fashion as if separate schedules had been provided (with schedules based on the same underlying assumptions that apply to the related Aggregate Group schedule). If such separate schedules had been provided for the individual Classes included in the Aggregate Groups, we expect

that the effective ranges for those Classes would not be narrower than those shown below for the related Aggregate Groups.

<u>Groups</u>	<u>Structuring Ranges</u>	<u>Initial Effective Ranges</u>
Aggregate Group I Planned Balances	Between 150% and 250% PSA	Between 150% and 250% PSA
Aggregate Group II Planned Balances	Between 225% and 300% PSA	Between 225% and 300% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I . . MQ, QM, MJ, JM, PV, ZV and PZ  
Aggregate Group II. . KD and KZ

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

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

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

- We will distribute any excess of principal distributions over the amount necessary to reduce an Aggregate Group to its scheduled balance in any month. As a result, the likelihood of reducing an Aggregate Group to its scheduled balance each month will not be improved by the averaging of high and low principal distributions from month to month.
- Even if the related Mortgage Loans prepay at rates falling within a Structuring Range or an Effective Range, principal distributions may be insufficient to reduce the applicable Aggregate Groups to their scheduled balances each month if prepayments do not occur at a *constant* PSA rate.
- The actual Effective Ranges at any time will be based upon the actual characteristics of the related Mortgage Loans at that time, which are likely to vary (and may vary considerably) from the Pricing Assumptions. As a result, the actual Effective Ranges will likely differ from the Initial Effective Ranges specified above. For the same reason, the applicable Aggregate Groups might not be reduced to their scheduled balances each month even if the related Mortgage Loans prepay at a *constant* PSA rate within the applicable Initial Effective Ranges. This is so particularly if the rates fall at the lower or higher end of the applicable ranges.
- The actual Effective Ranges may narrow, widen or shift upward or downward to reflect actual prepayment experience over time.
- The principal payment stability of each Aggregate Group that has scheduled balances will be supported by one other Class. When the related supporting Class is retired, the Aggregate Group receiving the benefit of that support, if still outstanding, may no longer have an Effective Range and will be much more sensitive to prepayments of the related Mortgage Loans.

## Yield Tables

*General.* The tables below illustrate the sensitivity of the pre-tax corporate bond equivalent yields to maturity of the applicable Classes to various constant percentages of PSA and, where specified, to changes in the Index. **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:**

<u>Class</u>	<u>% PSA</u>
IQ .....	1010%
UI .....	530%
IK .....	682%

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

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

<u>Class</u>	<u>Price*</u>
IQ . . . . .	5.00000%
UI . . . . .	7.03125%
IK . . . . .	12.0000%

\* 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 IQ Class to Prepayments

	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>210%</u>	<u>250%</u>	<u>600%</u>	<u>900%</u>	<u>1200%</u>	<u>1500%</u>
Pre-Tax Yields to Maturity . . .	102.6%	96.5%	92.2%	92.2%	92.2%	64.0%	19.9%	(40.3)%	*

#### Sensitivity of the UI Class to Prepayments

	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>256%</u>	<u>600%</u>	<u>900%</u>
Pre-Tax Yields to Maturity . . .	61.5%	56.6%	39.4%	(11.8)%	(67.7)%

#### Sensitivity of the IK Class to Prepayments

	<u>PSA Prepayment Assumption</u>									
	<u>50%</u>	<u>100%</u>	<u>225%</u>	<u>265%</u>	<u>300%</u>	<u>600%</u>	<u>900%</u>	<u>1200%</u>	<u>1600%</u>	<u>2400%</u>
Pre-Tax Yields to Maturity . . .	46.3%	41.8%	31.6%	31.6%	31.6%	8.0%	(23.7)%	(64.4)%	*	*

***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 Inverse Floating Rate 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:

<u>Class</u>	<u>Price*</u>
MS .....	7.5%
SG .....	12.0%

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

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>300%</u>	<u>600%</u>	<u>900%</u>	<u>1200%</u>	<u>1600%</u>	<u>2400%</u>
0.12000% .....	68.2%	64.5%	49.4%	24.6%	(3.7)%	(37.4)%	*	*
0.23094% .....	66.3%	62.7%	47.6%	22.9%	(5.2)%	(38.8)%	*	*
2.23094% .....	34.8%	31.5%	17.5%	(5.5)%	(31.8)%	(63.5)%	*	*
4.23094% .....	3.6%	0.5%	(12.3)%	(33.5)%	(58.2)%	(89.2)%	*	*
4.95000% .....	*	*	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>									
	<u>50%</u>	<u>100%</u>	<u>225%</u>	<u>265%</u>	<u>300%</u>	<u>600%</u>	<u>900%</u>	<u>1200%</u>	<u>1600%</u>	<u>2400%</u>
0.12000% .....	52.1%	48.4%	38.8%	35.7%	32.9%	7.2%	(22.4)%	(58.7)%	*	*
0.22844% .....	51.0%	47.3%	37.8%	34.7%	31.9%	6.3%	(23.2)%	(59.4)%	*	*
2.22844% .....	31.9%	28.4%	19.5%	16.5%	13.9%	(10.1)%	(37.7)%	(71.7)%	*	*
4.22844% .....	13.0%	9.8%	1.4%	(1.4)%	(3.8)%	(26.2)%	(52.0)%	(84.3)%	*	*
6.33000% .....	*	*	*	*	*	*	*	*	*	*

### **Weighted Average Lives of the Certificates**

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

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

- the timing of changes in the rate of principal distributions,
- the priority sequences of distributions of principal of the Group 1, Group 2, Group 3, Group 5 and Group 6 Classes, and
- in the case of the Group 1 Classes, the priority sequences affecting principal payments on the Group 1 Underlying REMIC Certificates.

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

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

### Decrement Tables

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

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

<u>Mortgage Loans Backing Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 Underlying REMIC Certificates	360 months	(1)	8.00%
Group 2 MBS	360 months	360 months	7.50%
Group 3 MBS	360 months	360 months	7.00%
Group 4 MBS	360 months	360 months	8.50%
Group 5 MBS	180 months	180 months	6.50%
Group 6 MBS	360 months	360 months	8.50%

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

<u>Class</u>	<u>Remaining Terms to Maturity</u>
2007-26-ZB	325 months*
2008-68-ZJ	**
2008-69-GZ	341 months
2008-69-Z	341 months
2008-75-AZ	342 months

\* In addition, each Mortgage Loan backing the Class 2007-26-ZB REMIC Certificate is assumed to have a remaining interest only period of 85 months.

\*\* Approximately 85.3% and 14.7% of the Mortgage Loans backing the Class 2008-68-ZJ REMIC Certificate (by principal balance at the Issue Date) are assumed to have remaining terms to maturity of 341 months and 288 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

Date	ZK Class								ZL Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	250%	430%	700%	1000%	1400%	2000%	0%	100%	250%	430%	700%	1000%	1400%	2000%
Initial Percent . . . . .	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011 . . . . .	106	106	106	106	106	106	86	0	106	106	106	106	106	106	106	0
February 2012 . . . . .	112	112	112	112	112	83	0	0	112	112	112	112	112	112	40	0
February 2013 . . . . .	118	118	118	118	101	0	0	0	118	118	118	118	118	98	6	0
February 2014 . . . . .	125	125	125	125	30	0	0	0	125	125	125	125	125	38	1	0
February 2015 . . . . .	132	132	132	110	0	0	0	0	132	132	132	132	96	15	*	0
February 2016 . . . . .	139	139	139	66	0	0	0	0	139	139	139	139	54	6	*	0
February 2017 . . . . .	147	147	141	17	0	0	0	0	147	147	147	147	31	2	*	0
February 2018 . . . . .	155	155	121	0	0	0	0	0	155	155	155	124	17	1	*	0
February 2019 . . . . .	164	164	88	0	0	0	0	0	164	164	164	89	10	*	*	0
February 2020 . . . . .	171	171	49	0	0	0	0	0	173	173	173	63	5	*	*	0
February 2021 . . . . .	177	173	12	0	0	0	0	0	183	183	183	45	3	*	0	0
February 2022 . . . . .	179	167	0	0	0	0	0	0	193	193	162	32	2	*	0	0
February 2023 . . . . .	181	155	0	0	0	0	0	0	204	204	131	22	1	*	0	0
February 2024 . . . . .	183	130	0	0	0	0	0	0	216	216	105	16	*	*	0	0
February 2025 . . . . .	185	95	0	0	0	0	0	0	228	228	83	11	*	*	0	0
February 2026 . . . . .	188	57	0	0	0	0	0	0	241	241	65	7	*	*	0	0
February 2027 . . . . .	190	17	0	0	0	0	0	0	254	254	51	5	*	*	0	0
February 2028 . . . . .	187	0	0	0	0	0	0	0	269	236	39	3	*	*	0	0
February 2029 . . . . .	181	0	0	0	0	0	0	0	284	195	29	2	*	*	0	0
February 2030 . . . . .	168	0	0	0	0	0	0	0	300	157	21	1	*	*	0	0
February 2031 . . . . .	154	0	0	0	0	0	0	0	317	121	15	1	*	0	0	0
February 2032 . . . . .	139	0	0	0	0	0	0	0	334	87	9	*	*	0	0	0
February 2033 . . . . .	113	0	0	0	0	0	0	0	353	56	6	*	*	0	0	0
February 2034 . . . . .	68	0	0	0	0	0	0	0	373	28	3	*	*	0	0	0
February 2035 . . . . .	0	0	0	0	0	0	0	0	393	8	1	*	*	0	0	0
February 2036 . . . . .	0	0	0	0	0	0	0	0	281	4	*	*	*	0	0	0
February 2037 . . . . .	0	0	0	0	0	0	0	0	159	*	*	*	0	0	0	0
February 2038 . . . . .	0	0	0	0	0	0	0	0	49	0	0	0	0	0	0	0
February 2039 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2040 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** . . . . .	22.9	15.1	9.4	6.1	3.7	2.3	1.2	0.1	26.8	21.0	15.4	10.4	6.3	3.9	2.0	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	ZM Class								MQ, QM, MJ, JM and IQ† Classes								
	PSA Prepayment Assumption								PSA Prepayment Assumption								
	0%	100%	250%	430%	700%	1000%	1400%	2000%	0%	100%	150%	210%	250%	600%	900%	1200%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011	106	106	106	106	106	106	94	0	98	89	86	86	86	73	51	28	5
February 2012	112	112	112	112	112	95	16	0	95	78	74	74	74	43	19	2	0
February 2013	118	118	118	118	108	39	3	0	93	68	62	62	62	24	4	0	0
February 2014	125	125	125	125	68	15	*	0	90	59	52	52	52	12	0	0	0
February 2015	132	132	132	119	38	6	*	0	87	50	43	43	43	5	0	0	0
February 2016	139	139	139	95	22	2	*	0	84	41	34	34	34	0	0	0	0
February 2017	147	147	143	69	12	1	*	0	80	32	27	27	27	0	0	0	0
February 2018	155	155	135	50	7	*	*	0	77	24	21	21	21	0	0	0	0
February 2019	164	164	118	36	4	*	*	0	73	17	16	16	16	0	0	0	0
February 2020	172	172	99	25	2	*	*	0	69	11	11	11	11	0	0	0	0
February 2021	179	177	80	18	1	*	0	0	64	8	8	8	8	0	0	0	0
February 2022	184	177	65	13	1	*	0	0	60	5	5	5	5	0	0	0	0
February 2023	190	174	52	9	*	*	0	0	55	2	2	2	2	0	0	0	0
February 2024	196	164	42	6	*	*	0	0	50	0	0	0	0	0	0	0	0
February 2025	202	148	33	4	*	*	0	0	44	0	0	0	0	0	0	0	0
February 2026	209	130	26	3	*	*	0	0	38	0	0	0	0	0	0	0	0
February 2027	216	112	20	2	*	*	0	0	32	0	0	0	0	0	0	0	0
February 2028	220	94	15	1	*	*	0	0	25	0	0	0	0	0	0	0	0
February 2029	222	78	12	1	*	*	0	0	17	0	0	0	0	0	0	0	0
February 2030	221	63	8	1	*	0	0	0	10	0	0	0	0	0	0	0	0
February 2031	219	48	6	*	*	0	0	0	1	0	0	0	0	0	0	0	0
February 2032	217	35	4	*	*	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	209	22	2	*	*	0	0	0	0	0	0	0	0	0	0	0	0
February 2034	190	11	1	*	*	0	0	0	0	0	0	0	0	0	0	0	0
February 2035	157	3	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0
February 2036	112	2	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0
February 2037	64	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2038	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.9	18.7	12.5	8.2	4.8	3.0	1.6	0.1	12.9	5.4	4.9	4.9	4.9	2.1	1.3	0.8	0.5

