

\$1,265,111,047



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2010-97
(Group 1 and Group 2 Classes Only)**

The Certificates

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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
CT	1	\$393,333,684	SC/PT	7.0%	FIX	31398NFQ2	September 2029
DT	2	871,777,363	SC/PT	6.5	FIX	31398NFR0	June 2031

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

Payments to Certificateholders

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

- interest accrued on the balance of your certificate, and
- principal to the extent available for payment on your class.

We will pay principal at rates that may vary from time to time.

Only the classes listed in the chart above are described in this prospectus supplement. Certain other classes representing interests in the trust will be offered by a separate prospectus supplement.

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 certain underlying Fannie Mae REMIC and RCR certificates backed by Fannie Mae MBS and Fannie Mae Stripped MBS.

We expect the settlement date to be August 26, 2010. Fannie Mae initially will retain the CT and DT Classes.

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

Banc of America Securities LLC has provided various services to Fannie Mae in connection with the certificates and will act as dealer with respect to certain other classes representing interests in the trust.

Carefully consider the risk factors on page S-7 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 "exempt securities" under the Securities Exchange Act of 1934.

BofA Merrill Lynch

August 24, 2010

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AVAILABLE INFORMATION

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

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated May 1, 2010 (the “REMIC Prospectus”);
- our Prospectus for Fannie Mae Guaranteed Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated January 1, 2006 (the “MBS Prospectus”);
- the disclosure documents relating to the applicable underlying REMIC and RCR certificates (the “Underlying REMIC Disclosure Documents”); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading “Incorporation by Reference” in the REMIC Prospectus.

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

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

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

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

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

SUMMARY

This summary contains only limited information about the certificates. Statistical information in this summary is provided as of August 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 the Certificates

Group 1

Class 1997-75-DT REMIC Certificate	Class 1998-18-PE REMIC Certificate
Class 1997-77-V REMIC Certificate	Class 1998-19-PN REMIC Certificate
Class 1997-78-PE REMIC Certificate	Class 1998-20-B REMIC Certificate
Class 1997-78-PT REMIC Certificate	Class 1998-24-OG REMIC Certificate
Class 1997-79-V REMIC Certificate	Class 1998-24-PG REMIC Certificate
Class 1997-80-PE REMIC Certificate	Class 1998-25-PD REMIC Certificate
Class 1997-80-PH REMIC Certificate	Class 1998-26-DB REMIC Certificate
Class 1997-82-PG REMIC Certificate	Class 1998-26-KW REMIC Certificate
Class 1997-83-PC REMIC Certificate	Class 1998-28-PA REMIC Certificate
Class 1997-84-C REMIC Certificate	Class 1998-29-PA REMIC Certificate
Class 1997-84-H REMIC Certificate	Class 1998-32-PC REMIC Certificate
Class 1997-88-C REMIC Certificate	Class 1998-33-PA REMIC Certificate
Class 1997-90-PC REMIC Certificate	Class 1998-33-PH REMIC Certificate
Class 1997-91-C REMIC Certificate	Class 1998-34-JW REMIC Certificate
Class 1997-93-PG REMIC Certificate	Class 1998-35-PW REMIC Certificate
Class 1997-94-PC REMIC Certificate	Class 1998-37-PH REMIC Certificate
	Class 1998-38-JC REMIC Certificate
Class 1998-2-LA REMIC Certificate	Class 1998-38-WH REMIC Certificate
Class 1998-2-LB REMIC Certificate	Class 1998-39-A REMIC Certificate
Class 1998-3-PG REMIC Certificate	Class 1998-41-PV REMIC Certificate
Class 1998-6-PG REMIC Certificate	Class 1998-41-PW REMIC Certificate
Class 1998-8-PC REMIC Certificate	Class 1998-45-PV REMIC Certificate
Class 1998-12-PC REMIC Certificate	Class 1998-47-TA REMIC Certificate
Class 1998-12-PJ REMIC Certificate	
Class 1998-12-PM REMIC Certificate	Class 1999-32-PN REMIC Certificate
Class 1998-13-PN REMIC Certificate	Class 1999-34-PK REMIC Certificate
Class 1998-15-GF REMIC Certificate	Class 1999-35-LB REMIC Certificate
Class 1998-15-ML REMIC Certificate	Class 1999-40-PK REMIC Certificate
Class 1998-16-PG REMIC Certificate	Class 1999-47-TC RCR Certificate
Class 1998-17-PC REMIC Certificate	

