Prospectus Supplement
(To REMIC Prospectus dated May 1, 2010)

$637,090,607

FannieMae

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2010-72

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, 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,
- Fannie Mae Stripped MBS and
- an underlying REMIC certificate backed by Fannie Mae MBS.

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

Carefully consider the risk factors starting on page S-9 of this prospectus supplement and starting on page 11 of the REMIC prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.

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

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

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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
FA	1	$150,000,000	PT	(2)	FLT	31398R5L5	July 2040
SB(3) . . .	1	120,500,000(4)	NTL	(2)	INV/IO	31398R5M3	July 2040
SC(3) . . .	1	29,500,000(4)	NTL	(2)	INV/IO	31398R5N1	July 2040
NK(3) . . .	1	106,368,000	PAC	4.00%	FIX	31398R5P6	November 2039
NI(3)	1	9,669,818(4)	NTL	5.50	FIX/IO	31398R5Q4	November 2039
NO(3) . . .	1	7,017,000	PAC	0.00	PO	31398R5R2	July 2040
NY(3) . . .	1	7,017,000(4)	NTL	(5)	T/IO	31398R5S0	July 2040
NW(3) . . .	1	7,017,000(4)	NTL	(5)	T/IO	31398R5T8	July 2040
QA	1	7,796,000	PAC	4.50	FIX	31398R5U5	July 2040
UF	1	20,749,680	SUP	(2)	FLT	31398R5V3	July 2040
US	1	8,069,320	SUP	(2)	INV	31398R5W1	July 2040
MA	2	76,814,000	PAC	2.75	FIX	31398R5X9	March 2038
MI	2	24,004,375(4)	NTL	4.00	FIX/IO	31398R5Y7	March 2038
MB	2	16,661,000	PAC	4.00	FIX	31398R5Z4	July 2040
MF(3) . . .	2	15,299,395	SUP	(2)	FLT	31398R6A8	July 2040
MS(3) . . .	2	7,649,698	SUP	(2)	INV	31398R6B6	July 2040
CA	3	50,000,000	SEQ	4.50	FIX	31398R6C4	January 2028
CB	3	13,673,017	SEQ	4.50	FIX	31398R6D2	July 2030
DA	4	65,320,000	SEQ	4.50	FIX	31398R6E0	November 2036
EA	4	10,000,000	SEQ	4.50	FIX	31398R6F7	November 2036
DB	4	26,463,784	SEQ	4.50	FIX	31398R6G5	July 2040
CH(3) . . .	5	26,692,991	SEQ	4.00	FIX	31398R6H3	November 2035
CI(3)	5	2,965,887(4)	NTL	4.50	FIX/IO	31398R6J9	November 2035
CK(3) . . .	5	2,649,215	SEQ	4.50	FIX	31398R6K6	December 2036
CM	5	10,000,000	SEQ	4.50	FIX	31398R6L4	July 2040
FK	6	5,000,000	SC/PT	(2)	FLT	31398R6M2	March 2037
FL	6	4,520,505	SC/PT	(2)	FLT	31398R6N0	March 2037
SK	6	9,520,505(4)	NTL	(2)	INV/IO	31398R6P5	March 2037
KA	6	4,928,000	SC/PAC	4.50	FIX	31398R6Q3	March 2037
KB	6	1,419,002	SC/SUP	4.50	FIX	31398R6R1	March 2037
R		0	NPR	0	NPR	31398R6S9	July 2040
RL		0	NPR	0	NPR	31398R6T7	July 2040

(1) See "Description of the Certificates—The Certificates—*Class Definitions and Abbreviations*" in the REMIC prospectus.
(2) Based on LIBOR.
(3) Exchangeable classes.
(4) Notional balances. These classes are interest only classes. See page S-8 for a description of how their notional balances are calculated.
(5) These classes are toggle classes. See page S-7 for a description of their interest rates.

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 NA, SA, NB, MC, CJ and CL 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—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 June 30, 2010.

Citi

The date of this Prospectus Supplement is June 24, 2010

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AVAILABLE INFORMATION

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

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated May 1, 2010 (the "REMIC Prospectus");
- our Prospectus for Fannie Mae Guaranteed Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated
  - June 1, 2009, for all MBS issued on or after January 1, 2009,
  - April 1, 2008, for all MBS issued on or after June 1, 2007 and prior to January 1, 2009, or
  - January 1, 2006, for all other MBS

  (as applicable, the "MBS Prospectus");
- if you are purchasing a Group 2 Class or the R or RL Class, our Prospectus for Fannie Mae Stripped Mortgage-Backed Securities dated
  - January 1, 2009, for all SMBS issued on or after January 1, 2009,
  - December 1, 2007, for all SMBS issued on or after December 1, 2007 and prior to January 1, 2009, or
  - May 1, 2002, for all other SMBS

  (as applicable, the "SMBS Prospectus");
- if you are purchasing a Group 6 Class or the R or RL Class, the disclosure document relating to the underlying REMIC certificate (the "Underlying REMIC Disclosure Document"); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading "Incorporation by Reference" in the REMIC Prospectus.

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

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

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

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

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

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

Citigroup Global Markets Inc.
Prospectus Department
540 Crosspoint Parkway
Building 2
Attn: Compliance Fulfillment Unit
Getzville, NY 14068
(telephone 1-800-831-9146).

SUMMARY

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

Assets Underlying Each Group of Classes

Group	Assets
1	Group 1 MBS*
2	Group 2 SMBS
3	Group 3 MBS
4	Group 4 MBS
5	Group 5 MBS
6	Class 2009-42-AC REMIC Certificate

* Includes the Subgroup 1a MBS and Subgroup 1b MBS.

Group 1, Group 3, Group 4 and Group 5

Characteristics of the Trust MBS

	Approximate Principal Balance	Pass-Through Rate	Range of Weighted Average Coupons or WACs (annual percentages)	Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)
Group 1 MBS				
Subgroup 1a	$241,000,000	5.50%	5.75% to 8.00%	241 to 360
Subgroup 1b	$ 59,000,000	5.50%	5.75% to 8.00%	241 to 360
Group 3 MBS	$ 63,673,017	4.50%	4.75% to 7.00%	181 to 240
Group 4 MBS	$101,783,784	4.50%	4.75% to 7.00%	241 to 360
Group 5 MBS	$ 39,342,206	4.50%	4.75% to 7.00%	241 to 360

Assumed Characteristics of the Underlying Mortgage Loans

	Principal Balance	Original Term to Maturity (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Interest Rate
Group 1 MBS					
Subgroup 1a	$241,000,000	360	322	32	6.067%
Subgroup 1b	$ 59,000,000	360	325	30	6.019%
Group 3 MBS	$ 63,673,017	240	235	4	4.930%
Group 4 MBS	$101,783,784	360	350	9	5.000%
Group 5 MBS	$ 39,342,206	360	349	10	4.950%

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

Group 2

Characteristics of the Group 2 SMBS

Approximate Balance	Pass-Through Rate	Range of Weighted Average Coupons or WACs (annual percentages)	Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)
$116,424,093.50*	—	5.25% to 7.50%	241 to 360
93,139,274.80†	5.0%		

* Principal balance. These are principal only SMBS certificates.
† Notional principal balance. These are interest only SMBS certificates.

Assumed Characteristics of the Underlying Mortgage Loans

Principal Balance	Original Term to Maturity (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Interest Rate
$116,424,093.50*	360	344	13	5.481%

* In addition, we have assumed that monthly interest accrues on a notional principal balance initially equal to $93,139,274.80 and declining in proportion to the principal balance of the loan.

The actual remaining terms to maturity, loan ages and interest rates of most of the mortgage loans underlying the Group 2 SMBS will differ from those shown above, perhaps significantly.

Group 6

Exhibit A describes the underlying REMIC certificate in Group 6, including certain information about the related mortgage loans. To learn more about the underlying REMIC certificate, you should obtain from us the current class factor and the related disclosure document as described on page S-3.

Settlement Date

We expect to issue the certificates on June 30, 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	Physical
All classes other than the R and RL Classes	R and RL Classes

Exchanging Certificates Through Combination and Recombination

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

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

Interest Rates

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

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

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate(1)
FA	1.05894%	6.50000%	0.72%	LIBOR + 72 basis points
SB	5.44106%	5.78000%	0.00%	5.78% — LIBOR
SC	5.44106%	5.78000%	0.00%	5.78% — LIBOR
NY	4.50000%	4.50000%	0.00%	(2)
NW	0.00000%	4.50000%	0.00%	(3)
UF	1.63894%	6.25000%	1.30%	LIBOR +130 basis points
US	11.85701%	12.72857%	0.00%	12.72857% — (2.57142863 x LIBOR)
MF	1.73750%	6.00000%	1.40%	LIBOR + 140 basis points
MS	8.52500%	9.20000%	0.00%	9.2% — (2 x LIBOR)
FK	0.85000%	7.00000%	0.50%	LIBOR + 50 basis points
FL	0.85000%	7.00000%	0.50%	LIBOR + 50 basis points
SK	6.15000%	6.50000%	0.00%	6.5% — LIBOR
SA	5.44106%	5.78000%	0.00%	5.78% — LIBOR

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

(2) The applicable interest rate for the NY Class during each interest accrual period will be determined as follows:

If LIBOR is:	Applicable Rate or Formula
Less than or equal to 9.00%	4.50%
Greater than 9.00% and less than 9.25%	166.5% − (18 × LIBOR)
Equal to or greater than 9.25%	0.00%

(3) The applicable interest rate for the NW Class during each interest accrual period will be determined as follows:

If LIBOR is:	Applicable Rate or Formula
Less than or equal to 9.00%	0.00%
Greater than 9.00% and less than 9.25%	(18 × LIBOR) − 162%
Equal to or greater than 9.25%	4.50%

Notional Classes

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

Class	
SB	50% of the Subgroup 1a MBS
SC	50% of the Subgroup 1b MBS
NI	9.0909089200% of the NK Class
NY	100% of the NO Class
NW	100% of the NO Class
MI	31.25% of the MA Class
CI	11.1111077811% of the CH Class
SK	100% of the *sum* of the FK and FL Classes
SA	50% of the Subgroup 1a MBS *plus* 50% of the Subgroup 1b MBS

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%**	**117%**	**140%**	**200%**	**250%**	**500%**	**800%**	**1400%**	**2100%**
FA and SA	20.5	9.9	9.1	8.2	6.4	5.3	2.7	1.5	0.6	0.1
SB	20.5	9.9	9.1	8.2	6.4	5.3	2.7	1.5	0.6	0.1
SC	20.5	9.9	9.1	8.2	6.4	5.4	2.7	1.5	0.6	0.1
NK, NI and NA	17.3	6.0	5.5	5.5	5.5	5.5	2.9	1.7	0.6	0.1
NO, NY, NW and NB	26.5	19.4	19.4	19.4	19.4	19.4	10.7	6.1	2.2	0.1
QA	27.3	13.8	10.7	2.5	2.5	2.5	0.9	0.4	0.2	0.1
UF and US	28.9	20.8	19.3	16.9	7.5	2.0	0.4	0.2	0.1	0.1

	PSA Prepayment Assumption								
Group 2 Classes	**0%**	**100%**	**150%**	**200%**	**270%**	**500%**	**800%**	**1300%**	**2000%**
MA and MI	16.3	5.7	4.3	4.3	4.3	2.6	1.7	1.1	0.6
MB	26.3	15.9	14.6	14.6	14.6	8.2	4.9	2.5	1.0
MF, MS and MC	28.8	21.9	17.1	9.5	2.2	0.8	0.4	0.3	0.2

	PSA Prepayment Assumption					
Group 3 Classes	**0%**	**100%**	**283%**	**500%**	**750%**	**1000%**
CA	10.5	5.9	3.3	2.3	1.7	1.4
CB	18.8	16.0	11.0	7.2	5.0	3.7

	PSA Prepayment Assumption						
Group 4 Classes	**0%**	**100%**	**298%**	**600%**	**1000%**	**1500%**	**2100%**
DA and EA	17.0	6.7	3.0	1.7	1.1	0.8	0.6
DB	28.3	21.2	11.1	5.7	3.3	2.0	1.2

	PSA Prepayment Assumption						
Group 5 Classes	**0%**	**100%**	**298%**	**600%**	**1000%**	**1500%**	**2100%**
CH, CI and CJ	16.2	6.0	2.7	1.5	1.0	0.7	0.5
CK	25.9	14.4	6.3	3.3	2.0	1.4	1.0
CM	28.3	21.3	11.1	5.7	3.2	1.9	1.1
CL	17.1	6.8	3.0	1.7	1.1	0.8	0.5

Group 6 Classes	PSA Prepayment Assumption							
	0%	100%	300%	400%	500%	800%	1400%	2100%
FK, FL and SK	17.3	8.9	3.9	2.9	2.3	1.3	0.5	0.1
KA	15.5	6.7	2.6	2.6	2.6	1.6	0.6	0.1
KB	23.3	16.5	8.2	3.9	1.1	0.3	0.1	0.1

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

ADDITIONAL RISK FACTORS

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

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

"Jumbo-conforming" and "high-balance" mortgage loans, which have original principal balances that exceed our traditional conforming loan limits, may prepay at different rates than conforming balance mortgage loans generally. The pools underlying the Group 4 MBS and Group 5 MBS have been designated as pools that include "jumbo-conforming" or "high-balance" mortgage loans. There is limited historical performance data regarding prepayment rates for jumbo-conforming and high-balance mortgage loans. If prevailing mortgage rates decline, borrowers with jumbo-conforming and high-balance mortgage loans may be more likely to refinance their mortgage loans than borrowers with conforming balance loans. This is because a relatively small reduction in the interest rate of a jumbo-conforming and high-balance mortgage loan can have a greater impact on the borrower's monthly payment than a similar interest rate change for a conforming balance loan.

