

\$1,364,034,113



**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2010-84**

The Certificates

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

Payments to Certificateholders

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

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

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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
FA	1	\$ 50,000,000	PT	(2)	FLT	31398TUS8	August 2040
SA	1	50,000,000(3)	NTL	(2)	INV/IO	31398TUT6	August 2040
FE(4)	2	61,093,239	PT	(2)	FLT	31398TUU3	August 2040
SE	2	61,093,239(3)	NTL	(2)	INV/IO	31398TUV1	August 2040
FK(4)	3	25,000,000	PT	(2)	FLT	31398TUV9	August 2040
SK	3	25,000,000(3)	NTL	(2)	INV/IO	31398TUX7	August 2040
AC	4	495,000,000	SEQ	4.00%	FIX	31398TUY5	March 2036
DF(4)	4	99,000,000	SEQ	(2)	FLT	31398TUZ2	March 2036
DS(4)	4	99,000,000(3)	NTL	(2)	INV/IO	31398TVA6	March 2036
CV(4)	4	38,530,000	SEQ/AD	4.50	FIX	31398TVB4	May 2023
VC(4)	4	28,419,000	SEQ/AD	4.50	FIX	31398TVC2	August 2029
ZC(4)	4	50,000,000	SEQ	4.50	FIX/Z	31398TVD0	August 2040
DV(4)	4	30,824,000	SEQ/AD	4.50	FIX	31398TVE8	May 2023
VD(4)	4	22,735,000	SEQ/AD	4.50	FIX	31398TVF5	August 2029
ZD(4)	4	40,000,000	SEQ	4.50	FIX/Z	31398TVG3	August 2040
EV(4)	4	16,465,000	SEQ/AD	4.50	FIX	31398TVH1	May 2023
VE(4)	4	12,144,000	SEQ/AD	4.50	FIX	31398TVJ7	August 2029
ZE(4)	4	21,367,000	SEQ	4.50	FIX/Z	31398TVK4	August 2040
BA	5	150,000,000	SEQ	4.50	FIX	31398TVL2	May 2036
BV(4)	5	20,807,000	SEQ/AD	4.50	FIX	31398TVM0	May 2023
VB(4)	5	15,346,000	SEQ/AD	4.50	FIX	31398TVN8	August 2029
ZB(4)	5	27,001,000	SEQ	4.50	FIX/Z	31398TVP3	August 2040

(Table continued on next page)

The Fannie Mae Guaranty

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

The Trust and its Assets

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

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 FB, AW, CY, DY, GV, VG, ZG, GY, CF, CS, AF, AS, HA, PB, PC, MB, MC, MD and ME 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 July 30, 2010.

Carefully consider the risk factors on page S-8 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.



<i>Class</i>	<i>Group</i>	<i>Original Class Balance</i>	<i>Principal Type(1)</i>	<i>Interest Rate</i>	<i>Interest Type(1)</i>	<i>CUSIP Number</i>	<i>Final Distribution Date</i>
PA(4) . . .	6	\$13,073,000	PAC	3.00%	FIX	31398TVQ1	July 2040
IP(4) . . .	6	3,016,846(3)	NTL	6.50	FIX/IO	31398TVR9	July 2040
PL	6	189,000	PAC	4.50	FIX	31398TVS7	August 2040
FH(4) . . .	6	2,014,974	SUP	(2)	FLT	31398TVT5	August 2040
SH(4) . . .	6	783,601	SUP	(2)	INV	31398TVU2	August 2040
FC	6	64,242,299	PT	(2)	FLT	31398TVV0	August 2040
SC	6	64,242,299(3)	NTL	(2)	INV/IO	31398TVW8	August 2040
MA(4) . . .	7	37,248,889	SEQ	2.50	FIX	31398TVX6	October 2028
FM(4) . . .	7	29,799,111	SEQ	(2)	FLT	31398TVY4	October 2028
SM(4) . . .	7	29,799,111(3)	NTL	(2)	INV/IO	31398TVZ1	October 2028
MY	7	12,952,000	SEQ	4.50	FIX	31398TWA5	August 2030
R		0	NPR	0	NPR	31398TWB3	August 2040
RL		0	NPR	0	NPR	31398TWC1	August 2040

(1) See "Description of the Certificates—The Certificates—*Class Definitions and Abbreviations*" in the REMIC prospectus.

(2) Based on LIBOR.

(3) Notional balances. These classes are interest only classes. See page S-6 for a description of how their notional balances are calculated.

(4) Exchangeable classes.

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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”); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading “Incorporation by Reference” in the REMIC Prospectus.

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

The MBS Prospectus is incorporated by reference in this prospectus supplement. This means that we are disclosing information in that document by referring you to it. That document is considered part of this prospectus supplement, so you should read this prospectus supplement, and any applicable supplements or amendments, together with that document.

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

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

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

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

Deutsche Bank Securities Inc.
Syndicate Operations
60 Wall Street
New York, NY 10005
(telephone 212-469-5000).

SUMMARY

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

Assets Underlying Each Group of Classes

<u>Group</u>	<u>Assets</u>
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 MBS
5	Group 5 MBS
6	Group 6 MBS
7	Group 7 MBS

Group 1, Group 2, Group 3, Group 4, Group 5, Group 6 and Group 7

Characteristics of the MBS

	<u>Approximate Principal Balance</u>	<u>Pass- Through Rate</u>	<u>Range of Weighted Average Coupons or WACs (annual percentages)</u>	<u>Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)</u>
Group 1 MBS	\$ 50,000,000	7.00%	7.25% to 9.50%	241 to 360
Group 2 MBS	\$ 61,093,239	7.00%	7.25% to 9.50%	241 to 360
Group 3 MBS	\$ 25,000,000	7.00%	7.25% to 9.50%	241 to 360
Group 4 MBS	\$854,484,000	4.50%	4.75% to 7.00%	241 to 360
Group 5 MBS	\$213,154,000	4.50%	4.75% to 7.00%	241 to 360
Group 6 MBS	\$ 80,302,874	6.50%	6.75% to 9.00%	241 to 360
Group 7 MBS	\$ 80,000,000	4.50%	4.75% to 7.00%	181 to 240

Assumed Characteristics of the Underlying Mortgage Loans

	<u>Principal Balance</u>	<u>Original Term to Maturity (in months)</u>	<u>Remaining Term to Maturity (in months)</u>	<u>Loan Age (in months)</u>	<u>Interest Rate</u>
Group 1 MBS	\$ 50,000,000	360	327	29	7.50%
Group 2 MBS	\$ 61,093,239	360	327	29	7.50%
Group 3 MBS	\$ 25,000,000	360	327	29	7.50%
Group 4 MBS	\$854,484,000	360	359	1	5.00%
Group 5 MBS	\$213,154,000	360	359	1	5.00%
Group 6 MBS	\$ 80,302,874	360	326	27	7.03%
Group 7 MBS	\$ 80,000,000	240	224	15	4.98%

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

Settlement Date

We expect to issue the certificates on July 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

All classes other than the R and RL Classes

Physical

R and RL Classes

Exchanging Certificates Through Combination and Recombination

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

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

Interest Rates

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

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

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate(1)</u>
FA	0.80000%	7.00000%	0.45%	LIBOR + 45 basis points
SA	6.20000%	6.55000%	0.00%	6.55% – LIBOR
FE	0.79000%	7.00000%	0.44%	LIBOR + 44 basis points
SE	6.21000%	6.56000%	0.00%	6.56% – LIBOR
FK	0.79000%	7.00000%	0.44%	LIBOR + 44 basis points
SK	6.21000%	6.56000%	0.00%	6.56% – LIBOR
DF	0.79000%	7.00000%	0.45%	LIBOR + 45 basis points
DS	6.21000%	6.55000%	0.00%	6.55% – LIBOR
FH	1.45000%	6.25000%	1.10%	LIBOR + 110 basis points
SH	12.34285%	13.24285%	0.00%	13.24285% – (2.57142857 × LIBOR)
FC	0.80000%	7.00000%	0.45%	LIBOR + 45 basis points
SC	6.20000%	6.55000%	0.00%	6.55% – LIBOR
FM	0.69000%	7.00000%	0.35%	LIBOR + 35 basis points
SM	6.31000%	6.65000%	0.00%	6.65% – LIBOR

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate(1)</u>
FB	0.79000%	7.00000%	0.44%	LIBOR + 44 basis points
CF	0.76000%	7.00000%	0.42%	LIBOR + 42 basis points
CS	6.24000%	6.58000%	0.00%	6.58% – LIBOR
AF	0.74000%	7.00000%	0.40%	LIBOR + 40 basis points
AS	6.26000%	6.60000%	0.00%	6.60% – LIBOR

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

Notional Classes

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

<u>Class</u>	
SA	100% of the FA Class
SE	100% of the FE Class
SK	100% of the FK Class
DS	100% of the DF Class
IP	23.0769219001% of the PA Class
SC	100% of the FC Class
SM	100% of the FM Class
AS	100% of the DF Class
CS	100% of the DF Class

Distributions of Principal

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

Weighted Average Lives (years)*

<u>Group 1 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>208%</u>	<u>400%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>	<u>2000%</u>
FA and SA	21.3	10.3	6.4	3.5	1.8	1.1	0.5	0.1
<u>Group 2 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>208%</u>	<u>400%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>	<u>2000%</u>
FE and SE	21.3	10.3	6.4	3.5	1.8	1.1	0.5	0.1
<u>Group 3 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>208%</u>	<u>400%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>	<u>2000%</u>
FK and SK	21.3	10.3	6.4	3.5	1.8	1.1	0.5	0.1