Group 2

Class 1998-4-DN REMIC Certificate	Class 1999-2-L REMIC Certificate
Class 1998-10-B REMIC Certificate	Class 1999-3-B REMIC Certificate
Class 1998-11-H REMIC Certificate	Class 1999-4-BC REMIC Certificate
Class 1998-15-LT REMIC Certificate	Class 1999-6-NA REMIC Certificate
Class 1998-19-PL REMIC Certificate	Class 1999-6-TA REMIC Certificate
Class 1998-24-QG REMIC Certificate	Class 1999-7-C REMIC Certificate
Class 1998-27-PN REMIC Certificate	Class 1999-8-T REMIC Certificate
Class 1998-34-AL RCR Certificate	Class 1999-12-GN REMIC Certificate
Class 1998-36-PC REMIC Certificate	Class 1999-13-PA REMIC Certificate
Class 1998-42-PG REMIC Certificate	Class 1999-14-A REMIC Certificate
Class 1998-43-A REMIC Certificate	Class 1999-15-TA REMIC Certificate
Class 1998-43-G REMIC Certificate	Class 1999-16-YB REMIC Certificate
Class 1998-44-PG RCR Certificate	Class 1999-21-T REMIC Certificate
Class 1998-46-PC REMIC Certificate	Class 1999-22-TA REMIC Certificate
Class 1998-47-PH REMIC Certificate	Class 1999-44-PT REMIC Certificate
Class 1998-48-PC REMIC Certificate	Class 1999-45-KI REMIC Certificate
Class 1998-48-PT REMIC Certificate	Class 1999-45-TD REMIC Certificate
Class 1998-49-A REMIC Certificate	Class 1999-45-TR REMIC Certificate
Class 1998-49-TF REMIC Certificate	Class 1999-46-PB REMIC Certificate
Class 1998-50-PE REMIC Certificate	Class 1999-47-PB REMIC Certificate
Class 1998-50-PT REMIC Certificate	Class 1999-48-PC REMIC Certificate
Class 1998-51-BC REMIC Certificate	Class 1999-49-PC REMIC Certificate
Class 1998-52-A REMIC Certificate	Class 1999-52-PD REMIC Certificate
Class 1998-52-PE REMIC Certificate	Class 1999-64-PE REMIC Certificate
Class 1998-53-T REMIC Certificate	
Class 1998-55-A REMIC Certificate	Class 2000-47-LC REMIC Certificate
Class 1998-56-T REMIC Certificate	
Class 1998-57-AL REMIC Certificate	Class 2001-1-PB RCR Certificate
Class 1998-60-A REMIC Certificate	Class 2001-2-PB REMIC Certificate
Class 1998-61-KS REMIC Certificate	Class 2001-3-PB REMIC Certificate
Class 1998-62-A REMIC Certificate	Class 2001-14-B REMIC Certificate
Class 1998-64-TM REMIC Certificate	Class 2001-14-LB REMIC Certificate
Class 1998-67-PA REMIC Certificate	Class 2001-16-E REMIC Certificate
Class 1998-68-D REMIC Certificate	Class 2001-23-GT REMIC Certificate
Class 1998-69-T REMIC Certificate	
Class 1998-70-LP REMIC Certificate	
Class 1998-71-PB REMIC Certificate	
Class 1998-71-PC REMIC Certificate	
Class 1998-72-PA REMIC Certificate	

Exhibit A describes the underlying REMIC and RCR certificates in Group 1 and Group 2, including certain information about the related mortgage loans. To learn more about the underlying REMIC and RCR certificates, you should obtain from us the class factors and the related disclosure documents as described on page S-3.

Settlement Date

We expect to issue the certificates on August 26, 2010.

Distribution Dates

We will make payments on the certificates on the 25th day of each calendar month, beginning in September 2010, 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 certificates in the following forms:

<u>Fed Book-Entry</u>	<u>Physical</u>
CT and DT Classes	—

Interest Rate

During each interest accrual period, the CT and DT Classes will bear interest at the applicable annual interest rates listed on the cover of this prospectus supplement.

