

\$322,704,342



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2010-22**

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 class), and
- principal to the extent available for payment on your class.

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own Fannie Mae MBS.

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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
MK(2)	1	\$122,194,546	PAC	3.0%	FIX	31398MGZ3	March 2037
MI(2)	1	48,877,818(3)	NTL	5.0	FIX/IO	31398MHA7	March 2037
MS(2)	1	20,416,345	PAC	3.0	FIX	31398MHB5	January 2039
MY(2)	1	8,166,538(3)	NTL	5.0	FIX/IO	31398MHC3	January 2039
MU	1	15,560,199	PAC	5.0	FIX	31398MHD1	March 2040
LV	1	17,110,918	PAC/AD	5.0	FIX	31398MHE9	March 2040
LZ	1	30,000,000	SUP	5.0	FIX/Z	31398MHF6	March 2040
PA	2	50,000,000	PAC	4.5	FIX	31398MHG4	February 2040
PI	2	5,000,000(3)	NTL	5.0	FIX/IO	31398MHH2	February 2040
PB	2	447,799	PAC	5.0	FIX	31398MHJ8	March 2040
F	2	11,518,873	SUP	(4)	FLT	31398MHK5	March 2040
S	2	3,455,662	SUP	(4)	INV	31398MHL3	March 2040
PC	3	31,000,000	PAC	5.0	FIX	31398MHM1	March 2037
PD	3	5,231,000	PAC	5.0	FIX	31398MHN9	January 2039
PE	3	3,880,000	PAC	5.0	FIX	31398MHP4	March 2040
FA	3	9,145,384	SUP	(4)	FLT	31398MHQ2	March 2040
SA	3	2,743,616	SUP	(4)	INV	31398MHR0	March 2040
R		0	NPR	0	NPR	31398MHS8	March 2040
RL		0	NPR	0	NPR	31398MHT6	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-7 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 MA, MC, ME, MH, MT, NA, NC, NE, NH, NK and NI Classes are the RCR classes. For a more detailed description of the RCR classes, see Schedule 1 attached to this prospectus supplement and “Description of the Certificates—Combination and Recombination” in the REMIC prospectus.

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

Carefully consider the risk factors on page S-9 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.

Wells Fargo Securities

February 19, 2010

TABLE OF CONTENTS

	<u>Page</u>		<u>Page</u>
AVAILABLE INFORMATION	S- 3	<i>The Inverse Floating Rate</i>	
RECENT DEVELOPMENTS	S- 4	<i>Classes</i>	S-14
SUMMARY	S- 6	<i>The Fixed Rate Interest Only</i>	
ADDITIONAL RISK FACTOR	S- 9	<i>Classes</i>	S-15
DESCRIPTION OF THE		WEIGHTED AVERAGE LIVES OF THE	
CERTIFICATES	S- 9	CERTIFICATES	S-16
GENERAL	S- 9	DECREMENT TABLES	S-17
<i>Structure</i>	S- 9	CHARACTERISTICS OF THE RESIDUAL	
<i>Fannie Mae Guaranty</i>	S-10	CLASSES	S-21
<i>Characteristics of Certificates</i>	S-10	CERTAIN ADDITIONAL FEDERAL	
<i>Authorized Denominations</i>	S-10	INCOME TAX CONSEQUENCES . .	S-21
THE MBS	S-10	U.S. TREASURY CIRCULAR 230 NOTICE . .	S-22
DISTRIBUTIONS OF INTEREST	S-10	REMIC ELECTIONS AND SPECIAL TAX	
<i>General</i>	S-10	ATTRIBUTES	S-22
<i>Delay Classes and No-Delay</i>		TAXATION OF BENEFICIAL OWNERS OF	
<i>Classes</i>	S-11	REGULAR CERTIFICATES	S-22
<i>Accrual Class</i>	S-11	TAXATION OF BENEFICIAL OWNERS OF	
DISTRIBUTIONS OF PRINCIPAL	S-11	RESIDUAL CERTIFICATES	S-22
STRUCTURING ASSUMPTIONS	S-12	TAXATION OF BENEFICIAL OWNERS OF	
<i>Pricing Assumptions</i>	S-12	RCR CERTIFICATES	S-23
<i>Prepayment Assumptions</i>	S-12	PLAN OF DISTRIBUTION	S-23
<i>Principal Balance Schedules</i>	S-12	LEGAL MATTERS	S-23
YIELD TABLES	S-14	SCHEDULE 1	A- 1
<i>General</i>	S-14	PRINCIPAL BALANCE	
		SCHEDULES	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”); 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 is incorporated by reference in this prospectus supplement. This means that we are disclosing information in that document by referring you to it. That document is considered part of this prospectus supplement, so you should read this prospectus supplement, and any applicable supplements or amendments, together with that document.

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

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

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

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

Wells Fargo Securities, LLC
Customer Support
201 South College Street—6th Floor
MAC D1100-060
Charlotte, NC 28244-0002
CMClientSupport@wellsfargo.com
US Callers: 1-800-326-5897
International: 1-877-856-8878.

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	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS

Group 1, Group 2 and Group 3

Characteristics of the 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 1 MBS	\$205,282,008	5.00%	5.25% to 7.50%	241 to 360
Group 2 MBS	\$ 65,422,334	5.00%	5.25% to 7.50%	241 to 360
Group 3 MBS	\$ 52,000,000	5.00%	5.25% to 7.50%	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 1 MBS	\$205,282,008	360	300	53	5.625%
Group 2 MBS	\$ 65,422,334	360	300	59	5.500%
Group 3 MBS	\$ 52,000,000	360	299	54	5.500%

The actual remaining terms to maturity, loan ages and interest rates of most of the mortgage loans underlying the 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:

Fed Book-Entry

All classes other than the R and RL Classes

Physical

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>
F	1.583%	6.50000%	1.35%	LIBOR + 135 basis points
S	16.390%	17.16667%	0.00%	$17.16667\% - (3.3333324 \times \text{LIBOR})$
FA	1.583%	6.50000%	1.35%	LIBOR + 135 basis points
SA	16.390%	17.16667%	0.00%	$17.16667\% - (3.33333236 \times \text{LIBOR})$

(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:

MI	39.9999996727% of the MK Class
MY	40% of the MS Class
NI	the <i>sum</i> of 39.9999996727% of the MK Class and 40% of the MS Class
PI	10% of the PA Class

Distributions of Principal

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

Weighted Average Lives (years)*

PSA Prepayment Assumption										
Group 1 Classes	0%	100%	120%	160%	200%	250%	500%	800%	1150%	1500%
MK, MI, MA, MC, ME and MH	15.4	4.5	4.0	4.0	4.0	4.0	2.2	1.2	0.7	0.4
MS, MY and MT.	24.9	11.4	11.0	11.0	11.0	11.0	5.6	3.2	1.8	0.9
MU	26.4	16.9	16.9	16.9	16.9	16.9	9.3	5.3	3.0	1.6
LV	4.9	4.9	4.8	2.3	2.3	2.3	0.8	0.4	0.2	0.1
LZ	28.6	18.3	16.7	15.6	8.6	1.8	0.4	0.2	0.1	0.1
NA, NC, NE, NH, NK and NI	16.8	5.5	5.0	5.0	5.0	5.0	2.7	1.5	0.9	0.5
PSA Prepayment Assumption										
Group 2 Classes	0%	100%	120%	200%	250%	500%	800%	1150%	1500%	
PA and PI	17.7	6.5	6.0	6.0	6.0	3.2	1.8	1.1	0.6	
PB	26.9	23.1	23.1	23.1	23.1	15.1	8.8	5.1	2.6	
F and S	28.6	18.3	16.4	6.3	2.0	0.5	0.3	0.2	0.1	
PSA Prepayment Assumption										
Group 3 Classes	0%	100%	120%	200%	250%	500%	800%	1150%	1500%	
PC	15.5	4.5	4.0	4.0	4.0	2.2	1.2	0.7	0.4	
PD	24.9	11.4	11.0	11.0	11.0	5.6	3.2	1.8	0.9	
PE	26.4	16.9	16.9	16.9	16.9	9.3	5.3	3.1	1.6	
FA and SA	28.6	18.3	16.4	6.3	2.0	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 FACTOR

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 for further information about our intention to increase our purchases of delinquent loans from our single-family MBS trusts.

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 three groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 2 MBS” and “Group 3 MBS,” and together, 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.”

<u>REMIC Designation</u>	<u>Assets</u>	<u>Regular Interests</u>	<u>Residual Interest</u>
Lower Tier REMIC	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 and the MBS, see the applicable discussions appearing under the heading “Fannie Mae Guaranty” in the REMIC Prospectus and the MBS Prospectus. 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 MBS

The MBS provide that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the 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.