<u>Group 4 Classes</u>	<u>PSA Prepayment Assumption</u>						
	<u>0%</u>	<u>100%</u>	<u>298%</u>	<u>600%</u>	<u>900%</u>	<u>1300%</u>	<u>1800%</u>
AC, DF, DS, AW, CF, CS, AF and AS	16.4	6.7	3.3	2.1	1.6	1.3	1.1
CV	7.0	7.0	5.4	3.6	2.7	2.2	1.8
DV	7.0	7.0	5.4	3.6	2.7	2.2	1.8
EV	7.0	7.0	5.4	3.6	2.7	2.2	1.8
VC	16.0	14.7	8.0	4.7	3.4	2.6	2.0
VD	16.0	14.7	8.0	4.7	3.4	2.6	2.0
VE	16.0	14.7	8.0	4.7	3.4	2.6	2.0
ZC	27.9	21.7	12.9	7.2	4.9	3.4	2.2
ZD	27.9	21.7	12.9	7.2	4.9	3.4	2.2
ZE	27.9	21.7	12.9	7.2	4.9	3.4	2.2
CY and DY	27.9	20.8	10.9	5.9	4.0	2.9	2.1

<u>Group 5 Classes</u>	<u>PSA Prepayment Assumption</u>						
	<u>0%</u>	<u>100%</u>	<u>298%</u>	<u>600%</u>	<u>900%</u>	<u>1300%</u>	<u>1800%</u>
BA	16.5	6.8	3.3	2.1	1.7	1.3	1.1
BV	7.0	7.0	5.5	3.6	2.7	2.2	1.8
VB	16.0	14.9	8.1	4.8	3.4	2.6	2.1
ZB	28.0	21.8	13.0	7.3	4.9	3.4	2.2

<u>Group 6 Classes</u>	<u>PSA Prepayment Assumption</u>								
	<u>0%</u>	<u>100%</u>	<u>184%</u>	<u>250%</u>	<u>300%</u>	<u>600%</u>	<u>1000%</u>	<u>1500%</u>	<u>2200%</u>
PA, IP, PB and PC	19.2	7.4	5.0	5.0	5.0	2.5	1.3	0.5	0.1
PL	28.0	21.8	21.8	21.8	21.8	11.7	5.9	2.4	0.1
FH, SH and HA	29.1	22.2	15.2	6.4	1.7	0.3	0.2	0.1	0.1
FC and SC	21.1	10.2	7.0	5.4	4.6	2.2	1.1	0.5	0.1

<u>Group 7 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>309%</u>	<u>500%</u>	<u>750%</u>	<u>1100%</u>
MA, FM, SM, MB, MC, MD and ME	11.0	5.9	2.9	1.9	1.3	0.9
MY	19.1	16.0	10.7	7.3	4.8	3.0

<u>Group 2/Group 3 Class†</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>208%</u>	<u>400%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>	<u>2000%</u>
FB	21.3	10.3	6.4	3.5	1.8	1.1	0.5	0.1

<u>Group 4/Group 5 Classes†</u>	<u>PSA Prepayment Assumption</u>						
	<u>0%</u>	<u>100%</u>	<u>298%</u>	<u>600%</u>	<u>900%</u>	<u>1300%</u>	<u>1800%</u>
GV	7.0	7.0	5.5	3.6	2.7	2.2	1.8
VG	16.0	14.8	8.1	4.7	3.4	2.6	2.0
ZG	28.0	21.8	13.0	7.3	4.9	3.4	2.2
GY	28.0	20.9	11.0	5.9	4.1	2.9	2.1

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

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

ADDITIONAL RISK FACTORS

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 delinquent loans, those MBS could as a result experience increased prepayments. In turn, this may result in an increase in the rate of principal payments on your certificates. 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.

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 July 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 seven groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 2 MBS,” “Group 3 MBS,” “Group 4 MBS,” “Group 5 MBS,” “Group 6 MBS” and “Group 7 MBS,” and together, the “MBS”).

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

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

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

REMIC Designation	Assets	Regular Interests	Residual Interest
Lower Tier REMIC . . .	MBS	Interests in the Lower Tier REMIC other than the RL Class (the “Lower Tier Regular Interests”)	RL
Upper Tier REMIC . . .	Lower Tier Regular Interests	All Classes of REMIC Certificates other than the R and RL Classes	R

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

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

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

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

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

The MBS

The MBS provide that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the MBS are conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 30 years in the case of the Group 1 MBS, Group 2 MBS, Group 3 MBS, Group 4 MBS, Group 5 MBS and Group 6 MBS, and up to 20 years in the case of the Group 7 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 2, Group 3, Group 4, Group 5, Group 6 and Group 7—Characteristics of the MBS” and “—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement and “The Mortgage Pools” and “Yield, Maturity, and Prepayment Considerations” in the MBS Prospectus.

Distributions of Interest

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

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

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

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

Accrual Classes. The ZC, ZD, ZE, ZB and ZG Classes are Accrual Classes. Interest will accrue on each Accrual Class at the applicable annual rate specified on the cover of this prospectus supplement or on Schedule 1. However, we will not pay any interest on the Accrual Classes. Instead, interest accrued on each Accrual Class will be added as principal to its principal balance on each Distribution Date. We will pay principal on the Accrual Classes as described under “—Distributions of Principal” below.

Distributions of Principal

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

- *Group 1*

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

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

- *Group 2*

The Group 2 Principal Distribution Amount to FE until retired. } Pass-Through Class

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

- *Group 3*

The Group 3 Principal Distribution Amount to FK until retired. } Pass-Through Class

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

- *Group 4*

The ZC Accrual Amount to CV and VC, in that order, until retired, and thereafter to ZC. } Accretion Directed Classes and Accrual Class

The ZD Accrual Amount to DV and VD, in that order, until retired, and thereafter to ZD. } Accretion Directed Classes and Accrual Class

The ZE Accrual amount to EV and VE, in that order, until retired, and thereafter to ZE. } Accretion Directed Classes and Accrual Class

The Group 4 Cash Flow Distribution Amount in the following priority:

1. To AC and DF, pro rata, until retired.
 2. —44.8968074815% to CV, VC and ZC, in that order, until retired,
—35.9173692050% to DV, VD and ZD, in that order, until retired, and
—19.1858233135% to EV, VE and ZE, in that order, until retired.
- } Sequential Pay Classes

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

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

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

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

- *Group 5*

The ZB Accrual Amount to BV and VB, in that order, until retired, and thereafter to ZB. } Accretion Directed Classes and Accrual Class

The Group 5 Cash Flow Distribution Amount to BA, BV, VB and ZB, in that order, until retired. } Sequential Pay Classes

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

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

- *Group 6*

The Group 6 Principal Distribution Amount as follows:

—20.0000002491% in the following priority:

first, to the Aggregate Group to its Planned Balance;

} PAC Group

second, to FH and SH, pro rata, until retired; and

} Support
Classes

third, to the Aggregate Group to zero, and

} PAC Group

—79.9999997509% to FC until retired.

} Pass-Through
Class

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

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

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

- *Group 7*

The Group 7 Principal Distribution Amount in the following priority:

1. To MA and FM, pro rata, until retired.

2. To MY until retired.

} Sequential
Pay Classes

The “Group 7 Principal Distribution Amount” is the principal then paid on the Group 7 MBS.

Structuring Assumptions

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

- the Mortgage Loans underlying the MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—Group 1, Group 2, Group 3, Group 4, Group 5, Group 6 and Group 7 MBS—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 July 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 Schedule. The Principal Balance Schedule for the Aggregate Group is set forth beginning on page B-1 of this prospectus supplement. The Principal Balance Schedule was prepared based on the Pricing Assumptions and the assumption that the related Mortgage Loans prepay at a *constant* rate within the “Structuring Range” specified in the chart below. The “Effective

Range” for the Aggregate Group is the range of prepayment rates (measured by *constant* PSA rates) that would reduce the Aggregate Group to its scheduled balance each month based on the Pricing Assumptions. We have not provided separate schedules for the individual Classes included in the Aggregate Group. However, these Classes are designed to receive principal distributions in the same fashion as if separate schedules had been provided (with schedules based on the same underlying assumptions that apply to the Aggregate Group schedule). If such separate schedules had been provided for the individual Classes included in the Aggregate Group, we expect that the effective ranges for those Classes would not be narrower than that shown below for the Aggregate Group.

<u>Group</u>	<u>Structuring Range</u>	<u>Initial Effective Range</u>
Aggregate Group Planned Balances	Between 184% and 300% PSA	Between 184% and 300% PSA

The Aggregate Group consists of the PA and PL Classes.

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

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

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 the Aggregate Group to its scheduled balance in any month. As a result, the likelihood of reducing the Aggregate Group to its scheduled balance each month will not be improved by the averaging of high and low principal distributions from month to month.
- Even if the related Mortgage Loans prepay at rates falling within the Structuring Range or the Effective Range, principal distributions may be insufficient to reduce the Aggregate Group to its scheduled balance each month if prepayments do not occur at a *constant* PSA rate.
- The actual Effective Range 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 Range will likely differ from the Initial Effective Range specified above. For the same reason, the Aggregate Group might not be reduced to its scheduled balance each month even if the related Mortgage Loans prepay at a *constant* PSA rate within the Initial Effective Range. This is so particularly if the rates fall at the lower or higher end of the range.
- The actual Effective Range may narrow, widen or shift upward or downward to reflect actual prepayment experience over time.
- The principal payment stability of the Aggregate Group will be supported by one or more other Classes. When the related supporting Classes are retired, the Aggregate Group, if still outstanding, may no longer have an Effective Range and will be much more sensitive to prepayments of the related Mortgage Loans.