Distributions of Principal

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

Weighted Average Life (years)*

<u>Group 1 Class</u>	<u>PSA Prepayment Assumption</u>						
	<u>0%</u>	<u>100%</u>	<u>300%</u>	<u>600%</u>	<u>1000%</u>	<u>1500%</u>	<u>2000%</u>
CT	11.2	6.8	3.9	2.1	1.1	0.5	0.1
<u>Group 2 Class</u>	<u>PSA Prepayment Assumption</u>						
	<u>0%</u>	<u>100%</u>	<u>275%</u>	<u>600%</u>	<u>1000%</u>	<u>1500%</u>	<u>2000%</u>
DT	11.6	7.0	4.2	2.1	1.1	0.5	0.1

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

ADDITIONAL RISK FACTOR

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.

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 August 1, 2010 (the “Issue Date”). The trust agreement and supplement are collectively referred to as the “Trust Agreement.” We will issue the Guaranteed REMIC Pass-Through Certificates (the “Certificates”) pursuant to the Trust Agreement. We will execute the Trust Agreement in our corporate capacity and as trustee (the “Trustee”).

The assets of the Trust will include two groups of previously issued Fannie Mae REMIC and RCR certificates (the “Group 1 Underlying REMIC and RCR Certificates” and “Group 2 Underlying REMIC and RCR Certificates,” and together the “Underlying REMIC Certificates”) issued from the related Fannie Mae REMIC trusts (the “Underlying REMIC Trusts”) as described in Exhibit A.

The Underlying REMIC and RCR Certificates evidence direct or indirect beneficial ownership interests in certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates (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 constitute one or more “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 certain assets of the Trust and “regular interests” of the related REMIC. The Certificates are collectively referred to as the “Regular Classes” or “Regular Certificates.”

<u>Trust Assets</u>	<u>Regular Interests</u>	<u>Residual Interests</u>
Underlying REMIC and RCR Certificates	CT and DT Classes	One or more non-offered classes

Fannie Mae Guaranty. For a description of our guaranties of the Certificates, the MBS and the Underlying REMIC Certificates, see the applicable discussions appearing under the heading “Fannie

Mae Guaranty” in the REMIC Prospectus, the MBS Prospectus and the Underlying REMIC Disclosure Documents. Our guaranties are not backed by the full faith and credit of the United States.

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

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

<u>Classes</u>	<u>Denominations</u>
CT and DT Classes	\$1,000 minimum plus whole dollar increments

The Underlying REMIC Certificates

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

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

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

Distributions of Interest

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

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

<u>Delay Classes</u>	<u>No-Delay Classes</u>
CT and DT Classes	—

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

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 CT until retired.

} Structured
Collateral/
Pass-Through
Class

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

- *Group 2*

The Group 2 Principal Distribution Amount to DT until retired.

} Structured
Collateral/
Pass-Through
Class

The “Group 2 Principal Distribution Amount” is the principal then paid on the Group 2 Underlying REMIC and RCR Certificates.

Structuring Assumptions

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

- the Mortgage Loans prepay at the constant percentages of PSA specified in the related tables;
- the settlement date for the Certificates is August 26, 2010; and
- each Distribution Date occurs on the 25th day of a month.

Prepayment Assumptions. The prepayment model used in this prospectus supplement is PSA. For a description of PSA, see “Yield, Maturity and Prepayment Considerations—Prepayment Models” in the REMIC Prospectus. It is highly unlikely that prepayments will occur at any *constant* PSA rate or at any other *constant* rate.

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 life will depend upon a variety of other factors, including the timing of changes in the rate of principal distributions.

The effect of these factors may vary as to each Class and the effects on each 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 either Class. Further, to the extent the prices of the Certificates represent discounts or premiums to their original principal balances, variability in the weighted average life of the Classes 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 balance 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 Term to Maturity</u>	<u>Remaining Term to Maturity</u>	<u>Interest Rate</u>
Group 1 Underlying REMIC and RCR Certificates	360 months	†	9.50%
Group 2 Underlying REMIC and RCR Certificates	360 months	††	9.00%

† The Mortgage Loans underlying the Group 1 Underlying REMIC and RCR Certificates are assumed to have the specified remaining terms to maturity (in months):