For additional information, see “Summary—Group 1, Group 2 and Group 3—Characteristics of the 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 Class) 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 Class, see “—Accrual Class” 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 Class. The LZ Class is an Accrual Class. Interest will accrue on the Accrual Class at the applicable annual rate specified on the cover of this prospectus supplement. However, we will not pay any interest on the Accrual Class. Instead, interest accrued on the Accrual Class will be added as principal to its principal balance on each Distribution Date. We will pay principal on the Accrual Class 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 LZ Accrual Amount to LV to its Planned Balance, and thereafter to LZ. } Accretion Directed/PAC Class and Accrual Class

The Group 1 Cash Flow Distribution Amount in the following priority:

1. To Aggregate Group I to its Planned Balance. } PAC Group and Class
2. To LV to its Planned Balance.
3. To LZ until retired. } Support Class
4. To LV until retired. } PAC Class and Group
5. To Aggregate Group I to zero.

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

The “Group 1 Cash Flow Distribution Amount” is the principal then paid on the Group 1 MBS.

“Aggregate Group I” consists of the MK, MS and MU Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I to MK, MS and MU, 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 2*

The Group 2 Principal Distribution Amount in the following priority:

1. To Aggregate Group II to its Planned Balance. } PAC Group
2. To F and S, pro rata, until retired. } Support Classes
3. To Aggregate Group II to zero. } PAC Group

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

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

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

- *Group 3*

The Group 3 Principal Distribution Amount in the following priority:

1. To Aggregate Group III to its Planned Balance. } PAC Group
2. To FA and SA, pro rata, until retired. } Support Classes
3. To Aggregate Group III to zero. } PAC Group

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

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

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

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the following assumptions (collectively, the “Pricing Assumptions”):

- the Mortgage Loans underlying the MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—Group 1, Group 2 and Group 3—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 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 or a Class is the range of prepayment rates (measured by *constant* PSA rates) that would reduce that Aggregate Group or that Class to its scheduled balance each month based on the Pricing Assumptions. We have not provided separate schedules for the individual Classes included in the Aggregate Groups. However, those Classes are designed to receive principal distributions in the same fashion as if separate schedules had been provided (with schedules based on the same underlying assumptions that apply to the related Aggregate Group schedules). 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 and Class</u>	<u>Structuring Ranges</u>	<u>Initial Effective Ranges</u>
Aggregate Group I Planned Balances	Between 120% and 250% PSA	Between 120% and 250% PSA
LV Class Planned Balances	Between 160% and 250% PSA	Between 160% and 250% PSA
Aggregate Group II Planned Balances	Between 120% and 250% PSA	Between 120% and 250% PSA
Aggregate Group III Planned Balances	Between 120% and 250% PSA	Between 120% and 250% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	MK, MS and MU
Aggregate Group II	PA and PB
Aggregate Group III	PC, PD and PE

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

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

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

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

Yield Tables

General. The tables below illustrate the sensitivity of the pre-tax corporate bond equivalent yields to maturity of the applicable Classes to various constant percentages of PSA and, where specified, to changes in the Index. **The tables below are provided for illustrative purposes only and are not intended as a forecast or prediction of the actual yields on the applicable Classes.** We calculated the yields set forth in the tables by

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

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

We cannot assure you that

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

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

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

The 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 related Mortgage Loans is likely to vary, and may vary considerably, from pool to pool.**

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 levels of the Index, and

- the aggregate purchase prices of those Classes (expressed in each case as a percentage of original principal balance) are as follows:

<u>Class</u>	<u>Price*</u>
S	101.156250%
SA.....	100.046875%

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

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

	PSA Prepayment Assumption								
<u>LIBOR</u>	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1150%</u>	<u>1500%</u>
0.120%.....	17.1%	17.1%	17.1%	16.9%	16.6%	14.8%	12.4%	9.2%	5.2%
0.233%.....	16.8%	16.7%	16.7%	16.5%	16.2%	14.4%	12.2%	9.0%	5.1%
2.233%.....	9.9%	9.8%	9.8%	9.7%	9.5%	8.6%	7.4%	5.8%	3.7%
4.233%.....	3.1%	3.1%	3.1%	3.1%	3.0%	2.9%	2.7%	2.5%	2.2%
5.150%.....	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	0.6%	1.0%	1.6%

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

	PSA Prepayment Assumption								
<u>LIBOR</u>	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1150%</u>	<u>1500%</u>
0.120%.....	17.3%	17.3%	17.3%	17.3%	17.3%	17.2%	17.0%	16.8%	16.5%
0.233%.....	17.0%	17.0%	17.0%	16.9%	16.9%	16.9%	16.8%	16.6%	16.5%
2.233%.....	10.0%	10.0%	10.0%	10.1%	10.2%	11.0%	11.9%	13.2%	14.9%
4.233%.....	3.1%	3.2%	3.2%	3.3%	3.6%	5.2%	7.1%	9.9%	13.4%
5.150%.....	0.1%	0.1%	0.1%	0.2%	0.6%	2.5%	4.9%	8.4%	12.8%

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

<u>Class</u>	<u>% PSA</u>
MI	329%
MY.....	379%
PI	407%
NI	344%

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>
MI	16.0%
MY	37.0%
PI	19.5%
NI	19.0%

* 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 MI Class to Prepayments

	<u>PSA Prepayment Assumption</u>									
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>160%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1150%</u>	<u>1500%</u>
Pre-Tax Yields to Maturity . . .	20.4%	11.5%	7.5%	7.5%	7.5%	7.5%	(24.3)%	(76.5)%	*	*

Sensitivity of the MY Class to Prepayments

	<u>PSA Prepayment Assumption</u>									
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>160%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1150%</u>	<u>1500%</u>
Pre-Tax Yields to Maturity . . .	11.0%	8.1%	7.5%	7.5%	7.5%	7.5%	(9.5)%	(41.6)%	(93.1)%	*

Sensitivity of the PI Class to Prepayments

	PSA Prepayment Assumption								
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1150%</u>	<u>1500%</u>
Pre-Tax Yields to Maturity . . .	17.5%	12.0%	10.2%	10.2%	10.2%	(7.7)%	(37.7)%	(83.6)%	*

Sensitivity of the NI Class to Prepayments

	<u>PSA Prepayment Assumption</u>									
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>160%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1150%</u>	<u>1500%</u>
Pre-Tax Yields to Maturity . . .	17.0%	10.1%	7.5%	7.5%	7.5%	7.5%	(17.4)%	(59.3)%	*	*

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions, and
- the priority sequences of distributions of principal of the Classes.

See “—Distributions of Principal” above.

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

Decrement Tables

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

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

<u>Mortgage Loans Backing Trust Assets Specified Below</u>	<u>Original and Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	360 months	7.50%
Group 2 MBS	360 months	7.50%
Group 3 MBS	360 months	7.50%

It is unlikely that all of the Mortgage Loans will have the loan ages, interest rates or remaining terms to maturity 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	MK, MI†, MA, MC, ME and MH Classes										MS, MY† and MT Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	120%	160%	200%	250%	500%	800%	1150%	1500%	0%	100%	120%	160%	200%	250%	500%	800%	1150%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011	98	87	85	85	85	85	85	56	22	0	100	100	100	100	100	100	100	100	100	22
February 2012	97	75	71	71	71	71	50	14	0	0	100	100	100	100	100	100	100	100	17	0
February 2013	95	63	58	58	58	58	25	0	0	0	100	100	100	100	100	100	100	57	0	0
February 2014	93	52	46	46	46	46	8	0	0	0	100	100	100	100	100	100	100	0	0	0
February 2015	91	42	35	35	35	35	0	0	0	0	100	100	100	100	100	100	75	0	0	0
February 2016	89	33	25	25	25	25	0	0	0	0	100	100	100	100	100	100	27	0	0	0
February 2017	86	24	16	16	16	16	0	0	0	0	100	100	100	100	100	100	0	0	0	0
February 2018	84	15	8	8	8	8	0	0	0	0	100	100	100	100	100	100	0	0	0	0
February 2019	81	8	1	1	1	1	0	0	0	0	100	100	100	100	100	100	0	0	0	0
February 2020	78	*	0	0	0	0	0	0	0	0	100	100	73	73	73	73	0	0	0	0
February 2021	75	0	0	0	0	0	0	0	0	0	100	60	45	45	45	45	0	0	0	0
February 2022	71	0	0	0	0	0	0	0	0	0	100	22	22	22	22	22	0	0	0	0
February 2023	67	0	0	0	0	0	0	0	0	0	100	3	3	3	3	3	0	0	0	0
February 2024	63	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2025	59	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2026	54	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2027	49	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2028	43	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2029	37	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2030	31	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2031	24	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2032	17	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2033	9	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2034	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2035	0	0	0	0	0	0	0	0	0	0	44	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	0	0
February 2037	0	0	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	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)**	15.4	4.5	4.0	4.0	4.0	4.0	2.2	1.2	0.7	0.4	24.9	11.4	11.0	11.0	11.0	11.0	5.6	3.2	1.8	0.9