  

Date	PV Class									ZV Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	150%	210%	250%	600%	900%	1200%	1500%	0%	100%	150%	210%	250%	600%	900%	1200%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011	93	93	93	93	93	93	93	93	93	105	105	105	105	105	105	105	105	105
February 2012	86	86	86	86	86	86	86	86	86	110	110	110	110	110	110	110	110	15
February 2013	78	78	78	78	78	78	78	0	0	116	116	116	116	116	116	50	0	0
February 2014	70	70	70	70	70	70	0	0	0	122	122	122	122	122	122	114	1	0
February 2015	61	61	61	61	61	61	0	0	0	128	128	128	128	128	128	41	0	0
February 2016	52	52	52	52	52	51	0	0	0	135	135	135	135	135	135	7	0	0
February 2017	42	42	42	42	42	0	0	0	0	142	142	142	142	142	99	0	0	0
February 2018	32	32	32	32	32	0	0	0	0	149	149	149	149	149	52	0	0	0
February 2019	22	22	22	22	22	0	0	0	0	157	157	157	157	157	23	0	0	0
February 2020	11	11	11	11	11	0	0	0	0	165	165	165	165	165	5	0	0	0
February 2021	0	0	0	0	0	0	0	0	0	172	172	172	172	172	0	0	0	0
February 2022	0	0	0	0	0	0	0	0	0	172	172	172	172	172	0	0	0	0
February 2023	0	0	0	0	0	0	0	0	0	172	172	172	172	172	0	0	0	0
February 2024	0	0	0	0	0	0	0	0	0	172	172	172	172	172	0	0	0	0
February 2025	0	0	0	0	0	0	0	0	0	172	129	129	129	129	0	0	0	0
February 2026	0	0	0	0	0	0	0	0	0	172	94	94	94	94	0	0	0	0
February 2027	0	0	0	0	0	0	0	0	0	172	64	64	64	64	0	0	0	0
February 2028	0	0	0	0	0	0	0	0	0	172	39	39	39	39	0	0	0	0
February 2029	0	0	0	0	0	0	0	0	0	172	19	19	19	19	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	172	2	2	2	2	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	172	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	6.0	6.0	6.0	6.0	6.0	4.8	3.3	2.2	1.3	21.6	16.5	16.5	16.5	16.5	7.9	4.8	3.1	1.7

\* 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.

PZ Class										ZY Class									
Date	PSA Prepayment Assumption									PSA Prepayment Assumption									
	0%	100%	150%	210%	250%	600%	900%	1200%	1500%	0%	100%	150%	210%	250%	600%	900%	1200%	1500%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
February 2011	105	105	105	105	105	105	105	105	105	105	105	100	79	65	0	0	0	0	
February 2012	110	110	110	110	110	110	110	110	110	110	110	100	63	39	0	0	0	0	
February 2013	116	116	116	116	116	116	116	116	116	21	116	100	52	21	0	0	0	0	
February 2014	122	122	122	122	122	122	122	122	2	122	100	44	10	0	0	0	0	0	
February 2015	128	128	128	128	128	128	128	35	*	128	100	39	3	0	0	0	0	0	
February 2016	135	135	135	135	135	135	135	9	*	135	100	36	*	0	0	0	0	0	
February 2017	142	142	142	142	142	142	83	3	*	142	100	35	*	0	0	0	0	0	
February 2018	149	149	149	149	149	149	37	1	*	149	97	33	*	0	0	0	0	0	
February 2019	157	157	157	157	157	157	16	*	*	157	93	31	*	0	0	0	0	0	
February 2020	165	165	165	165	165	165	7	*	*	165	88	29	*	0	0	0	0	0	
February 2021	173	173	173	173	173	121	3	*	0	173	82	26	*	0	0	0	0	0	
February 2022	182	182	182	182	182	73	1	*	0	182	75	23	*	0	0	0	0	0	
February 2023	191	191	191	191	191	44	1	*	0	191	68	21	*	0	0	0	0	0	
February 2024	201	201	201	201	201	27	*	*	0	201	61	18	*	0	0	0	0	0	
February 2025	211	211	211	211	211	16	*	*	0	211	54	16	*	0	0	0	0	0	
February 2026	222	222	222	222	222	9	*	*	0	222	47	13	*	0	0	0	0	0	
February 2027	234	234	234	234	234	6	*	*	0	234	40	11	*	0	0	0	0	0	
February 2028	246	246	246	246	246	3	*	*	0	246	34	9	*	0	0	0	0	0	
February 2029	258	258	258	258	258	2	*	0	0	258	28	7	*	0	0	0	0	0	
February 2030	271	271	271	271	271	1	*	0	0	271	22	6	*	0	0	0	0	0	
February 2031	285	199	199	199	199	1	*	0	0	285	17	4	*	0	0	0	0	0	
February 2032	175	130	130	130	130	*	*	0	0	300	12	3	*	0	0	0	0	0	
February 2033	76	76	76	76	76	*	*	0	0	274	8	2	*	0	0	0	0	0	
February 2034	33	33	33	33	33	*	*	0	0	244	4	1	*	0	0	0	0	0	
February 2035	0	0	0	0	0	0	0	0	0	211	0	0	0	0	0	0	0	0	
February 2036	0	0	0	0	0	0	0	0	0	175	0	0	0	0	0	0	0	0	
February 2037	0	0	0	0	0	0	0	0	0	136	0	0	0	0	0	0	0	0	
February 2038	0	0	0	0	0	0	0	0	0	94	0	0	0	0	0	0	0	0	
February 2039	0	0	0	0	0	0	0	0	0	49	0	0	0	0	0	0	0	0	
February 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	22.6	22.1	22.1	22.1	22.1	12.4	7.7	4.8	2.8	26.5	17.3	15.8	6.5	1.9	0.3	0.2	0.1	0.1	