Yield Tables

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

only and are not intended as a forecast or prediction of the actual yields on the applicable Classes. We calculated the yields set forth in the tables by

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

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

We cannot assure you that

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

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

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

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

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

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

- the interest rates for the Inverse Floating Rate Classes for the initial Interest Accrual Period are the rates listed in the table under “Summary—Interest Rates” in this prospectus supplement and for each following Interest Accrual Period will be based on the specified level of the Index, and

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

<u>Class</u>	<u>Price*</u>
SA	11.109375%
SE	11.109375%
SK	11.109375%
DS	11.562500%
SH	99.000000%
SC	13.515625%
SM	13.000000%
CS	11.625000%
AS	11.718750%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>208%</u>	<u>400%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>	<u>2000%</u>
0.17%	59.2%	55.3%	46.7%	30.5%	2.4%	(30.6)%	*	*
0.35%	57.2%	53.4%	44.8%	28.7%	0.9%	(32.0)%	*	*
2.35%	36.2%	32.6%	24.7%	9.8%	(16.1)%	(46.5)%	*	*
4.35%	15.8%	12.4%	5.1%	(8.7)%	(32.5)%	(60.7)%	*	*
6.55%	*	*	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>208%</u>	<u>400%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>	<u>2000%</u>
0.17%	59.3%	55.4%	46.8%	30.6%	2.5%	(30.6)%	*	*
0.35%	57.3%	53.5%	44.9%	28.8%	1.0%	(31.9)%	*	*
2.35%	36.3%	32.7%	24.8%	9.9%	(16.0)%	(46.4)%	*	*
4.35%	15.9%	12.5%	5.2%	(8.6)%	(32.4)%	(60.6)%	*	*
6.56%	*	*	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>208%</u>	<u>400%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>	<u>2000%</u>
0.17%	59.3%	55.4%	46.8%	30.6%	2.5%	(30.6)%	*	*
0.35%	57.3%	53.5%	44.9%	28.8%	1.0%	(31.9)%	*	*
2.35%	36.3%	32.7%	24.8%	9.9%	(16.0)%	(46.4)%	*	*
4.35%	15.9%	12.5%	5.2%	(8.6)%	(32.4)%	(60.7)%	*	*
6.56%	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption						
	50%	100%	298%	600%	900%	1300%	1800%
0.17%	55.5%	51.9%	36.1%	11.4%	(9.6)%	(33.0)%	(57.8)%
0.34%	53.7%	50.1%	34.0%	9.1%	(12.0)%	(35.3)%	(60.1)%
2.34%	32.9%	28.8%	9.5%	(18.6)%	(40.7)%	(63.9)%	(87.6)%
4.34%	12.1%	6.6%	(18.4)%	(51.2)%	(74.6)%	(97.2)%	*
6.55%	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption								
	50%	100%	184%	250%	300%	600%	1000%	1500%	2200%
0.17%	13.3%	13.3%	13.3%	13.5%	13.9%	16.3%	19.8%	25.1%	28.6%
0.35%	12.8%	12.8%	12.8%	13.0%	13.4%	15.9%	19.6%	25.0%	28.6%
2.35%	7.4%	7.4%	7.5%	7.6%	8.2%	11.6%	16.5%	23.7%	28.6%
4.35%	2.2%	2.2%	2.2%	2.4%	3.1%	7.3%	13.4%	22.4%	28.6%
5.15%	0.1%	0.1%	0.1%	0.3%	1.1%	5.7%	12.2%	21.9%	28.6%

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

LIBOR	PSA Prepayment Assumption								
	50%	100%	184%	250%	300%	600%	1000%	1500%	2200%
0.17%	46.6%	42.9%	36.5%	31.4%	27.4%	1.8%	(38.9)%	*	*
0.35%	45.0%	41.3%	35.0%	29.9%	26.0%	0.5%	(40.0)%	*	*
2.35%	28.2%	24.7%	18.7%	13.9%	10.2%	(13.7)%	(51.7)%	*	*
4.35%	11.4%	8.1%	2.6%	(1.9)%	(5.4)%	(27.8)%	(63.6)%	*	*
6.55%	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption					
	50%	100%	309%	500%	750%	1100%
0.17%	45.3%	41.1%	20.4%	(2.4)%	(35.0)%	(80.4)%
0.34%	43.8%	39.5%	18.8%	(4.1)%	(36.8)%	(82.1)%
2.34%	25.6%	21.2%	(1.0)%	(25.3)%	(58.9)%	*
4.34%	6.5%	1.7%	(23.5)%	(50.3)%	(85.0)%	*
6.65%	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>298%</u>	<u>600%</u>	<u>900%</u>	<u>1300%</u>	<u>1800%</u>
0.17%	55.4%	51.9%	36.0%	11.3%	(9.7)%	(33.0)%	(57.9)%
0.34%	53.6%	50.1%	34.0%	9.1%	(12.0)%	(35.3)%	(60.1)%
2.34%	33.0%	28.8%	9.6%	(18.5)%	(40.6)%	(63.8)%	(87.5)%
4.34%	12.3%	6.8%	(18.1)%	(50.9)%	(74.2)%	(96.8)%	*
6.58%	*	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>298%</u>	<u>600%</u>	<u>900%</u>	<u>1300%</u>	<u>1800%</u>
0.17%	55.1%	51.5%	35.6%	10.9%	(10.2)%	(33.5)%	(58.3)%
0.34%	53.3%	49.7%	33.6%	8.6%	(12.5)%	(35.8)%	(60.5)%
2.34%	32.9%	28.7%	9.4%	(18.7)%	(40.9)%	(64.0)%	(87.7)%
4.34%	12.3%	6.8%	(18.1)%	(50.8)%	(74.2)%	(96.8)%	*
6.60%	*	*	*	*	*	*	*

The Fixed Rate Interest Only Class. The yield to investors in the Fixed Rate Interest Only Class 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 the Fixed Rate Interest Only Class would be 0% if prepayments of the related Mortgage Loans were to occur at the following constant rate:

<u>Class</u>	<u>% PSA</u>
IP	444%

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 that Class would lose money on their initial investments.

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 Fixed Rate Interest Only Class (expressed as a percentage of the original principal balance) is as follows:

<u>Class</u>	<u>Price*</u>
IP	22.0%

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table below.

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

Sensitivity of the IP Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	184%	250%	300%	600%	1000%	1500%	2200%
Pre-Tax Yields to Maturity . . .	23.9%	19.0%	10.4%	10.4%	10.4%	(14.5)%	(62.2)%	*	*

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions, and
- the priority sequences of distributions of principal of the Group 4, Group 5, Group 6 and Group 7 Classes.

See “—Distributions of Principal” above.

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

Decrement Tables

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

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

<u>Mortgage Loans Backing Trust Assets Specified Below</u>	<u>Original and Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	360 months	9.50%
Group 2 MBS	360 months	9.50%
Group 3 MBS	360 months	9.50%
Group 4 MBS	360 months	7.00%
Group 5 MBS	360 months	7.00%
Group 6 MBS	360 months	9.00%
Group 7 MBS	240 months	7.00%