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

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

As a result of these factors, the Group 4 Classes and Group 5 Classes may receive payments of principal more quickly or more slowly than expected, and the weighted average lives and yields of those Classes may be affected, perhaps significantly.

Slight changes in LIBOR may significantly affect the yields on the toggle classes. The yields on the toggle classes may be extremely sensitive to certain changes in monthly LIBOR values. In particular, the toggle classes may experience dramatic declines in their yields as a result of certain changes in LIBOR, even if those changes are slight. For an illustration of this sensitivity, see the related yield tables in this prospectus supplement. In addition, the initial interest rate of the NW Class is expected to be 0%, and this rate may continue in effect for an indefinite period of time. As a result, it is possible that the NW Class will receive no distributions for an extended period or will never receive distributions.

Payments on the Group 6 Classes also will be affected by the applicable payment priority governing the related underlying REMIC certificate. If you invest in any Group 6 Class, the rate at which you receive payments will be affected by the applicable priority sequence governing principal payments on the related underlying REMIC certificate.

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

DESCRIPTION OF THE CERTIFICATES

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

General

Structure. We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the "Trust") pursuant to a trust agreement dated as of May 1, 2010 and a supplement thereto dated as of June 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 May 1, 2010 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:

- four groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the "Group 1 MBS," "Group 3 MBS," "Group 4 MBS" and "Group 5 MBS," and together, the "Trust MBS"),
- certain previously issued Fannie Mae Stripped Mortgage-Backed Securities (the "Group 2 SMBS"), and
- a previously issued REMIC certificate (the "Group 6 Underlying REMIC Certificate") issued from the related Fannie Mae REMIC trust (the "Underlying REMIC Trust") as further described in Exhibit A.

The Group 2 SMBS represent beneficial ownership interests in certain interest or principal distributions on mortgage loans underlying certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates.

The Group 6 Underlying REMIC Certificate evidences direct or indirect beneficial ownership interests in certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates (together with the Trust MBS and the Fannie Mae Guaranteed Mortgage Pass-Through Certificates backing the Group 2 SMBS, 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."

REMIC Designation	Assets	Regular Interests	Residual Interest
Lower Tier REMIC	Trust MBS, Group 2 SMBS and Group 6 Underlying REMIC Certificate	Interests in the Lower Tier REMIC other than the RL Class (the "Lower Tier Regular Interests")	RL
Upper Tier REMIC	Lower Tier Regular Interests	All Classes of REMIC Certificates other than the R and RL Classes	R

Fannie Mae Guaranty. For a description of our guaranties of the Certificates, the MBS, the Group 2 SMBS and the Group 6 Underlying REMIC Certificate, see the applicable discussions appearing under the heading "Fannie Mae Guaranty" in the REMIC Prospectus, the MBS Prospectus, the SMBS Prospectus and the Underlying REMIC Disclosure Document. Our guaranties are not backed by the full faith and credit of the United States.

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

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

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

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

The Trust MBS

The Trust MBS provide that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the Trust MBS are conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 30 years in the case of the Group 1 MBS, Group 4 MBS and Group 5 MBS, and up to 20 years in the case of the Group 3 MBS.

In addition, the pools underlying the Group 4 MBS and Group 5 MBS have been designated as pools that include "jumbo-conforming" or "high balance" mortgage loans as described further under "The Mortgage Loans—Special Feature Mortgage Loans—*Loans with Original Principal Balances that Exceed our Traditional Conforming Loan Limits*" in the MBS Prospectus dated June 1, 2009. For additional information about the pools underlying the Group 4 MBS and Group 5 MBS, see the Final Data Statement for the Trust and the related prospectus supplement for each MBS. See also "Additional Risk Factors—*"Jumbo-conforming" and "high-balance" mortgage loans, which have original principal balances that exceed our traditional conforming loan limits, may prepay at different rates than conforming balance mortgage loans generally"* in this prospectus supplement.

For additional information, see "Summary—Group 1, Group 3, Group 4 and Group 5—Characteristics of the Trust MBS" and "—Assumed Characteristics of the Underlying Mortgage Loans" in this prospectus supplement and "The Mortgage Pools" and "Yield, Maturity, and Prepayment Considerations" in the MBS Prospectus.

The Group 2 SMBS

The general characteristics of the Group 2 SMBS are described in the SMBS Prospectus. The Group 2 SMBS provide that certain interest or principal amounts on the Mortgage Loans underlying the related MBS are passed through monthly.

The general characteristics of the MBS are described in the MBS Prospectus. Each MBS evidences beneficial ownership interest in a pool of conventional, fixed-rate, fully-amortizing Mortgage Loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 30 years. For additional information see "Summary-Group 2—Characteristics of the Group 2 SMBS" and "—Assumed Characteristics of the Underlying Mortgage Loans" in this prospectus supplement, and "The Mortgage Pools" and "Yield, Maturity, and Prepayment Considerations" in the MBS Prospectus.

The Group 6 Underlying REMIC Certificate

The Group 6 Underlying REMIC Certificate represents beneficial ownership interests in the Underlying REMIC Trust. The assets of that trust consist of MBS (or beneficial ownership interests in MBS) having the general characteristics set forth in the MBS Prospectus. Each MBS evidences beneficial ownership interests in a pool of conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties, as described under "The Mortgage Pools" and "Yield, Maturity, and Prepayment Considerations" in the MBS Prospectus.

In addition, the scheduled monthly payments on substantially all of the Mortgage Loans indirectly underlying the Group 6 Underlying REMIC Certificate represent accrued interest only for periods that may range from at least seven to no more than ten years following origination. See "Risk Factors—Prepayment Factors—*Refinance Environment*—Fixed-rate and adjustable-rate mortgage loans with long initial interest-only payment periods may be more likely to be refinanced or become delinquent than other mortgage loans" in the MBS Prospectus.

Distributions on the Group 6 Underlying REMIC Certificate will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Group 6 Underlying REMIC Certificate are described in the Underlying REMIC Disclosure Document. See Exhibit A for certain additional information about the Group 6 Underlying REMIC Certificate. Exhibit A is being provided in lieu of a Final Data Statement with respect to the Group 6 Underlying REMIC Certificate.

For further information about the Group 6 Underlying REMIC Certificate, telephone us at 1-800-237-8627. Additional information about the Group 6 Underlying REMIC Certificate is also available at http://sls.fanniemae.com/slsSearch/Home.do. There may have been material changes in facts and circumstances since the date we prepared the Underlying REMIC Disclosure Document. These may include changes in prepayment speeds, prevailing interest rates and other economic factors. As a result, the usefulness of the information set forth in that document may be limited.

Distributions of Interest

General. The Certificates will bear interest at the rates specified in this prospectus supplement. Interest to be paid on each Certificate on a Distribution Date will consist of one month's interest on the outstanding balance of that Certificate immediately prior to that Distribution Date.

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

Delay Classes	No-Delay Classes
Fixed Rate Classes, Toggle Classes and the UF, US, MF and MS Classes	FA, SB, SC, FK, FL, SK and SA Classes

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

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

Distributions of Principal

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

- *Group 1*

The Group 1 Principal Distribution Amount as follows:

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

— 50% in the following priority:

first, to Aggregate Group I to its Planned Balance;

second, to QA to its Planned Balance;

PAC Group and Class

third, to UF and US, pro rata, until retired; — **Support Classes**

fourth, to QA until retired; and

fifth, to Aggregate Group I to zero.

PAC Class and Group

The "Group 1 Principal Distribution Amount" is the principal then paid on the Group 1 MBS.

"Aggregate Group I" consists of the NK and NO Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I to NK and NO, 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 MF and MS, 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 SMBS.

"Aggregate Group II" consists of the MA and MB Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II to MA and MB, 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 to CA and CB, in that order, until retired. **Sequential Pay Classes**

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

- *Group 4*

The Group 4 Principal Distribution Amount in the following priority:

1. To DA and EA, pro rata, until retired.
2. To DB until retired.

Sequential Pay Classes

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

- *Group 5*

The Group 5 Principal Distribution Amount to CH, CK and CM, in that order, until retired. **Sequential Pay Classes**

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

- *Group 6*

The Group 6 Principal Distribution Amount as follows:

— 60.0000050417% to FK and FL, pro rata, until retired, and	**Pass-Through Classes**	**Structured Collateral**
— 39.9999949583% in the following priority:		
first, to KA to its Planned Balance;	**PAC Class**	
second, to KB until retired; and	**Support Class**	
third, to KA until retired.	**PAC Class**	

The "Group 6 Principal Distribution Amount" is the principal then paid on the Group 6 Underlying REMIC Certificate.

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the actual characteristics of each pool of Mortgage Loans backing the Group 6 Underlying REMIC Certificate, the applicable priority sequence affecting principal payments on the Group 6 Underlying REMIC Certificate, and the following assumptions (such characteristics and assumptions, collectively, the "Pricing Assumptions"):

- the Mortgage Loans underlying the Trust MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under "Summary—Group 1, Group 3, Group 4 and Group 5—Assumed Characteristics of the Underlying Mortgage Loans" in this prospectus supplement;

- the Mortgage Loans underlying the Group 2 SMBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under "Summary—Group 2—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 June 30, 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 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.

Groups and Classes	Structuring Ranges	Initial Effective Ranges
Aggregate Group I Planned Balances	Between 117% and 250% PSA	Between 117% and 250% PSA
QA Class Planned Balances	Between 140% and 250% PSA	Between 140% and 250% PSA
Aggregate Group II Planned Balances	Between 150% and 270% PSA	Between 150% and 270% PSA
KA Class Planned Balances	Between 300% and 500% PSA	Between 300% and 500% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	NK and NO
Aggregate Group II	MA and MB

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 Classes to their scheduled balances each month if prepayments do not occur at a *constant* PSA rate.

- The actual Effective Ranges at any time will be based upon the actual characteristics of the related Mortgage Loans at that time, which are likely to vary (and may vary considerably) from the Pricing Assumptions. As a result, the actual Effective Ranges will likely differ from the Initial Effective Ranges specified above. For the same reason, the applicable Aggregate Groups and Classes might not be reduced to their scheduled balances each month even if the related Mortgage Loans prepay at a *constant* PSA rate within the applicable Initial Effective Ranges. This is so particularly if the rates fall at the lower or higher end of the applicable ranges.

- The actual Effective Ranges may narrow, widen or shift upward or downward to reflect actual prepayment experience over time.

- The principal payment stability of each Aggregate Group or Class that has scheduled balances will be supported by one or more other Classes. When the related supporting Class or Classes are retired, the Classes receiving the benefit of that support, if still outstanding, may no longer have Effective Ranges and will be much more sensitive to prepayments of the related Mortgage Loans.

Yield Tables

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

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

- converting the monthly rates to corporate bond equivalent rates.

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

We cannot assure you that

- the pre-tax yields on the applicable Certificates will correspond to any of the pre-tax yields shown here, or

- the aggregate purchase prices of the applicable Certificates will be as assumed.

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

- the Mortgage Loans will prepay at a constant PSA rate until maturity,

- all of the Mortgage Loans will prepay at the same rate, or

- the level of the Index will remain constant.