QZ Class										Z Class									
Date	PSA Prepayment Assumption									PSA Prepayment Assumption									
	0%	100%	150%	210%	250%	600%	900%	1200%	1500%	0%	100%	150%	210%	250%	600%	900%	1200%	1500%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
February 2011	105	105	105	105	105	105	105	105	105	105	101	80	66	3	3	3	3	3	
February 2012	110	110	110	110	110	110	110	110	25	110	101	64	41	3	3	3	3	1	
February 2013	116	116	116	116	116	116	116	57	2	116	101	53	24	3	3	3	3	3	
February 2014	122	122	122	122	122	122	115	14	*	122	101	46	13	3	3	3	3	*	
February 2015	128	128	128	128	128	128	50	4	*	128	101	41	6	3	3	3	1	*	
February 2016	135	135	135	135	135	135	21	1	*	135	101	39	4	4	4	4	*	*	
February 2017	142	142	142	142	142	103	9	*	*	142	101	38	4	4	2	*	*	*	
February 2018	149	149	149	149	149	63	4	*	*	149	99	36	4	4	1	*	*	*	
February 2019	157	157	157	157	157	38	2	*	*	157	95	35	4	4	*	*	*	0	
February 2020	165	165	165	165	165	22	1	*	0	165	90	32	4	4	*	*	*	0	
February 2021	173	173	173	173	173	13	*	*	0	173	84	30	4	3	*	*	*	0	
February 2022	173	173	173	173	173	8	*	*	0	182	78	28	5	2	*	*	*	0	
February 2023	174	174	174	174	174	5	*	*	0	191	71	25	5	1	*	*	*	0	
February 2024	176	175	175	175	175	3	*	*	0	201	64	23	5	1	*	*	*	0	
February 2025	177	138	138	138	138	2	*	*	0	211	58	21	5	*	*	*	*	0	
February 2026	178	107	107	107	107	1	*	*	0	222	51	19	6	*	*	0	0	0	
February 2027	179	82	82	82	82	1	*	0	0	234	45	17	6	*	*	0	0	0	
February 2028	180	61	61	61	61	*	*	0	0	246	39	15	6	*	*	0	0	0	
February 2029	182	45	45	45	45	*	*	0	0	258	34	14	7	*	*	0	0	0	
February 2030	183	31	31	31	31	*	*	0	0	271	29	13	7	*	*	0	0	0	
February 2031	185	21	21	21	21	*	*	0	0	285	22	9	5	*	*	0	0	0	
February 2032	19	14	14	14	14	*	*	0	0	297	15	6	3	*	*	0	0	0	
February 2033	8	8	8	8	8	*	*	0	0	268	9	4	2	*	*	0	0	0	
February 2034	4	4	4	4	4	*	*	0	0	238	4	2	1	*	0	0	0	0	
February 2035	0	0	0	0	0	0	0	0	0	205	0	0	0	0	0	0	0	0	
February 2036	0	0	0	0	0	0	0	0	0	170	0	0	0	0	0	0	0	0	
February 2037	0	0	0	0	0	0	0	0	0	132	0	0	0	0	0	0	0	0	
February 2038	0	0	0	0	0	0	0	0	0	91	0	0	0	0	0	0	0	0	
February 2039	0	0	0	0	0	0	0	0	0	47	0	0	0	0	0	0	0	0	
February 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	21.8	17.4	17.4	17.4	17.4	8.4	5.2	3.3	1.9	26.4	17.6	16.3	7.4	3.3	0.8	0.4	0.3	0.2	

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

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

Date	UX, UI†, AU and AY Classes					UV Class					UZ Class					LV Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	256%	600%	900%	0%	100%	256%	600%	900%	0%	100%	256%	600%	900%	0%	100%	256%	600%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011	99	91	80	55	34	93	93	93	93	93	105	105	105	105	105	93	93	93	93	93
February 2012	97	82	62	27	4	85	85	85	85	85	109	109	109	109	109	85	85	85	85	85
February 2013	96	73	48	10	0	77	77	77	77	0	114	114	114	114	11	77	77	77	77	77
February 2014	95	65	36	0	0	69	69	69	29	0	120	120	120	120	0	69	69	69	69	0
February 2015	93	58	26	0	0	61	61	61	0	0	125	125	125	19	0	61	61	61	61	0
February 2016	91	51	18	0	0	52	52	52	0	0	131	131	131	0	0	52	52	52	0	0
February 2017	89	45	11	0	0	42	42	42	0	0	137	137	137	0	0	42	42	42	0	0
February 2018	87	39	5	0	0	32	32	32	0	0	143	143	143	0	0	32	32	32	0	0
February 2019	85	33	1	0	0	22	22	22	0	0	150	150	150	0	0	22	22	22	0	0
February 2020	83	28	0	0	0	11	11	0	0	0	157	157	110	0	0	11	11	11	0	0
February 2021	81	23	0	0	0	*	*	0	0	0	164	164	55	0	0	*	*	*	0	0
February 2022	78	18	0	0	0	0	0	0	0	0	164	164	9	0	0	0	0	0	0	0
February 2023	75	14	0	0	0	0	0	0	0	0	164	164	0	0	0	0	0	0	0	0
February 2024	72	10	0	0	0	0	0	0	0	0	164	164	0	0	0	0	0	0	0	0
February 2025	69	6	0	0	0	0	0	0	0	0	164	164	0	0	0	0	0	0	0	0
February 2026	65	3	0	0	0	0	0	0	0	0	164	164	0	0	0	0	0	0	0	0
February 2027	62	0	0	0	0	0	0	0	0	0	164	151	0	0	0	0	0	0	0	0
February 2028	58	0	0	0	0	0	0	0	0	0	164	97	0	0	0	0	0	0	0	0
February 2029	53	0	0	0	0	0	0	0	0	0	164	48	0	0	0	0	0	0	0	0
February 2030	49	0	0	0	0	0	0	0	0	0	164	1	0	0	0	0	0	0	0	0
February 2031	44	0	0	0	0	0	0	0	0	0	164	0	0	0	0	0	0	0	0	0
February 2032	39	0	0	0	0	0	0	0	0	0	164	0	0	0	0	0	0	0	0	0
February 2033	33	0	0	0	0	0	0	0	0	0	164	0	0	0	0	0	0	0	0	0
February 2034	27	0	0	0	0	0	0	0	0	0	164	0	0	0	0	0	0	0	0	0
February 2035	20	0	0	0	0	0	0	0	0	0	164	0	0	0	0	0	0	0	0	0
February 2036	13	0	0	0	0	0	0	0	0	0	164	0	0	0	0	0	0	0	0	0
February 2037	6	0	0	0	0	0	0	0	0	0	164	0	0	0	0	0	0	0	0	0
February 2038	0	0	0	0	0	0	0	0	0	0	129	0	0	0	0	0	0	0	0	0
February 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.1	6.9	3.4	1.4	0.8	6.0	6.0	5.8	3.4	2.2	28.4	18.4	10.7	4.7	2.8	6.0	6.0	6.0	4.4	2.9

Date	LZ Class					LM Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	256%	600%	900%	0%	100%	256%	600%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100
February 2011	105	105	105	105	105	100	100	100	100	100
February 2012	109	109	109	109	109	100	100	100	100	100
February 2013	114	114	114	114	114	100	100	100	100	6
February 2014	120	120	120	120	78	100	100	100	84	0
February 2015	125	125	125	125	35	100	100	100	12	0
February 2016	131	131	131	113	16	100	100	100	0	0
February 2017	137	137	137	70	7	100	100	100	0	0
February 2018	143	143	143	43	3	100	100	100	0	0
February 2019	150	150	150	27	1	100	100	100	0	0
February 2020	157	157	157	16	1	100	100	67	0	0
February 2021	164	164	164	10	*	100	100	33	0	0
February 2022	164	164	164	6	*	100	100	5	0	0
February 2023	164	164	137	4	*	100	100	0	0	0
February 2024	164	164	109	2	*	100	100	0	0	0
February 2025	164	164	86	1	*	100	100	0	0	0
February 2026	164	164	66	1	*	100	100	0	0	0
February 2027	164	164	51	*	*	100	92	0	0	0
February 2028	164	164	38	*	*	100	59	0	0	0
February 2029	164	164	28	*	*	100	29	0	0	0
February 2030	164	164	20	*	*	100	1	0	0	0
February 2031	164	125	14	*	*	100	0	0	0	0
February 2032	164	88	9	*	*	100	0	0	0	0
February 2033	164	53	5	*	*	100	0	0	0	0
February 2034	164	20	2	*	0	100	0	0	0	0
February 2035	164	0	0	0	0	100	0	0	0	0
February 2036	164	0	0	0	0	100	0	0	0	0
February 2037	164	0	0	0	0	100	0	0	0	0
February 2038	164	0	0	0	0	79	0	0	0	0
February 2039	147	0	0	0	0	0	0	0	0	0
February 2040	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.5	22.3	16.0	7.8	4.8	28.4	18.4	10.6	4.5	2.7

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

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

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

Date	LA Class					MF and MS <sup>†</sup> Classes							
	PSA Prepayment Assumption					PSA Prepayment Assumption							
	0%	100%	256%	600%	900%	0%	100%	300%	600%	900%	1200%	1600%	2400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011	99	91	81	59	40	99	94	84	68	53	38	15	0
February 2012	98	83	66	34	13	98	87	68	43	24	10	1	0
February 2013	96	76	53	17	1	98	80	55	27	11	3	*	0
February 2014	95	68	42	7	0	97	74	44	17	5	1	*	0
February 2015	94	62	33	1	0	95	69	35	11	2	*	*	0
February 2016	92	55	25	0	0	94	63	29	7	1	*	*	0
February 2017	90	50	19	0	0	93	58	23	4	*	*	0	0
February 2018	89	44	14	0	0	92	53	18	3	*	*	0	0
February 2019	87	39	9	0	0	90	49	15	2	*	*	0	0
February 2020	84	34	6	0	0	89	45	12	1	*	*	0	0
February 2021	82	30	3	0	0	87	41	9	1	*	*	0	0
February 2022	80	25	*	0	0	85	37	7	*	*	*	0	0
February 2023	77	21	0	0	0	83	34	6	*	*	*	0	0
February 2024	75	18	0	0	0	81	30	5	*	*	*	0	0
February 2025	72	14	0	0	0	78	27	4	*	*	0	0	0
February 2026	68	11	0	0	0	75	24	3	*	*	0	0	0
February 2027	65	8	0	0	0	72	22	2	*	*	0	0	0
February 2028	61	5	0	0	0	69	19	2	*	*	0	0	0
February 2029	57	3	0	0	0	66	17	1	*	*	0	0	0
February 2030	53	*	0	0	0	62	14	1	*	*	0	0	0
February 2031	49	0	0	0	0	58	12	1	*	*	0	0	0
February 2032	44	0	0	0	0	53	10	1	*	*	0	0	0
February 2033	39	0	0	0	0	49	8	*	*	0	0	0	0
February 2034	33	0	0	0	0	43	6	*	*	0	0	0	0
February 2035	27	0	0	0	0	37	5	*	*	0	0	0	0
February 2036	21	0	0	0	0	31	3	*	*	0	0	0	0
February 2037	14	0	0	0	0	24	1	*	*	0	0	0	0
February 2038	7	0	0	0	0	17	0	0	0	0	0	0	0
February 2039	0	0	0	0	0	9	0	0	0	0	0	0	0
February 2040	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.0	7.9	4.0	1.7	1.0	20.8	10.4	4.8	2.4	1.5	1.0	0.6	0.1