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

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

Percent of Original Principal Balances Outstanding

Date	FA and SA† Classes								FE and SE† Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	208%	400%	700%	1000%	1500%	2000%	0%	100%	208%	400%	700%	1000%	1500%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2011	99	93	87	75	57	40	10	0	99	93	87	75	57	40	10	0
July 2012	99	86	75	56	33	16	1	0	99	86	75	56	33	16	1	0
July 2013	98	80	65	42	19	6	*	0	98	80	65	42	19	6	*	0
July 2014	97	74	56	32	11	2	*	0	97	74	56	32	11	2	*	0
July 2015	96	68	48	24	6	1	*	0	96	68	48	24	6	1	*	0
July 2016	95	63	41	18	3	*	*	0	95	63	41	18	3	*	*	0
July 2017	94	58	35	13	2	*	*	0	94	58	35	13	2	*	*	0
July 2018	93	53	30	10	1	*	0	0	93	53	30	10	1	*	0	0
July 2019	92	49	26	7	1	*	0	0	92	49	26	7	1	*	0	0
July 2020	90	45	22	5	*	*	0	0	90	45	22	5	*	*	0	0
July 2021	89	41	19	4	*	*	0	0	89	41	19	4	*	*	0	0
July 2022	87	37	16	3	*	*	0	0	87	37	16	3	*	*	0	0
July 2023	85	34	13	2	*	*	0	0	85	34	13	2	*	*	0	0
July 2024	83	30	11	2	*	*	0	0	83	30	11	2	*	*	0	0
July 2025	81	27	9	1	*	*	0	0	81	27	9	1	*	*	0	0
July 2026	78	24	8	1	*	*	0	0	78	24	8	1	*	*	0	0
July 2027	75	21	6	1	*	*	0	0	75	21	6	1	*	*	0	0
July 2028	72	19	5	*	*	*	0	0	72	19	5	*	*	*	0	0
July 2029	69	16	4	*	*	*	0	0	69	16	4	*	*	*	0	0
July 2030	65	14	3	*	*	0	0	0	65	14	3	*	*	0	0	0
July 2031	61	12	3	*	*	0	0	0	61	12	3	*	*	0	0	0
July 2032	56	10	2	*	*	0	0	0	56	10	2	*	*	0	0	0
July 2033	51	8	1	*	*	0	0	0	51	8	1	*	*	0	0	0
July 2034	46	6	1	*	*	0	0	0	46	6	1	*	*	0	0	0
July 2035	40	4	1	*	*	0	0	0	40	4	1	*	*	0	0	0
July 2036	33	2	*	*	*	0	0	0	33	2	*	*	*	0	0	0
July 2037	26	*	*	*	0	0	0	0	26	*	*	*	0	0	0	0
July 2038	18	0	0	0	0	0	0	0	18	0	0	0	0	0	0	0
July 2039	10	0	0	0	0	0	0	0	10	0	0	0	0	0	0	0
July 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	21.3	10.3	6.4	3.5	1.8	1.1	0.5	0.1	21.3	10.3	6.4	3.5	1.8	1.1	0.5	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	FK and SK† Classes								AC, DF, DS†, AW, CF, CS†, AF and AS† Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	208%	400%	700%	1000%	1500%	2000%	0%	100%	298%	600%	900%	1300%	1800%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
July 2011	99	93	87	75	57	40	10	0	99	96	92	85	78	70	58	
July 2012	99	86	75	56	33	16	1	0	97	88	74	53	34	10	0	
July 2013	98	80	65	42	19	6	*	0	95	78	52	18	0	0	0	
July 2014	97	74	56	32	11	2	*	0	93	69	33	0	0	0	0	
July 2015	96	68	48	24	6	1	*	0	92	60	18	0	0	0	0	
July 2016	95	63	41	18	3	*	*	0	89	52	6	0	0	0	0	
July 2017	94	58	35	13	2	*	*	0	87	44	0	0	0	0	0	
July 2018	93	53	30	10	1	*	0	0	85	37	0	0	0	0	0	
July 2019	92	49	26	7	1	*	0	0	82	30	0	0	0	0	0	
July 2020	90	45	22	5	*	*	0	0	80	24	0	0	0	0	0	
July 2021	89	41	19	4	*	*	0	0	77	18	0	0	0	0	0	
July 2022	87	37	16	3	*	*	0	0	74	12	0	0	0	0	0	
July 2023	85	34	13	2	*	*	0	0	70	7	0	0	0	0	0	
July 2024	83	30	11	2	*	*	0	0	67	2	0	0	0	0	0	
July 2025	81	27	9	1	*	*	0	0	63	0	0	0	0	0	0	
July 2026	78	24	8	1	*	*	0	0	58	0	0	0	0	0	0	
July 2027	75	21	6	1	*	*	0	0	54	0	0	0	0	0	0	
July 2028	72	19	5	*	*	*	0	0	49	0	0	0	0	0	0	
July 2029	69	16	4	*	*	*	0	0	44	0	0	0	0	0	0	
July 2030	65	14	3	*	*	0	0	0	39	0	0	0	0	0	0	
July 2031	61	12	3	*	*	0	0	0	33	0	0	0	0	0	0	
July 2032	56	10	2	*	*	0	0	0	26	0	0	0	0	0	0	
July 2033	51	8	1	*	*	0	0	0	20	0	0	0	0	0	0	
July 2034	46	6	1	*	*	0	0	0	12	0	0	0	0	0	0	
July 2035	40	4	1	*	*	0	0	0	4	0	0	0	0	0	0	
July 2036	33	2	*	*	*	0	0	0	0	0	0	0	0	0	0	
July 2037	26	*	*	*	0	0	0	0	0	0	0	0	0	0	0	
July 2038	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
July 2039	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
July 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	21.3	10.3	6.4	3.5	1.8	1.1	0.5	0.1	16.4	6.7	3.3	2.1	1.6	1.3	1.1	

Date	CV Class							DV Class							EV Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	298%	600%	900%	1300%	1800%	0%	100%	298%	600%	900%	1300%	1800%	0%	100%	298%	600%	900%	1300%	1800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2011	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94
July 2012	88	88	88	88	88	88	0	88	88	88	88	88	88	0	88	88	88	88	88	88	0
July 2013	81	81	81	81	29	0	0	81	81	81	81	29	0	0	81	81	81	81	29	0	0
July 2014	74	74	74	40	0	0	0	74	74	74	40	0	0	0	74	74	74	40	0	0	0
July 2015	67	67	67	0	0	0	0	67	67	67	0	0	0	0	67	67	67	0	0	0	0
July 2016	60	60	60	0	0	0	0	60	60	60	0	0	0	0	60	60	60	0	0	0	0
July 2017	52	52	26	0	0	0	0	52	52	26	0	0	0	0	52	52	26	0	0	0	0
July 2018	44	44	0	0	0	0	0	44	44	0	0	0	0	0	44	44	0	0	0	0	0
July 2019	35	35	0	0	0	0	0	35	35	0	0	0	0	0	35	35	0	0	0	0	0
July 2020	26	26	0	0	0	0	0	26	26	0	0	0	0	0	26	26	0	0	0	0	0
July 2021	17	17	0	0	0	0	0	17	17	0	0	0	0	0	17	17	0	0	0	0	0
July 2022	7	7	0	0	0	0	0	7	7	0	0	0	0	0	7	7	0	0	0	0	0
July 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	7.0	7.0	5.4	3.6	2.7	2.2	1.8	7.0	7.0	5.4	3.6	2.7	2.2	1.8	7.0	7.0	5.4	3.6	2.7	2.2	1.8

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

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

Date	VC Class							VD Class							VE Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	298%	600%	900%	1300%	1800%	0%	100%	298%	600%	900%	1300%	1800%	0%	100%	298%	600%	900%	1300%	1800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2011	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2012	100	100	100	100	100	100	60	100	100	100	100	100	100	60	100	100	100	100	100	100	60
July 2013	100	100	100	100	100	0	0	100	100	100	100	100	0	0	100	100	100	100	100	0	0
July 2014	100	100	100	100	0	0	0	100	100	100	100	0	0	0	100	100	100	100	0	0	0
July 2015	100	100	100	9	0	0	0	100	100	100	9	0	0	0	100	100	100	9	0	0	0
July 2016	100	100	100	0	0	0	0	100	100	100	0	0	0	0	100	100	100	0	0	0	0
July 2017	100	100	100	0	0	0	0	100	100	100	0	0	0	0	100	100	100	0	0	0	0
July 2018	100	100	49	0	0	0	0	100	100	49	0	0	0	0	100	100	49	0	0	0	0
July 2019	100	100	0	0	0	0	0	100	100	0	0	0	0	0	100	100	0	0	0	0	0
July 2020	100	100	0	0	0	0	0	100	100	0	0	0	0	0	100	100	0	0	0	0	0
July 2021	100	100	0	0	0	0	0	100	100	0	0	0	0	0	100	100	0	0	0	0	0
July 2022	100	100	0	0	0	0	0	100	100	0	0	0	0	0	100	100	0	0	0	0	0
July 2023	96	96	0	0	0	0	0	96	96	0	0	0	0	0	96	96	0	0	0	0	0
July 2024	82	82	0	0	0	0	0	82	82	0	0	0	0	0	82	82	0	0	0	0	0
July 2025	66	43	0	0	0	0	0	66	43	0	0	0	0	0	66	43	0	0	0	0	0
July 2026	51	0	0	0	0	0	0	51	0	0	0	0	0	0	51	0	0	0	0	0	0
July 2027	34	0	0	0	0	0	0	34	0	0	0	0	0	0	34	0	0	0	0	0	0
July 2028	17	0	0	0	0	0	0	17	0	0	0	0	0	0	17	0	0	0	0	0	0
July 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.0	14.7	8.0	4.7	3.4	2.6	2.0	16.0	14.7	8.0	4.7	3.4	2.6	2.0	16.0	14.7	8.0	4.7	3.4	2.6	2.0

Date	ZC Class							ZD Class							ZE Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	298%	600%	900%	1300%	1800%	0%	100%	298%	600%	900%	1300%	1800%	0%	100%	298%	600%	900%	1300%	1800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2011	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105
July 2012	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109	109
July 2013	114	114	114	114	114	68	0	114	114	114	114	114	68	0	114	114	114	114	114	68	0
July 2014	120	120	120	120	87	15	0	120	120	120	120	87	15	0	120	120	120	120	87	15	0
July 2015	125	125	125	125	39	3	0	125	125	125	125	39	3	0	125	125	125	125	39	3	0
July 2016	131	131	131	82	18	1	0	131	131	131	82	18	1	0	131	131	131	82	18	1	0
July 2017	137	137	137	51	8	*	0	137	137	137	51	8	*	0	137	137	137	51	8	*	0
July 2018	143	143	143	32	4	*	0	143	143	143	32	4	*	0	143	143	143	32	4	*	0
July 2019	150	150	137	20	2	*	0	150	150	137	20	2	*	0	150	150	137	20	2	*	0
July 2020	157	157	109	12	1	*	0	157	157	109	12	1	*	0	157	157	109	12	1	*	0
July 2021	164	164	87	8	*	*	0	164	164	87	8	*	*	0	164	164	87	8	*	*	0
July 2022	171	171	69	5	*	*	0	171	171	69	5	*	*	0	171	171	69	5	*	*	0
July 2023	179	179	55	3	*	*	0	179	179	55	3	*	*	0	179	179	55	3	*	*	0
July 2024	188	188	43	2	*	*	0	188	188	43	2	*	*	0	188	188	43	2	*	*	0
July 2025	196	196	34	1	*	0	0	196	196	34	1	*	0	0	196	196	34	1	*	0	0
July 2026	205	198	27	1	*	0	0	205	198	27	1	*	0	0	205	198	27	1	*	0	0
July 2027	215	176	21	*	*	0	0	215	176	21	*	*	0	0	215	176	21	*	*	0	0
July 2028	224	156	16	*	*	0	0	224	156	16	*	*	0	0	224	156	16	*	*	0	0
July 2029	234	138	12	*	*	0	0	234	138	12	*	*	0	0	234	138	12	*	*	0	0
July 2030	234	120	9	*	*	0	0	234	120	9	*	*	0	0	234	120	9	*	*	0	0
July 2031	234	104	7	*	*	0	0	234	104	7	*	*	0	0	234	104	7	*	*	0	0
July 2032	234	89	5	*	*	0	0	234	89	5	*	*	0	0	234	89	5	*	*	0	0
July 2033	234	75	4	*	*	0	0	234	75	4	*	*	0	0	234	75	4	*	*	0	0
July 2034	234	61	3	*	*	0	0	234	61	3	*	*	0	0	234	61	3	*	*	0	0
July 2035	234	49	2	*	*	0	0	234	49	2	*	*	0	0	234	49	2	*	*	0	0
July 2036	213	38	1	*	0	0	0	213	38	1	*	0	0	0	213	38	1	*	0	0	0
July 2037	165	27	1	*	0	0	0	165	27	1	*	0	0	0	165	27	1	*	0	0	0
July 2038	114	17	*	*	0	0	0	114	17	*	*	0	0	0	114	17	*	*	0	0	0
July 2039	59	8	*	*	0	0	0	59	8	*	*	0	0	0	59	8	*	*	0	0	0
July 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.9	21.7	12.9	7.2	4.9	3.4	2.2	27.9	21.7	12.9	7.2	4.9	3.4	2.2	27.9	21.7	12.9	7.2	4.9	3.4	2.2