Class 1997-75-DT 206 months	Class 1997-93-PG 208 months	Class 1998-17-PC 211 months	Class 1998-34-JW 213 months
Class 1997-77-V 206 months	Class 1997-94-PC 208 months	Class 1998-18-PE 211 months	Class 1998-35-PW 213 months
Class 1997-78-PE 207 months	Class 1998-2-LA 209 months	Class 1998-19-PN 211 months	Class 1998-37-PH 214 months
Class 1997-78-PT 207 months	Class 1998-2-LB 209 months	Class 1998-20-B 211 months	Class 1998-38-JC 214 months
Class 1997-79-V 207 months	Class 1998-3-PG 209 months	Class 1998-24-OG 212 months	Class 1998-38-WH 214 months
Class 1997-80-PE 207 months	Class 1998-6-PG 209 months	Class 1998-24-PG 212 months	Class 1998-39-A 214 months
Class 1997-80-PH 207 months	Class 1998-8-PC 210 months	Class 1998-25-PD 212 months	Class 1998-41-PV 214 months
Class 1997-82-PG 207 months	Class 1998-12-PC 210 months	Class 1998-26-DB 212 months	Class 1998-41-PW 214 months
Class 1997-83-PC 207 months	Class 1998-12-PJ 210 months	Class 1998-26-KW 212 months	Class 1998-45-PV 215 months
Class 1997-84-C 207 months	Class 1998-12-PM 210 months	Class 1998-28-PA 212 months	Class 1998-47-TA 215 months
Class 1997-84-H 207 months	Class 1998-13-PN 210 months	Class 1998-29-PA 212 months	Class 1999-32-PN 226 months
Class 1997-88-C 208 months	Class 1998-15-GF 211 months	Class 1998-32-PC 213 months	Class 1999-34-PK 226 months
Class 1997-90-PC 208 months	Class 1998-15-ML 211 months	Class 1998-33-PA 213 months	Class 1999-35-LB 226 months
Class 1997-91-C 208 months	Class 1998-16-PG 211 months	Class 1998-33-PH 213 months	Class 1999-40-PK 227 months
			Class 1999-47-TC 228 months

†† The Mortgage Loans underlying the Group 2 Underlying REMIC and RCR Certificates are assumed to have the specified remaining terms to maturity (in months):

Class 1998-4-DN 209 months	Class 1998-49-TF 215 months	Class 1998-71-PB 220 months	Class 1999-45-KI 228 months
Class 1998-10-B 210 months	Class 1998-50-PE 216 months	Class 1998-71-PC 220 months	Class 1999-45-TD 228 months
Class 1998-11-H 210 months	Class 1998-50-PT 216 months	Class 1998-72-PA 220 months	Class 1999-45-TR 228 months
Class 1998-15-LT 211 months	Class 1998-51-BC 216 months	Class 1999-2-L 221 months	Class 1999-46-PB 228 months
Class 1998-19-PL 211 months	Class 1998-52-A 216 months	Class 1999-3-B 221 months	Class 1999-47-PB 228 months
Class 1998-24-QG 212 months	Class 1998-52-PE 216 months	Class 1999-4-BC 221 months	Class 1999-48-PC 228 months
Class 1998-27-PN 212 months	Class 1998-53-T 216 months	Class 1999-6-NA 222 months	Class 1999-49-PC 229 months
Class 1998-34-AL 213 months	Class 1998-55-A 216 months	Class 1999-6-TA 222 months	Class 1999-52-PD 229 months
Class 1998-36-PC 214 months	Class 1998-56-T 217 months	Class 1999-7-C 222 months	Class 1999-64-PE 232 months
Class 1998-42-PG 214 months	Class 1998-57-AL 217 months	Class 1999-8-T 222 months	Class 2000-47-LC 243 months
Class 1998-43-A 214 months	Class 1998-60-A 218 months	Class 1999-12-GN 222 months	Class 2001-1-PB 245 months
Class 1998-43-G 214 months	Class 1998-61-KS 218 months	Class 1999-13-PA 223 months	Class 2001-2-PB 245 months
Class 1998-44-PG 215 months	Class 1998-62-A 218 months	Class 1999-14-A 223 months	Class 2001-3-PB 246 months
Class 1998-46-PC 215 months	Class 1998-64-TM 219 months	Class 1999-15-TA 223 months	Class 2001-14-B 248 months
Class 1998-47-PH 215 months	Class 1998-67-PA 219 months	Class 1999-16-YB 223 months	Class 2001-14-LB 248 months
Class 1998-48-PC 215 months	Class 1998-68-D 220 months	Class 1999-21-T 223 months	Class 2001-16-E 248 months
Class 1998-48-PT 215 months	Class 1998-69-T 220 months	Class 1999-22-TA 224 months	Class 2001-23-GT 249 months
Class 1998-49-A 215 months	Class 1998-70-LP 220 months	Class 1999-44-PT 228 months	