The Inverse Floating Rate and Toggle Classes. **The yields on the Inverse Floating Rate and Toggle Classes will be sensitive in varying degrees to the rate of principal payments, including prepayments, of the related Mortgage Loans and to the level of the Index. The Mortgage Loans generally can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from pool to pool. As illustrated in the applicable tables below, it is possible that investors in the SB, SC, NY, NW, SK and SA Classes would lose money on their initial investments under certain Index and prepayment scenarios.**

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

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

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

Class	Price*
SB	10.0%
SC	10.0%
NY	30.0%
NW	20.0%
US	100.0%
MS	100.0%
SK	6.0%
SA	20.0%

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

	PSA Prepayment Assumption									
LIBOR	50%	100%	117%	140%	200%	250%	500%	800%	1400%	2100%
0.16000%	57.1%	53.3%	51.9%	50.1%	45.4%	41.3%	19.8%	(9.5)%	(91.8)%	*
0.33894%	55.0%	51.2%	49.9%	48.1%	43.3%	39.3%	17.9%	(11.1)%	(92.8)%	*
2.33894%	31.8%	28.3%	27.1%	25.4%	21.1%	17.4%	(2.3)%	(28.9)%	*	*
4.33894%	8.9%	5.7%	4.6%	3.1%	(0.9)%	(4.3)%	(22.2)%	(46.5)%	*	*
5.78000%	*	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption									
	50%	100%	117%	140%	200%	250%	500%	800%	1400%	2100%
0.16000%	57.2%	53.3%	52.0%	50.2%	45.4%	41.3%	19.8%	(9.4)%	(91.8)%	*
0.33894%	55.0%	51.2%	49.9%	48.1%	43.3%	39.3%	18.0%	(11.1)%	(92.8)%	*
2.33894%	31.8%	28.3%	27.1%	25.5%	21.1%	17.4%	(2.3)%	(28.9)%	*	*
4.33894%	9.0%	5.8%	4.7%	3.1%	(0.8)%	(4.2)%	(22.1)%	(46.5)%	*	*
5.78000%	*	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption									
	50%	100%	117%	140%	200%	250%	500%	800%	1400%	2100%
9.000% and below	14.3%	14.1%	14.1%	14.1%	14.1%	14.1%	9.2%	(3.1)%	(62.1)%	*
9.125%	4.4%	4.0%	4.0%	4.0%	4.0%	4.0%	(3.8)%	(19.9)%	(83.5)%	*
9.250% and above	*	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption									
	50%	100%	117%	140%	200%	250%	500%	800%	1400%	2100%
9.000% and below	*	*	*	*	*	*	*	*	*	*
9.125%	9.6%	9.4%	9.4%	9.4%	9.4%	9.4%	3.2%	(10.8)%	(72.1)%	*
9.250% and above	22.9%	22.8%	22.8%	22.8%	22.8%	22.8%	19.7%	9.9%	(44.9)%	*

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

LIBOR	PSA Prepayment Assumption									
	50%	100%	117%	140%	200%	250%	500%	800%	1400%	2100%
0.16000%	12.5%	12.5%	12.5%	12.5%	12.4%	12.1%	10.6%	8.6%	3.6%	0.5%
0.33894%	12.0%	12.0%	12.0%	12.0%	11.9%	11.7%	10.2%	8.3%	3.5%	0.5%
2.33894%	6.8%	6.8%	6.8%	6.8%	6.7%	6.6%	5.8%	4.7%	2.1%	0.5%
4.33894%	1.6%	1.6%	1.6%	1.6%	1.6%	1.5%	1.4%	1.2%	0.8%	0.5%
4.95000%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.3%	0.5%

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

LIBOR	PSA Prepayment Assumption								
	50%	100%	150%	200%	270%	500%	800%	1300%	2000%
0.1600%	9.0%	9.0%	9.0%	8.9%	8.7%	8.2%	7.6%	6.7%	5.1%
0.3375%	8.6%	8.6%	8.6%	8.6%	8.4%	7.9%	7.3%	6.4%	4.9%
2.3375%	4.5%	4.5%	4.5%	4.5%	4.4%	4.2%	3.9%	3.4%	2.7%
4.3375%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%
4.6000%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%

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

	PSA Prepayment Assumption							
LIBOR	**50%**	**100%**	**300%**	**400%**	**500%**	**800%**	**1400%**	**2100%**
0.17%	125.7%	120.7%	99.4%	87.9%	75.6%	32.9%	(95.9)%	*
0.35%	121.6%	116.6%	95.5%	84.1%	71.9%	29.5%	(98.1)%	*
2.35%	77.1%	72.7%	53.8%	43.4%	32.1%	(8.0)%	*	*
4.35%	35.9%	32.0%	14.2%	3.9%	(7.5)%	(47.4)%	*	*
6.50%	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption									
LIBOR	**50%**	**100%**	**117%**	**140%**	**200%**	**250%**	**500%**	**800%**	**1400%**	**2100%**
0.16000%	24.1%	20.6%	19.5%	17.9%	13.6%	10.0%	(9.0)%	(34.9)%	*	*
0.33894%	23.1%	19.7%	18.5%	16.9%	12.7%	9.1%	(9.9)%	(35.7)%	*	*
2.33894%	11.9%	8.6%	7.5%	6.0%	1.9%	(1.5)%	(19.6)%	(44.2)%	*	*
4.33894%	(0.8)%	(3.9)%	(4.9)%	(6.4)%	(10.2)%	(13.4)%	(30.6)%	(53.9)%	*	*
5.78000%	*	*	*	*	*	*	*	*	*	*

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

Class	**% PSA**
NI	626%
MI	870%
CI	658%

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 original principal balance) are as follows:

Class	**Price***
NI	12.0%
MI	6.0%
CI	6.0%

* 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 NI Class to Prepayments

	PSA Prepayment Assumption									
	50%	100%	117%	140%	200%	250%	500%	800%	1400%	2100%
Pre-Tax Yields to Maturity . . .	40.2%	34.1%	32.0%	32.0%	32.0%	32.0%	13.8%	(22.5)%	*	*

Sensitivity of the MI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	150%	200%	270%	500%	800%	1300%	2000%
Pre-Tax Yields to Maturity . . .	64.5%	59.0%	53.0%	53.0%	53.0%	38.5%	7.9%	(49.5)%	*

Sensitivity of the CI Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	298%	600%	1000%	1500%	2100%
Pre-Tax Yields to Maturity . . .	74.9%	70.1%	47.5%	7.6%	(41.5)%	(92.0)%	*

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

The information shown in the following yield table has been prepared on the basis of the Pricing Assumptions and the assumption that the aggregate purchase price of the Principal Only Class (expressed as a percentage of original principal balance) is as follows:

Class	Price
NO	55.0%

Sensitivity of the NO Class to Prepayments

	PSA Prepayment Assumption									
	50%	100%	117%	140%	200%	250%	500%	800%	1400%	2100%
Pre-Tax Yields to Maturity . . .	3.0%	3.1%	3.1%	3.1%	3.1%	3.1%	5.8%	10.3%	29.3%	14605.3%

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,

- the priority sequences of distributions of principal of the Classes, and
- in the case of the Group 6 Classes, the applicable priority sequence affecting principal payments on the Group 6 Underlying REMIC Certificate.

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

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

Decrement Tables

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

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

Mortgage Loans Backing Trust Assets Specified Below	Original Terms to Maturity	Remaining Terms to Maturity	Interest Rates
Group 1 MBS	360 months	360 months	8.00%
Group 2 SMBS	360 months	360 months	7.50%
Group 3 MBS	240 months	240 months	7.00%
Group 4 MBS	360 months	360 months	7.00%
Group 5 MBS	360 months	360 months	7.00%
Group 6 Underlying REMIC Certificate	360 months	320 months(1)	8.50%

(1) In addition, we have assumed that 99.7% of the Mortgage Loans backing the Group 6 Underlying REMIC Certificate (by principal balance at the Issue Date) have a remaining interest only period of 80 months, and the remaining Mortgage Loans have no interest only periods.

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

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

Percent of Original Principal Balances Outstanding

Date	FA and SA† Classes PSA Prepayment Assumption 0%	100%	117%	140%	200%	250%	500%	800%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100	100
June 2011	99	93	92	90	87	84	69	51	16	0
June 2012	98	86	84	81	75	70	47	26	2	0
June 2013	97	79	76	73	65	58	33	13	*	0
June 2014	96	73	70	66	56	49	22	7	*	0
June 2015	95	67	63	59	48	41	15	3	*	0
June 2016	94	62	58	53	41	34	11	2	*	0
June 2017	92	56	52	47	36	28	7	1	*	0
June 2018	91	52	47	42	30	23	5	*	*	0
June 2019	89	47	43	37	26	19	3	*	*	0
June 2020	88	43	38	33	22	16	2	*	0	0
June 2021	86	39	35	29	19	13	2	*	0	0
June 2022	84	35	31	26	16	11	1	*	0	0
June 2023	82	32	27	23	13	9	1	*	0	0
June 2024	79	28	24	20	11	7	*	*	0	0
June 2025	77	25	21	17	9	6	*	*	0	0
June 2026	74	22	19	15	8	4	*	*	0	0
June 2027	71	20	16	13	6	4	*	*	0	0
June 2028	68	17	14	11	5	3	*	*	0	0
June 2029	64	15	12	9	4	2	*	*	0	0
June 2030	60	12	10	7	3	2	*	*	0	0
June 2031	56	10	8	6	3	1	*	*	0	0
June 2032	52	8	6	5	2	1	*	*	0	0
June 2033	47	6	5	3	1	1	*	*	0	0
June 2034	42	5	3	2	1	*	*	*	0	0
June 2035	36	3	2	1	1	*	*	*	0	0
June 2036	30	1	1	1	*	*	*	0	0	0
June 2037	23	*	*	*	*	*	*	0	0	0
June 2038	16	0	0	0	0	0	0	0	0	0
June 2039	8	0	0	0	0	0	0	0	0	0
June 2040	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.5	9.9	9.1	8.2	6.4	5.3	2.7	1.5	0.6	0.1

Date	SB† Class PSA Prepayment Assumption 0%	100%	117%	140%	200%	250%	500%	800%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100	100
June 2011	99	93	92	90	87	84	69	51	16	0
June 2012	98	86	84	81	75	70	47	26	2	0
June 2013	97	79	76	73	65	58	33	13	*	0
June 2014	96	73	70	66	56	49	22	7	*	0
June 2015	95	67	63	59	48	41	15	3	*	0
June 2016	94	62	58	53	41	34	11	2	*	0
June 2017	92	56	52	47	36	28	7	1	*	0
June 2018	91	52	47	42	30	23	5	*	*	0
June 2019	89	47	43	37	26	19	3	*	*	0
June 2020	88	43	38	33	22	16	2	*	0	0
June 2021	86	39	34	29	19	13	2	*	0	0
June 2022	84	35	31	26	16	10	1	*	0	0
June 2023	82	32	27	23	13	9	1	*	0	0
June 2024	79	28	24	20	11	7	*	*	0	0
June 2025	77	25	21	17	9	6	*	*	0	0
June 2026	74	22	19	15	8	4	*	*	0	0
June 2027	71	20	16	13	6	4	*	*	0	0
June 2028	68	17	14	11	5	3	*	*	0	0
June 2029	64	15	12	9	4	2	*	*	0	0
June 2030	60	12	10	7	3	2	*	*	0	0
June 2031	56	10	8	6	3	1	*	*	0	0
June 2032	52	8	6	5	2	1	*	*	0	0
June 2033	47	6	5	3	1	1	*	*	0	0
June 2034	42	4	3	2	1	*	*	*	0	0
June 2035	36	3	2	1	1	*	*	*	0	0
June 2036	30	1	1	1	*	*	*	0	0	0
June 2037	23	0	0	0	0	0	0	0	0	0
June 2038	16	0	0	0	0	0	0	0	0	0
June 2039	8	0	0	0	0	0	0	0	0	0
June 2040	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.5	9.9	9.1	8.2	6.4	5.3	2.7	1.5	0.6	0.1

Date	SC† Class PSA Prepayment Assumption 0%	100%	117%	140%	200%	250%	500%	800%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100	100
June 2011	99	93	92	90	87	84	69	51	16	0
June 2012	98	86	84	81	75	70	47	26	2	0
June 2013	97	79	76	73	65	58	33	13	*	0
June 2014	96	73	70	66	56	49	22	7	*	0
June 2015	95	67	64	59	48	41	15	3	*	0
June 2016	94	62	58	53	42	34	11	2	*	0
June 2017	92	57	52	47	36	28	7	1	*	0
June 2018	91	52	47	42	31	23	5	*	*	0
June 2019	89	47	43	37	26	19	3	*	*	0
June 2020	88	43	39	33	22	16	2	*	0	0
June 2021	86	39	35	29	19	13	2	*	0	0
June 2022	84	35	31	26	16	11	1	*	0	0
June 2023	82	32	28	23	13	9	1	*	0	0
June 2024	79	28	24	20	11	7	*	*	0	0
June 2025	77	25	22	17	9	6	*	*	0	0
June 2026	74	22	19	15	8	4	*	*	0	0
June 2027	71	20	16	13	6	4	*	*	0	0
June 2028	68	17	14	11	5	3	*	*	0	0
June 2029	64	15	12	9	4	2	*	*	0	0
June 2030	60	13	10	7	3	2	*	*	0	0
June 2031	56	10	8	6	3	1	*	*	0	0
June 2032	52	8	7	5	2	1	*	*	0	0
June 2033	47	7	5	4	1	1	*	*	0	0
June 2034	42	5	4	3	1	*	*	*	0	0
June 2035	36	3	2	2	1	*	*	*	0	0
June 2036	30	2	1	1	*	*	*	0	0	0
June 2037	23	*	*	*	*	*	*	0	0	0
June 2038	16	0	0	0	0	0	0	0	0	0
June 2039	8	0	0	0	0	0	0	0	0	0
June 2040	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.5	9.9	9.1	8.2	6.4	5.4	2.7	1.5	0.6	0.1