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

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

Date	CY and DY Classes							BA Class							BV Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	298%	600%	900%	1300%	1800%	0%	100%	298%	600%	900%	1300%	1800%	0%	100%	298%	600%	900%	1300%	1800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2011	100	100	100	100	100	100	100	99	96	92	85	79	70	59	94	94	94	94	94	94	94
July 2012	100	100	100	100	100	100	61	97	88	74	54	35	11	0	88	88	88	88	88	88	0
July 2013	100	100	100	100	83	29	0	95	79	52	19	0	0	0	81	81	81	81	36	0	0
July 2014	100	100	100	89	37	6	0	94	69	34	0	0	0	0	74	74	74	48	0	0	0
July 2015	100	100	100	56	17	1	0	92	61	19	0	0	0	0	67	67	67	0	0	0	0
July 2016	100	100	100	35	8	*	0	90	52	7	0	0	0	0	60	60	60	0	0	0	0
July 2017	100	100	91	22	3	*	0	87	45	0	0	0	0	0	52	52	34	0	0	0	0
July 2018	100	100	73	14	2	*	0	85	38	0	0	0	0	0	44	44	0	0	0	0	0
July 2019	100	100	59	9	1	*	0	83	31	0	0	0	0	0	35	35	0	0	0	0	0
July 2020	100	100	47	5	*	*	0	80	25	0	0	0	0	0	26	26	0	0	0	0	0
July 2021	100	100	37	3	*	*	0	77	19	0	0	0	0	0	17	17	0	0	0	0	0
July 2022	100	100	30	2	*	*	0	74	13	0	0	0	0	0	7	7	0	0	0	0	0
July 2023	100	100	23	1	*	*	0	70	8	0	0	0	0	0	0	0	0	0	0	0	0
July 2024	100	100	19	1	*	*	0	67	3	0	0	0	0	0	0	0	0	0	0	0	0
July 2025	100	94	15	*	*	0	0	63	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2026	100	84	11	*	*	0	0	59	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2027	100	75	9	*	*	0	0	55	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2028	100	67	7	*	*	0	0	50	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2029	100	59	5	*	*	0	0	45	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2030	100	51	4	*	*	0	0	39	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2031	100	44	3	*	*	0	0	33	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2032	100	38	2	*	*	0	0	27	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2033	100	32	2	*	*	0	0	21	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2034	100	26	1	*	*	0	0	13	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2035	100	21	1	*	0	0	0	6	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2036	91	16	1	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2037	71	12	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2038	49	7	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2039	25	3	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.9	20.8	10.9	5.9	4.0	2.9	2.1	16.5	6.8	3.3	2.1	1.7	1.3	1.1	7.0	7.0	5.5	3.6	2.7	2.2	1.8

Date	VB Class							ZB Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	298%	600%	900%	1300%	1800%	0%	100%	298%	600%	900%	1300%	1800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2011	100	100	100	100	100	100	100	105	105	105	105	105	105	105
July 2012	100	100	100	100	100	100	67	109	109	109	109	109	109	109
July 2013	100	100	100	100	100	0	0	114	114	114	114	114	70	0
July 2014	100	100	100	100	0	0	0	120	120	120	120	90	15	0
July 2015	100	100	100	16	0	0	0	125	125	125	125	41	3	0
July 2016	100	100	100	0	0	0	0	131	131	131	84	18	1	0
July 2017	100	100	100	0	0	0	0	137	137	137	53	8	*	0
July 2018	100	100	58	0	0	0	0	143	143	143	33	4	*	0
July 2019	100	100	0	0	0	0	0	150	150	141	20	2	*	0
July 2020	100	100	0	0	0	0	0	157	157	113	13	1	*	0
July 2021	100	100	0	0	0	0	0	164	164	90	8	*	*	0
July 2022	100	100	0	0	0	0	0	171	171	71	5	*	*	0
July 2023	96	96	0	0	0	0	0	179	179	56	3	*	*	0
July 2024	82	82	0	0	0	0	0	188	188	45	2	*	*	0
July 2025	66	54	0	0	0	0	0	196	196	35	1	*	0	0
July 2026	51	0	0	0	0	0	0	205	203	27	1	*	0	0
July 2027	34	0	0	0	0	0	0	215	181	21	*	*	0	0
July 2028	17	0	0	0	0	0	0	224	161	17	*	*	0	0
July 2029	0	0	0	0	0	0	0	234	142	13	*	*	0	0
July 2030	0	0	0	0	0	0	0	234	124	10	*	*	0	0
July 2031	0	0	0	0	0	0	0	234	107	7	*	*	0	0
July 2032	0	0	0	0	0	0	0	234	91	5	*	*	0	0
July 2033	0	0	0	0	0	0	0	234	77	4	*	*	0	0
July 2034	0	0	0	0	0	0	0	234	63	3	*	*	0	0
July 2035	0	0	0	0	0	0	0	234	51	2	*	*	0	0
July 2036	0	0	0	0	0	0	0	219	39	1	*	0	0	0
July 2037	0	0	0	0	0	0	0	170	28	1	*	0	0	0
July 2038	0	0	0	0	0	0	0	117	18	*	*	0	0	0
July 2039	0	0	0	0	0	0	0	61	8	*	*	0	0	0
July 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.0	14.9	8.1	4.8	3.4	2.6	2.1	28.0	21.8	13.0	7.3	4.9	3.4	2.2

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

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

Date	PA, IP†, PB and PC Classes									PL Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	184%	250%	300%	600%	1000%	1500%	2200%	0%	100%	184%	250%	300%	600%	1000%	1500%	2200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2011	99	91	85	85	85	77	48	11	0	100	100	100	100	100	100	100	100	0
July 2012	98	83	72	72	72	48	18	0	0	100	100	100	100	100	100	100	88	0
July 2013	97	75	60	60	60	30	6	0	0	100	100	100	100	100	100	100	9	0
July 2014	96	68	50	50	50	18	2	0	0	100	100	100	100	100	100	100	1	0
July 2015	95	61	41	41	41	11	0	0	0	100	100	100	100	100	100	82	*	0
July 2016	94	54	33	33	33	6	0	0	0	100	100	100	100	100	100	32	*	0
July 2017	92	48	26	26	26	3	0	0	0	100	100	100	100	100	100	13	*	0
July 2018	91	42	20	20	20	2	0	0	0	100	100	100	100	100	100	5	*	0
July 2019	89	37	16	16	16	*	0	0	0	100	100	100	100	100	100	2	*	0
July 2020	87	32	12	12	12	0	0	0	0	100	100	100	100	100	81	1	0	0
July 2021	85	27	10	10	10	0	0	0	0	100	100	100	100	100	50	*	0	0
July 2022	83	22	7	7	7	0	0	0	0	100	100	100	100	100	31	*	0	0
July 2023	80	18	5	5	5	0	0	0	0	100	100	100	100	100	19	*	0	0
July 2024	78	14	4	4	4	0	0	0	0	100	100	100	100	100	12	*	0	0
July 2025	75	10	3	3	3	0	0	0	0	100	100	100	100	100	7	*	0	0
July 2026	71	6	2	2	2	0	0	0	0	100	100	100	100	100	4	*	0	0
July 2027	68	3	1	1	1	0	0	0	0	100	100	100	100	100	3	*	0	0
July 2028	64	*	*	*	*	0	0	0	0	100	100	100	100	100	2	*	0	0
July 2029	60	*	*	*	*	0	0	0	0	100	100	100	100	100	1	*	0	0
July 2030	55	0	0	0	0	0	0	0	0	100	75	75	75	75	1	*	0	0
July 2031	50	0	0	0	0	0	0	0	0	100	54	54	54	54	*	*	0	0
July 2032	45	0	0	0	0	0	0	0	0	100	39	39	39	39	*	*	0	0
July 2033	39	0	0	0	0	0	0	0	0	100	26	26	26	26	*	*	0	0
July 2034	32	0	0	0	0	0	0	0	0	100	17	17	17	17	*	0	0	0
July 2035	25	0	0	0	0	0	0	0	0	100	10	10	10	10	*	0	0	0
July 2036	17	0	0	0	0	0	0	0	0	100	5	5	5	5	*	0	0	0
July 2037	8	0	0	0	0	0	0	0	0	100	1	1	1	1	*	0	0	0
July 2038	0	0	0	0	0	0	0	0	0	16	0	0	0	0	0	0	0	0
July 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.2	7.4	5.0	5.0	5.0	2.5	1.3	0.5	0.1	28.0	21.8	21.8	21.8	21.8	11.7	5.9	2.4	0.1