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 table 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	CT Class							DT Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	300%	600%	1000%	1500%	2000%	0%	100%	275%	600%	1000%	1500%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2011	98	91	79	62	39	10	0	98	91	81	62	39	10	0
August 2012	95	82	62	38	15	1	0	95	82	65	38	15	1	0
August 2013	92	74	49	23	6	*	0	93	74	52	23	6	*	0
August 2014	89	66	38	14	2	*	0	90	66	41	14	2	*	0
August 2015	86	58	30	9	1	*	0	86	59	33	9	1	*	0
August 2016	82	51	23	5	*	*	0	83	52	26	5	*	*	0
August 2017	78	45	17	3	*	*	0	79	46	20	3	*	*	0
August 2018	74	39	13	2	*	0	0	75	40	15	2	*	0	0
August 2019	69	33	10	1	*	0	0	70	34	12	1	*	0	0
August 2020	64	27	7	1	*	0	0	65	29	9	1	*	0	0
August 2021	58	22	5	*	*	0	0	60	23	6	*	*	0	0
August 2022	51	17	3	*	*	0	0	54	19	4	*	*	0	0
August 2023	44	12	2	*	*	0	0	47	14	3	*	*	0	0
August 2024	36	8	1	*	*	0	0	40	10	2	*	*	0	0
August 2025	27	4	1	*	*	0	0	32	6	1	*	*	0	0
August 2026	18	2	*	*	0	0	0	23	3	*	*	0	0	0
August 2027	8	*	*	*	0	0	0	14	1	*	*	0	0	0
August 2028	1	*	*	*	0	0	0	4	*	*	*	0	0	0
August 2029	0	0	0	0	0	0	0	1	*	*	*	0	0	0
August 2030	0	0	0	0	0	0	0	*	*	*	0	0	0	0
August 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.2	6.8	3.9	2.1	1.1	0.5	0.1	11.6	7.0	4.2	2.1	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.

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 Election and Special Tax Attributes

We will make one or more REMIC elections with respect to the Trust. The Regular Classes will be designated as “regular interests” as set forth in the table under “Description of the Certificates—General—*Structure*.” Thus, the 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 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

Certain 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, the CT and DT Classes will 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	300% PSA
2	275% 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 either 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.

PLAN OF DISTRIBUTION

We will provide the Underlying REMIC Certificates to the Trust in exchange for the CT and DT Classes. On the Settlement Date, we expect to transfer the CT and DT Classes to Fannie Mae Mega Trust Number 310053 (CUSIP Number 31374CMA1) and Fannie Mae Mega Trust Number 310054 (CUSIP Number 31374CMB9), respectively. We will initially retain the related Mega certificates and may sell them to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale.

Banc of America Securities LLC has provided various services to Fannie Mae in connection with the certificates and will act as dealer with respect to certain other classes representing interests in the trust.

LEGAL MATTERS

Sidley Austin LLP will provide legal representation for Fannie Mae. Orrick Herrington & Sutcliffe LLP will provide legal representation for Banc of America Securities LLC.