Date	M Class						A Class						AL Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	235%	400%	600%	1000%	0%	100%	235%	400%	600%	1000%	0%	100%	235%	400%	600%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011	96	91	86	80	72	57	96	91	86	79	72	56	100	100	100	100	100	100
February 2012	92	81	70	58	44	22	91	80	69	57	43	21	100	100	100	100	100	100
February 2013	87	71	56	41	26	8	87	70	55	39	25	6	100	100	100	100	100	100
February 2014	82	62	45	29	16	3	82	61	43	27	14	1	100	100	100	100	100	100
February 2015	77	53	35	20	9	1	76	52	34	18	7	0	100	100	100	100	100	47
February 2016	71	45	27	14	5	*	70	44	26	12	3	0	100	100	100	100	100	17
February 2017	65	38	21	9	3	*	64	36	19	7	1	0	100	100	100	100	100	6
February 2018	59	31	16	6	2	*	58	29	14	4	0	0	100	100	100	100	69	2
February 2019	52	25	11	4	1	*	51	23	9	2	0	0	100	100	100	100	38	1
February 2020	45	19	8	2	*	*	43	17	6	0	0	0	100	100	100	100	19	*
February 2021	37	13	5	1	*	*	35	11	3	0	0	0	100	100	100	57	9	*
February 2022	28	8	3	1	*	*	27	6	*	0	0	0	100	100	100	28	4	*
February 2023	20	3	1	*	*	*	18	1	0	0	0	0	100	100	44	9	1	*
February 2024	10	0	0	0	0	0	8	0	0	0	0	0	100	0	0	0	0	0
February 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.7	5.9	4.4	3.2	2.3	1.4	8.6	5.7	4.1	3.0	2.2	1.3	14.9	13.5	13.0	11.4	9.0	5.3

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

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

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

Date	E Class						EB Class						EL Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	235%	400%	600%	1000%	0%	100%	235%	400%	600%	1000%	0%	100%	235%	400%	600%	1000%
Initial Percent . . . . .	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011 . . . . .	96	90	85	79	71	54	100	100	100	100	100	100	100	100	100	100	100	100
February 2012 . . . . .	91	79	68	55	41	17	100	100	100	100	100	100	100	100	100	100	100	100
February 2013 . . . . .	86	69	53	37	22	2	100	100	100	100	100	100	100	100	100	100	100	100
February 2014 . . . . .	81	59	41	24	10	0	100	100	100	100	100	49	100	100	100	100	100	56
February 2015 . . . . .	75	50	31	15	3	0	100	100	100	100	100	18	100	100	100	100	100	22
February 2016 . . . . .	69	42	22	8	0	0	100	100	100	100	84	7	100	100	100	100	86	8
February 2017 . . . . .	63	34	16	3	0	0	100	100	100	100	48	2	100	100	100	100	55	3
February 2018 . . . . .	56	26	10	0	0	0	100	100	100	97	27	1	100	100	100	98	32	1
February 2019 . . . . .	49	19	5	0	0	0	100	100	100	63	14	*	100	100	100	67	17	*
February 2020 . . . . .	41	13	2	0	0	0	100	100	100	38	7	*	100	100	100	46	9	*
February 2021 . . . . .	32	7	0	0	0	0	100	100	80	22	4	*	100	100	82	26	4	*
February 2022 . . . . .	24	2	0	0	0	0	100	100	45	11	1	*	100	100	52	13	2	*
February 2023 . . . . .	14	0	0	0	0	0	100	52	17	4	*	*	100	58	20	4	1	*
February 2024 . . . . .	4	0	0	0	0	0	100	0	0	0	0	0	100	0	0	0	0	0
February 2025 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** . . . . .	8.3	5.4	3.8	2.7	2.0	1.2	14.7	13.1	12.0	9.9	7.4	4.3	14.8	13.1	12.1	10.1	7.6	4.4

Date	FG and SG† Classes									
	PSA Prepayment Assumption									
	0%	100%	225%	265%	300%	600%	900%	1200%	1600%	2400%
Initial Percent . . . . .	100	100	100	100	100	100	100	100	100	100
February 2011 . . . . .	99	93	86	83	81	64	47	29	6	0
February 2012 . . . . .	98	86	73	69	66	40	21	8	*	0
February 2013 . . . . .	98	80	62	57	53	25	10	2	*	0
February 2014 . . . . .	97	74	53	47	43	16	4	1	*	0
February 2015 . . . . .	95	68	45	39	35	10	2	*	*	0
February 2016 . . . . .	94	63	38	32	28	6	1	*	0	0
February 2017 . . . . .	93	58	32	27	22	4	*	*	0	0
February 2018 . . . . .	92	53	27	22	18	2	*	*	0	0
February 2019 . . . . .	90	48	23	18	14	2	*	*	0	0
February 2020 . . . . .	89	44	19	15	11	1	*	*	0	0
February 2021 . . . . .	87	40	16	12	9	1	*	*	0	0
February 2022 . . . . .	85	37	14	10	7	*	*	*	0	0
February 2023 . . . . .	83	33	11	8	6	*	*	*	0	0
February 2024 . . . . .	81	30	9	6	4	*	*	*	0	0
February 2025 . . . . .	78	27	8	5	3	*	*	0	0	0
February 2026 . . . . .	75	24	6	4	3	*	*	0	0	0
February 2027 . . . . .	72	21	5	3	2	*	*	0	0	0
February 2028 . . . . .	69	19	4	3	2	*	*	0	0	0
February 2029 . . . . .	66	16	3	2	1	*	*	0	0	0
February 2030 . . . . .	62	14	3	1	1	*	*	0	0	0
February 2031 . . . . .	58	12	2	1	1	*	*	0	0	0
February 2032 . . . . .	53	10	2	1	*	*	*	0	0	0
February 2033 . . . . .	49	8	1	1	*	*	0	0	0	0
February 2034 . . . . .	43	6	1	*	*	*	0	0	0	0
February 2035 . . . . .	37	4	1	*	*	*	0	0	0	0
February 2036 . . . . .	31	3	*	*	*	*	0	0	0	0
February 2037 . . . . .	24	1	*	*	*	*	0	0	0	0
February 2038 . . . . .	17	0	0	0	0	0	0	0	0	0
February 2039 . . . . .	9	0	0	0	0	0	0	0	0	0
February 2040 . . . . .	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** . . . . .	20.8	10.2	6.0	5.2	4.6	2.2	1.3	0.9	0.4	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	KD, IK†, KB, KM and KE Classes										KZ Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	225%	265%	300%	600%	900%	1200%	1600%	2400%	0%	100%	225%	265%	300%	600%	900%	1200%	1600%	2400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011	99	91	84	84	84	71	52	33	6	0	105	105	105	105	105	105	105	105	105	0
February 2012	97	83	70	70	70	45	23	9	0	0	110	110	110	110	110	110	110	110	62	0
February 2013	95	75	58	58	58	28	10	2	0	0	116	116	116	116	116	116	116	116	2	0
February 2014	93	68	47	47	47	18	4	*	0	0	122	122	122	122	122	122	122	122	*	0
February 2015	92	61	38	38	38	11	2	0	0	0	128	128	128	128	128	128	128	48	*	0
February 2016	89	54	31	31	31	7	*	0	0	0	135	135	135	135	135	135	135	13	*	0
February 2017	87	47	24	24	24	4	0	0	0	0	142	142	142	142	142	142	113	4	*	0
February 2018	85	41	19	19	19	2	0	0	0	0	149	149	149	149	149	149	51	1	0	0
February 2019	82	35	15	15	15	1	0	0	0	0	157	157	157	157	157	157	23	*	0	0
February 2020	79	30	12	12	12	*	0	0	0	0	165	165	165	165	165	165	10	*	0	0
February 2021	76	24	9	9	9	0	0	0	0	0	173	173	173	173	173	168	5	*	0	0
February 2022	73	19	7	7	7	0	0	0	0	0	182	182	182	182	182	104	2	*	0	0
February 2023	70	14	6	6	6	0	0	0	0	0	191	191	191	191	191	64	1	*	0	0
February 2024	66	9	4	4	4	0	0	0	0	0	201	201	201	201	201	39	*	*	0	0
February 2025	62	4	3	3	3	0	0	0	0	0	211	211	211	211	211	24	*	*	0	0
February 2026	58	2	2	2	2	0	0	0	0	0	222	222	222	222	222	15	*	*	0	0
February 2027	53	1	1	1	1	0	0	0	0	0	234	234	234	234	234	9	*	*	0	0
February 2028	48	1	1	1	1	0	0	0	0	0	246	246	246	246	246	5	*	*	0	0
February 2029	42	*	*	*	*	0	0	0	0	0	258	258	258	258	258	3	*	0	0	0
February 2030	37	0	0	0	0	0	0	0	0	0	271	255	255	255	255	2	*	0	0	0
February 2031	30	0	0	0	0	0	0	0	0	0	285	188	188	188	188	1	*	0	0	0
February 2032	24	0	0	0	0	0	0	0	0	0	300	135	135	135	135	1	*	0	0	0
February 2033	16	0	0	0	0	0	0	0	0	0	315	94	94	94	94	*	*	0	0	0
February 2034	8	0	0	0	0	0	0	0	0	0	331	63	63	63	63	*	*	0	0	0
February 2035	0	0	0	0	0	0	0	0	0	0	297	39	39	39	39	*	*	0	0	0
February 2036	0	0	0	0	0	0	0	0	0	0	21	21	21	21	21	*	*	0	0	0
February 2037	0	0	0	0	0	0	0	0	0	0	7	7	7	7	7	*	*	0	0	0
February 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.2	7.1	4.9	4.9	4.9	2.4	1.4	0.9	0.5	0.1	25.2	22.5	22.5	22.5	22.5	13.0	8.0	5.1	2.2	0.1