Date	FH, SH and HA Classes									FC and SC† Classes								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	184%	250%	300%	600%	1000%	1500%	2200%	0%	100%	184%	250%	300%	600%	1000%	1500%	2200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2011	100	100	100	78	61	0	0	0	0	99	93	88	84	81	63	40	10	0
July 2012	100	100	100	62	34	0	0	0	0	99	86	77	70	66	40	16	1	0
July 2013	100	100	100	51	16	0	0	0	0	98	80	68	59	53	25	6	*	0
July 2014	100	100	100	44	6	0	0	0	0	97	74	59	49	43	16	2	*	0
July 2015	100	100	100	40	1	0	0	0	0	96	68	52	41	34	10	1	*	0
July 2016	100	100	100	38	0	0	0	0	0	95	63	45	34	28	6	*	*	0
July 2017	100	100	98	36	0	0	0	0	0	94	58	39	29	22	4	*	*	0
July 2018	100	100	94	34	0	0	0	0	0	92	53	34	24	18	2	*	0	0
July 2019	100	100	88	31	0	0	0	0	0	91	49	30	20	14	2	*	0	0
July 2020	100	100	82	28	0	0	0	0	0	89	44	26	16	11	1	*	0	0
July 2021	100	100	75	25	0	0	0	0	0	88	40	22	13	9	1	*	0	0
July 2022	100	100	68	22	0	0	0	0	0	86	37	19	11	7	*	*	0	0
July 2023	100	100	61	19	0	0	0	0	0	84	33	16	9	6	*	*	0	0
July 2024	100	100	54	17	0	0	0	0	0	82	30	14	7	4	*	*	0	0
July 2025	100	100	47	14	0	0	0	0	0	79	27	12	6	3	*	*	0	0
July 2026	100	100	41	12	0	0	0	0	0	77	24	10	5	3	*	*	0	0
July 2027	100	100	35	10	0	0	0	0	0	74	21	8	4	2	*	*	0	0
July 2028	100	96	30	8	0	0	0	0	0	71	18	7	3	2	*	*	0	0
July 2029	100	84	25	7	0	0	0	0	0	67	16	6	2	1	*	*	0	0
July 2030	100	72	21	5	0	0	0	0	0	64	13	4	2	1	*	*	0	0
July 2031	100	61	17	4	0	0	0	0	0	59	11	4	1	1	*	0	0	0
July 2032	100	50	13	3	0	0	0	0	0	55	9	3	1	*	*	0	0	0
July 2033	100	39	10	2	0	0	0	0	0	50	7	2	1	*	*	0	0	0
July 2034	100	29	7	2	0	0	0	0	0	45	5	1	*	*	*	0	0	0
July 2035	100	20	4	1	0	0	0	0	0	39	4	1	*	*	*	0	0	0
July 2036	100	10	2	*	0	0	0	0	0	32	2	*	*	*	*	0	0	0
July 2037	100	1	*	*	0	0	0	0	0	25	*	*	*	*	*	0	0	0
July 2038	100	0	0	0	0	0	0	0	0	18	0	0	0	0	0	0	0	0
July 2039	53	0	0	0	0	0	0	0	0	9	0	0	0	0	0	0	0	0
July 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.1	22.2	15.2	6.4	1.7	0.3	0.2	0.1	0.1	21.1	10.2	7.0	5.4	4.6	2.2	1.1	0.5	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.

MA, FM, SM†, MB, MC, MD and ME Classes							MY Class					
Date	PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	309%	500%	750%	1100%	0%	100%	309%	500%	750%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
July 2011	97	91	81	71	59	41	100	100	100	100	100	100
July 2012	94	81	59	42	22	1	100	100	100	100	100	100
July 2013	91	71	42	22	3	0	100	100	100	100	100	34
July 2014	87	62	29	8	0	0	100	100	100	100	60	11
July 2015	84	53	18	0	0	0	100	100	100	95	31	4
July 2016	80	45	9	0	0	0	100	100	100	63	16	1
July 2017	75	38	3	0	0	0	100	100	100	42	8	*
July 2018	71	31	0	0	0	0	100	100	87	27	4	*
July 2019	66	25	0	0	0	0	100	100	66	18	2	*
July 2020	60	19	0	0	0	0	100	100	49	11	1	*
July 2021	55	13	0	0	0	0	100	100	36	7	1	*
July 2022	49	8	0	0	0	0	100	100	26	4	*	*
July 2023	42	3	0	0	0	0	100	100	19	3	*	*
July 2024	35	0	0	0	0	0	100	91	13	2	*	*
July 2025	27	0	0	0	0	0	100	69	8	1	*	*
July 2026	19	0	0	0	0	0	100	48	5	*	*	*
July 2027	11	0	0	0	0	0	100	29	3	*	*	*
July 2028	1	0	0	0	0	0	100	11	1	*	*	0
July 2029	0	0	0	0	0	0	55	0	0	0	0	0
July 2030	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.0	5.9	2.9	1.9	1.3	0.9	19.1	16.0	10.7	7.3	4.8	3.0

FB Class									GV Class						
Date	PSA Prepayment Assumption								PSA Prepayment Assumption						
	0%	100%	208%	400%	700%	1000%	1500%	2000%	0%	100%	298%	600%	900%	1300%	1800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2011	99	93	87	75	57	40	10	0	94	94	94	94	94	94	94
July 2012	99	86	75	56	33	16	1	0	88	88	88	88	88	88	0
July 2013	98	80	65	42	19	6	*	0	81	81	81	81	33	0	0
July 2014	97	74	56	32	11	2	*	0	74	74	74	45	0	0	0
July 2015	96	68	48	24	6	1	*	0	67	67	67	0	0	0	0
July 2016	95	63	41	18	3	*	*	0	60	60	60	0	0	0	0
July 2017	94	58	35	13	2	*	*	0	52	52	30	0	0	0	0
July 2018	93	53	30	10	1	*	0	0	44	44	0	0	0	0	0
July 2019	92	49	26	7	1	*	0	0	35	35	0	0	0	0	0
July 2020	90	45	22	5	*	*	0	0	26	26	0	0	0	0	0
July 2021	89	41	19	4	*	*	0	0	17	17	0	0	0	0	0
July 2022	87	37	16	3	*	*	0	0	7	7	0	0	0	0	0
July 2023	85	34	13	2	*	*	0	0	0	0	0	0	0	0	0
July 2024	83	30	11	2	*	*	0	0	0	0	0	0	0	0	0
July 2025	81	27	9	1	*	*	0	0	0	0	0	0	0	0	0
July 2026	78	24	8	1	*	*	0	0	0	0	0	0	0	0	0
July 2027	75	21	6	1	*	*	0	0	0	0	0	0	0	0	0
July 2028	72	19	5	*	*	*	0	0	0	0	0	0	0	0	0
July 2029	69	16	4	*	*	*	0	0	0	0	0	0	0	0	0
July 2030	65	14	3	*	*	0	0	0	0	0	0	0	0	0	0
July 2031	61	12	3	*	*	0	0	0	0	0	0	0	0	0	0
July 2032	56	10	2	*	*	0	0	0	0	0	0	0	0	0	0
July 2033	51	8	1	*	*	0	0	0	0	0	0	0	0	0	0
July 2034	46	6	1	*	*	0	0	0	0	0	0	0	0	0	0
July 2035	40	4	1	*	*	0	0	0	0	0	0	0	0	0	0
July 2036	33	2	*	*	*	0	0	0	0	0	0	0	0	0	0
July 2037	26	*	*	*	0	0	0	0	0	0	0	0	0	0	0
July 2038	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2039	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	21.3	10.3	6.4	3.5	1.8	1.1	0.5	0.1	7.0	7.0	5.5	3.6	2.7	2.2	1.8