Group 1 Underlying REMIC and RCR Certificates

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	August 2010 Class Factor	Principal Balance in the Trust	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
1997-075	DT	October 1997	31359QP24	7.0%	FIX	November 2027	PAC	\$ 55,460,000	0.04401020	\$ 2,440,805.69	7.611%	192	154
1997-077	V	October 1997	31359Q2C7	7.0	FIX	November 2027	SEQ	23,402,112	0.03765968	881,316.05	7.674	186	157
1997-078	PE	November 1997	31359RDH2	7.0	FIX	December 2027	PAC	245,849,700	0.04740199	11,653,765.02	7.652	187	155
1997-078	PT	November 1997	31359RER9	7.0	FIX	October 2027	PAC	165,608,300	0.04856657	8,043,027.09	7.674	186	157
1997-079	V	November 1997	31359RBN1	7.0	FIX	December 2027	SEQ	107,699,000	0.04989039	5,373,145.11	7.602	182	158
1997-080	PE	November 1997	31359RGH9	7.0	FIX	December 2027	PAC	83,911,125	0.02967790	2,490,305.98	7.676	187	155
1997-080	PH	November 1997	31359RHC9	7.0	FIX	December 2027	PAC	75,000,000	0.03700238	2,775,178.50	7.617	187	155
1997-082	PG	November 1997	31359RHV7	7.0	FIX	December 2027	PAC	109,996,000	0.03170046	3,486,923.80	7.589	184	156
1997-083	PC	November 1997	31359RJR4	7.0	FIX	December 2027	PAC	234,948,000	0.03748515	8,807,061.02	7.641	189	154
1997-084	C	November 1997	31359RLQ3	7.0	FIX	December 2027	SEQ	314,670,000	0.02601661	8,186,646.67	7.628	189	154
1997-084	H	November 1997	31359RLT7	7.0	FIX	December 2027	SEQ	102,833,333	0.02951003	3,034,614.74	7.647	181	156
1997-088	C	December 1997	31359RMS8	7.0	FIX	January 2028	SEQ	138,031,000	0.04364171	6,023,908.87	7.653	186	155
1997-090	PC	December 1997	31359RSR4	7.0	FIX	January 2028	PAC	104,771,000	0.03470088	2,941,628.30	7.666	192	154
1997-091	C	December 1997	31359RTS1	7.0	FIX	January 2028	SEQ	200,425,000	0.03850605	7,717,575.07	7.651	190	154
1997-093	PG	December 1997	31359RNP3	7.0	FIX	January 2028	PAC	100,323,000	0.04417383	4,431,651.15	7.627	181	154
1997-094	PC	December 1997	31359RRA2	7.0	FIX	January 2028	PAC	84,290,000	0.04299075	3,623,690.32	7.539	187	155
1998-002	LA	January 1998	31359RVD1	7.0	FIX	February 2028	SEQ	123,400,000	0.04964015	6,125,594.51	7.609	189	153
1998-002	LB	January 1998	31359RVG4	7.0	FIX	February 2028	SEQ	98,720,000	0.04166754	4,113,419.55	7.610	188	154
1998-003	PG	January 1998	31359RYG1	7.0	FIX	February 2028	PAC	184,439,000	0.05466946	10,083,180.53	7.596	191	152
1998-006	PG	January 1998	31359RWA6	7.0	FIX	February 2028	PAC	82,463,000	0.03828599	3,157,177.59	7.632	190	152
1998-008	PC	February 1998	31359RJ52	7.0	FIX	March 2028	PAC	149,418,000	0.02980631	4,453,599.23	7.567	194	151
1998-012	PC	February 1998	31359RP22	7.0	FIX	March 2028	PAC	82,395,000	0.03994871	3,291,573.96	7.588	191	153
1998-012	PJ	February 1998	31359RZF8	7.0	FIX	March 2028	PAC	89,169,000	0.03927113	3,501,767.39	7.650	196	152
1998-012	PM	February 1998	31359R2U5	7.0	FIX	March 2028	PAC	178,338,000	0.03721982	6,637,708.26	7.580	189	152
1998-013	PN	February 1998	31359RZS4	7.0	FIX	March 2028	PAC	356,780,000	0.03122399	11,140,095.15	7.609	188	153
1998-015	GF	March 1998	31359TDU9	7.0	FIX	April 2028	PAC	92,955,000	0.03831292	3,561,377.48	7.577	191	150
1998-015	ML	March 1998	31359TEN4	7.0	FIX	April 2028	PAC	117,937,500	0.03919606	4,622,685.33	7.590	190	150
1998-016	PG	March 1998	31359R3B6	7.0	FIX	April 2028	PAC	208,916,000	0.04742399	9,907,630.29	7.590	189	152
1998-017	PC	March 1998	31359TBJ6	7.0	FIX	April 2028	PAC	93,364,000	0.03361599	3,138,523.29	7.515	194	150
1998-018	PE	March 1998	31359RV74	7.0	FIX	April 2028	PAC	94,208,000	0.04262263	4,015,392.73	7.491	192	151
1998-019	PN	March 1998	31359RAD1	7.0	FIX	April 2028	PAC	178,310,000	0.02953596	5,266,557.03	7.515	190	150
1998-020	B	March 1998	31359FW99	7.0	FIX	April 2028	PAC	109,770,000	0.04206509	4,617,484.93	7.564	190	152
1998-024	OG	April 1998	31359TSP4	7.0	FIX	May 2028	PAC	64,350,000	0.04533028	2,917,003.52	7.464	195	149
1998-024	PG	April 1998	31359TPY8	7.0	FIX	May 2028	PAC	811,190,000	0.04829890	39,179,584.69	7.599	186	155