Date	NK, NI† and NA Classes PSA Prepayment Assumption 0%	100%	117%	140%	200%	250%	500%	800%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100	100
June 2011	99	90	88	88	88	88	88	66	16	0
June 2012	98	80	77	77	77	77	60	30	0	0
June 2013	96	70	67	67	67	67	39	12	0	0
June 2014	95	62	57	57	57	57	25	3	0	0
June 2015	93	54	48	48	48	48	15	0	0	0
June 2016	91	46	40	40	40	40	8	0	0	0
June 2017	89	39	33	33	33	33	4	0	0	0
June 2018	87	32	26	26	26	26	*	0	0	0
June 2019	85	25	20	20	20	20	0	0	0	0
June 2020	83	19	16	16	16	16	0	0	0	0
June 2021	80	14	12	12	12	12	0	0	0	0
June 2022	77	9	8	8	8	8	0	0	0	0
June 2023	74	5	5	5	5	5	0	0	0	0
June 2024	71	3	3	3	3	3	0	0	0	0
June 2025	67	1	1	1	1	1	0	0	0	0
June 2026	63	0	0	0	0	0	0	0	0	0
June 2027	59	0	0	0	0	0	0	0	0	0
June 2028	55	0	0	0	0	0	0	0	0	0
June 2029	50	0	0	0	0	0	0	0	0	0
June 2030	44	0	0	0	0	0	0	0	0	0
June 2031	38	0	0	0	0	0	0	0	0	0
June 2032	32	0	0	0	0	0	0	0	0	0
June 2033	25	0	0	0	0	0	0	0	0	0
June 2034	18	0	0	0	0	0	0	0	0	0
June 2035	10	0	0	0	0	0	0	0	0	0
June 2036	1	0	0	0	0	0	0	0	0	0
June 2037	0	0	0	0	0	0	0	0	0	0
June 2038	0	0	0	0	0	0	0	0	0	0
June 2039	0	0	0	0	0	0	0	0	0	0
June 2040	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.3	6.0	5.5	5.5	5.5	5.5	2.9	1.7	0.6	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.

NO, NY†, NW† and NB Classes

Date	PSA Prepayment Assumption									
	0%	100%	117%	140%	200%	250%	500%	800%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100	100
June 2011	100	100	100	100	100	100	100	100	100	0
June 2012	100	100	100	100	100	100	100	100	53	0
June 2013	100	100	100	100	100	100	100	100	8	0
June 2014	100	100	100	100	100	100	100	100	1	0
June 2015	100	100	100	100	100	100	100	74	*	0
June 2016	100	100	100	100	100	100	100	38	*	0
June 2017	100	100	100	100	100	100	100	19	*	0
June 2018	100	100	100	100	100	100	100	10	*	0
June 2019	100	100	100	100	100	100	71	5	*	0
June 2020	100	100	100	100	100	100	48	2	*	0
June 2021	100	100	100	100	100	100	32	1	*	0
June 2022	100	100	100	100	100	100	22	1	0	0
June 2023	100	100	100	100	100	100	15	*	0	0
June 2024	100	100	100	100	100	100	10	*	0	0
June 2025	100	100	100	100	100	100	6	*	0	0
June 2026	100	95	95	95	95	95	4	*	0	0
June 2027	100	76	76	76	76	76	3	*	0	0
June 2028	100	59	59	59	59	59	2	*	0	0
June 2029	100	46	46	46	46	46	1	*	0	0
June 2030	100	35	35	35	35	35	1	*	0	0
June 2031	100	26	26	26	26	26	*	*	0	0
June 2032	100	19	19	19	19	19	*	*	0	0
June 2033	100	13	13	13	13	13	*	*	0	0
June 2034	100	9	9	9	9	9	*	*	0	0
June 2035	100	5	5	5	5	5	*	*	0	0
June 2036	100	2	2	2	2	2	*	*	0	0
June 2037	*	*	*	*	*	*	*	0	0	0
June 2038	0	0	0	0	0	0	0	0	0	0
June 2039	0	0	0	0	0	0	0	0	0	0
June 2040	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.5	19.4	19.4	19.4	19.4	19.4	10.7	6.1	2.2	0.1

QA Class

Date	PSA Prepayment Assumption									
	0%	100%	117%	140%	200%	250%	500%	800%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100	100
June 2011	100	100	100	74	74	74	34	0	0	0
June 2012	100	100	100	53	53	53	0	0	0	0
June 2013	100	100	100	35	35	35	0	0	0	0
June 2014	100	100	100	22	22	22	0	0	0	0
June 2015	100	100	100	12	12	12	0	0	0	0
June 2016	100	100	100	5	5	5	0	0	0	0
June 2017	100	100	100	*	*	*	0	0	0	0
June 2018	100	100	97	*	*	*	0	0	0	0
June 2019	100	100	86	*	*	*	0	0	0	0
June 2020	100	100	69	*	*	*	0	0	0	0
June 2021	100	100	47	*	*	*	0	0	0	0
June 2022	100	100	22	*	*	*	0	0	0	0
June 2023	100	74	*	*	*	*	0	0	0	0
June 2024	100	42	*	*	*	*	0	0	0	0
June 2025	100	8	*	*	*	*	0	0	0	0
June 2026	100	*	*	*	*	*	0	0	0	0
June 2027	100	*	*	*	*	*	0	0	0	0
June 2028	100	*	*	*	*	*	0	0	0	0
June 2029	100	*	*	*	*	*	0	0	0	0
June 2030	100	*	*	*	*	*	0	0	0	0
June 2031	100	*	*	*	*	*	0	0	0	0
June 2032	100	*	*	*	*	*	0	0	0	0
June 2033	100	*	*	*	*	*	0	0	0	0
June 2034	100	*	*	*	*	*	0	0	0	0
June 2035	100	*	*	*	*	*	0	0	0	0
June 2036	100	*	*	*	*	*	0	0	0	0
June 2037	81	*	*	*	*	*	0	0	0	0
June 2038	0	0	0	0	0	0	0	0	0	0
June 2039	0	0	0	0	0	0	0	0	0	0
June 2040	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.3	13.8	10.7	2.5	2.5	2.5	0.9	0.4	0.2	0.1

UF and US Classes

Date	PSA Prepayment Assumption									
	0%	100%	117%	140%	200%	250%	500%	800%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100	100
June 2011	100	100	100	100	82	66	0	0	0	0
June 2012	100	100	100	100	67	41	0	0	0	0
June 2013	100	100	100	100	57	24	0	0	0	0
June 2014	100	100	100	100	49	12	0	0	0	0
June 2015	100	100	100	100	44	4	0	0	0	0
June 2016	100	100	100	100	41	1	0	0	0	0
June 2017	100	100	100	100	40	*	0	0	0	0
June 2018	100	100	100	98	38	*	0	0	0	0
June 2019	100	100	100	95	36	*	0	0	0	0
June 2020	100	100	100	91	34	*	0	0	0	0
June 2021	100	100	100	85	31	*	0	0	0	0
June 2022	100	100	100	79	28	*	0	0	0	0
June 2023	100	100	98	73	25	*	0	0	0	0
June 2024	100	100	91	67	23	*	0	0	0	0
June 2025	100	100	82	60	20	*	0	0	0	0
June 2026	100	93	74	54	17	*	0	0	0	0
June 2027	100	83	66	47	15	*	0	0	0	0
June 2028	100	74	58	41	13	*	0	0	0	0
June 2029	100	65	50	35	10	*	0	0	0	0
June 2030	100	55	43	30	9	*	0	0	0	0
June 2031	100	46	36	24	7	*	0	0	0	0
June 2032	100	38	29	19	5	*	0	0	0	0
June 2033	100	29	22	15	4	*	0	0	0	0
June 2034	100	21	16	11	3	*	0	0	0	0
June 2035	100	14	10	7	2	*	0	0	0	0
June 2036	100	6	5	3	1	*	0	0	0	0
June 2037	100	*	*	*	*	*	0	0	0	0
June 2038	84	0	0	0	0	0	0	0	0	0
June 2039	44	0	0	0	0	0	0	0	0	0
June 2040	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.9	20.8	19.3	16.9	7.5	2.0	0.4	0.2	0.1	0.1

MA and MI† Classes

Date	PSA Prepayment Assumption								
	0%	100%	150%	200%	270%	500%	800%	1300%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100
June 2011	99	92	89	89	89	89	81	51	0
June 2012	97	81	75	75	75	62	32	0	0
June 2013	95	71	61	61	61	36	6	0	0
June 2014	94	62	49	49	49	18	0	0	0
June 2015	92	53	38	38	38	5	0	0	0
June 2016	90	45	29	29	29	0	0	0	0
June 2017	88	37	20	20	20	0	0	0	0
June 2018	85	29	12	12	12	0	0	0	0
June 2019	83	22	6	6	6	0	0	0	0
June 2020	80	16	1	1	1	0	0	0	0
June 2021	77	10	0	0	0	0	0	0	0
June 2022	74	4	0	0	0	0	0	0	0
June 2023	70	0	0	0	0	0	0	0	0
June 2024	67	0	0	0	0	0	0	0	0
June 2025	63	0	0	0	0	0	0	0	0
June 2026	58	0	0	0	0	0	0	0	0
June 2027	54	0	0	0	0	0	0	0	0
June 2028	49	0	0	0	0	0	0	0	0
June 2029	43	0	0	0	0	0	0	0	0
June 2030	38	0	0	0	0	0	0	0	0
June 2031	31	0	0	0	0	0	0	0	0
June 2032	25	0	0	0	0	0	0	0	0
June 2033	18	0	0	0	0	0	0	0	0
June 2034	10	0	0	0	0	0	0	0	0
June 2035	1	0	0	0	0	0	0	0	0
June 2036	0	0	0	0	0	0	0	0	0
June 2037	0	0	0	0	0	0	0	0	0
June 2038	0	0	0	0	0	0	0	0	0
June 2039	0	0	0	0	0	0	0	0	0
June 2040	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.3	5.7	4.3	4.3	4.3	2.6	1.7	1.1	0.6

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

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

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

Date	MB Class PSA Prepayment Assumption 0%	100%	150%	200%	270%	500%	800%	1300%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100
June 2011	100	100	100	100	100	100	100	100	0
June 2012	100	100	100	100	100	100	100	79	0
June 2013	100	100	100	100	100	100	100	17	0
June 2014	100	100	100	100	100	100	65	4	0
June 2015	100	100	100	100	100	100	33	1	0
June 2016	100	100	100	100	100	86	17	*	0
June 2017	100	100	100	100	100	59	9	*	0
June 2018	100	100	100	100	100	40	4	*	0
June 2019	100	100	100	100	100	27	2	*	0
June 2020	100	100	100	100	100	19	1	*	0
June 2021	100	100	84	84	84	13	1	*	0
June 2022	100	100	68	68	68	8	*	*	0
June 2023	100	95	55	55	55	6	*	0	0
June 2024	100	72	44	44	44	4	*	0	0
June 2025	100	50	35	35	35	3	*	0	0
June 2026	100	30	28	28	28	2	*	0	0
June 2027	100	22	22	22	22	1	*	0	0
June 2028	100	17	17	17	17	1	*	0	0
June 2029	100	14	14	14	14	*	*	0	0
June 2030	100	10	10	10	10	*	*	0	0
June 2031	100	8	8	8	8	*	*	0	0
June 2032	100	6	6	6	6	*	*	0	0
June 2033	100	4	4	4	4	*	*	0	0
June 2034	100	3	3	3	3	*	*	0	0
June 2035	100	2	2	2	2	*	*	0	0
June 2036	64	1	1	1	1	*	*	0	0
June 2037	19	1	1	1	1	*	0	0	0
June 2038	*	*	*	*	*	*	0	0	0
June 2039	0	0	0	0	0	0	0	0	0
June 2040	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.3	15.9	14.6	14.6	14.6	8.2	4.9	2.5	1.0