Date	MU Class										LV Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	120%	160%	200%	250%	500%	800%	1150%	1500%	0%	100%	120%	160%	200%	250%	500%	800%	1150%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011	100	100	100	100	100	100	100	100	100	100	91	91	91	71	71	71	7	0	0	0
February 2012	100	100	100	100	100	100	100	100	100	100	82	82	82	49	49	49	0	0	0	0
February 2013	100	100	100	100	100	100	100	100	100	37	72	72	72	31	31	31	0	0	0	0
February 2014	100	100	100	100	100	100	100	89	11	*	61	61	61	18	18	18	0	0	0	0
February 2015	100	100	100	100	100	100	100	45	3	*	50	50	50	9	9	9	0	0	0	0
February 2016	100	100	100	100	100	100	100	23	1	*	39	39	39	2	2	2	0	0	0	0
February 2017	100	100	100	100	100	100	92	11	*	*	27	27	27	0	0	0	0	0	0	0
February 2018	100	100	100	100	100	100	62	6	*	*	14	14	10	0	0	0	0	0	0	0
February 2019	100	100	100	100	100	100	42	3	*	*	1	1	0	0	0	0	0	0	0	0
February 2020	100	100	100	100	100	100	28	1	*	0	0	0	0	0	0	0	0	0	0	0
February 2021	100	100	100	100	100	100	19	1	*	0	0	0	0	0	0	0	0	0	0	0
February 2022	100	100	100	100	100	100	13	*	*	0	0	0	0	0	0	0	0	0	0	0
February 2023	100	100	100	100	100	100	8	*	*	0	0	0	0	0	0	0	0	0	0	0
February 2024	100	83	83	83	83	83	5	*	*	0	0	0	0	0	0	0	0	0	0	0
February 2025	100	66	66	66	66	66	4	*	*	0	0	0	0	0	0	0	0	0	0	0
February 2026	100	52	52	52	52	52	2	*	*	0	0	0	0	0	0	0	0	0	0	0
February 2027	100	40	40	40	40	40	1	*	*	0	0	0	0	0	0	0	0	0	0	0
February 2028	100	30	30	30	30	30	1	*	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	100	23	23	23	23	23	1	*	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	100	17	17	17	17	17	*	*	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	100	12	12	12	12	12	*	*	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	100	8	8	8	8	8	*	*	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	100	4	4	4	4	4	*	*	0	0	0	0	0	0	0	0	0	0	0	0
February 2034	100	2	2	2	2	2	*	*	0	0	0	0	0	0	0	0	0	0	0	0
February 2035	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2036	79	0	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	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)**	26.4	16.9	16.9	16.9	16.9	16.9	9.3	5.3	3.0	1.6	4.9	4.9	4.8	2.3	2.3	2.3	0.8	0.4	0.2	0.1

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

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

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

Date	LZ Class										NA, NC, NE, NH, NK and NI† Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	120%	160%	200%	250%	500%	800%	1150%	1500%	0%	100%	120%	160%	200%	250%	500%	800%	1150%	1500%
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	105	100	84	64	0	0	0	0	99	89	87	87	87	87	87	63	33	3
February 2012	110	110	110	100	72	38	0	0	0	0	97	78	75	75	75	75	57	27	2	0
February 2013	116	116	116	100	64	20	0	0	0	0	96	68	64	64	64	64	36	8	0	0
February 2014	122	122	122	100	58	9	0	0	0	0	94	59	54	54	54	54	21	0	0	0
February 2015	128	128	128	100	54	2	0	0	0	0	92	51	45	45	45	45	11	0	0	0
February 2016	135	135	135	100	52	*	0	0	0	0	90	42	36	36	36	36	4	0	0	0
February 2017	142	142	142	100	51	0	0	0	0	0	88	35	28	28	28	28	0	0	0	0
February 2018	149	149	149	97	49	0	0	0	0	0	86	28	21	21	21	21	0	0	0	0
February 2019	157	157	150	92	46	0	0	0	0	0	84	21	15	15	15	15	0	0	0	0
February 2020	157	157	143	87	42	0	0	0	0	0	81	15	10	10	10	10	0	0	0	0
February 2021	157	157	134	80	38	0	0	0	0	0	78	9	6	6	6	6	0	0	0	0
February 2022	157	157	125	73	35	0	0	0	0	0	75	3	3	3	3	3	0	0	0	0
February 2023	157	145	115	66	31	0	0	0	0	0	72	*	*	*	*	*	0	0	0	0
February 2024	157	133	104	59	27	0	0	0	0	0	68	0	0	0	0	0	0	0	0	0
February 2025	157	120	93	52	23	0	0	0	0	0	65	0	0	0	0	0	0	0	0	0
February 2026	157	107	82	45	20	0	0	0	0	0	61	0	0	0	0	0	0	0	0	0
February 2027	157	94	71	38	17	0	0	0	0	0	56	0	0	0	0	0	0	0	0	0
February 2028	157	81	61	32	14	0	0	0	0	0	51	0	0	0	0	0	0	0	0	0
February 2029	157	68	51	26	11	0	0	0	0	0	46	0	0	0	0	0	0	0	0	0
February 2030	157	56	41	21	9	0	0	0	0	0	41	0	0	0	0	0	0	0	0	0
February 2031	157	44	32	16	6	0	0	0	0	0	35	0	0	0	0	0	0	0	0	0
February 2032	157	32	23	11	5	0	0	0	0	0	29	0	0	0	0	0	0	0	0	0
February 2033	157	21	15	7	3	0	0	0	0	0	22	0	0	0	0	0	0	0	0	0
February 2034	157	10	7	3	1	0	0	0	0	0	14	0	0	0	0	0	0	0	0	0
February 2035	157	0	0	0	0	0	0	0	0	0	6	0	0	0	0	0	0	0	0	0
February 2036	157	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2037	154	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2038	106	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2039	55	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)**	28.6	18.3	16.7	15.6	8.6	1.8	0.4	0.2	0.1	0.1	16.8	5.5	5.0	5.0	5.0	5.0	2.7	1.5	0.9	0.5

Date	PA and PI† Classes										PB Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	120%	200%	250%	500%	800%	1150%	1500%		0%	100%	120%	200%	250%	500%	800%	1150%	1500%	
Initial Percent	100	100	100	100	100	100	100	100	100		100	100	100	100	100	100	100	100	100	
February 2011	99	90	88	88	88	88	66	39	12		100	100	100	100	100	100	100	100	100	
February 2012	97	80	77	77	77	61	33	11	*		100	100	100	100	100	100	100	100	100	
February 2013	96	71	67	67	67	41	16	3	0		100	100	100	100	100	100	100	100	100	14
February 2014	95	63	58	58	58	28	8	*	0		100	100	100	100	100	100	100	100	100	1
February 2015	93	55	50	50	50	19	4	0	0		100	100	100	100	100	100	100	100	37	*
February 2016	91	47	42	42	42	12	1	0	0		100	100	100	100	100	100	100	11	*	
February 2017	89	41	34	34	34	8	*	0	0		100	100	100	100	100	100	100	3	*	
February 2018	87	34	28	28	28	5	0	0	0		100	100	100	100	100	100	63	1	*	*
February 2019	85	28	23	23	23	3	0	0	0		100	100	100	100	100	100	32	*	*	*
February 2020	83	22	18	18	18	2	0	0	0		100	100	100	100	100	100	16	*	*	*
February 2021	80	17	15	15	15	1	0	0	0		100	100	100	100	100	100	8	*	*	0
February 2022	77	12	12	12	12	*	0	0	0		100	100	100	100	100	100	4	*	*	0
February 2023	74	9	9	9	9	0	0	0	0		100	100	100	100	100	91	2	*	*	0
February 2024	71	7	7	7	7	0	0	0	0		100	100	100	100	100	60	1	*	*	0
February 2025	68	6	6	6	6	0	0	0	0		100	100	100	100	100	39	*	*	*	0
February 2026	64	4	4	4	4	0	0	0	0		100	100	100	100	100	25	*	*	*	0
February 2027	60	3	3	3	3	0	0	0	0		100	100	100	100	100	16	*	*	*	0
February 2028	56	2	2	2	2	0	0	0	0		100	100	100	100	100	10	*	*	*	0
February 2029	51	1	1	1	1	0	0	0	0		100	100	100	100	100	6	*	*	*	0
February 2030	46	1	1	1	1	0	0	0	0		100	100	100	100	100	4	*	*	*	0
February 2031	41	*	*	*	*	0	0	0	0		100	100	100	100	100	2	*	*	*	0
February 2032	35	0	0	0	0	0	0	0	0		100	83	83	83	83	1	*	*	*	0
February 2033	29	0	0	0	0	0	0	0	0		100	48	48	48	48	1	*	*	*	0
February 2034	22	0	0	0	0	0	0	0	0		100	21	21	21	21	*	*	*	*	0
February 2035	15	0	0	0	0	0	0	0	0		100	0	0	0	0	0	0	0	0	0
February 2036	7	0	0	0	0	0	0	0	0		100	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	0
February 2038	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
February 2040	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.7	6.5	6.0	6.0	6.0	3.2	1.8	1.1	0.6		26.9	23.1	23.1	23.1	23.1	15.1	8.8	5.1	2.6	