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

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

Date	VG Class							ZG Class							GY Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	298%	600%	900%	1300%	1800%	0%	100%	298%	600%	900%	1300%	1800%	0%	100%	298%	600%	900%	1300%	1800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2011	100	100	100	100	100	100	100	105	105	105	105	105	105	105	100	100	100	100	100	100	100
July 2012	100	100	100	100	100	100	64	109	109	109	109	109	109	109	100	100	100	100	100	100	62
July 2013	100	100	100	100	100	100	0	114	114	114	114	114	69	0	100	100	100	100	84	29	0
July 2014	100	100	100	100	0	0	0	120	120	120	120	89	15	0	100	100	100	90	38	6	0
July 2015	100	100	100	13	0	0	0	125	125	125	125	40	3	0	100	100	100	57	17	1	0
July 2016	100	100	100	0	0	0	0	131	131	131	83	18	1	0	100	100	100	35	8	*	0
July 2017	100	100	100	0	0	0	0	137	137	137	52	8	*	0	100	100	93	22	3	*	0
July 2018	100	100	54	0	0	0	0	143	143	143	32	4	*	0	100	100	74	14	2	*	0
July 2019	100	100	0	0	0	0	0	150	150	139	20	2	*	0	100	100	60	9	1	*	0
July 2020	100	100	0	0	0	0	0	157	157	111	13	1	*	0	100	100	48	5	*	*	0
July 2021	100	100	0	0	0	0	0	164	164	89	8	*	*	0	100	100	38	3	*	*	0
July 2022	100	100	0	0	0	0	0	171	171	70	5	*	*	0	100	100	30	2	*	*	0
July 2023	96	96	0	0	0	0	0	179	179	56	3	*	*	0	100	100	24	1	*	*	0
July 2024	82	82	0	0	0	0	0	188	188	44	2	*	*	0	100	100	19	1	*	*	0
July 2025	66	49	0	0	0	0	0	196	196	35	1	*	0	0	100	96	15	*	*	0	0
July 2026	51	0	0	0	0	0	0	205	201	27	1	*	0	0	100	86	12	*	*	0	0
July 2027	34	0	0	0	0	0	0	215	179	21	*	*	0	0	100	77	9	*	*	0	0
July 2028	17	0	0	0	0	0	0	224	159	16	*	*	0	0	100	68	7	*	*	0	0
July 2029	0	0	0	0	0	0	0	234	140	13	*	*	0	0	100	60	5	*	*	0	0
July 2030	0	0	0	0	0	0	0	234	122	10	*	*	0	0	100	52	4	*	*	0	0
July 2031	0	0	0	0	0	0	0	234	106	7	*	*	0	0	100	45	3	*	*	0	0
July 2032	0	0	0	0	0	0	0	234	90	5	*	*	0	0	100	39	2	*	*	0	0
July 2033	0	0	0	0	0	0	0	234	76	4	*	*	0	0	100	32	2	*	*	0	0
July 2034	0	0	0	0	0	0	0	234	62	3	*	*	0	0	100	27	1	*	*	0	0
July 2035	0	0	0	0	0	0	0	234	50	2	*	*	0	0	100	21	1	*	0	0	0
July 2036	0	0	0	0	0	0	0	217	38	1	*	0	0	0	93	16	1	*	0	0	0
July 2037	0	0	0	0	0	0	0	168	27	1	*	0	0	0	72	12	*	*	0	0	0
July 2038	0	0	0	0	0	0	0	116	17	*	*	0	0	0	50	7	*	*	0	0	0
July 2039	0	0	0	0	0	0	0	60	8	*	*	0	0	0	26	3	*	*	0	0	0
July 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.0	14.8	8.1	4.7	3.4	2.6	2.0	28.0	21.8	13.0	7.3	4.9	3.4	2.2	28.0	20.9	11.0	5.9	4.1	2.9	2.1

* 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 Accrual Classes will be issued with original issue discount (“OID”), and certain other Classes of REMIC Certificates may be issued with OID. If a Class is issued with OID, a beneficial owner of a Certificate of that Class generally must recognize some taxable income in advance of the receipt of the cash attributable to that income. See “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Treatment of Original Issue Discount*” in the REMIC Prospectus. In addition, certain Classes of REMIC Certificates may be treated as having been issued at a premium. See “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Regular Certificates Purchased at a Premium*” in the REMIC Prospectus.

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

<u>Group</u>	<u>Prepayment Assumption</u>
1	208% PSA
2	208% PSA
3	208% PSA
4	298% PSA
5	298% PSA
6	250% PSA
7	309% PSA

See “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Treatment of Original Issue Discount*” in the REMIC Prospectus. No representation is made as to whether the Mortgage Loans underlying the MBS will prepay at any of those rates or any other rate. See “Description of the Certificates—Weighted Average Lives of the Certificates” in this

prospectus supplement and “Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates” in the REMIC Prospectus.

Taxation of Beneficial Owners of Residual Certificates

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

Taxation of Beneficial Owners of RCR Certificates

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

Generally, the ownership interest represented by an RCR certificate will be one of two types. A certificate of a Combination RCR Class (a “Combination RCR Certificate”) will represent beneficial ownership of undivided interests in one or more underlying Regular Certificates. A certificate of a Strip RCR Class (a “Strip RCR Certificate”) will represent the right to receive a disproportionate part of the principal or interest payments on one or more underlying Regular Certificates. The CF and AF Classes of RCR Certificates are Strip RCR Certificates. The CS and AS Classes each represent (i) the right to receive a portion of the interest on the DF Class and (ii) beneficial ownership of an undivided interest in the DS Class. To the extent any such Class represents the right to receive a portion of the interest on the DF Class, it will be treated as a Strip RCR Certificate. To the extent any such Class represents beneficial ownership of an undivided interest in the DS Class, it will be treated as a Combination RCR Certificate. The remaining Classes of RCR Certificates are Combination RCR Certificates. See “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of RCR Certificates” in the REMIC Prospectus for a general discussion of the federal income tax treatment of beneficial owners of RCR Certificates.

PLAN OF DISTRIBUTION

We are obligated to deliver the Certificates to Deutsche Bank Securities, Inc. (the “Dealer”) in exchange for the MBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

LEGAL MATTERS

Sidley Austin LLP will provide legal representation for Fannie Mae. Sonnenschein Nath & Rosenthal LLP will provide legal representation for the Dealer.

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		FB(3)	\$ 86,093,239	PT	(4)	FLT	31398TWD9	August 2040
FE	\$61,093,239							
FK	25,000,000							
Recombination 2		AW	99,000,000	SEQ	7.00%	FIX	31398TWE7	March 2036
DF	99,000,000							
DS	99,000,000(5)							
Recombination 3		CY(6)	116,949,000	SEQ	4.50	FIX	31398TWF4	August 2040
CV	38,530,000							
VC	28,419,000							
ZC	50,000,000							
Recombination 4		DY(7)	93,559,000	SEQ	4.50	FIX	31398TWG2	August 2040
DV	30,824,000							
VD	22,735,000							
ZD	40,000,000							
Recombination 5		GV(8)	37,272,000	SEQ/AD	4.50	FIX	31398TWH0	May 2023
BV	20,807,000							
EV	16,465,000							
Recombination 6		VG(9)	27,490,000	SEQ/AD	4.50	FIX	31398TWJ6	August 2029
VB	15,346,000							
VE	12,144,000							
Recombination 7		ZG(10)	48,368,000	SEQ	4.50	FIX/Z	31398TWK3	August 2040
ZB	27,001,000							
ZE	21,367,000							
Recombination 8		GY(11)(12)	113,130,000	SEQ	4.50	FIX	31398TWL1	August 2040
BV	20,807,000							
VB	15,346,000							
ZB	27,001,000							
EV	16,465,000							
VE	12,144,000							
ZE	21,367,000							
Recombination 9		CF	99,000,000	SEQ	(4)	FLT	31398TWM9	March 2036
DF	99,000,000	CS	99,000,000(5)	NTL	(4)	INV/IO	31398TWN7	March 2036
DS	99,000,000(5)							

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 10								
DF	\$99,000,000	AF	\$ 99,000,000	SEQ	(4)	FLT	31398TWP2	March 2036
DS	99,000,000(5)	AS	99,000,000(5)	NTL	(4)	INV/IO	31398TWQ0	March 2036
Recombination 11								
FH	2,014,974	HA	2,798,575	SUP	4.50%	FIX	31398TWR8	August 2040
SH	783,601							
Recombination 12								
PA	13,073,000	PB	13,073,000	PAC	4.00	FIX	31398TWS6	July 2040
IP	2,011,231(5)							
Recombination 13								
PA	13,073,000	PC	13,073,000	PAC	4.50	FIX	31398TWT4	July 2040
IP	3,016,846(5)							
Recombination 14								
MA	37,248,889	MB	41,905,000	SEQ	3.00	FIX	31398TWU1	October 2028
FM	4,656,111							
SM	4,656,111(5)							
Recombination 15								
MA	37,248,889	MC	47,891,428	SEQ	3.50	FIX	31398TWV9	October 2028
FM	10,642,539							
SM	10,642,539(5)							
Recombination 16								
MA	37,248,889	MD	55,873,333	SEQ	4.00	FIX	31398TWW7	October 2028
FM	18,624,444							
SM	18,624,444(5)							
Recombination 17								
MA	37,248,889	ME	67,048,000	SEQ	4.50	FIX	31398TWX5	October 2028
FM	29,799,111							
SM	29,799,111(5)							

- (1) REMIC Certificates and RCR Certificates in each Recombination may be exchanged only in the proportions of *original* principal balances of 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) The FB Class is an RCR Class formed from a combination of the FE Class in Group 2 and the FK Class in Group 3.
- (4) For a description of these interest rates, see “Summary—Interest Rates” in this prospectus supplement.
- (5) Notional balances. These classes are Interest Only Classes. See page S-6 for a description of how their notional balances are calculated.
- (6) Principal payments on the REMIC Certificates in Recombination 3 from the ZC Accrual Amount will be paid as interest on the related RCR Certificates and thus will not reduce the principal balances of those RCR Certificates.
- (7) Principal payments on the REMIC Certificates in Recombination 4 from the ZD Accrual Amount will be paid as interest on the related RCR Certificates and thus will not reduce the principal balances of those RCR Certificates.
- (8) The GV Class is an RCR Class formed from a combination of the BV Class in Group 5 and the EV Class in Group 4.
- (9) The VG Class is an RCR Class formed from a combination of the VB Class in Group 5 and the VE Class in Group 4.
- (10) The ZG Class is an RCR Class formed from a combination of the ZB Class in Group 5 and the ZE Class in Group 4.
- (11) The GY Class is an RCR Class formed from a combination of the BV, VB and ZB Classes in Group 5 and the EV, VE, and ZE Classes in Group 4.
- (12) Principal payments on the REMIC Certificates in Recombination 8 from the ZB Accrual Amount and the ZE Accrual Amount will be paid as interest on the related RCR Certificates and thus will not reduce the principal balances of those RCR Certificates.