  

Date	HZ Class										WZ Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	225%	265%	300%	600%	900%	1200%	1600%	2400%	0%	100%	225%	265%	300%	600%	900%	1200%	1600%	2400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011	105	105	100	78	59	0	0	0	0	0	105	105	101	79	61	3	3	3	3	0
February 2012	110	110	100	63	31	0	0	0	0	0	110	110	101	64	33	4	4	4	2	0
February 2013	116	116	100	53	13	0	0	0	0	0	116	116	101	55	17	4	4	4	*	0
February 2014	122	122	100	47	4	0	0	0	0	0	122	122	101	49	8	4	4	4	*	0
February 2015	128	128	100	44	*	0	0	0	0	0	128	128	101	47	4	4	4	2	*	0
February 2016	135	135	100	43	*	0	0	0	0	0	135	135	101	46	4	4	4	*	*	0
February 2017	142	142	96	41	*	0	0	0	0	0	142	142	97	44	5	5	4	*	0	0
February 2018	149	149	90	38	*	0	0	0	0	0	149	149	92	42	5	5	2	*	0	0
February 2019	157	157	84	35	*	0	0	0	0	0	157	157	86	39	5	5	1	*	0	0
February 2020	165	165	76	31	*	0	0	0	0	0	165	165	79	35	5	5	*	*	0	0
February 2021	173	173	69	28	*	0	0	0	0	0	173	173	72	32	6	6	*	*	0	0
February 2022	182	182	61	24	*	0	0	0	0	0	182	182	65	29	6	3	*	*	0	0
February 2023	191	191	54	21	*	0	0	0	0	0	191	191	58	27	6	2	*	*	0	0
February 2024	201	201	47	18	*	0	0	0	0	0	201	201	52	24	7	1	*	*	0	0
February 2025	211	211	41	15	*	0	0	0	0	0	211	211	46	22	7	1	*	*	0	0
February 2026	222	203	35	13	*	0	0	0	0	0	222	203	41	20	7	*	*	0	0	0
February 2027	234	182	29	11	*	0	0	0	0	0	234	184	36	18	8	*	*	0	0	0
February 2028	246	162	25	9	*	0	0	0	0	0	246	165	32	17	8	*	*	0	0	0
February 2029	258	143	20	7	*	0	0	0	0	0	258	146	28	15	8	*	*	0	0	0
February 2030	271	124	16	6	*	0	0	0	0	0	271	128	24	14	8	*	*	0	0	0
February 2031	285	105	13	4	*	0	0	0	0	0	285	108	19	10	6	*	*	0	0	0
February 2032	300	88	10	3	*	0	0	0	0	0	300	89	14	8	4	*	*	0	0	0
February 2033	315	71	8	3	*	0	0	0	0	0	315	71	11	6	3	*	*	0	0	0
February 2034	331	54	6	2	*	0	0	0	0	0	331	55	7	4	2	*	*	0	0	0
February 2035	348	39	4	1	*	0	0	0	0	0	346	39	5	2	1	*	0	0	0	0
February 2036	297	24	2	1	*	0	0	0	0	0	288	24	3	1	1	*	0	0	0	0
February 2037	233	10	1	*	*	0	0	0	0	0	225	10	1	*	*	*	0	0	0	0
February 2038	162	0	0	0	0	0	0	0	0	0	156	0	0	0	0	0	0	0	0	0
February 2039	84	0	0	0	0	0	0	0	0	0	81	0	0	0	0	0	0	0	0	0
February 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.8	21.1	14.4	6.9	1.6	0.3	0.2	0.1	0.1	0.1	27.7	21.2	15.1	8.0	3.3	1.0	0.5	0.3	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.

## **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:

<u>Group</u>	<u>Prepayment Assumption</u>
1	430% PSA
2	210% PSA
3	256% PSA
4	300% PSA
5	235% PSA
6	265% 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. All 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 J.P. Morgan Securities, Inc. (the “Dealer”) in exchange for the Group 1 Underlying REMIC Certificates and the Trust MBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

## **LEGAL MATTERS**

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

## Group 1 Underlying REMIC Certificates

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(I)	Final Distribution Date	Principal Type(I)	Original Principal Balance of Class	February 2010 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC (in months)	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)	Approximate Weighted Average Term to Expiration of Interest Only Period (in months)
2007-026	ZB	March 2007	31396VNX2	5.50%	FIX/Z	April 2037	SEQ	\$11,250,000	1.17356974	\$ 7,334,810.00	6.226%	324	36	84
2008-068	ZJ	July 2008	31397MJQ1	5.50	FIX/Z	August 2038	SEQ	30,139,945	1.09077055	17,095,397.00	(2)	(2)	(2)	N/A
2008-069	GZ	July 2008	31397MGR2	5.50	FIX/Z	August 2038	SEQ	16,782,333	1.09077055	18,305,674.00	6.015	298	55	N/A
2008-069	Z	July 2008	31397MGN1	5.50	FIX/Z	August 2038	SEQ	13,781,000	1.09077055	15,031,908.00	6.040	295	60	N/A
2008-075	AZ	August 2008	31397MQG5	5.50	FIX/Z	September 2038	SEQ	10,273,609	1.08579400	11,155,023.00	5.944	293	58	N/A

- (1) See “Description of the Certificates—Definitions and Abbreviations” in the REMIC Prospectus.  
(2) The Class 2008-68-ZJ REMIC Certificate is backed by MBS and Fannie Mae Stripped MBS with the following characteristics:

MBS . . . .	Approximate Principal Balance	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
	\$221,177,587	6.054%	295	57
SMBS . . .	Approximate Principal Balance	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
	\$38,054,099	5.942%	272	77

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

## Available Recombinations(1)

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 1								
ZK	\$ 41,353,687	ZM	\$ 68,922,812	SC/PT	5.50%	FIX/Z	31398MKP0	September 2038
ZL	27,569,125							
Recombination 2								
PZ	2,268,276	QZ	21,079,294	PAC/AD	5.00	FIX/Z	31398MKQ8	March 2040
ZV	18,811,018							
Recombination 3								
ZY	14,610,276	Z	15,000,000	SUP	5.00	FIX/Z	31398MKR6	March 2040
PZ	389,724							
Recombination 4								
UX	260,728,000	AU	260,728,000	SEQ	4.50	FIX	31398MKS4	January 2038
UI	28,969,777(3)							
Recombination 5								
UX	260,728,000	AY	260,728,000	SEQ	4.25	FIX	31398MKT2	January 2038
UI	14,484,888(3)							
Recombination 6								
UV	9,688,000	LM(4)	24,837,000	SEQ	4.50	FIX	31398MKU9	February 2039
UZ	15,149,000							
Recombination 7								
UV	9,688,000	LA(4)	285,565,000	SEQ	4.50	FIX	31398MKV7	February 2039
UZ	15,149,000							
UX	260,728,000							
UI	28,969,777(3)							
Recombination 8								
EB	1,695,142	EL	1,945,665	SEQ	4.00	FIX	31398MKW5	March 2025
AL	250,523							



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 9								
HZ	\$ 10,875,115	WZ	\$ 11,243,115	SUP	5.00%	FIX/Z	31398MKX3	March 2040
KZ	368,000							
Recombination 10								
KD	92,694,000	KB	92,694,000	PAC	5.00	FIX	31398MKY1	January 2040
IK	23,173,500(3)							
Recombination 11								
KD	92,694,000	KM	92,694,000	PAC	4.50	FIX	31398MKZ8	January 2040
IK	15,449,000(3)							
Recombination 12								
KD	92,694,000	KE	92,694,000	PAC	4.00	FIX	31398MLA2	January 2040
IK	7,724,500(3)							

- (1) REMIC Certificates and RCR Certificates in each Recombination may be exchanged only in the proportions of *original* principal balances for the related Classes shown in this Schedule 1 (disregarding any retired Classes). For example, if a particular Recombination includes two REMIC Classes and one RCR Class whose *original* principal balances shown in the schedule reflect a 1:1:2 relationship, the same 1:1:2 relationship among the *original* principal balances of those REMIC and RCR Classes must be maintained in any exchange. This is true even if, as a result of the applicable payment priority sequence, the relationship between their *current* principal balances has changed over time. Moreover, if as a result of a proposed exchange, a Certificateholder would hold a REMIC Certificate or RCR Certificate of a Class in an amount less than the applicable minimum denomination for that Class, the Certificateholder will be unable to effect the proposed exchange. See “Description of the Certificates—General—*Authorized Denominations*” in this prospectus supplement.
- (2) See “Description of the Certificates—Class Definitions and Abbreviations” in the REMIC Prospectus.
- (3) Notional balances. These Classes are Interest Only Classes. See page S-8 for a description of how their notional balances are calculated.
- (4) Principal payments on the REMIC Certificates in Recombination 6 and Recombination 7 from the UZ 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*