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

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

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

Date	F and S Classes									PC Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	120%	200%	250%	500%	800%	1150%	1500%	0%	100%	120%	200%	250%	500%	800%	1150%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011	100	100	100	79	67	2	0	0	0	98	87	85	85	85	85	56	22	0
February 2012	100	100	100	64	42	0	0	0	0	97	75	71	71	71	50	14	0	0
February 2013	100	100	100	52	24	0	0	0	0	95	63	58	58	58	25	0	0	0
February 2014	100	100	100	43	12	0	0	0	0	93	52	46	46	46	8	0	0	0
February 2015	100	100	100	37	5	0	0	0	0	91	42	35	35	35	0	0	0	0
February 2016	100	100	100	34	1	0	0	0	0	89	33	25	25	25	0	0	0	0
February 2017	100	100	100	32	*	0	0	0	0	86	24	16	16	16	0	0	0	0
February 2018	100	100	99	31	*	0	0	0	0	84	15	8	8	8	0	0	0	0
February 2019	100	100	95	29	*	0	0	0	0	81	7	1	1	1	0	0	0	0
February 2020	100	100	91	27	*	0	0	0	0	78	*	0	0	0	0	0	0	0
February 2021	100	100	85	24	*	0	0	0	0	75	0	0	0	0	0	0	0	0
February 2022	100	100	79	22	*	0	0	0	0	71	0	0	0	0	0	0	0	0
February 2023	100	92	73	19	*	0	0	0	0	67	0	0	0	0	0	0	0	0
February 2024	100	84	66	17	*	0	0	0	0	63	0	0	0	0	0	0	0	0
February 2025	100	76	59	15	*	0	0	0	0	59	0	0	0	0	0	0	0	0
February 2026	100	68	52	13	*	0	0	0	0	54	0	0	0	0	0	0	0	0
February 2027	100	60	45	11	*	0	0	0	0	49	0	0	0	0	0	0	0	0
February 2028	100	51	39	9	*	0	0	0	0	43	0	0	0	0	0	0	0	0
February 2029	100	43	32	7	*	0	0	0	0	37	0	0	0	0	0	0	0	0
February 2030	100	35	26	5	*	0	0	0	0	31	0	0	0	0	0	0	0	0
February 2031	100	28	20	4	*	0	0	0	0	24	0	0	0	0	0	0	0	0
February 2032	100	20	15	3	*	0	0	0	0	17	0	0	0	0	0	0	0	0
February 2033	100	13	9	2	*	0	0	0	0	9	0	0	0	0	0	0	0	0
February 2034	100	6	5	1	*	0	0	0	0	*	0	0	0	0	0	0	0	0
February 2035	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2036	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2037	98	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2038	68	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2039	35	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)**	28.6	18.3	16.4	6.3	2.0	0.5	0.3	0.2	0.1	15.5	4.5	4.0	4.0	4.0	2.2	1.2	0.7	0.4

Date	PD Class									PE Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	120%	200%	250%	500%	800%	1150%	1500%	0%	100%	120%	200%	250%	500%	800%	1150%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011	100	100	100	100	100	100	100	100	23	100	100	100	100	100	100	100	100	100
February 2012	100	100	100	100	100	100	100	18	0	100	100	100	100	100	100	100	100	13
February 2013	100	100	100	100	100	100	57	0	0	100	100	100	100	100	100	100	37	1
February 2014	100	100	100	100	100	100	0	0	0	100	100	100	100	100	100	90	11	*
February 2015	100	100	100	100	100	75	0	0	0	100	100	100	100	100	100	45	3	*
February 2016	100	100	100	100	100	27	0	0	0	100	100	100	100	100	100	23	1	*
February 2017	100	100	100	100	100	0	0	0	0	100	100	100	100	100	93	12	*	*
February 2018	100	100	100	100	100	0	0	0	0	100	100	100	100	100	63	6	*	*
February 2019	100	100	100	100	100	0	0	0	0	100	100	100	100	100	42	3	*	*
February 2020	100	100	73	73	73	0	0	0	0	100	100	100	100	100	28	1	*	0
February 2021	100	59	45	45	45	0	0	0	0	100	100	100	100	100	19	1	*	0
February 2022	100	22	22	22	22	0	0	0	0	100	100	100	100	100	13	*	*	0
February 2023	100	3	3	3	3	0	0	0	0	100	100	100	100	100	8	*	*	0
February 2024	100	0	0	0	0	0	0	0	0	100	83	83	83	83	5	*	*	0
February 2025	100	0	0	0	0	0	0	0	0	100	66	66	66	66	4	*	*	0
February 2026	100	0	0	0	0	0	0	0	0	100	52	52	52	52	2	*	*	0
February 2027	100	0	0	0	0	0	0	0	0	100	40	40	40	40	1	*	*	0
February 2028	100	0	0	0	0	0	0	0	0	100	30	30	30	30	1	*	0	0
February 2029	100	0	0	0	0	0	0	0	0	100	23	23	23	23	1	*	0	0
February 2030	100	0	0	0	0	0	0	0	0	100	16	16	16	16	*	*	0	0
February 2031	100	0	0	0	0	0	0	0	0	100	11	11	11	11	*	*	0	0
February 2032	100	0	0	0	0	0	0	0	0	100	7	7	7	7	*	*	0	0
February 2033	100	0	0	0	0	0	0	0	0	100	4	4	4	4	*	*	0	0
February 2034	100	0	0	0	0	0	0	0	0	100	2	2	2	2	*	*	0	0
February 2035	45	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
February 2036	0	0	0	0	0	0	0	0	0	81	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)**	24.9	11.4	11.0	11.0	11.0	5.6	3.2	1.8	0.9	26.4	16.9	16.9	16.9	16.9	9.3	5.3	3.1	1.6

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

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

Date	FA and SA Classes								
	PSA Prepayment Assumption								
	0%	100%	120%	200%	250%	500%	800%	1150%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100
February 2011	100	100	100	79	67	2	0	0	0
February 2012	100	100	100	64	42	0	0	0	0
February 2013	100	100	100	52	24	0	0	0	0
February 2014	100	100	100	43	12	0	0	0	0
February 2015	100	100	100	37	5	0	0	0	0
February 2016	100	100	100	34	1	0	0	0	0
February 2017	100	100	100	32	*	0	0	0	0
February 2018	100	100	99	31	*	0	0	0	0
February 2019	100	100	95	29	*	0	0	0	0
February 2020	100	100	91	27	*	0	0	0	0
February 2021	100	100	85	24	*	0	0	0	0
February 2022	100	99	79	22	*	0	0	0	0
February 2023	100	92	73	19	*	0	0	0	0
February 2024	100	84	66	17	*	0	0	0	0
February 2025	100	76	59	15	*	0	0	0	0
February 2026	100	68	52	13	*	0	0	0	0
February 2027	100	59	45	10	*	0	0	0	0
February 2028	100	51	38	9	*	0	0	0	0
February 2029	100	43	32	7	*	0	0	0	0
February 2030	100	35	26	5	*	0	0	0	0
February 2031	100	27	20	4	*	0	0	0	0
February 2032	100	20	14	3	*	0	0	0	0
February 2033	100	13	9	2	*	0	0	0	0
February 2034	100	6	4	1	*	0	0	0	0
February 2035	100	0	0	0	0	0	0	0	0
February 2036	100	0	0	0	0	0	0	0	0
February 2037	98	0	0	0	0	0	0	0	0
February 2038	68	0	0	0	0	0	0	0	0
February 2039	35	0	0	0	0	0	0	0	0
February 2040	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.6	18.3	16.4	6.3	2.0	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.