Principal Balance Schedule

Aggregate Group Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$13,262,000.00	May 2015	\$ 5,690,641.45	March 2020	\$ 1,962,043.51
August 2010	13,100,801.47	June 2015	5,595,272.97	April 2020	1,925,171.35
September 2010	12,935,716.40	July 2015	5,500,880.43	May 2020	1,888,953.86
October 2010	12,766,878.81	August 2015	5,407,454.16	June 2020	1,853,379.79
November 2010	12,599,742.31	September 2015	5,314,984.59	July 2020	1,818,438.04
December 2010	12,434,290.16	October 2015	5,223,462.25	August 2020	1,784,117.74
January 2011	12,270,505.76	November 2015	5,132,877.75	September 2020	1,750,408.16
February 2011	12,108,372.70	December 2015	5,043,221.80	October 2020	1,717,298.79
March 2011	11,947,874.71	January 2016	4,954,485.19	November 2020	1,684,779.28
April 2011	11,788,995.69	February 2016	4,866,658.81	December 2020	1,652,839.46
May 2011	11,631,719.69	March 2016	4,779,733.64	January 2021	1,621,469.32
June 2011	11,476,030.91	April 2016	4,693,700.74	February 2021	1,590,659.03
July 2011	11,321,913.73	May 2016	4,608,960.45	March 2021	1,560,398.93
August 2011	11,169,352.65	June 2016	4,525,692.55	April 2021	1,530,679.52
September 2011	11,018,332.34	July 2016	4,443,872.02	May 2021	1,501,491.46
October 2011	10,868,837.61	August 2016	4,363,474.25	June 2021	1,472,825.56
November 2011	10,720,853.44	September 2016	4,284,475.05	July 2021	1,444,672.80
December 2011	10,574,364.92	October 2016	4,206,850.62	August 2021	1,417,024.31
January 2012	10,429,357.33	November 2016	4,130,577.58	September 2021	1,389,871.36
February 2012	10,285,816.05	December 2016	4,055,632.93	October 2021	1,363,205.38
March 2012	10,143,726.63	January 2017	3,981,994.05	November 2021	1,337,017.93
April 2012	10,003,074.75	February 2017	3,909,638.73	December 2021	1,311,300.74
May 2012	9,863,846.25	March 2017	3,838,545.09	January 2022	1,286,045.65
June 2012	9,726,027.07	April 2017	3,768,691.65	February 2022	1,261,244.65
July 2012	9,589,603.32	May 2017	3,700,057.28	March 2022	1,236,889.88
August 2012	9,454,561.23	June 2017	3,632,621.20	April 2022	1,212,973.60
September 2012	9,320,887.17	July 2017	3,566,362.98	May 2022	1,189,488.19
October 2012	9,188,567.65	August 2017	3,501,262.55	June 2022	1,166,426.19
November 2012	9,057,589.30	September 2017	3,437,300.16	July 2022	1,143,780.23
December 2012	8,927,938.88	October 2017	3,374,456.39	August 2022	1,121,543.10
January 2013	8,799,603.29	November 2017	3,312,712.16	September 2022	1,099,707.69
February 2013	8,672,569.55	December 2017	3,252,048.71	October 2022	1,078,267.02
March 2013	8,546,824.81	January 2018	3,192,447.57	November 2022	1,057,214.22
April 2013	8,422,356.34	February 2018	3,133,890.61	December 2022	1,036,542.55
May 2013	8,299,151.54	March 2018	3,076,360.00	January 2023	1,016,245.37
June 2013	8,177,197.93	April 2018	3,019,838.20	February 2023	996,316.17
July 2013	8,056,483.16	May 2018	2,964,307.97	March 2023	976,748.54
August 2013	7,936,995.00	June 2018	2,909,752.36	April 2023	957,536.17
September 2013	7,818,721.31	July 2018	2,856,154.71	May 2023	938,672.88
October 2013	7,701,650.12	August 2018	2,803,498.63	June 2023	920,152.58
November 2013	7,585,769.53	September 2018	2,751,768.01	July 2023	901,969.28
December 2013	7,471,067.79	October 2018	2,700,947.02	August 2023	884,117.11
January 2014	7,357,533.23	November 2018	2,651,020.09	September 2023	866,590.29
February 2014	7,245,154.34	December 2018	2,601,971.91	October 2023	849,383.12
March 2014	7,133,919.68	January 2019	2,553,787.43	November 2023	832,490.03
April 2014	7,023,817.94	February 2019	2,506,451.85	December 2023	815,905.53
May 2014	6,914,837.93	March 2019	2,459,950.63	January 2024	799,624.21
June 2014	6,806,968.55	April 2019	2,414,269.46	February 2024	783,640.78
July 2014	6,700,198.82	May 2019	2,369,394.29	March 2024	767,950.02
August 2014	6,594,517.86	June 2019	2,325,311.29	April 2024	752,546.80
September 2014	6,489,914.91	July 2019	2,282,006.87	May 2024	737,426.10
October 2014	6,386,379.30	August 2019	2,239,467.67	June 2024	722,582.95
November 2014	6,283,900.47	September 2019	2,197,680.55	July 2024	708,012.49
December 2014	6,182,467.96	October 2019	2,156,632.60	August 2024	693,709.94
January 2015	6,082,071.43	November 2019	2,116,311.13	September 2024	679,670.59
February 2015	5,982,700.61	December 2019	2,076,703.66	October 2024	665,889.83
March 2015	5,884,345.36	January 2020	2,037,797.90	November 2024	652,363.10
April 2015	5,786,995.63	February 2020	1,999,581.80	December 2024	639,085.95

Aggregate Group (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
January 2025	\$ 626,053.99	May 2029	\$ 199,175.79	September 2033	\$ 46,582.91
February 2025	613,262.91	June 2029	194,462.47	October 2033	44,989.47
March 2025	600,708.46	July 2029	189,841.84	November 2033	43,430.99
April 2025	588,386.47	August 2029	185,312.23	December 2033	41,906.81
May 2025	576,292.86	September 2029	180,871.97	January 2034	40,416.25
June 2025	564,423.60	October 2029	176,519.45	February 2034	38,958.70
July 2025	552,774.73	November 2029	172,253.05	March 2034	37,533.50
August 2025	541,342.36	December 2029	168,071.23	April 2034	36,140.04
September 2025	530,122.68	January 2030	163,972.42	May 2034	34,777.72
October 2025	519,111.92	February 2030	159,955.12	June 2034	33,445.92
November 2025	508,306.39	March 2030	156,017.84	July 2034	32,144.07
December 2025	497,702.47	April 2030	152,159.11	August 2034	30,871.59
January 2026	487,296.59	May 2030	148,377.50	September 2034	29,627.91
February 2026	477,085.24	June 2030	144,671.60	October 2034	28,412.47
March 2026	467,064.98	July 2030	141,040.02	November 2034	27,224.72
April 2026	457,232.43	August 2030	137,481.39	December 2034	26,064.14
May 2026	447,584.25	September 2030	133,994.38	January 2035	24,930.19
June 2026	438,117.18	October 2030	130,577.67	February 2035	23,822.35
July 2026	428,828.01	November 2030	127,229.97	March 2035	22,740.12
August 2026	419,713.57	December 2030	123,950.01	April 2035	21,683.00
September 2026	410,770.77	January 2031	120,736.54	May 2035	20,650.49
October 2026	401,996.54	February 2031	117,588.33	June 2035	19,642.12
November 2026	393,387.90	March 2031	114,504.19	July 2035	18,657.42
December 2026	384,941.89	April 2031	111,482.93	August 2035	17,695.91
January 2027	376,655.62	May 2031	108,523.38	September 2035	16,757.15
February 2027	368,526.25	June 2031	105,624.41	October 2035	15,840.69
March 2027	360,550.98	July 2031	102,784.89	November 2035	14,946.08
April 2027	352,727.06	August 2031	100,003.72	December 2035	14,072.90
May 2027	345,051.78	September 2031	97,279.82	January 2036	13,220.73
June 2027	337,522.51	October 2031	94,612.13	February 2036	12,389.14
July 2027	330,136.61	November 2031	91,999.59	March 2036	11,577.73
August 2027	322,891.55	December 2031	89,441.20	April 2036	10,786.10
September 2027	315,784.78	January 2032	86,935.93	May 2036	10,013.86
October 2027	308,813.84	February 2032	84,482.80	June 2036	9,260.61
November 2027	301,976.30	March 2032	82,080.83	July 2036	8,525.99
December 2027	295,269.77	April 2032	79,729.07	August 2036	7,809.62
January 2028	288,691.89	May 2032	77,426.58	September 2036	7,111.13
February 2028	282,240.35	June 2032	75,172.44	October 2036	6,430.16
March 2028	275,912.90	July 2032	72,965.75	November 2036	5,766.37
April 2028	269,707.29	August 2032	70,805.60	December 2036	5,119.41
May 2028	263,621.34	September 2032	68,691.14	January 2037	4,488.93
June 2028	257,652.89	October 2032	66,621.50	February 2037	3,874.61
July 2028	251,799.84	November 2032	64,595.83	March 2037	3,276.12
August 2028	246,060.10	December 2032	62,613.32	April 2037	2,693.13
September 2028	240,431.62	January 2033	60,673.14	May 2037	2,125.34
October 2028	234,912.41	February 2033	58,774.50	June 2037	1,572.43
November 2028	229,500.48	March 2033	56,916.62	July 2037	1,034.11
December 2028	224,193.91	April 2033	55,098.71	August 2037	510.06
January 2029	218,990.78	May 2033	53,320.04	September 2037 and thereafter	0.00
February 2029	213,889.23	June 2033	51,579.84		
March 2029	208,887.41	July 2033	49,877.40		
April 2029	203,983.53	August 2033	48,211.99		

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.

\$1,364,034,113



Guaranteed REMIC
Pass-Through Certificates
Fannie Mae REMIC Trust 2010-84

PROSPECTUS SUPPLEMENT

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July 26, 2010