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance . . . .	\$502,658,000.00	June 2014. . . . .	\$264,187,552.05	October 2018. . . . .	\$117,142,942.03
March 2010 . . . . .	496,612,241.77	July 2014 . . . . .	260,560,751.72	November 2018 . . . .	115,205,639.20
April 2010 . . . . .	491,028,670.33	August 2014 . . . . .	256,964,817.41	December 2018 . . . .	113,297,592.74
May 2010 . . . . .	485,491,721.29	September 2014 . . .	253,399,499.60	January 2019 . . . . .	111,418,380.85
June 2010. . . . .	480,001,020.39	October 2014. . . . .	249,864,550.75	February 2019. . . . .	109,567,587.64
July 2010 . . . . .	474,556,196.31	November 2014. . . .	246,359,725.26	March 2019 . . . . .	107,744,803.07
August 2010 . . . . .	469,156,880.67	December 2014 . . . .	242,884,779.50	April 2019 . . . . .	105,949,622.87
September 2010 . . .	463,802,708.03	January 2015 . . . . .	239,439,471.77	May 2019 . . . . .	104,181,648.41
October 2010. . . . .	458,493,315.79	February 2015. . . . .	236,023,562.28	June 2019. . . . .	102,440,486.72
November 2010. . . .	453,228,344.27	March 2015 . . . . .	232,636,813.14	July 2019 . . . . .	100,725,750.32
December 2010 . . . .	448,007,436.59	April 2015 . . . . .	229,278,988.35	August 2019 . . . . .	99,037,057.19
January 2011 . . . . .	442,830,238.74	May 2015 . . . . .	225,949,853.79	September 2019 . . .	97,374,030.67
February 2011. . . . .	437,696,399.46	June 2015. . . . .	222,649,177.18	October 2019. . . . .	95,736,299.43
March 2011 . . . . .	432,605,570.30	July 2015 . . . . .	219,376,728.11	November 2019. . . .	94,123,497.32
April 2011 . . . . .	427,557,405.57	August 2015 . . . . .	216,132,277.97	December 2019 . . . .	92,535,263.40
May 2011 . . . . .	422,551,562.29	September 2015 . . .	212,915,599.98	January 2020 . . . . .	90,971,241.75
June 2011. . . . .	417,587,700.22	October 2015. . . . .	209,726,469.16	February 2020. . . . .	89,431,081.53
July 2011 . . . . .	412,665,481.79	November 2015. . . .	206,564,662.30	March 2020 . . . . .	87,914,436.78
August 2011 . . . . .	407,784,572.12	December 2015 . . . .	203,429,957.97	April 2020 . . . . .	86,420,966.45
September 2011 . . .	402,944,638.96	January 2016 . . . . .	200,322,136.52	May 2020 . . . . .	84,950,334.28
October 2011. . . . .	398,145,352.72	February 2016. . . . .	197,240,980.00	June 2020. . . . .	83,502,208.77
November 2011. . . .	393,386,386.38	March 2016 . . . . .	194,186,272.23	July 2020 . . . . .	82,076,263.08
December 2011 . . . .	388,667,415.53	April 2016 . . . . .	191,157,798.71	August 2020 . . . . .	80,672,174.97
January 2012 . . . . .	383,988,118.33	May 2016 . . . . .	188,155,346.69	September 2020 . . .	79,289,626.76
February 2012. . . . .	379,348,175.49	June 2016. . . . .	185,178,705.06	October 2020. . . . .	77,928,305.26
March 2012 . . . . .	374,747,270.22	July 2016 . . . . .	182,227,664.41	November 2020. . . .	76,587,901.68
April 2012 . . . . .	370,185,088.27	August 2016 . . . . .	179,316,899.94	December 2020 . . . .	75,268,111.60
May 2012 . . . . .	365,661,317.87	September 2016 . . .	176,449,352.71	January 2021 . . . . .	73,968,634.91
June 2012. . . . .	361,175,649.70	October 2016. . . . .	173,624,405.44	February 2021. . . . .	72,689,175.70
July 2012 . . . . .	356,727,776.90	November 2016. . . .	170,841,449.50	March 2021 . . . . .	71,429,442.29
August 2012 . . . . .	352,317,395.05	December 2016 . . . .	168,099,884.73	April 2021 . . . . .	70,189,147.09
September 2012 . . .	347,944,202.14	January 2017 . . . . .	165,399,119.40	May 2021 . . . . .	68,968,006.59
October 2012. . . . .	343,607,898.52	February 2017. . . . .	162,738,570.00	June 2021. . . . .	67,765,741.28
November 2012. . . .	339,308,186.96	March 2017 . . . . .	160,117,661.21	July 2021 . . . . .	66,582,075.60
December 2012 . . . .	335,044,772.54	April 2017 . . . . .	157,535,825.73	August 2021 . . . . .	65,416,737.89
January 2013 . . . . .	330,817,362.72	May 2017 . . . . .	154,992,504.22	September 2021 . . .	64,269,460.36
February 2013. . . . .	326,625,667.23	June 2017. . . . .	152,487,145.13	October 2021. . . . .	63,139,978.97
March 2013 . . . . .	322,469,398.13	July 2017 . . . . .	150,019,204.65	November 2021. . . .	62,028,033.44
April 2013 . . . . .	318,348,269.75	August 2017 . . . . .	147,588,146.56	December 2021 . . . .	60,933,367.18
May 2013 . . . . .	314,261,998.69	September 2017 . . .	145,193,442.16	January 2022 . . . . .	59,855,727.22
June 2013. . . . .	310,210,303.79	October 2017. . . . .	142,834,570.14	February 2022. . . . .	58,794,864.18
July 2013 . . . . .	306,192,906.12	November 2017. . . .	140,511,016.50	March 2022 . . . . .	57,750,532.22
August 2013 . . . . .	302,209,528.96	December 2017 . . . .	138,222,274.42	April 2022 . . . . .	56,722,488.98
September 2013 . . .	298,259,897.77	January 2018 . . . . .	135,967,844.18	May 2022 . . . . .	55,710,495.54
October 2013. . . . .	294,343,740.21	February 2018. . . . .	133,747,233.08	June 2022. . . . .	54,714,316.37
November 2013. . . .	290,460,786.07	March 2018 . . . . .	131,559,955.29	July 2022 . . . . .	53,733,719.26
December 2013 . . . .	286,610,767.30	April 2018 . . . . .	129,405,531.83	August 2022 . . . . .	52,768,475.34
January 2014 . . . . .	282,793,417.98	May 2018 . . . . .	127,283,490.40	September 2022 . . .	51,818,358.96
February 2014. . . . .	279,008,474.28	June 2018. . . . .	125,193,365.33	October 2022. . . . .	50,883,147.66
March 2014 . . . . .	275,255,674.46	July 2018 . . . . .	123,134,697.49	November 2022. . . .	49,962,622.18
April 2014 . . . . .	271,534,758.88	August 2018 . . . . .	121,107,034.18	December 2022 . . . .	49,056,566.34
May 2014 . . . . .	267,845,469.92	September 2018 . . .	119,109,929.06	January 2023 . . . . .	48,164,767.05