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, the Accrual Class and the MS Class 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	200% PSA
2	200% PSA
3	200% 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 Wells Fargo Securities, LLC (the “Dealer”) in exchange for the 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 dealer.

LEGAL MATTERS

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

Available Recombinations(1)

REMIC Certificates		RCR Certificates					Final Distribution Date	
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)		CUSIP Number
Recombination 1								
MK	\$122,194,546	MA	\$122,194,546	PAC	5.0%	FIX	31398MHU3	March 2037
MI	48,877,818(3)							
Recombination 2								
MK	122,194,546	MC	122,194,546	PAC	4.5	FIX	31398MHV1	March 2037
MI	36,658,363(3)							
Recombination 3								
MK	122,194,546	ME	122,194,546	PAC	4.0	FIX	31398MHW9	March 2037
MI	24,438,909(3)							
Recombination 4								
MK	122,194,546	MH	122,194,546	PAC	3.5	FIX	31398MHX7	March 2037
MI	12,219,454(3)							
Recombination 5								
MS	20,416,345	MT	20,416,345	PAC	5.0	FIX	31398MHY5	January 2039
MY	8,166,538(3)							
Recombination 6								
MK	122,194,546	NA	142,610,891	PAC	5.0	FIX	31398MHZ2	January 2039
MI	48,877,818(3)							
MS	20,416,345							
MY	8,166,538(3)							
Recombination 7								
MK	122,194,546	NC	142,610,891	PAC	4.5	FIX	31398MJA5	January 2039
MI	36,658,363(3)							
MS	20,416,345							
MY	6,124,903(3)							
Recombination 8								
MK	122,194,546	NE	142,610,891	PAC	4.0	FIX	31398MJB3	January 2039
MI	24,438,909(3)							
MS	20,416,345							
MY	4,083,269(3)							

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 9								
MK	\$122,194,546	NH	\$142,610,891	PAC	3.5%	FIX	31398MJC1	January 2039
MI	12,219,454(3)							
MS	20,416,345							
MY	2,041,634(3)							
Recombination 10								
MK	122,194,546	NK	142,610,891	PAC	3.0	FIX	31398MJD9	January 2039
MS	20,416,345							
Recombination 11								
MI	48,877,818(3)	NI	57,044,356(3)	NTL	5.0	FIX/IO	31398MJE7	January 2039
MY	8,166,538(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-7 for a description of how their notional balances are calculated.

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	\$158,171,090.00	June 2014.	\$ 88,060,212.65	October 2018.	\$ 39,943,127.83
March 2010	156,585,004.12	July 2014	86,933,497.26	November 2018	39,282,735.96
April 2010	155,009,247.06	August 2014	85,814,221.68	December 2018	38,632,314.13
May 2010	153,443,753.94	September 2014 . . .	84,702,339.04	January 2019	37,991,718.63
June 2010.	151,888,460.32	October 2014.	83,597,802.74	February 2019.	37,360,807.77
July 2010	150,343,302.12	November 2014. . . .	82,500,566.51	March 2019	36,739,441.85
August 2010	148,808,215.69	December 2014	81,410,584.34	April 2019	36,127,483.13
September 2010 . . .	147,283,137.75	January 2015	80,327,810.50	May 2019	35,524,795.81
October 2010.	145,768,005.45	February 2015.	79,252,199.58	June 2019.	34,931,246.00
November 2010	144,262,756.29	March 2015	78,183,706.42	July 2019	34,346,701.69
December 2010	142,767,328.19	April 2015	77,122,286.15	August 2019	33,771,032.72
January 2011	141,281,659.45	May 2015	76,067,894.19	September 2019 . . .	33,204,110.77
February 2011.	139,805,688.74	June 2015.	75,020,486.22	October 2019.	32,645,809.31
March 2011	138,339,355.12	July 2015	73,980,018.22	November 2019	32,096,003.61
April 2011	136,882,598.04	August 2015	72,946,446.42	December 2019	31,554,570.69
May 2011	135,435,357.31	September 2015 . . .	71,919,727.33	January 2020	31,021,389.28
June 2011.	133,997,573.13	October 2015.	70,899,817.75	February 2020.	30,496,339.85
July 2011	132,569,186.07	November 2015. . . .	69,886,674.73	March 2020	29,979,304.53
August 2011	131,150,137.04	December 2015	68,880,255.58	April 2020	29,470,167.12
September 2011 . . .	129,740,367.37	January 2016	67,880,517.89	May 2020	28,968,813.06
October 2011.	128,339,818.72	February 2016.	66,887,419.52	June 2020.	28,475,129.39
November 2011. . . .	126,948,433.12	March 2016	65,900,918.58	July 2020	27,989,004.77
December 2011	125,566,152.96	April 2016	64,920,973.44	August 2020	27,510,329.39
January 2012	124,192,921.00	May 2016	63,947,542.75	September 2020 . . .	27,038,995.02
February 2012.	122,828,680.34	June 2016.	62,980,585.39	October 2020.	26,574,894.95
March 2012	121,473,374.44	July 2016	62,020,060.51	November 2020	26,117,923.98
April 2012	120,126,947.12	August 2016	61,065,927.51	December 2020	25,667,978.37
May 2012	118,789,342.55	September 2016 . . .	60,118,146.06	January 2021	25,224,955.88
June 2012.	117,460,505.23	October 2016.	59,176,676.05	February 2021.	24,788,755.68
July 2012	116,140,380.03	November 2016. . . .	58,241,477.66	March 2021	24,359,278.40
August 2012	114,828,912.14	December 2016	57,312,511.27	April 2021	23,936,426.04
September 2012 . . .	113,526,047.11	January 2017	56,391,957.04	May 2021	23,520,102.00
October 2012.	112,231,730.81	February 2017.	55,485,106.56	June 2021.	23,110,211.06
November 2012. . . .	110,945,909.47	March 2017	54,591,763.83	July 2021	22,706,659.31
December 2012	109,668,529.64	April 2017	53,711,735.58	August 2021	22,309,354.21
January 2013	108,399,538.21	May 2017	52,844,831.27	September 2021 . . .	21,918,204.49
February 2013.	107,138,882.39	June 2017.	51,990,862.99	October 2021.	21,533,120.20
March 2013	105,886,509.73	July 2017	51,149,645.49	November 2021	21,154,012.66
April 2013	104,642,368.09	August 2017	50,320,996.09	December 2021	20,780,794.43
May 2013	103,406,405.69	September 2017 . . .	49,504,734.66	January 2022	20,413,379.32
June 2013.	102,178,571.04	October 2017.	48,700,683.62	February 2022.	20,051,682.35
July 2013	100,958,812.98	November 2017. . . .	47,908,667.85	March 2022	19,695,619.77
August 2013	99,747,080.66	December 2017	47,128,514.70	April 2022	19,345,108.98
September 2013 . . .	98,543,323.57	January 2018	46,360,053.90	May 2022	19,000,068.59
October 2013.	97,347,491.50	February 2018.	45,603,117.62	June 2022.	18,660,418.32
November 2013. . . .	96,159,534.54	March 2018	44,857,540.34	July 2022	18,326,079.08
December 2013	94,979,403.12	April 2018	44,123,158.88	August 2022	17,996,972.86
January 2014	93,807,047.95	May 2018	43,399,812.33	September 2022 . . .	17,673,022.78
February 2014.	92,642,420.07	June 2018.	42,687,342.04	October 2022.	17,354,153.04
March 2014	91,485,470.81	July 2018	41,985,591.59	November 2022	17,040,288.92
April 2014	90,336,151.81	August 2018	41,294,406.77	December 2022	16,731,356.76
May 2014	89,194,415.01	September 2018 . . .	40,613,635.49	January 2023	16,427,283.96