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

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(I)	Final Distribution Date	Principal Type(I)	Original Principal Balance of Class	August 2010 Class Factor	Principal Balance in the Trust	Approximate Weighted Average WAC	Approximate Weighted Average WALA (in months)
1998-025	PD	April 1998	31359TNNH7	7.0%	FIX	May 2028	PAC	\$140,391,000	0.04720424	\$ 6,627,050.46	7.549%	151
1998-026	DB	April 1998	31359TME5	7.0	FIX	May 2028	PAC	136,452,000	0.02585710	3,528,253.01	7.484	150
1998-026	KW	April 1998	31359TLL0	7.0	FIX	May 2028	PAC	144,452,000	0.02933059	4,236,862.39	7.567	153
1998-028	PA	April 1998	31359TJD1	7.0	FIX	May 2028	PAC	595,600,000	0.02430110	14,473,735.16	7.574	154
1998-029	PA	April 1998	31359TGX0	7.0	FIX	May 2028	PAC	148,762,000	0.02720214	4,046,644.75	7.449	149
1998-032	PC	May 1998	31359TWA2	7.0	FIX	June 2028	PAC	274,899,000	0.05233806	14,387,680.36	7.460	149
1998-033	PA	May 1998	31359TB80	7.0	FIX	June 2028	PAC	300,050,000	0.02340824	7,023,642.41	7.474	150
1998-033	PH	May 1998	31359TE38	7.0	FIX	June 2028	PAC	600,100,000	0.02200240	13,203,640.24	7.457	150
1998-034	JW	May 1998	31359TXW3	7.0	FIX	June 2028	PAC	592,158,380	0.02289781	13,559,130.08	7.481	149
1998-035	PW	May 1998	31359TTS7	7.0	FIX	June 2028	PAC	306,246,000	0.02773753	8,494,507.61	7.596	156
1998-037	PH	June 1998	31359T5N4	7.0	FIX	July 2028	PAC	600,000,000	0.02577596	15,465,576.00	7.466	147
1998-038	JC	June 1998	31359TM88	7.0	FIX	July 2028	PAC	231,115,000	0.02943506	6,802,883.89	7.529	148
1998-038	WH	June 1998	31359TJ66	7.0	FIX	July 2028	PAC	179,684,800	0.04247565	7,632,228.68	7.483	148
1998-039	A	June 1998	31359TV96	7.0	FIX	July 2028	TAC	310,250,000	0.02670221	8,284,360.65	7.503	149
1998-041	PV	June 1998	31359UAU9	7.0	FIX	July 2028	TAC	312,500,000	0.02507731	7,836,659.38	7.517	148
1998-041	PW	June 1998	31359UAA3	7.0	FIX	July 2028	TAC	303,508,000	0.02545678	7,726,336.38	7.501	148
1998-045	PV	July 1998	31359UCN3	7.0	FIX	August 2028	TAC	312,500,000	0.01997061	6,240,815.63	7.488	147
1998-047	TA	July 1998	31359UDX0	7.0	FIX	August 2028	TAC	125,000,000	0.02476115	3,095,143.75	7.495	146
1999-032	PN	June 1999	31359WJG6	7.0	FIX	July 2029	PAC	102,000,000	0.05105055	5,207,156.10	7.586	158
1999-034	PK	June 1999	31359WGD7	7.0	FIX	July 2029	PAC	117,310,938	0.06219222	7,295,827.66	7.548	159
1999-035	LB	June 1999	31359WEJ6	7.0	FIX	July 2029	PAC	93,911,000	0.07771787	7,298,562.89	7.552	144
1999-040	PK	July 1999	31359WTC5	7.0	FIX	August 2029	PAC	132,961,479	0.05208135	6,924,813.32	7.581	156
1999-047	TC	August 1999	31359WXXZ9	7.0	FIX	September 2029	SEQ	20,000,000	0.11624935	2,300,574.64	7.546	157