Date	MF, MS and MC Classes PSA Prepayment Assumption 0%	100%	150%	200%	270%	500%	800%	1300%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100
June 2011	100	100	100	90	77	31	0	0	0
June 2012	100	100	100	78	48	0	0	0	0
June 2013	100	100	100	69	27	0	0	0	0
June 2014	100	100	100	62	14	0	0	0	0
June 2015	100	100	100	57	5	0	0	0	0
June 2016	100	100	100	54	1	0	0	0	0
June 2017	100	100	100	53	*	0	0	0	0
June 2018	100	100	98	51	*	0	0	0	0
June 2019	100	100	95	48	*	0	0	0	0
June 2020	100	100	90	45	*	0	0	0	0
June 2021	100	100	85	41	*	0	0	0	0
June 2022	100	100	79	38	*	0	0	0	0
June 2023	100	100	73	34	*	0	0	0	0
June 2024	100	100	66	30	*	0	0	0	0
June 2025	100	100	60	27	*	0	0	0	0
June 2026	100	100	53	23	*	0	0	0	0
June 2027	100	92	47	20	*	0	0	0	0
June 2028	100	83	41	17	*	0	0	0	0
June 2029	100	73	36	15	*	0	0	0	0
June 2030	100	64	30	12	*	0	0	0	0
June 2031	100	56	26	10	*	0	0	0	0
June 2032	100	47	21	8	*	0	0	0	0
June 2033	100	39	17	6	*	0	0	0	0
June 2034	100	31	13	5	*	0	0	0	0
June 2035	100	24	10	4	*	0	0	0	0
June 2036	100	17	7	2	*	0	0	0	0
June 2037	100	10	4	1	*	0	0	0	0
June 2038	79	4	2	*	*	0	0	0	0
June 2039	41	0	0	0	0	0	0	0	0
June 2040	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.8	21.9	17.1	9.5	2.2	0.8	0.4	0.3	0.2

Date	CA Class PSA Prepayment Assumption 0%	100%	283%	500%	750%	1000%
Initial Percent	100	100	100	100	100	100
June 2011	97	93	89	83	76	70
June 2012	94	84	70	55	39	24
June 2013	90	74	51	28	8	0
June 2014	87	64	35	10	0	0
June 2015	82	55	22	0	0	0
June 2016	78	46	12	0	0	0
June 2017	74	38	3	0	0	0
June 2018	69	30	0	0	0	0
June 2019	63	23	0	0	0	0
June 2020	58	17	0	0	0	0
June 2021	52	11	0	0	0	0
June 2022	45	5	0	0	0	0
June 2023	38	0	0	0	0	0
June 2024	31	0	0	0	0	0
June 2025	23	0	0	0	0	0
June 2026	14	0	0	0	0	0
June 2027	5	0	0	0	0	0
June 2028	0	0	0	0	0	0
June 2029	0	0	0	0	0	0
June 2030	0	0	0	0	0	0
Weighted Average Life (years)**	10.5	5.9	3.3	2.3	1.7	1.4

Date	CB Class PSA Prepayment Assumption 0%	100%	283%	500%	750%	1000%
Initial Percent	100	100	100	100	100	100
June 2011	100	100	100	100	100	100
June 2012	100	100	100	100	100	100
June 2013	100	100	100	100	100	72
June 2014	100	100	100	100	68	28
June 2015	100	100	100	92	36	11
June 2016	100	100	100	61	19	4
June 2017	100	100	100	40	10	2
June 2018	100	100	88	27	5	1
June 2019	100	100	68	17	3	*
June 2020	100	100	52	11	1	*
June 2021	100	100	40	7	1	*
June 2022	100	100	30	5	*	*
June 2023	100	99	22	3	*	*
June 2024	100	80	16	2	*	*
June 2025	100	64	11	1	*	*
June 2026	100	48	7	1	*	*
June 2027	100	33	5	*	*	*
June 2028	81	20	2	*	*	*
June 2029	42	7	1	*	*	*
June 2030	0	0	0	0	0	0
Weighted Average Life (years)**	18.8	16.0	11.0	7.2	5.0	3.7

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

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

DA and EA Classes

Date	PSA Prepayment Assumption 0%	100%	298%	600%	1000%	1500%	2100%
Initial Percent	100	100	100	100	100	100	100
June 2011	99	94	86	73	56	35	7
June 2012	97	85	64	37	6	0	0
June 2013	96	76	45	10	0	0	0
June 2014	94	67	30	0	0	0	0
June 2015	92	59	17	0	0	0	0
June 2016	90	51	7	0	0	0	0
June 2017	88	44	0	0	0	0	0
June 2018	86	38	0	0	0	0	0
June 2019	83	31	0	0	0	0	0
June 2020	81	26	0	0	0	0	0
June 2021	78	20	0	0	0	0	0
June 2022	75	15	0	0	0	0	0
June 2023	72	10	0	0	0	0	0
June 2024	69	6	0	0	0	0	0
June 2025	65	1	0	0	0	0	0
June 2026	61	0	0	0	0	0	0
June 2027	57	0	0	0	0	0	0
June 2028	52	0	0	0	0	0	0
June 2029	47	0	0	0	0	0	0
June 2030	42	0	0	0	0	0	0
June 2031	37	0	0	0	0	0	0
June 2032	31	0	0	0	0	0	0
June 2033	24	0	0	0	0	0	0
June 2034	18	0	0	0	0	0	0
June 2035	10	0	0	0	0	0	0
June 2036	2	0	0	0	0	0	0
June 2037	0	0	0	0	0	0	0
June 2038	0	0	0	0	0	0	0
June 2039	0	0	0	0	0	0	0
June 2040	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.0	6.7	3.0	1.7	1.1	0.8	0.6

DB Class

Date	PSA Prepayment Assumption 0%	100%	298%	600%	1000%	1500%	2100%
Initial Percent	100	100	100	100	100	100	100
June 2011	100	100	100	100	100	100	100
June 2012	100	100	100	100	100	33	0
June 2013	100	100	100	100	46	3	0
June 2014	100	100	100	81	18	*	0
June 2015	100	100	100	51	7	*	0
June 2016	100	100	100	32	3	*	0
June 2017	100	100	95	20	1	*	0
June 2018	100	100	76	12	*	*	0
June 2019	100	100	61	8	*	*	0
June 2020	100	100	49	5	*	0	0
June 2021	100	100	39	3	*	0	0
June 2022	100	100	31	2	*	0	0
June 2023	100	100	24	1	*	0	0
June 2024	100	100	19	1	*	0	0
June 2025	100	100	15	*	*	0	0
June 2026	100	93	12	*	*	0	0
June 2027	100	83	9	*	*	0	0
June 2028	100	73	7	*	*	0	0
June 2029	100	64	5	*	*	0	0
June 2030	100	55	4	*	*	0	0
June 2031	100	47	3	*	*	0	0
June 2032	100	40	2	*	0	0	0
June 2033	100	33	2	*	0	0	0
June 2034	100	27	1	*	0	0	0
June 2035	100	21	1	*	0	0	0
June 2036	100	15	*	*	0	0	0
June 2037	83	10	*	*	0	0	0
June 2038	57	5	*	*	0	0	0
June 2039	30	1	*	*	0	0	0
June 2040	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.3	21.2	11.1	5.7	3.3	2.0	1.2

CH, CI† and CJ Classes

Date	PSA Prepayment Assumption 0%	100%	298%	600%	1000%	1500%	2100%
Initial Percent	100	100	100	100	100	100	100
June 2011	99	93	83	69	49	24	0
June 2012	97	83	60	29	0	0	0
June 2013	95	73	39	1	0	0	0
June 2014	93	63	22	0	0	0	0
June 2015	91	55	9	0	0	0	0
June 2016	89	46	0	0	0	0	0
June 2017	87	39	0	0	0	0	0
June 2018	85	31	0	0	0	0	0
June 2019	82	25	0	0	0	0	0
June 2020	79	18	0	0	0	0	0
June 2021	76	12	0	0	0	0	0
June 2022	73	7	0	0	0	0	0
June 2023	69	2	0	0	0	0	0
June 2024	66	0	0	0	0	0	0
June 2025	62	0	0	0	0	0	0
June 2026	57	0	0	0	0	0	0
June 2027	53	0	0	0	0	0	0
June 2028	48	0	0	0	0	0	0
June 2029	43	0	0	0	0	0	0
June 2030	37	0	0	0	0	0	0
June 2031	31	0	0	0	0	0	0
June 2032	25	0	0	0	0	0	0
June 2033	18	0	0	0	0	0	0
June 2034	10	0	0	0	0	0	0
June 2035	2	0	0	0	0	0	0
June 2036	0	0	0	0	0	0	0
June 2037	0	0	0	0	0	0	0
June 2038	0	0	0	0	0	0	0
June 2039	0	0	0	0	0	0	0
June 2040	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.2	6.0	2.7	1.5	1.0	0.7	0.5

CK Class

Date	PSA Prepayment Assumption 0%	100%	298%	600%	1000%	1500%	2100%
Initial Percent	100	100	100	100	100	100	100
June 2011	100	100	100	100	100	100	11
June 2012	100	100	100	100	48	0	0
June 2013	100	100	100	100	0	0	0
June 2014	100	100	100	0	0	0	0
June 2015	100	100	100	0	0	0	0
June 2016	100	100	76	0	0	0	0
June 2017	100	100	0	0	0	0	0
June 2018	100	100	0	0	0	0	0
June 2019	100	100	0	0	0	0	0
June 2020	100	100	0	0	0	0	0
June 2021	100	100	0	0	0	0	0
June 2022	100	100	0	0	0	0	0
June 2023	100	100	0	0	0	0	0
June 2024	100	67	0	0	0	0	0
June 2025	100	22	0	0	0	0	0
June 2026	100	0	0	0	0	0	0
June 2027	100	0	0	0	0	0	0
June 2028	100	0	0	0	0	0	0
June 2029	100	0	0	0	0	0	0
June 2030	100	0	0	0	0	0	0
June 2031	100	0	0	0	0	0	0
June 2032	100	0	0	0	0	0	0
June 2033	100	0	0	0	0	0	0
June 2034	100	0	0	0	0	0	0
June 2035	100	0	0	0	0	0	0
June 2036	35	0	0	0	0	0	0
June 2037	0	0	0	0	0	0	0
June 2038	0	0	0	0	0	0	0
June 2039	0	0	0	0	0	0	0
June 2040	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.9	14.4	6.3	3.3	2.0	1.4	1.0

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

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

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

CM Class

Date	PSA Prepayment Assumption						
	0%	100%	298%	600%	1000%	1500%	2100%
Initial Percent	100	100	100	100	100	100	100
June 2011	100	100	100	100	100	100	100
June 2012	100	100	100	100	100	29	0
June 2013	100	100	100	100	44	3	0
June 2014	100	100	100	80	17	*	0
June 2015	100	100	100	50	7	*	0
June 2016	100	100	100	31	3	*	0
June 2017	100	100	96	20	1	*	0
June 2018	100	100	77	12	*	*	0
June 2019	100	100	62	8	*	*	0
June 2020	100	100	49	5	*	0	0
June 2021	100	100	39	3	*	0	0
June 2022	100	100	31	2	*	0	0
June 2023	100	100	24	1	*	0	0
June 2024	100	100	19	1	*	0	0
June 2025	100	100	15	*	*	0	0
June 2026	100	94	12	*	*	0	0
June 2027	100	84	9	*	*	0	0
June 2028	100	74	7	*	*	0	0
June 2029	100	65	5	*	*	0	0
June 2030	100	56	4	*	*	0	0
June 2031	100	48	3	*	*	0	0
June 2032	100	40	2	*	0	0	0
June 2033	100	33	2	*	0	0	0
June 2034	100	27	1	*	0	0	0
June 2035	100	21	1	*	0	0	0
June 2036	100	15	*	*	0	0	0
June 2037	85	10	*	*	0	0	0
June 2038	58	5	*	*	0	0	0
June 2039	30	*	*	*	0	0	0
June 2040	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.3	21.3	11.1	5.7	3.2	1.9	1.1

CL Class

Date	PSA Prepayment Assumption						
	0%	100%	298%	600%	1000%	1500%	2100%
Initial Percent	100	100	100	100	100	100	100
June 2011	99	94	85	72	54	31	1
June 2012	97	84	64	35	4	0	0
June 2013	96	75	45	10	0	0	0
June 2014	94	67	29	0	0	0	0
June 2015	92	59	17	0	0	0	0
June 2016	90	51	7	0	0	0	0
June 2017	88	44	0	0	0	0	0
June 2018	86	38	0	0	0	0	0
June 2019	84	31	0	0	0	0	0
June 2020	81	26	0	0	0	0	0
June 2021	78	20	0	0	0	0	0
June 2022	75	15	0	0	0	0	0
June 2023	72	11	0	0	0	0	0
June 2024	69	6	0	0	0	0	0
June 2025	65	2	0	0	0	0	0
June 2026	61	0	0	0	0	0	0
June 2027	57	0	0	0	0	0	0
June 2028	53	0	0	0	0	0	0
June 2029	48	0	0	0	0	0	0
June 2030	43	0	0	0	0	0	0
June 2031	37	0	0	0	0	0	0
June 2032	31	0	0	0	0	0	0
June 2033	25	0	0	0	0	0	0
June 2034	18	0	0	0	0	0	0
June 2035	11	0	0	0	0	0	0
June 2036	3	0	0	0	0	0	0
June 2037	0	0	0	0	0	0	0
June 2038	0	0	0	0	0	0	0
June 2039	0	0	0	0	0	0	0
June 2040	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.1	6.8	3.0	1.7	1.1	0.8	0.5