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.	\$ 16,127,998.93	March 2027	\$ 6,079,743.95	April 2031	\$ 1,689,445.50
March 2023	15,833,431.12	April 2027	5,947,695.49	May 2031	1,634,167.71
April 2023	15,543,510.96	May 2027	5,817,867.05	June 2031.	1,579,920.86
May 2023	15,258,169.89	June 2027.	5,690,224.84	July 2031	1,526,688.54
June 2023.	14,977,340.32	July 2027	5,564,735.58	August 2031	1,474,454.61
July 2023	14,700,955.61	August 2027	5,441,366.45	September 2031 . . .	1,423,203.12
August 2023	14,428,950.08	September 2027 . . .	5,320,085.12	October 2031.	1,372,918.40
September 2023 . . .	14,161,258.99	October 2027.	5,200,859.73	November 2031	1,323,585.00
October 2023.	13,897,818.52	November 2027	5,083,658.86	December 2031	1,275,187.69
November 2023	13,638,565.75	December 2027	4,968,451.58	January 2032	1,227,711.47
December 2023	13,383,438.66	January 2028	4,855,207.39	February 2032.	1,181,141.57
January 2024	13,132,376.12	February 2028.	4,743,896.23	March 2032	1,135,463.44
February 2024.	12,885,317.87	March 2028	4,634,488.47	April 2032	1,090,662.73
March 2024	12,642,204.51	April 2028	4,526,954.94	May 2032	1,046,725.33
April 2024	12,402,977.49	May 2028	4,421,266.86	June 2032.	1,003,637.31
May 2024	12,167,579.09	June 2028.	4,317,395.89	July 2032	961,384.97
June 2024.	11,935,952.42	July 2028	4,215,314.09	August 2032	919,954.82
July 2024	11,708,041.40	August 2028	4,114,993.95	September 2032 . . .	879,333.54
August 2024	11,483,790.75	September 2028 . . .	4,016,408.32	October 2032.	839,508.04
September 2024 . . .	11,263,145.99	October 2028.	3,919,530.49	November 2032	800,465.42
October 2024.	11,046,053.40	November 2028	3,824,334.10	December 2032	762,192.95
November 2024	10,832,460.05	December 2028	3,730,793.20	January 2033	724,678.12
December 2024	10,622,313.76	January 2029	3,638,882.22	February 2033.	687,908.59
January 2025	10,415,563.09	February 2029.	3,548,575.94	March 2033	651,872.21
February 2025.	10,212,157.34	March 2029	3,459,849.53	April 2033	616,557.02
March 2025	10,012,046.54	April 2029	3,372,678.51	May 2033	581,951.22
April 2025	9,815,181.43	May 2029	3,287,038.76	June 2033.	548,043.20
May 2025	9,621,513.47	June 2029.	3,202,906.53	July 2033	514,821.53
June 2025.	9,430,994.80	July 2029	3,120,258.39	August 2033	482,274.95
July 2025	9,243,578.26	August 2029	3,039,071.27	September 2033 . . .	450,392.35
August 2025	9,059,217.35	September 2029 . . .	2,959,322.43	October 2033.	419,162.80
September 2025 . . .	8,877,866.25	October 2029.	2,880,989.47	November 2033	388,575.56
October 2025.	8,699,479.80	November 2029	2,804,050.31	December 2033	358,620.00
November 2025	8,524,013.48	December 2029	2,728,483.21	January 2034	329,285.70
December 2025	8,351,423.41	January 2030	2,654,266.73	February 2034.	300,562.36
January 2026	8,181,666.35	February 2030.	2,581,379.75	March 2034	272,439.86
February 2026.	8,014,699.68	March 2030	2,509,801.47	April 2034	244,908.22
March 2026	7,850,481.39	April 2030	2,439,511.38	May 2034	217,957.63
April 2026	7,688,970.07	May 2030	2,370,489.28	June 2034.	191,578.39
May 2026	7,530,124.91	June 2030.	2,302,715.27	July 2034	165,760.99
June 2026.	7,373,905.69	July 2030	2,236,169.74	August 2034	140,496.03
July 2026	7,220,272.76	August 2030	2,170,833.37	September 2034 . . .	115,774.29
August 2026	7,069,187.07	September 2030 . . .	2,106,687.12	October 2034.	91,586.64
September 2026 . . .	6,920,610.09	October 2030.	2,043,712.23	November 2034	67,924.13
October 2026.	6,774,503.88	November 2030	1,981,890.22	December 2034	44,777.94
November 2026	6,630,831.04	December 2030	1,921,202.89	January 2035	22,139.37
December 2026	6,489,554.69	January 2031	1,861,632.30	February 2035 and thereafter	0.00
January 2027	6,350,638.51	February 2031.	1,803,160.77		
February 2027.	6,214,046.70	March 2031	1,745,770.89		

LV Class 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	\$17,110,918.00	June 2012	\$ 7,225,614.41	October 2014	\$ 1,941,679.31
March 2010	16,541,626.88	July 2012	6,968,950.12	November 2014	1,817,804.72
April 2010	16,105,171.23	August 2012	6,717,878.84	December 2014	1,697,843.81
May 2010	15,676,459.50	September 2012	6,472,331.76	January 2015	1,581,745.28
June 2010	15,255,401.00	October 2012	6,232,240.83	February 2015	1,469,458.32
July 2010	14,841,906.00	November 2012	5,997,538.64	March 2015	1,360,932.72
August 2010	14,435,885.65	December 2012	5,768,158.54	April 2015	1,256,118.74
September 2010	14,037,252.00	January 2013	5,544,034.52	May 2015	1,154,967.20
October 2010	13,645,917.99	February 2013	5,325,101.27	June 2015	1,057,429.43
November 2010	13,261,797.44	March 2013	5,111,294.15	July 2015	963,457.28
December 2010	12,884,805.06	April 2013	4,902,549.20	August 2015	873,003.10
January 2011	12,514,856.38	May 2013	4,698,803.10	September 2015	786,019.77
February 2011	12,151,867.83	June 2013	4,499,993.19	October 2015	702,460.63
March 2011	11,795,756.67	July 2013	4,306,057.48	November 2015	622,279.54
April 2011	11,446,440.99	August 2013	4,116,934.62	December 2015	545,430.88
May 2011	11,103,839.73	September 2013	3,932,563.86	January 2016	471,869.46
June 2011	10,767,872.64	October 2013	3,752,885.12	February 2016	401,550.60
July 2011	10,438,460.28	November 2013	3,577,838.93	March 2016	334,430.11
August 2011	10,115,524.06	December 2013	3,407,366.45	April 2016	270,464.25
September 2011	9,798,986.13	January 2014	3,241,409.43	May 2016	209,609.74
October 2011	9,488,769.46	February 2014	3,079,910.25	June 2016	154,360.38
November 2011	9,184,797.83	March 2014	2,922,811.88	July 2016	107,834.27
December 2011	8,886,995.76	April 2014	2,770,057.89	August 2016	69,855.73
January 2012	8,595,288.56	May 2014	2,621,592.44	September 2016	40,251.84
February 2012	8,309,602.30	June 2014	2,477,360.26	October 2016	18,852.41
March 2012	8,029,863.81	July 2014	2,337,306.68	November 2016	5,489.93
April 2012	7,756,000.67	August 2014	2,201,377.60	December 2016 and thereafter	0.00
May 2012	7,487,941.18	September 2014	2,069,519.46		

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	\$50,447,799.00	December 2011	\$40,020,413.36	October 2013	\$31,001,303.52
March 2010	49,940,416.89	January 2012	39,581,379.27	November 2013	30,621,746.09
April 2010	49,436,351.77	February 2012	39,145,231.91	December 2013	30,244,700.43
May 2010	48,935,582.78	March 2012	38,711,953.11	January 2014	29,870,150.67
June 2010	48,438,089.19	April 2012	38,281,524.78	February 2014	29,498,081.09
July 2010	47,943,850.38	May 2012	37,853,928.98	March 2014	29,128,476.01
August 2010	47,452,845.88	June 2012	37,429,147.84	April 2014	28,761,319.89
September 2010	46,965,055.33	July 2012	37,007,163.64	May 2014	28,396,597.26
October 2010	46,480,458.51	August 2012	36,587,958.74	June 2014	28,034,292.78
November 2010	45,999,035.32	September 2012	36,171,515.63	July 2014	27,674,391.17
December 2010	45,520,765.78	October 2012	35,757,816.90	August 2014	27,316,877.25
January 2011	45,045,630.05	November 2012	35,346,845.26	September 2014	26,961,735.97
February 2011	44,573,608.39	December 2012	34,938,583.50	October 2014	26,608,952.33
March 2011	44,104,681.21	January 2013	34,533,014.55	November 2014	26,258,511.44
April 2011	43,638,829.03	February 2013	34,130,121.42	December 2014	25,910,398.51
May 2011	43,176,032.48	March 2013	33,729,887.25	January 2015	25,564,598.84
June 2011	42,716,272.32	April 2013	33,332,295.28	February 2015	25,221,097.82
July 2011	42,259,529.45	May 2013	32,937,328.82	March 2015	24,879,880.92
August 2011	41,805,784.85	June 2013	32,544,971.34	April 2015	24,540,933.72
September 2011	41,355,019.65	July 2013	32,155,206.37	May 2015	24,204,241.87
October 2011	40,907,215.08	August 2013	31,768,017.56	June 2015	23,869,791.13
November 2011	40,462,352.49	September 2013	31,383,388.66	July 2015	23,537,567.33