# **Aggregate Group I (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
February 2023. . . . .	\$ 47,287,014.25	March 2027 . . . . .	\$ 17,820,791.38	April 2031 . . . . .	\$ 4,950,412.45
March 2023 . . . . .	46,423,100.86	April 2027 . . . . .	17,433,629.10	May 2031 . . . . .	4,788,398.29
April 2023 . . . . .	45,572,822.76	May 2027 . . . . .	17,052,978.31	June 2031. . . . .	4,629,407.09
May 2023 . . . . .	44,735,978.70	June 2027. . . . .	16,678,739.91	July 2031 . . . . .	4,473,390.72
June 2023. . . . .	43,912,370.34	July 2027 . . . . .	16,310,816.21	August 2031 . . . . .	4,320,301.78
July 2023 . . . . .	43,101,802.14	August 2027 . . . . .	15,949,110.95	September 2031 . . .	4,170,093.56
August 2023 . . . . .	42,304,081.34	September 2027 . . .	15,593,529.26	October 2031. . . . .	4,022,720.06
September 2023 . . .	41,519,017.94	October 2027. . . . .	15,243,977.65	November 2031 . . . .	3,878,135.93
October 2023. . . . .	40,746,424.64	November 2027 . . . .	14,900,363.97	December 2031 . . . .	3,736,296.52
November 2023 . . . .	39,986,116.81	December 2027 . . . .	14,562,597.42	January 2032 . . . . .	3,597,157.85
December 2023 . . . .	39,237,912.45	January 2028 . . . . .	14,230,588.52	February 2032. . . . .	3,460,676.57
January 2024 . . . . .	38,501,632.17	February 2028. . . . .	13,904,249.09	March 2032 . . . . .	3,326,809.99
February 2024. . . . .	37,777,099.13	March 2028 . . . . .	13,583,492.21	April 2032 . . . . .	3,195,516.05
March 2024 . . . . .	37,064,139.02	April 2028 . . . . .	13,268,232.26	May 2032 . . . . .	3,066,753.32
April 2024 . . . . .	36,362,580.00	May 2028 . . . . .	12,958,384.84	June 2032. . . . .	2,940,480.99
May 2024 . . . . .	35,672,252.70	June 2028. . . . .	12,653,866.77	July 2032 . . . . .	2,816,658.85
June 2024. . . . .	34,992,990.18	July 2028 . . . . .	12,354,596.10	August 2032 . . . . .	2,695,247.30
July 2024 . . . . .	34,324,627.87	August 2028 . . . . .	12,060,492.08	September 2032 . . .	2,576,207.33
August 2024 . . . . .	33,667,003.54	September 2028 . . .	11,771,475.10	October 2032. . . . .	2,459,500.50
September 2024 . . .	33,019,957.32	October 2028. . . . .	11,487,466.75	November 2032 . . . .	2,345,088.96
October 2024. . . . .	32,383,331.59	November 2028 . . . .	11,208,389.73	December 2032 . . . .	2,232,935.43
November 2024 . . . .	31,756,971.01	December 2028 . . . .	10,934,167.90	January 2033 . . . . .	2,123,003.17
December 2024 . . . .	31,140,722.44	January 2029 . . . . .	10,664,726.21	February 2033. . . . .	2,015,255.99
January 2025 . . . . .	30,534,434.95	February 2029. . . . .	10,399,990.70	March 2033 . . . . .	1,909,658.28
February 2025. . . . .	29,937,959.77	March 2029 . . . . .	10,139,888.51	April 2033 . . . . .	1,806,174.91
March 2025 . . . . .	29,351,150.27	April 2029 . . . . .	9,884,347.82	May 2033 . . . . .	1,704,771.32
April 2025 . . . . .	28,773,861.89	May 2029 . . . . .	9,633,297.90	June 2033. . . . .	1,605,413.44
May 2025 . . . . .	28,205,952.19	June 2029. . . . .	9,386,669.01	July 2033 . . . . .	1,508,067.74
June 2025. . . . .	27,647,280.73	July 2029 . . . . .	9,144,392.45	August 2033 . . . . .	1,412,701.17
July 2025 . . . . .	27,097,709.12	August 2029 . . . . .	8,906,400.53	September 2033 . . .	1,319,281.18
August 2025 . . . . .	26,557,100.92	September 2029 . . .	8,672,626.55	October 2033. . . . .	1,227,775.74
September 2025 . . .	26,025,321.68	October 2029. . . . .	8,443,004.78	November 2033 . . . .	1,138,153.25
October 2025. . . . .	25,502,238.88	November 2029 . . . .	8,217,470.46	December 2033 . . . .	1,050,382.64
November 2025 . . . .	24,987,721.88	December 2029 . . . .	7,995,959.77	January 2034 . . . . .	964,433.28
December 2025 . . . .	24,481,641.94	January 2030 . . . . .	7,778,409.84	February 2034. . . . .	880,275.00
January 2026 . . . . .	23,983,872.16	February 2030. . . . .	7,564,758.72	March 2034 . . . . .	797,878.09
February 2026. . . . .	23,494,287.48	March 2030 . . . . .	7,354,945.37	April 2034 . . . . .	717,213.31
March 2026 . . . . .	23,012,764.62	April 2030 . . . . .	7,148,909.63	May 2034 . . . . .	638,251.84
April 2026 . . . . .	22,539,182.09	May 2030 . . . . .	6,946,592.25	June 2034. . . . .	560,965.29
May 2026 . . . . .	22,073,420.13	June 2030. . . . .	6,747,934.84	July 2034 . . . . .	485,325.72
June 2026. . . . .	21,615,360.74	July 2030 . . . . .	6,552,879.87	August 2034 . . . . .	411,305.60
July 2026 . . . . .	21,164,887.59	August 2030 . . . . .	6,361,370.66	September 2034 . . .	338,877.84
August 2026 . . . . .	20,721,886.04	September 2030 . . .	6,173,351.35	October 2034. . . . .	268,015.73
September 2026 . . .	20,286,243.10	October 2030. . . . .	5,988,766.93	November 2034 . . . .	198,692.98
October 2026. . . . .	19,857,847.40	November 2030 . . . .	5,807,563.18	December 2034 . . . .	130,883.72
November 2026 . . . .	19,436,589.21	December 2030 . . . .	5,629,686.69	January 2035 . . . . .	64,562.43
December 2026 . . . .	19,022,360.35	January 2031 . . . . .	5,455,084.84	February 2035 and thereafter . . . . .	0.00
January 2027 . . . . .	18,615,054.21	February 2031. . . . .	5,283,705.78		
February 2027. . . . .	18,214,565.74	March 2031 . . . . .	5,115,498.42		

## Aggregate Group II Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance . . . . .	\$93,062,000.00	February 2015 . . . . .	\$35,845,655.62	February 2020 . . . . .	\$11,801,117.80
March 2010 . . . . .	91,835,833.43	March 2015 . . . . .	35,210,560.17	March 2020 . . . . .	11,578,718.72
April 2010 . . . . .	90,624,442.89	April 2015 . . . . .	34,583,576.65	April 2020 . . . . .	11,360,284.37
May 2010 . . . . .	89,383,696.64	May 2015 . . . . .	33,964,604.43	May 2020 . . . . .	11,145,746.21
June 2010 . . . . .	88,114,801.79	June 2015 . . . . .	33,353,544.13	June 2020 . . . . .	10,935,036.91
July 2010 . . . . .	86,818,993.27	July 2015 . . . . .	32,752,930.22	July 2020 . . . . .	10,728,090.25
August 2010 . . . . .	85,539,449.75	August 2015 . . . . .	32,162,756.22	August 2020 . . . . .	10,524,841.14
September 2010 . . . . .	84,275,971.24	September 2015 . . . . .	31,582,844.42	September 2020 . . . . .	10,325,225.61
October 2010 . . . . .	83,028,360.18	October 2015 . . . . .	31,013,020.09	October 2020 . . . . .	10,129,180.76
November 2010 . . . . .	81,796,421.42	November 2015 . . . . .	30,453,111.46	November 2020 . . . . .	9,936,644.75
December 2010 . . . . .	80,579,962.19	December 2015 . . . . .	29,902,949.63	December 2020 . . . . .	9,747,556.83
January 2011 . . . . .	79,378,792.04	January 2016 . . . . .	29,362,368.54	January 2021 . . . . .	9,561,857.23
February 2011 . . . . .	78,192,722.86	February 2016 . . . . .	28,831,204.91	February 2021 . . . . .	9,379,487.23
March 2011 . . . . .	77,021,568.84	March 2016 . . . . .	28,309,298.23	March 2021 . . . . .	9,200,389.09
April 2011 . . . . .	75,865,146.39	April 2016 . . . . .	27,796,490.68	April 2021 . . . . .	9,024,506.07
May 2011 . . . . .	74,723,274.19	May 2016 . . . . .	27,292,627.08	May 2021 . . . . .	8,851,782.39
June 2011 . . . . .	73,595,773.12	June 2016 . . . . .	26,797,554.88	June 2021 . . . . .	8,682,163.19
July 2011 . . . . .	72,482,466.24	July 2016 . . . . .	26,311,124.09	July 2021 . . . . .	8,515,594.58
August 2011 . . . . .	71,383,178.74	August 2016 . . . . .	25,833,187.25	August 2021 . . . . .	8,352,023.57
September 2011 . . . . .	70,297,737.98	September 2016 . . . . .	25,363,599.35	September 2021 . . . . .	8,191,398.07
October 2011 . . . . .	69,225,973.39	October 2016 . . . . .	24,902,217.87	October 2021 . . . . .	8,033,666.88
November 2011 . . . . .	68,167,716.49	November 2016 . . . . .	24,448,902.65	November 2021 . . . . .	7,878,779.68
December 2011 . . . . .	67,122,800.85	December 2016 . . . . .	24,003,515.91	December 2021 . . . . .	7,726,686.99
January 2012 . . . . .	66,091,062.05	January 2017 . . . . .	23,565,922.18	January 2022 . . . . .	7,577,340.19
February 2012 . . . . .	65,072,337.71	February 2017 . . . . .	23,135,988.29	February 2022 . . . . .	7,430,691.46
March 2012 . . . . .	64,066,467.39	March 2017 . . . . .	22,713,583.28	March 2022 . . . . .	7,286,693.84
April 2012 . . . . .	63,073,292.63	April 2017 . . . . .	22,298,578.42	April 2022 . . . . .	7,145,301.12
May 2012 . . . . .	62,092,656.88	May 2017 . . . . .	21,890,847.15	May 2022 . . . . .	7,006,467.92
June 2012 . . . . .	61,124,405.51	June 2017 . . . . .	21,490,265.03	June 2022 . . . . .	6,870,149.60
July 2012 . . . . .	60,168,385.78	July 2017 . . . . .	21,096,709.74	July 2022 . . . . .	6,736,302.31
August 2012 . . . . .	59,224,446.79	August 2017 . . . . .	20,710,060.99	August 2022 . . . . .	6,604,882.93
September 2012 . . . . .	58,292,439.49	September 2017 . . . . .	20,330,200.55	September 2022 . . . . .	6,475,849.07
October 2012 . . . . .	57,372,216.66	October 2017 . . . . .	19,957,012.15	October 2022 . . . . .	6,349,159.09
November 2012 . . . . .	56,463,632.85	November 2017 . . . . .	19,590,381.52	November 2022 . . . . .	6,224,772.04
December 2012 . . . . .	55,566,544.39	December 2017 . . . . .	19,230,196.28	December 2022 . . . . .	6,102,647.67
January 2013 . . . . .	54,680,809.38	January 2018 . . . . .	18,876,345.98	January 2023 . . . . .	5,982,746.43
February 2013 . . . . .	53,806,287.62	February 2018 . . . . .	18,528,722.01	February 2023 . . . . .	5,865,029.42
March 2013 . . . . .	52,942,840.65	March 2018 . . . . .	18,187,217.60	March 2023 . . . . .	5,749,458.43
April 2013 . . . . .	52,090,331.67	April 2018 . . . . .	17,851,727.78	April 2023 . . . . .	5,635,995.90
May 2013 . . . . .	51,248,625.56	May 2018 . . . . .	17,522,149.36	May 2023 . . . . .	5,524,604.90
June 2013 . . . . .	50,417,588.85	June 2018 . . . . .	17,198,380.88	June 2023 . . . . .	5,415,249.14
July 2013 . . . . .	49,597,089.70	July 2018 . . . . .	16,880,322.61	July 2023 . . . . .	5,307,892.95
August 2013 . . . . .	48,786,997.87	August 2018 . . . . .	16,567,876.49	August 2023 . . . . .	5,202,501.26
September 2013 . . . . .	47,987,184.72	September 2018 . . . . .	16,260,946.13	September 2023 . . . . .	5,099,039.63
October 2013 . . . . .	47,197,523.16	October 2018 . . . . .	15,959,436.76	October 2023 . . . . .	4,997,474.16
November 2013 . . . . .	46,417,887.67	November 2018 . . . . .	15,663,255.20	November 2023 . . . . .	4,897,771.58
December 2013 . . . . .	45,648,154.24	December 2018 . . . . .	15,372,309.87	December 2023 . . . . .	4,799,899.16
January 2014 . . . . .	44,888,200.40	January 2019 . . . . .	15,086,510.72	January 2024 . . . . .	4,703,824.74
February 2014 . . . . .	44,137,905.16	February 2019 . . . . .	14,805,769.23	February 2024 . . . . .	4,609,516.72
March 2014 . . . . .	43,397,149.01	March 2019 . . . . .	14,529,998.39	March 2024 . . . . .	4,516,944.01
April 2014 . . . . .	42,665,813.88	April 2019 . . . . .	14,259,112.63	April 2024 . . . . .	4,426,076.10
May 2014 . . . . .	41,943,783.18	May 2019 . . . . .	13,993,027.85	May 2024 . . . . .	4,336,882.96
June 2014 . . . . .	41,230,941.70	June 2019 . . . . .	13,731,661.37	June 2024 . . . . .	4,249,335.10
July 2014 . . . . .	40,527,175.66	July 2019 . . . . .	13,474,931.91	July 2024 . . . . .	4,163,403.53
August 2014 . . . . .	39,832,372.68	August 2019 . . . . .	13,222,759.56	August 2024 . . . . .	4,079,059.76
September 2014 . . . . .	39,146,421.72	September 2019 . . . . .	12,975,065.78	September 2024 . . . . .	3,996,275.77
October 2014 . . . . .	38,469,213.13	October 2019 . . . . .	12,731,773.33	October 2024 . . . . .	3,915,024.06
November 2014 . . . . .	37,800,638.58	November 2019 . . . . .	12,492,806.31	November 2024 . . . . .	3,835,277.56
December 2014 . . . . .	37,140,591.06	December 2019 . . . . .	12,258,090.08	December 2024 . . . . .	3,757,009.69
January 2015 . . . . .	36,488,964.87	January 2020 . . . . .	12,027,551.28	January 2025 . . . . .	3,680,194.33