FK, FL and SK† Classes

Date	PSA Prepayment Assumption							
	0%	100%	300%	400%	500%	800%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100
June 2011	100	93	81	74	68	49	11	0
June 2012	99	87	65	55	46	23	0	0
June 2013	99	81	52	40	30	9	0	0
June 2014	99	76	41	29	19	1	0	0
June 2015	98	70	32	20	11	0	0	0
June 2016	98	65	25	13	5	0	0	0
June 2017	97	59	18	7	1	0	0	0
June 2018	94	53	12	3	0	0	0	0
June 2019	91	47	8	0	0	0	0	0
June 2020	88	42	4	0	0	0	0	0
June 2021	85	37	*	0	0	0	0	0
June 2022	81	31	0	0	0	0	0	0
June 2023	77	27	0	0	0	0	0	0
June 2024	73	22	0	0	0	0	0	0
June 2025	68	17	0	0	0	0	0	0
June 2026	63	13	0	0	0	0	0	0
June 2027	58	9	0	0	0	0	0	0
June 2028	52	5	0	0	0	0	0	0
June 2029	45	1	0	0	0	0	0	0
June 2030	38	0	0	0	0	0	0	0
June 2031	31	0	0	0	0	0	0	0
June 2032	23	0	0	0	0	0	0	0
June 2033	14	0	0	0	0	0	0	0
June 2034	4	0	0	0	0	0	0	0
June 2035	0	0	0	0	0	0	0	0
June 2036	0	0	0	0	0	0	0	0
June 2037	0	0	0	0	0	0	0	0
June 2038	0	0	0	0	0	0	0	0
June 2039	0	0	0	0	0	0	0	0
June 2040	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.3	8.9	3.9	2.9	2.3	1.3	0.5	0.1

KA Class

Date	PSA Prepayment Assumption							
	0%	100%	300%	400%	500%	800%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100
June 2011	100	91	75	75	75	63	15	0
June 2012	99	83	55	55	55	29	0	0
June 2013	99	76	38	38	38	11	0	0
June 2014	98	68	24	24	24	1	0	0
June 2015	98	62	14	14	14	0	0	0
June 2016	97	55	6	6	6	0	0	0
June 2017	96	48	1	1	1	0	0	0
June 2018	92	40	0	0	0	0	0	0
June 2019	89	32	0	0	0	0	0	0
June 2020	85	25	0	0	0	0	0	0
June 2021	80	18	0	0	0	0	0	0
June 2022	76	12	0	0	0	0	0	0
June 2023	70	5	0	0	0	0	0	0
June 2024	65	0	0	0	0	0	0	0
June 2025	59	0	0	0	0	0	0	0
June 2026	53	0	0	0	0	0	0	0
June 2027	46	0	0	0	0	0	0	0
June 2028	38	0	0	0	0	0	0	0
June 2029	30	0	0	0	0	0	0	0
June 2030	21	0	0	0	0	0	0	0
June 2031	11	0	0	0	0	0	0	0
June 2032	1	0	0	0	0	0	0	0
June 2033	0	0	0	0	0	0	0	0
June 2034	0	0	0	0	0	0	0	0
June 2035	0	0	0	0	0	0	0	0
June 2036	0	0	0	0	0	0	0	0
June 2037	0	0	0	0	0	0	0	0
June 2038	0	0	0	0	0	0	0	0
June 2039	0	0	0	0	0	0	0	0
June 2040	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.5	6.7	2.6	2.6	2.6	1.6	0.6	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	KB Class PSA Prepayment Assumption 0%	100%	300%	400%	500%	800%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100
June 2011	100	100	100	72	44	0	0	0
June 2012	100	100	100	55	14	0	0	0
June 2013	100	100	100	47	2	0	0	0
June 2014	100	100	100	44	*	0	0	0
June 2015	100	100	95	40	*	0	0	0
June 2016	100	100	88	35	*	0	0	0
June 2017	100	100	77	30	*	0	0	0
June 2018	100	100	55	13	0	0	0	0
June 2019	100	100	34	0	0	0	0	0
June 2020	100	100	16	0	0	0	0	0
June 2021	100	100	2	0	0	0	0	0
June 2022	100	100	0	0	0	0	0	0
June 2023	100	100	0	0	0	0	0	0
June 2024	100	98	0	0	0	0	0	0
June 2025	100	78	0	0	0	0	0	0
June 2026	100	59	0	0	0	0	0	0
June 2027	100	40	0	0	0	0	0	0
June 2028	100	22	0	0	0	0	0	0
June 2029	100	5	0	0	0	0	0	0
June 2030	100	0	0	0	0	0	0	0
June 2031	100	0	0	0	0	0	0	0
June 2032	100	0	0	0	0	0	0	0
June 2033	62	0	0	0	0	0	0	0
June 2034	19	0	0	0	0	0	0	0
June 2035	0	0	0	0	0	0	0	0
June 2036	0	0	0	0	0	0	0	0
June 2037	0	0	0	0	0	0	0	0
June 2038	0	0	0	0	0	0	0	0
June 2039	0	0	0	0	0	0	0	0
June 2040	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	23.3	16.5	8.2	3.9	1.1	0.3	0.1	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—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—The Certificates—*Special Characteristics of the Residual Certificates*" in the REMIC Prospectus. You should consult your own tax advisor regarding the application of the Regulations to a transfer of a Residual Certificate.

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

U.S. Treasury Circular 230 Notice

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

REMIC Elections and Special Tax Attributes

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

Taxation of Beneficial Owners of Regular Certificates

The Notional Classes and the Principal Only 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:

Group	Prepayment Assumption
1	200% PSA
2	200% PSA
3	283% PSA
4	298% PSA
5	298% PSA
6	400% PSA

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

Taxation of Beneficial Owners of Residual Certificates

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

Taxation of Beneficial Owners of RCR Certificates

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

Generally, the ownership interest represented by an RCR certificate will be one of two types. A certificate of a Strip RCR Class (a "Strip RCR Certificate") will represent the right to receive a disproportionate part of the principal or interest payments on one or more underlying Regular Certificates. A certificate of a Combination RCR Class (a "Combination RCR Certificate") will represent beneficial ownership of undivided interests in one or more underlying Regular Certificates. The Classes of RCR Certificates are Combination RCR Certificates. See "Material Federal Income Tax Consequences—Taxation of Beneficial Owners of RCR Certificates" in the REMIC Prospectus for a general discussion of the federal income tax treatment of beneficial owners of RCR Certificates.

PLAN OF DISTRIBUTION

We are obligated to deliver the Certificates to Citigroup Global Markets Inc. (the "Dealer") in exchange for the Trust MBS, the Group 2 SMBS and the Group 6 Underlying REMIC Certificate. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

LEGAL MATTERS

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

Exhibit A

Group 6 Underlying REMIC Certificate

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	June 2010 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)	Approximate Weighted Average Remaining Term to Expiration of Interest Only Period (in months)
2009-42	AC(2)	May 2009	31397NU37	6.0%	FIX	March 2037	SC/SEQ/AD	$38,245,212	0.54071880	$15,867,507.82	6.689%	317	42	77

(1) See "Description of the Certificates—The Certificates—*Class Definitions and Abbreviations*" in the REMIC Prospectus.
(2) The Group 6 Underlying REMIC Certificate is backed by the following Fannie Mae REMIC Certificates:

Class	Interest Type	Principal Type
2007-16-FC	T	PT
2007-16-SC	T	PT

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

Schedule 1

Available Recombinations(1)

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 1								
SB	$120,500,000(3)	SA	$150,000,000(3)	NTL	(4)	INV/IO	31398R6V2	July 2040
SC	29,500,000(3)							
Recombination 2								
NO	7,017,000	NB	7,017,000	PAC	4.5%	FIX	31398R6W0	July 2040
NY	7,017,000(3)							
NW	7,017,000(3)							
Recombination 3								
NK	106,368,000	NA	106,368,000	PAC	4.5	FIX	31398R6U4	November 2039
NI	9,669,818(3)							
Recombination 4								
MF	15,299,395	MC	22,949,093	SUP	4.0	FIX	31398R6X8	July 2040
MS	7,649,698							
Recombination 5								
CH	26,692,991	CJ	26,692,991	SEQ	4.5	FIX	31398R6Y6	November 2035
CI	2,965,887(3)							
Recombination 6								
CH	26,692,991	CL	29,342,206	SEQ	4.5	FIX	31398R6Z3	December 2036
CI	2,965,887(3)							
CK	2,649,215							

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

Principal Balance Schedules

Aggregate Group I Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$113,385,000.00	April 2015	$ 60,116,166.29	February 2020.	$ 25,105,172.25
July 2010	112,293,235.54	May 2015	59,357,237.04	March 2020	24,699,127.59
August 2010	111,208,263.28	June 2015.	58,603,076.27	April 2020	24,299,123.88
September 2010 . . .	110,130,041.95	July 2015	57,853,654.95	May 2020	23,905,074.96
October 2010.	109,058,530.53	August 2015	57,108,944.24	June 2020.	23,516,895.85
November 2010	107,993,688.25	September 2015 . . .	56,368,915.47	July 2020	23,134,502.78
December 2010	106,935,474.59	October 2015.	55,633,540.14	August 2020	22,757,813.13
January 2011	105,883,849.27	November 2015	54,902,789.93	September 2020 . . .	22,386,745.44
February 2011.	104,838,772.25	December 2015	54,176,636.68	October 2020.	22,021,219.39
March 2011	103,800,203.74	January 2016	53,455,052.42	November 2020	21,661,155.77
April 2011	102,768,104.18	February 2016.	52,738,009.33	December 2020	21,306,476.48
May 2011	101,742,434.26	March 2016	52,025,479.77	January 2021	20,957,104.50
June 2011.	100,723,154.91	April 2016	51,317,436.26	February 2021.	20,612,963.90
July 2011	99,710,227.29	May 2016	50,613,851.49	March 2021	20,273,979.81
August 2011	98,703,612.80	June 2016.	49,914,698.32	April 2021	19,940,078.39
September 2011 . . .	97,703,273.07	July 2016	49,219,949.76	May 2021	19,611,186.85
October 2011.	96,709,169.96	August 2016	48,529,579.00	June 2021.	19,287,233.40
November 2011	95,721,265.56	September 2016 . . .	47,843,559.39	July 2021	18,968,147.26
December 2011	94,739,522.20	October 2016.	47,161,864.43	August 2021	18,653,858.64
January 2012	93,763,902.42	November 2016	46,484,467.78	September 2021 . . .	18,344,298.72
February 2012.	92,794,369.01	December 2016	45,811,343.28	October 2021.	18,039,399.65
March 2012	91,830,884.96	January 2017	45,142,464.90	November 2021	17,739,094.52
April 2012	90,873,413.51	February 2017.	44,477,806.79	December 2021	17,443,317.37
May 2012	89,921,918.10	March 2017	43,817,343.25	January 2022	17,152,003.15
June 2012.	88,976,362.40	April 2017	43,161,048.74	February 2022.	16,865,087.72
July 2012	88,036,710.31	May 2017	42,508,897.86	March 2022	16,582,507.84
August 2012	87,102,925.93	June 2017.	41,860,865.37	April 2022	16,304,201.16
September 2012 . . .	86,174,973.59	July 2017	41,216,926.19	May 2022	16,030,106.20
October 2012.	85,252,817.83	August 2017	40,577,055.39	June 2022.	15,760,162.33
November 2012	84,336,423.41	September 2017 . . .	39,943,016.29	July 2022	15,494,309.79
December 2012	83,425,755.29	October 2017.	39,318,253.43	August 2022	15,232,489.64
January 2013	82,520,778.66	November 2017	38,702,635.69	September 2022 . . .	14,974,643.77
February 2013.	81,621,458.92	December 2017	38,096,033.77	October 2022.	14,720,714.89
March 2013	80,727,761.66	January 2018	37,498,320.17	November 2022	14,470,646.51
April 2013	79,839,652.70	February 2018.	36,909,369.16	December 2022	14,224,382.94
May 2013	78,957,098.05	March 2018	36,329,056.74	January 2023	13,981,869.25
June 2013.	78,080,063.93	April 2018	35,757,260.64	February 2023.	13,743,051.30
July 2013	77,208,516.78	May 2018	35,193,860.29	March 2023	13,507,875.70
August 2013	76,342,423.22	June 2018.	34,638,736.78	April 2023	13,276,289.81
September 2013 . . .	75,481,750.09	July 2018	34,091,772.86	May 2023	13,048,241.74
October 2013.	74,626,464.42	August 2018	33,552,852.90	June 2023.	12,823,680.31
November 2013	73,776,533.44	September 2018 . . .	33,021,862.88	July 2023	12,602,555.07
December 2013	72,931,924.58	October 2018.	32,498,690.37	August 2023	12,384,816.28
January 2014	72,092,605.48	November 2018	31,983,224.49	September 2023 . . .	12,170,414.90
February 2014.	71,258,543.96	December 2018	31,475,355.90	October 2023.	11,959,302.57
March 2014	70,429,708.03	January 2019	30,974,976.79	November 2023	11,751,431.62
April 2014	69,606,065.91	February 2019.	30,481,980.83	December 2023	11,546,755.04
May 2014	68,787,586.01	March 2019	29,996,263.18	January 2024	11,345,226.49
June 2014.	67,974,236.92	April 2019	29,517,720.46	February 2024.	11,146,800.28
July 2014	67,165,987.43	May 2019	29,046,250.72	March 2024	10,951,431.36
August 2014	66,362,806.51	June 2019.	28,581,753.43	April 2024	10,759,075.31
September 2014 . . .	65,564,663.33	July 2019	28,124,129.46	May 2024	10,569,688.35
October 2014.	64,771,527.23	August 2019	27,673,281.05	June 2024.	10,383,227.30
November 2014	63,983,367.75	September 2019 . . .	27,229,111.81	July 2024	10,199,649.60
December 2014	63,200,154.62	October 2019.	26,791,526.69	August 2024	10,018,913.29
January 2015	62,421,857.73	November 2019	26,360,431.96	September 2024 . . .	9,840,976.99
February 2015.	61,648,447.17	December 2019	25,935,735.19	October 2024.	9,665,799.92
March 2015	60,879,893.21	January 2020	25,517,345.24	November 2024	9,493,341.86