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>
August 2015	\$23,207,556.40	March 2020	\$ 9,515,607.47	October 2024	\$ 3,498,389.45
September 2015	22,879,744.35	April 2020	9,353,649.81	November 2024	3,430,598.06
October 2015	22,554,117.30	May 2020	9,194,174.01	December 2024	3,363,903.72
November 2015	22,230,661.41	June 2020	9,037,143.99	January 2025	3,298,290.04
December 2015	21,909,362.98	July 2020	8,882,524.15	February 2025	3,233,740.83
January 2016	21,590,208.35	August 2020	8,730,279.42	March 2025	3,170,240.15
February 2016	21,273,183.98	September 2020	8,580,375.21	April 2025	3,107,772.29
March 2016	20,958,276.40	October 2020	8,432,777.43	May 2025	3,046,321.76
April 2016	20,645,472.21	November 2020	8,287,452.45	June 2025	2,985,873.30
May 2016	20,334,758.12	December 2020	8,144,367.15	July 2025	2,926,411.85
June 2016	20,026,120.91	January 2021	8,003,488.84	August 2025	2,867,922.59
July 2016	19,719,547.43	February 2021	7,864,785.32	September 2025	2,810,390.90
August 2016	19,415,024.64	March 2021	7,728,224.84	October 2025	2,753,802.38
September 2016	19,112,539.56	April 2021	7,593,776.10	November 2025	2,698,142.82
October 2016	18,812,079.30	May 2021	7,461,408.22	December 2025	2,643,398.23
November 2016	18,513,631.04	June 2021	7,331,090.80	January 2026	2,589,554.82
December 2016	18,217,182.05	July 2021	7,202,793.83	February 2026	2,536,599.00
January 2017	17,923,949.63	August 2021	7,076,487.75	March 2026	2,484,517.36
February 2017	17,635,091.98	September 2021	6,952,143.42	April 2026	2,433,296.70
March 2017	17,350,546.41	October 2021	6,829,732.09	May 2026	2,382,924.01
April 2017	17,070,251.11	November 2021	6,709,225.44	June 2026	2,333,386.47
May 2017	16,794,145.12	December 2021	6,590,595.54	July 2026	2,284,671.42
June 2017	16,522,168.36	January 2022	6,473,814.87	August 2026	2,236,766.42
July 2017	16,254,261.56	February 2022	6,358,856.28	September 2026	2,189,659.18
August 2017	15,990,366.32	March 2022	6,245,693.03	October 2026	2,143,337.60
September 2017	15,730,425.01	April 2022	6,134,298.73	November 2026	2,097,789.76
October 2017	15,474,380.86	May 2022	6,024,647.40	December 2026	2,053,003.90
November 2017	15,222,177.85	June 2022	5,916,713.39	January 2027	2,008,968.45
December 2017	14,973,760.78	July 2022	5,810,471.44	February 2027	1,965,671.97
January 2018	14,729,075.19	August 2022	5,705,896.66	March 2027	1,923,103.24
February 2018	14,488,067.43	September 2022	5,602,964.48	April 2027	1,881,251.15
March 2018	14,250,684.55	October 2022	5,501,650.70	May 2027	1,840,104.78
April 2018	14,016,874.38	November 2022	5,401,931.47	June 2027	1,799,653.36
May 2018	13,786,585.48	December 2022	5,303,783.27	July 2027	1,759,886.29
June 2018	13,559,767.11	January 2023	5,207,182.91	August 2027	1,720,793.10
July 2018	13,336,369.26	February 2023	5,112,107.54	September 2027	1,682,363.48
August 2018	13,116,342.63	March 2023	5,018,534.63	October 2027	1,644,587.29
September 2018	12,899,638.58	April 2023	4,926,441.97	November 2027	1,607,454.51
October 2018	12,686,209.20	May 2023	4,835,807.68	December 2027	1,570,955.29
November 2018	12,476,007.20	June 2023	4,746,610.17	January 2028	1,535,079.89
December 2018	12,268,986.01	July 2023	4,658,828.18	February 2028	1,499,818.74
January 2019	12,065,099.67	August 2023	4,572,440.73	March 2028	1,465,162.41
February 2019	11,864,302.90	September 2023	4,487,427.17	April 2028	1,431,101.60
March 2019	11,666,551.02	October 2023	4,403,767.11	May 2028	1,397,627.13
April 2019	11,471,800.02	November 2023	4,321,440.47	June 2028	1,364,729.97
May 2019	11,280,006.48	December 2023	4,240,427.47	July 2028	1,332,401.23
June 2019	11,091,127.60	January 2024	4,160,708.58	August 2028	1,300,632.14
July 2019	10,905,121.19	February 2024	4,082,264.58	September 2028	1,269,414.05
August 2019	10,721,945.65	March 2024	4,005,076.51	October 2028	1,238,738.44
September 2019	10,541,559.95	April 2024	3,929,125.67	November 2028	1,208,596.92
October 2019	10,363,923.66	May 2024	3,854,393.66	December 2028	1,178,981.24
November 2019	10,188,996.91	June 2024	3,780,862.31	January 2029	1,149,883.22
December 2019	10,016,740.40	July 2024	3,708,513.73	February 2029	1,121,294.86
January 2020	9,847,115.37	August 2024	3,637,330.27	March 2029	1,093,208.23
February 2020	9,680,083.62	September 2024	3,567,294.56	April 2029	1,065,615.54

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>
May 2029	\$ 1,038,509.11	May 2031	\$ 515,714.05	May 2033	\$ 183,436.39
June 2029	1,011,881.37	June 2031	498,570.63	June 2033	172,739.58
July 2029	985,724.87	July 2031	481,748.96	July 2033	162,260.15
August 2029	960,032.24	August 2031	465,243.91	August 2033	151,994.52
September 2029	934,796.26	September 2031	449,050.40	September 2033	141,939.17
October 2029	910,009.79	October 2031	433,163.45	October 2033	132,090.62
November 2029	885,665.80	November 2031	417,578.14	November 2033	122,445.45
December 2029	861,757.36	December 2031	402,289.63	December 2033	113,000.29
January 2030	838,277.65	January 2032	387,293.14	January 2034	103,751.83
February 2030	815,219.95	February 2032	372,583.99	February 2034	94,696.79
March 2030	792,577.62	March 2032	358,157.53	March 2034	85,831.96
April 2030	770,344.15	April 2032	344,009.21	April 2034	77,154.17
May 2030	748,513.11	May 2032	330,134.53	May 2034	68,660.30
June 2030	727,078.14	June 2032	316,529.08	June 2034	60,347.27
July 2030	706,033.03	July 2032	303,188.48	July 2034	52,212.05
August 2030	685,371.60	August 2032	290,108.46	August 2034	44,251.67
September 2030	665,087.81	September 2032	277,284.77	September 2034	36,463.19
October 2030	645,175.68	October 2032	264,713.25	October 2034	28,843.72
November 2030	625,629.33	November 2032	252,389.81	November 2034	21,390.41
December 2030	606,442.97	December 2032	240,310.38	December 2034	14,100.45
January 2031	587,610.88	January 2033	228,471.01	January 2035	6,971.09
February 2031	569,127.45	February 2033	216,867.75	February 2035 and thereafter	0.00
March 2031	550,987.12	March 2033	205,496.76		
April 2031	533,184.45	April 2033	194,354.22		

Aggregate Group III Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$40,111,000.00	April 2012	\$30,429,141.62	June 2014	\$22,274,842.01
March 2010	39,707,219.59	May 2012	30,088,871.49	July 2014	21,988,456.17
April 2010	39,306,079.53	June 2012	29,750,841.83	August 2014	21,703,970.91
May 2010	38,907,563.23	July 2012	29,415,038.54	September 2014	21,421,374.24
June 2010	38,511,654.16	August 2012	29,081,447.57	October 2014	21,140,654.23
July 2010	38,118,335.93	September 2012	28,750,054.98	November 2014	20,861,799.02
August 2010	37,727,592.23	October 2012	28,420,846.92	December 2014	20,584,796.85
September 2010	37,339,406.86	November 2012	28,093,809.61	January 2015	20,309,636.00
October 2010	36,953,763.71	December 2012	27,768,929.36	February 2015	20,036,304.84
November 2010	36,570,646.80	January 2013	27,446,192.58	March 2015	19,764,791.83
December 2010	36,190,040.22	February 2013	27,125,585.76	April 2015	19,495,085.45
January 2011	35,811,928.16	March 2013	26,807,095.45	May 2015	19,227,174.32
February 2011	35,436,294.92	April 2013	26,490,708.32	June 2015	18,961,047.07
March 2011	35,063,124.91	May 2013	26,176,411.09	July 2015	18,696,692.43
April 2011	34,692,402.60	June 2013	25,864,190.60	August 2015	18,434,099.21
May 2011	34,324,112.60	July 2013	25,554,033.73	September 2015	18,173,256.27
June 2011	33,958,239.58	August 2013	25,245,927.47	October 2015	17,914,152.54
July 2011	33,594,768.32	September 2013	24,939,858.89	November 2015	17,656,777.04
August 2011	33,233,683.70	October 2013	24,635,815.13	December 2015	17,401,118.83
September 2011	32,874,970.70	November 2013	24,333,783.41	January 2016	17,147,167.05
October 2011	32,518,614.36	December 2013	24,033,751.03	February 2016	16,894,910.92
November 2011	32,164,599.85	January 2014	23,735,705.39	March 2016	16,644,339.72
December 2011	31,812,912.42	February 2014	23,439,633.94	April 2016	16,395,442.78
January 2012	31,463,537.40	March 2014	23,145,524.22	May 2016	16,148,209.52
February 2012	31,116,460.23	April 2014	22,853,363.85	June 2016	15,902,629.42
March 2012	30,771,666.43	May 2014	22,563,140.52	July 2016	15,658,692.01