# **Aggregate Group II (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
February 2025 . . . . .	\$ 3,604,805.79	June 2029 . . . . .	\$ 1,141,679.87	October 2033 . . . . .	\$ 266,936.23
March 2025 . . . . .	3,530,818.83	July 2029 . . . . .	1,114,584.86	November 2033 . . . . .	257,841.78
April 2025 . . . . .	3,458,208.66	August 2029 . . . . .	1,088,026.12	December 2033 . . . . .	248,948.18
May 2025 . . . . .	3,386,950.89	September 2029 . . . . .	1,061,993.86	January 2034 . . . . .	240,251.58
June 2025 . . . . .	3,317,021.57	October 2029 . . . . .	1,036,478.42	February 2034 . . . . .	231,748.18
July 2025 . . . . .	3,248,397.16	November 2029 . . . . .	1,011,470.36	March 2034 . . . . .	223,434.27
August 2025 . . . . .	3,181,054.50	December 2029 . . . . .	986,960.37	April 2034 . . . . .	215,306.17
September 2025 . . . . .	3,114,970.87	January 2030 . . . . .	962,939.31	May 2034 . . . . .	207,360.30
October 2025 . . . . .	3,050,123.90	February 2030 . . . . .	939,398.21	June 2034 . . . . .	199,593.13
November 2025 . . . . .	2,986,491.65	March 2030 . . . . .	916,328.26	July 2034 . . . . .	192,001.20
December 2025 . . . . .	2,924,052.52	April 2030 . . . . .	893,720.78	August 2034 . . . . .	184,581.11
January 2026 . . . . .	2,862,785.31	May 2030 . . . . .	871,567.27	September 2034 . . . . .	177,329.52
February 2026 . . . . .	2,802,669.15	June 2030 . . . . .	849,859.37	October 2034 . . . . .	170,243.15
March 2026 . . . . .	2,743,683.58	July 2030 . . . . .	828,588.87	November 2034 . . . . .	163,318.79
April 2026 . . . . .	2,685,808.45	August 2030 . . . . .	807,747.69	December 2034 . . . . .	156,553.26
May 2026 . . . . .	2,629,023.97	September 2030 . . . . .	787,327.91	January 2035 . . . . .	149,943.48
June 2026 . . . . .	2,573,310.72	October 2030 . . . . .	767,321.75	February 2035 . . . . .	143,486.39
July 2026 . . . . .	2,518,649.57	November 2030 . . . . .	747,721.54	March 2035 . . . . .	137,178.99
August 2026 . . . . .	2,465,021.74	December 2030 . . . . .	728,519.79	April 2035 . . . . .	131,018.36
September 2026 . . . . .	2,412,408.80	January 2031 . . . . .	709,709.11	May 2035 . . . . .	125,001.62
October 2026 . . . . .	2,360,792.60	February 2031 . . . . .	691,282.24	June 2035 . . . . .	119,125.92
November 2026 . . . . .	2,310,155.32	March 2031 . . . . .	673,232.07	July 2035 . . . . .	113,388.49
December 2026 . . . . .	2,260,479.46	April 2031 . . . . .	655,551.59	August 2035 . . . . .	107,786.60
January 2027 . . . . .	2,211,747.80	May 2031 . . . . .	638,233.93	September 2035 . . . . .	102,317.58
February 2027 . . . . .	2,163,943.43	June 2031 . . . . .	621,272.35	October 2035 . . . . .	96,978.79
March 2027 . . . . .	2,117,049.75	July 2031 . . . . .	604,660.20	November 2035 . . . . .	91,767.64
April 2027 . . . . .	2,071,050.41	August 2031 . . . . .	588,390.98	December 2035 . . . . .	86,681.62
May 2027 . . . . .	2,025,929.37	September 2031 . . . . .	572,458.28	January 2036 . . . . .	81,718.22
June 2027 . . . . .	1,981,670.87	October 2031 . . . . .	556,855.81	February 2036 . . . . .	76,875.01
July 2027 . . . . .	1,938,259.41	November 2031 . . . . .	541,577.42	March 2036 . . . . .	72,149.59
August 2027 . . . . .	1,895,679.77	December 2031 . . . . .	526,617.02	April 2036 . . . . .	67,539.60
September 2027 . . . . .	1,853,916.98	January 2032 . . . . .	511,968.66	May 2036 . . . . .	63,042.74
October 2027 . . . . .	1,812,956.34	February 2032 . . . . .	497,626.50	June 2036 . . . . .	58,656.73
November 2027 . . . . .	1,772,783.42	March 2032 . . . . .	483,584.77	July 2036 . . . . .	54,379.35
December 2027 . . . . .	1,733,384.01	April 2032 . . . . .	469,837.85	August 2036 . . . . .	50,208.42
January 2028 . . . . .	1,694,744.17	May 2032 . . . . .	456,380.18	September 2036 . . . . .	46,141.78
February 2028 . . . . .	1,656,850.20	June 2032 . . . . .	443,206.32	October 2036 . . . . .	42,177.34
March 2028 . . . . .	1,619,688.62	July 2032 . . . . .	430,310.92	November 2036 . . . . .	38,313.03
April 2028 . . . . .	1,583,246.21	August 2032 . . . . .	417,688.73	December 2036 . . . . .	34,546.82
May 2028 . . . . .	1,547,509.96	September 2032 . . . . .	405,334.59	January 2037 . . . . .	30,876.72
June 2028 . . . . .	1,512,467.09	October 2032 . . . . .	393,243.42	February 2037 . . . . .	27,300.77
July 2028 . . . . .	1,478,105.07	November 2032 . . . . .	381,410.26	March 2037 . . . . .	23,817.05
August 2028 . . . . .	1,444,411.55	December 2032 . . . . .	369,830.21	April 2037 . . . . .	20,423.69
September 2028 . . . . .	1,411,374.41	January 2033 . . . . .	358,498.47	May 2037 . . . . .	17,118.84
October 2028 . . . . .	1,378,981.76	February 2033 . . . . .	347,410.34	June 2037 . . . . .	13,900.69
November 2028 . . . . .	1,347,221.88	March 2033 . . . . .	336,561.17	July 2037 . . . . .	10,767.45
December 2028 . . . . .	1,316,083.28	April 2033 . . . . .	325,946.43	August 2037 . . . . .	7,717.38
January 2029 . . . . .	1,285,554.68	May 2033 . . . . .	315,561.64	September 2037 . . . . .	4,748.76
February 2029 . . . . .	1,255,624.97	June 2033 . . . . .	305,402.42	October 2037 . . . . .	1,859.92
March 2029 . . . . .	1,226,283.26	July 2033 . . . . .	295,464.46	November 2037 and thereafter . . . . .	0.00
April 2029 . . . . .	1,197,518.82	August 2033 . . . . .	285,743.53		
May 2029 . . . . .	1,169,321.14	September 2033 . . . . .	276,235.48		



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

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

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#### TABLE OF CONTENTS

	Page
Table of Contents . . . . .	S- 2
Available Information . . . . .	S- 3
Recent Developments . . . . .	S- 4
Summary . . . . .	S- 6
Additional Risk Factors . . . . .	S-10
Description of the Certificates . . . . .	S-10
Certain Additional Federal Income Tax Consequences . . . . .	S-28
Plan of Distribution . . . . .	S-30
Legal Matters . . . . .	S-30
Exhibit A . . . . .	A- 1
Schedule 1 . . . . .	A- 2
Principal Balance Schedules . . . . .	B- 1

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**\$1,268,454,233**



**Guaranteed REMIC  
Pass-Through Certificates  
Fannie Mae REMIC Trust 2010-18**

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#### PROSPECTUS SUPPLEMENT

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**JPMorgan**

**February 22, 2010**

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