Aggregate Group I (Continued)

Distribution Date	Planned Balance
December 2024	$ 9,323,563.16
January 2025	9,156,424.73
February 2025	8,991,888.04
March 2025	8,829,915.10
April 2025	8,670,468.45
May 2025	8,513,511.16
June 2025	8,359,006.82
July 2025	8,206,919.55
August 2025	8,057,213.96
September 2025	7,909,855.17
October 2025	7,764,808.79
November 2025	7,622,040.92
December 2025	7,481,518.13
January 2026	7,343,207.47
February 2026	7,207,076.46
March 2026	7,073,093.08
April 2026	6,941,225.75
May 2026	6,811,443.35
June 2026	6,683,715.20
July 2026	6,558,011.06
August 2026	6,434,301.10
September 2026	6,312,555.93
October 2026	6,192,746.58
November 2026	6,074,844.48
December 2026	5,958,821.46
January 2027	5,844,649.77
February 2027	5,732,302.04
March 2027	5,621,751.30
April 2027	5,512,970.95
May 2027	5,405,934.78
June 2027	5,300,616.94
July 2027	5,196,991.96
August 2027	5,095,034.73
September 2027	4,994,720.49
October 2027	4,896,024.85
November 2027	4,798,923.75
December 2027	4,703,393.48
January 2028	4,609,410.66
February 2028	4,516,952.26
March 2028	4,425,995.57
April 2028	4,336,518.20
May 2028	4,248,498.08
June 2028	4,161,913.46
July 2028	4,076,742.91
August 2028	3,992,965.28
September 2028	3,910,559.75
October 2028	3,829,505.78
November 2028	3,749,783.13
December 2028	3,671,371.85
January 2029	3,594,252.28
February 2029	3,518,405.03
March 2029	$ 3,443,811.00
April 2029	3,370,451.36
May 2029	3,298,307.54
June 2029	3,227,361.25
July 2029	3,157,594.46
August 2029	3,088,989.39
September 2029	3,021,528.53
October 2029	2,955,194.60
November 2029	2,889,970.59
December 2029	2,825,839.73
January 2030	2,762,785.48
February 2030	2,700,791.55
March 2030	2,639,841.88
April 2030	2,579,920.63
May 2030	2,521,012.21
June 2030	2,463,101.24
July 2030	2,406,172.57
August 2030	2,350,211.26
September 2030	2,295,202.59
October 2030	2,241,132.05
November 2030	2,187,985.34
December 2030	2,135,748.37
January 2031	2,084,407.26
February 2031	2,033,948.31
March 2031	1,984,358.04
April 2031	1,935,623.15
May 2031	1,887,730.54
June 2031	1,840,667.30
July 2031	1,794,420.70
August 2031	1,748,978.21
September 2031	1,704,327.46
October 2031	1,660,456.28
November 2031	1,617,352.66
December 2031	1,575,004.77
January 2032	1,533,400.96
February 2032	1,492,529.74
March 2032	1,452,379.80
April 2032	1,412,939.97
May 2032	1,374,199.27
June 2032	1,336,146.86
July 2032	1,298,772.06
August 2032	1,262,064.36
September 2032	1,226,013.39
October 2032	1,190,608.93
November 2032	1,155,840.92
December 2032	1,121,699.45
January 2033	1,088,174.73
February 2033	1,055,257.14
March 2033	1,022,937.19
April 2033	991,205.52
May 2033	960,052.93
June 2033	$ 929,470.33
July 2033	899,448.78
August 2033	869,979.46
September 2033	841,053.68
October 2033	812,662.89
November 2033	784,798.66
December 2033	757,452.67
January 2034	730,616.74
February 2034	704,282.81
March 2034	678,442.92
April 2034	653,089.25
May 2034	628,214.08
June 2034	603,809.81
July 2034	579,868.95
August 2034	556,384.13
September 2034	533,348.07
October 2034	510,753.61
November 2034	488,593.70
December 2034	466,861.38
January 2035	445,549.80
February 2035	424,652.22
March 2035	404,161.99
April 2035	384,072.56
May 2035	364,377.47
June 2035	345,070.38
July 2035	326,145.02
August 2035	307,595.22
September 2035	289,414.90
October 2035	271,598.08
November 2035	254,138.86
December 2035	237,031.43
January 2036	220,270.07
February 2036	203,849.14
March 2036	187,763.08
April 2036	172,006.43
May 2036	156,573.80
June 2036	141,459.88
July 2036	126,659.44
August 2036	112,167.33
September 2036	97,978.48
October 2036	84,087.89
November 2036	70,490.64
December 2036	57,181.88
January 2037	44,156.84
February 2037	31,410.81
March 2037	18,939.16
April 2037	6,737.33
May 2037	4,357.98
June 2037	2,030.07
July 2037 and thereafter	0.00

QA Class Planned Balances

Distribution Date	Planned Balance
Initial Balance	$7,796,000.00
July 2010	7,610,561.70
August 2010	7,428,054.92
September 2010	7,248,449.14
October 2010	$7,071,714.11
November 2010	6,897,819.87
December 2010	6,726,736.70
January 2011	6,558,435.18
February 2011	$6,392,886.14
March 2011	6,230,060.67
April 2011	6,069,930.15
May 2011	5,912,466.18

QA Class (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
June 2011	$5,757,640.64	January 2016	$ 581,547.87	August 2020	$ 156.87
July 2011	5,605,425.66	February 2016	536,621.50	September 2020	156.87
August 2011	5,455,793.62	March 2016	493,092.56	October 2020	156.87
September 2011	5,308,717.16	April 2016	450,944.66	November 2020	156.87
October 2011	5,164,169.16	May 2016	410,161.55	December 2020	156.87
November 2011	5,022,122.76	June 2016	370,727.12	January 2021	156.87
December 2011	4,882,551.32	July 2016	332,625.45	February 2021	156.87
January 2012	4,745,428.47	August 2016	295,840.74	March 2021	156.87
February 2012	4,610,728.05	September 2016	260,357.34	April 2021	156.87
March 2012	4,478,424.18	October 2016	226,159.77	May 2021	156.87
April 2012	4,348,491.17	November 2016	193,232.69	June 2021	156.87
May 2012	4,220,903.60	December 2016	161,560.89	July 2021	156.87
June 2012	4,095,636.27	January 2017	131,129.32	August 2021	156.87
July 2012	3,972,664.20	February 2017	101,923.08	September 2021	156.87
August 2012	3,851,962.65	March 2017	73,927.39	October 2021	156.87
September 2012	3,733,507.11	April 2017	47,769.54	November 2021	156.87
October 2012	3,617,273.29	May 2017	27,428.02	December 2021	156.87
November 2012	3,503,237.12	June 2017	12,787.48	January 2022	156.87
December 2012	3,391,374.76	July 2017	3,734.36	February 2022	156.87
January 2013	3,281,662.57	August 2017	156.87	March 2022	156.87
February 2013	3,174,077.13	September 2017	156.87	April 2022	156.87
March 2013	3,068,595.26	October 2017	156.87	May 2022	156.87
April 2013	2,965,193.97	November 2017	156.87	June 2022	156.87
May 2013	2,863,850.50	December 2017	156.87	July 2022	156.87
June 2013	2,764,542.28	January 2018	156.87	August 2022	156.87
July 2013	2,667,246.95	February 2018	156.87	September 2022	156.87
August 2013	2,571,942.38	March 2018	156.87	October 2022	156.87
September 2013	2,478,606.61	April 2018	156.87	November 2022	156.87
October 2013	2,387,217.91	May 2018	156.87	December 2022	156.87
November 2013	2,297,754.74	June 2018	156.87	January 2023	156.87
December 2013	2,210,195.76	July 2018	156.87	February 2023	156.87
January 2014	2,124,519.82	August 2018	156.87	March 2023	156.87
February 2014	2,040,705.98	September 2018	156.87	April 2023	156.87
March 2014	1,958,733.49	October 2018	156.87	May 2023	156.87
April 2014	1,878,581.79	November 2018	156.87	June 2023	156.87
May 2014	1,800,230.51	December 2018	156.87	July 2023	156.87
June 2014	1,723,659.47	January 2019	156.87	August 2023	156.87
July 2014	1,648,848.67	February 2019	156.87	September 2023	156.87
August 2014	1,575,778.32	March 2019	156.87	October 2023	156.87
September 2014	1,504,428.79	April 2019	156.87	November 2023	156.87
October 2014	1,434,780.65	May 2019	156.87	December 2023	156.87
November 2014	1,366,814.63	June 2019	156.87	January 2024	156.87
December 2014	1,300,511.65	July 2019	156.87	February 2024	156.87
January 2015	1,235,852.83	August 2019	156.87	March 2024	156.87
February 2015	1,172,819.44	September 2019	156.87	April 2024	156.87
March 2015	1,111,392.92	October 2019	156.87	May 2024	156.87
April 2015	1,051,554.91	November 2019	156.87	June 2024	156.87
May 2015	993,287.20	December 2019	156.87	July 2024	156.87
June 2015	936,571.76	January 2020	156.87	August 2024	156.87
July 2015	881,390.73	February 2020	156.87	September 2024	156.87
August 2015	827,726.42	March 2020	156.87	October 2024	156.87
September 2015	775,561.29	April 2020	156.87	November 2024	156.87
October 2015	724,877.99	May 2020	156.87	December 2024	156.87
November 2015	675,659.32	June 2020	156.87	January 2025	156.87
December 2015	627,888.24	July 2020	156.87	February 2025	156.87

QA Class (Continued)

Distribution Date	Planned Balance
March 2025	$ 156.87
April 2025	156.87
May 2025	156.87
June 2025	156.87
July 2025	156.87
August 2025	156.87
September 2025	156.87
October 2025	156.87
November 2025	156.87
December 2025	156.87
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May 2029	$ 156.87
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July 2033	$ 156.87
August 2033	156.87
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January 2034	156.87
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August 2036	156.87
September 2036	156.87
October 2036	156.87
November 2036	156.87
December 2036	156.87
January 2037	156.87
February 2037	156.87
March 2037	156.87
April 2037	156.87
May 2037	156.87
June 2037	156.87
July 2037 and thereafter	0.00