Aggregate Group III (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
August 2016	\$15,416,386.90	March 2021	\$ 6,127,553.87	October 2025	\$ 2,177,119.03
September 2016	15,175,703.78	April 2021	6,020,742.22	November 2025	2,132,943.96
October 2016	14,936,632.36	May 2021	5,915,585.14	December 2025	2,089,496.08
November 2016	14,699,162.46	June 2021	5,812,058.43	January 2026	2,046,764.42
December 2016	14,463,283.93	July 2021	5,710,138.23	February 2026	2,004,738.17
January 2017	14,230,195.94	August 2021	5,609,801.02	March 2026	1,963,406.67
February 2017	14,000,587.50	September 2021 . . .	5,511,023.61	April 2026	1,922,759.42
March 2017	13,774,408.72	October 2021	5,413,783.14	May 2026	1,882,786.08
April 2017	13,551,610.44	November 2021	5,318,057.08	June 2026	1,843,476.43
May 2017	13,332,144.14	December 2021	5,223,823.22	July 2026	1,804,820.43
June 2017	13,115,962.03	January 2022	5,131,059.65	August 2026	1,766,808.17
July 2017	12,903,016.96	February 2022	5,039,744.79	September 2026	1,729,429.89
August 2017	12,693,262.45	March 2022	4,949,857.36	October 2026	1,692,675.95
September 2017	12,486,652.66	April 2022	4,861,376.37	November 2026	1,656,536.89
October 2017	12,283,142.41	May 2022	4,774,281.15	December 2026	1,621,003.34
November 2017	12,082,687.15	June 2022	4,688,551.31	January 2027	1,586,066.11
December 2017	11,885,242.93	July 2022	4,604,166.74	February 2027	1,551,716.10
January 2018	11,690,766.46	August 2022	4,521,107.65	March 2027	1,517,944.38
February 2018	11,499,215.03	September 2022	4,439,354.49	April 2027	1,484,742.13
March 2018	11,310,546.52	October 2022	4,358,888.03	May 2027	1,452,100.66
April 2018	11,124,719.42	November 2022	4,279,689.27	June 2027	1,420,011.40
May 2018	10,941,692.81	December 2022	4,201,739.51	July 2027	1,388,465.92
June 2018	10,761,426.32	January 2023	4,125,020.31	August 2027	1,357,455.90
July 2018	10,583,880.16	February 2023	4,049,513.49	September 2027	1,326,973.15
August 2018	10,409,015.10	March 2023	3,975,201.14	October 2027	1,297,009.58
September 2018	10,236,792.46	April 2023	3,902,065.58	November 2027	1,267,557.25
October 2018	10,067,174.10	May 2023	3,830,089.41	December 2027	1,238,608.31
November 2018	9,900,122.42	June 2023	3,759,255.46	January 2028	1,210,155.02
December 2018	9,735,600.36	July 2023	3,689,546.81	February 2028	1,182,189.78
January 2019	9,573,571.36	August 2023	3,620,946.79	March 2028	1,154,705.07
February 2019	9,413,999.38	September 2023	3,553,438.95	April 2028	1,127,693.51
March 2019	9,256,848.89	October 2023	3,487,007.10	May 2028	1,101,147.80
April 2019	9,102,084.87	November 2023	3,421,635.25	June 2028	1,075,060.76
May 2019	8,949,672.78	December 2023	3,357,307.66	July 2028	1,049,425.31
June 2019	8,799,578.57	January 2024	3,294,008.82	August 2028	1,024,234.49
July 2019	8,651,768.68	February 2024	3,231,723.43	September 2028	999,481.41
August 2019	8,506,209.99	March 2024	3,170,436.40	October 2028	975,159.31
September 2019	8,362,869.88	April 2024	3,110,132.87	November 2028	951,261.51
October 2019	8,221,716.19	May 2024	3,050,798.20	December 2028	927,781.44
November 2019	8,082,717.19	June 2024	2,992,417.93	January 2029	904,712.63
December 2019	7,945,841.61	July 2024	2,934,977.85	February 2029	882,048.68
January 2020	7,811,058.63	August 2024	2,878,463.91	March 2029	859,783.30
February 2020	7,678,337.85	September 2024	2,822,862.29	April 2029	837,910.30
March 2020	7,547,649.30	October 2024	2,768,159.35	May 2029	816,423.57
April 2020	7,418,963.45	November 2024	2,714,341.67	June 2029	795,317.09
May 2020	7,292,251.16	December 2024	2,661,396.00	July 2029	774,584.94
June 2020	7,167,483.73	January 2025	2,609,309.29	August 2029	754,221.26
July 2020	7,044,632.85	February 2025	2,558,068.67	September 2029	734,220.30
August 2020	6,923,670.60	March 2025	2,507,661.46	October 2029	714,576.40
September 2020	6,804,569.47	April 2025	2,458,075.17	November 2029	695,283.95
October 2020	6,687,302.35	May 2025	2,409,297.47	December 2029	676,337.47
November 2020	6,571,842.48	June 2025	2,361,316.23	January 2030	657,731.51
December 2020	6,458,163.50	July 2025	2,314,119.47	February 2030	639,460.73
January 2021	6,346,239.43	August 2025	2,267,695.41	March 2030	621,519.87
February 2021	6,236,044.64	September 2025	2,222,032.41	April 2030	603,903.73

Aggregate Group III (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
May 2030	\$ 586,607.21	January 2032	\$ 300,555.14	September 2033	\$ 106,493.75
June 2030	569,625.27	February 2032	288,913.99	October 2033	98,710.77
July 2030	552,952.94	March 2032	277,497.28	November 2033	91,089.18
August 2030	536,585.33	April 2032	266,301.39	December 2033	83,626.32
September 2030	520,517.63	May 2032	255,322.73	January 2034	76,319.53
October 2030	504,745.09	June 2032	244,557.80	February 2034	69,166.24
November 2030	489,263.03	July 2032	234,003.13	March 2034	62,163.86
December 2030	474,066.85	August 2032	223,655.31	April 2034	55,309.90
January 2031	459,152.01	September 2032	213,510.97	May 2034	48,601.86
February 2031	444,514.03	October 2032	203,566.81	June 2034	42,037.31
March 2031	430,148.52	November 2032	193,819.56	July 2034	35,613.84
April 2031	416,051.12	December 2032	184,266.00	August 2034	29,329.08
May 2031	402,217.58	January 2033	174,902.99	September 2034	23,180.70
June 2031	388,643.66	February 2033	165,727.39	October 2034	17,166.39
July 2031	375,325.23	March 2033	156,736.14	November 2034	11,283.91
August 2031	362,258.20	April 2033	147,926.21	December 2034	5,531.01
September 2031	349,438.54	May 2033	139,294.63	January 2035 and thereafter	0.00
October 2031	336,862.28	June 2033	130,838.46		
November 2031	324,525.52	July 2033	122,554.81		
December 2031	312,424.40	August 2033	114,440.84		

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

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

TABLE OF CONTENTS

	Page
Table of Contents	S- 2
Available Information	S- 3
Recent Developments	S- 4
Summary	S- 6
Additional Risk Factor	S- 9
Description of the Certificates	S- 9
Certain Additional Federal Income Tax Consequences	S-21
Plan of Distribution	S-23
Legal Matters	S-23
Schedule 1	A- 1
Principal Balance Schedules	B- 1

\$322,704,342



**Guaranteed REMIC
Pass-Through Certificates
Fannie Mae REMIC Trust 2010-22**

PROSPECTUS SUPPLEMENT

Wells Fargo Securities

February 19, 2010