Aggregate Group II Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$93,475,000.00	January 2015	$49,556,752.67	August 2019	$20,482,950.70
July 2010	92,919,843.68	February 2015	48,868,885.84	September 2019	20,135,085.06
August 2010	92,336,395.67	March 2015	48,186,800.38	October 2019	19,792,795.04
September 2010	91,725,010.82	April 2015	47,510,449.72	November 2019	19,455,994.16
October 2010	91,086,065.57	May 2015	46,839,787.67	December 2019	19,124,597.27
November 2010	90,419,957.56	June 2015	46,174,768.40	January 2020	18,798,520.51
December 2010	89,727,105.26	July 2015	45,515,346.44	February 2020	18,477,681.29
January 2011	89,007,947.53	August 2015	44,861,476.68	March 2020	18,161,998.27
February 2011	88,262,943.18	September 2015	44,213,114.37	April 2020	17,851,391.37
March 2011	87,492,570.49	October 2015	43,570,215.11	May 2020	17,545,781.70
April 2011	86,697,326.72	November 2015	42,932,734.86	June 2020	17,245,091.59
May 2011	85,877,727.56	December 2015	42,300,629.93	July 2020	16,949,244.54
June 2011	85,034,306.59	January 2016	41,673,856.96	August 2020	16,658,165.23
July 2011	84,167,614.71	February 2016	41,052,372.95	September 2020	16,371,779.47
August 2011	83,278,219.52	March 2016	40,436,135.24	October 2020	16,090,014.21
September 2011	82,366,704.74	April 2016	39,825,101.50	November 2020	15,812,797.52
October 2011	81,433,669.51	May 2016	39,219,229.74	December 2020	15,540,058.54
November 2011	80,479,727.79	June 2016	38,618,478.30	January 2021	15,271,727.52
December 2011	79,533,704.88	July 2016	38,022,805.85	February 2021	15,007,735.76
January 2012	78,595,537.30	August 2016	37,432,171.39	March 2021	14,748,015.60
February 2012	77,665,162.07	September 2016	36,846,534.25	April 2021	14,492,500.42
March 2012	76,742,516.71	October 2016	36,265,854.07	May 2021	14,241,124.62
April 2012	75,827,539.24	November 2016	35,690,090.82	June 2021	13,993,823.59
May 2012	74,920,168.17	December 2016	35,119,204.79	July 2021	13,750,533.72
June 2012	74,020,342.49	January 2017	34,553,156.57	August 2021	13,511,192.36
July 2012	73,128,001.67	February 2017	33,991,907.08	September 2021	13,275,737.82
August 2012	72,243,085.66	March 2017	33,435,417.54	October 2021	13,044,109.35
September 2012	71,365,534.89	April 2017	32,883,649.48	November 2021	12,816,247.13
October 2012	70,495,290.26	May 2017	32,338,537.18	December 2021	12,592,092.26
November 2012	69,632,293.14	June 2017	31,802,045.64	January 2022	12,371,586.72
December 2012	68,776,485.35	July 2017	31,274,042.25	February 2022	12,154,673.40
January 2013	67,927,809.19	August 2017	30,754,396.38	March 2022	11,941,296.05
February 2013	67,086,207.40	September 2017	30,242,979.39	April 2022	11,731,399.29
March 2013	66,251,623.18	October 2017	29,739,664.57	May 2022	11,524,928.57
April 2013	65,424,000.18	November 2017	29,244,327.15	June 2022	11,321,830.19
May 2013	64,603,282.50	December 2017	28,756,844.23	July 2022	11,122,051.27
June 2013	63,789,414.67	January 2018	28,277,094.78	August 2022	10,925,539.73
July 2013	62,982,341.66	February 2018	27,804,959.60	September 2022	10,732,244.29
August 2013	62,182,008.89	March 2018	27,340,321.30	October 2022	10,542,114.47
September 2013	61,388,362.20	April 2018	26,883,064.25	November 2022	10,355,100.54
October 2013	60,601,347.87	May 2018	26,433,074.59	December 2022	10,171,153.55
November 2013	59,820,912.58	June 2018	25,990,240.18	January 2023	9,990,225.29
December 2013	59,047,003.46	July 2018	25,554,450.57	February 2023	9,812,268.29
January 2014	58,279,568.05	August 2018	25,125,596.99	March 2023	9,637,235.82
February 2014	57,518,554.29	September 2018	24,703,572.32	April 2023	9,465,081.85
March 2014	56,763,910.56	October 2018	24,288,271.07	May 2023	9,295,761.06
April 2014	56,015,585.62	November 2018	23,879,589.34	June 2023	9,129,228.83
May 2014	55,273,528.65	December 2018	23,477,424.81	July 2023	8,965,441.23
June 2014	54,537,689.24	January 2019	23,081,676.71	August 2023	8,804,354.99
July 2014	53,808,017.36	February 2019	22,692,245.79	September 2023	8,645,927.51
August 2014	53,084,463.39	March 2019	22,309,034.33	October 2023	8,490,116.85
September 2014	52,366,978.10	April 2019	21,931,946.07	November 2023	8,336,881.71
October 2014	51,655,512.64	May 2019	21,560,886.22	December 2023	8,186,181.42
November 2014	50,950,018.57	June 2019	21,195,761.43	January 2024	8,037,975.94
December 2014	50,250,447.81	July 2019	20,836,479.77	February 2024	7,892,225.85

Aggregate Group II (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
March 2024	$ 7,748,892.33	October 2028	$ 2,668,103.12	May 2033	$ 741,647.41
April 2024	7,607,937.16	November 2028	2,613,281.81	June 2033	721,765.13
May 2024	7,469,322.70	December 2028	2,559,421.99	July 2033	702,264.97
June 2024	7,333,011.90	January 2029	2,506,507.98	August 2033	683,140.43
July 2024	7,198,968.28	February 2029	2,454,524.35	September 2033	664,385.09
August 2024	7,067,155.91	March 2029	2,403,455.91	October 2033	645,992.65
September 2024	6,937,539.43	April 2029	2,353,287.71	November 2033	627,956.91
October 2024	6,810,084.01	May 2029	2,304,005.04	December 2033	610,271.77
November 2024	6,684,755.36	June 2029	2,255,593.41	January 2034	592,931.22
December 2024	6,561,519.72	July 2029	2,208,038.56	February 2034	575,929.35
January 2025	6,440,343.86	August 2029	2,161,326.46	March 2034	559,260.34
February 2025	6,321,195.05	September 2029	2,115,443.30	April 2034	542,918.48
March 2025	6,204,041.07	October 2029	2,070,375.47	May 2034	526,898.14
April 2025	6,088,850.20	November 2029	2,026,109.60	June 2034	511,193.78
May 2025	5,975,591.20	December 2029	1,982,632.51	July 2034	495,799.96
June 2025	5,864,233.32	January 2030	1,939,931.24	August 2034	480,711.32
July 2025	5,754,746.29	February 2030	1,897,993.03	September 2034	465,922.58
August 2025	5,647,100.29	March 2030	1,856,805.31	October 2034	451,428.56
September 2025	5,541,265.98	April 2030	1,816,355.73	November 2034	437,224.16
October 2025	5,437,214.46	May 2030	1,776,632.12	December 2034	423,304.35
November 2025	5,334,917.29	June 2030	1,737,622.50	January 2035	409,664.19
December 2025	5,234,346.46	July 2030	1,699,315.08	February 2035	396,298.83
January 2026	5,135,474.39	August 2030	1,661,698.26	March 2035	383,203.49
February 2026	5,038,273.94	September 2030	1,624,760.63	April 2035	370,373.46
March 2026	4,942,718.38	October 2030	1,588,490.95	May 2035	357,804.11
April 2026	4,848,781.39	November 2030	1,552,878.16	June 2035	345,490.90
May 2026	4,756,437.07	December 2030	1,517,911.37	July 2035	333,429.35
June 2026	4,665,659.92	January 2031	1,483,579.87	August 2035	321,615.05
July 2026	4,576,424.82	February 2031	1,449,873.12	September 2035	310,043.67
August 2026	4,488,707.06	March 2031	1,416,780.74	October 2035	298,710.95
September 2026	4,402,482.30	April 2031	1,384,292.51	November 2035	287,612.70
October 2026	4,317,726.58	May 2031	1,352,398.39	December 2035	276,744.79
November 2026	4,234,416.32	June 2031	1,321,088.49	January 2036	266,103.17
December 2026	4,152,528.30	July 2031	1,290,353.07	February 2036	255,683.85
January 2027	4,072,039.65	August 2031	1,260,182.55	March 2036	245,482.90
February 2027	3,992,927.87	September 2031	1,230,567.50	April 2036	235,496.46
March 2027	3,915,170.81	October 2031	1,201,498.64	May 2036	225,720.73
April 2027	3,838,746.65	November 2031	1,172,966.85	June 2036	216,151.98
May 2027	3,763,633.92	December 2031	1,144,963.13	July 2036	206,786.53
June 2027	3,689,811.49	January 2032	1,117,478.65	August 2036	197,620.77
July 2027	3,617,258.55	February 2032	1,090,504.70	September 2036	188,651.14
August 2027	3,545,954.61	March 2032	1,064,032.71	October 2036	179,874.15
September 2027	3,475,879.50	April 2032	1,038,054.26	November 2036	171,286.36
October 2027	3,407,013.38	May 2032	1,012,561.06	December 2036	162,884.39
November 2027	3,339,336.70	June 2032	987,544.94	January 2037	154,664.91
December 2027	3,272,830.23	July 2032	962,997.88	February 2037	146,624.65
January 2028	3,207,475.02	August 2032	938,911.97	March 2037	138,760.39
February 2028	3,143,252.44	September 2032	915,279.43	April 2037	131,068.96
March 2028	3,080,144.13	October 2032	892,092.61	May 2037	123,547.26
April 2028	3,018,132.03	November 2032	869,343.98	June 2037	116,192.22
May 2028	2,957,198.35	December 2032	847,026.13	July 2037	109,000.83
June 2028	2,897,325.59	January 2033	825,131.77	August 2037	101,970.14
July 2028	2,838,496.52	February 2033	803,653.72	September 2037	95,097.23
August 2028	2,780,694.17	March 2033	782,584.92	October 2037	88,379.23
September 2028	2,723,901.85	April 2033	761,918.43	November 2037	81,813.33

Aggregate Group II (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
December 2037	$ 75,396.77	June 2038	$ 39,884.03	December 2038	$ 9,098.71
January 2038	69,126.82	July 2038	34,439.04	January 2039	4,391.46
February 2038	63,000.80	August 2038	29,122.82	February 2039 and thereafter	0.00
March 2038	57,016.08	September 2038	23,933.00		
April 2038	51,170.07	October 2038	18,867.24		
May 2038	45,460.22	November 2038	13,923.23		

KA Class Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$4,928,000.00	December 2012	$2,264,156.24	June 2015	$ 679,689.33
July 2010	4,816,866.03	January 2013	2,195,589.34	July 2015	644,631.91
August 2010	4,707,520.02	February 2013	2,128,106.55	August 2015	610,525.58
September 2010	4,599,932.51	March 2013	2,061,689.87	September 2015	577,342.10
October 2010	4,494,074.48	April 2013	1,996,321.62	October 2015	545,054.07
November 2010	4,389,917.38	May 2013	1,931,984.39	November 2015	513,634.87
December 2010	4,287,433.14	June 2013	1,868,661.06	December 2015	483,058.67
January 2011	4,186,594.13	July 2013	1,806,334.79	January 2016	453,300.40
February 2011	4,087,373.19	August 2013	1,744,989.02	February 2016	424,335.71
March 2011	3,989,743.60	September 2013	1,684,607.46	March 2016	396,140.97
April 2011	3,893,679.07	October 2013	1,625,174.07	April 2016	368,693.23
May 2011	3,799,153.75	November 2013	1,566,673.10	May 2016	341,970.23
June 2011	3,706,142.21	December 2013	1,509,089.03	June 2016	315,937.59
July 2011	3,614,619.43	January 2014	1,452,406.61	July 2016	290,587.74
August 2011	3,524,560.80	February 2014	1,396,610.83	August 2016	265,854.47
September 2011	3,435,942.12	March 2014	1,341,716.87	September 2016	241,766.21
October 2011	3,348,739.59	April 2014	1,288,360.80	October 2016	218,217.92
November 2011	3,262,929.79	May 2014	1,236,497.22	November 2016	194,971.80
December 2011	3,178,489.68	June 2014	1,186,082.07	December 2016	172,334.67
January 2012	3,095,396.60	July 2014	1,137,072.57	January 2017	149,933.69
February 2012	3,013,628.27	August 2014	1,089,427.20	February 2017	127,644.30
March 2012	2,933,162.77	September 2014	1,043,105.64	March 2017	105,954.18
April 2012	2,853,978.53	October 2014	998,068.77	April 2017	84,844.65
May 2012	2,776,054.34	November 2014	954,278.60	May 2017	64,297.59
June 2012	2,699,369.34	December 2014	911,698.25	June 2017	44,295.44
July 2012	2,623,903.01	January 2015	870,291.93	July 2017	24,821.15
August 2012	2,549,635.16	February 2015	830,024.88	August 2017	5,858.20
September 2012	2,476,545.93	March 2015	790,863.37	September 2017 and thereafter	0.00
October 2012	2,404,615.79	April 2015	752,774.65		
November 2012	2,333,825.53	May 2015	715,726.92		

No one is authorized to give information or to make representations in connection with the Certificates other than the information and representations contained in or incorporated into this Prospectus Supplement and the additional Disclosure Documents. We take no responsibility for 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.

Neither the Securities and Exchange Commission nor any state securities commission has approved or disapproved the Certificates or determined if this Prospectus Supplement is truthful and complete. Any representation to the contrary is a criminal offense.

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$637,090,607

FannieMae®

Guaranteed REMIC Pass-Through Certificates

Fannie Mae REMIC Trust 2010-72

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Prospectus Supplement
June 24, 2010