Group 2 Underlying REMIC and RCR Certificates

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(I)	Final Distribution Date	Principal Type(I)	Original Principal Balance of Class	August 2010 Class Factor	Principal Balance in the Trust	Approximate Weighted Average WAC	Approximate Weighted Average WALA (in months)
1998-004	DN	January 1998	31359RB68	6.5%	FIX	February 2028	CPT	\$207,210,000	0.03732524	\$ 7,734,162.98	7.192%	153
1998-010	B	February 1998	31359RL59	6.5	FIX	March 2028	SEQ	96,000,000	0.05098371	4,894,436.16	7.162	152
1998-011	H	February 1998	31359RD82	6.5	FIX	March 2028	SEQ	166,902,000	0.05608841	9,361,267.81	7.056	151
1998-015	LT	March 1998	31359TFJ2	6.5	FIX	April 2028	PAC	87,565,000	0.04192635	3,671,280.84	7.121	149
1998-019	PL	March 1998	31359R4Q2	6.5	FIX	April 2028	PAC	45,332,000	0.16937686	7,678,191.82	7.118	150
1998-024	QG	April 1998	31359TRR1	6.5	FIX	May 2028	PAC	242,338,000	0.05610887	13,597,311.34	7.104	150
1998-027	PN	April 1998	31359R6J6	6.5	FIX	May 2028	PAC	277,494,000	0.03974732	11,029,642.82	7.094	150
1998-034	AL	May 1998	31359TB64	6.5	WAC	June 2028	PAC	43,807,500	0.07830207	3,394,982.00	7.065	148

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

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(I)	Final Distribution Date	Principal Type(I)	Original Principal Balance of Class	August 2010 Class Factor	Principal Balance in the Trust	Approximate Weighted Average WAC (in months)	Approximate Weighted Average WALA (in months)
1998-036	PC	June 1998	31359T4C9	6.5%	FIX	July 2028	SEG(PAC)/SEQ	\$ 488,670,000	0.06320164	\$30,884,745.42	7.096%	147
1998-042	PG	June 1998	31359T2F4	6.5	FIX	July 2028	PAC	143,500,000	0.06706150	9,623,325.25	7.009	147
1998-043	A	June 1998	31359TJ74	6.5	FIX	July 2028	TAC	700,757,577	0.02900754	20,327,253.45	7.123	147
1998-043	G	June 1998	31359TK80	6.5	FIX	July 2028	TAC	236,742,423	0.02900754	6,867,315.30	7.123	147
1998-044	PG	July 1998	31359UNT8	6.5	FIX	August 2028	SEG(PAC)/SEQ	420,671,000	0.06390771	26,884,120.27	7.093	146
1998-046	PC	July 1998	31359UKH7	6.5	FIX	August 2028	PAC	275,082,000	0.07336040	20,180,125.55	7.054	146
1998-047	PH	July 1998	31359UDM4	6.5	FIX	August 2028	PAC	106,070,000	0.17820659	18,902,373.00	7.078	147
1998-048	PC	July 1998	31359UHW8	6.5	FIX	August 2028	PAC	229,516,000	0.05494123	12,609,891.34	7.156	146
1998-048	PT	July 1998	31359UJQ9	6.5	FIX	August 2028	TAC	312,500,000	0.03342925	10,446,640.63	7.048	146
1998-049	A	July 1998	31359UFC4	6.5	FIX	August 2028	TAC	1,260,000,000	0.03280323	41,332,069.80	6.987	147
1998-049	TF	July 1998	31359UGP4	6.5	FIX	August 2028	PAC	25,083,000	0.18382294	4,610,830.80	7.135	146
1998-050	PE	August 1998	31359USQ9	6.5	FIX	September 2028	PAC	39,990,000	0.18678031	7,469,344.60	7.164	145
1998-050	PT	August 1998	31359URB3	6.5	FIX	September 2028	TAC	937,500,000	0.02852094	26,738,381.25	7.044	145
1998-051	BC	August 1998	31359UTQ8	6.5	FIX	September 2028	TAC	700,000,000	0.03538390	24,768,730.00	6.978	145
1998-052	A	August 1998	31359UWN1	6.5	FIX	September 2028	TAC	300,000,000	0.03415368	10,246,104.00	6.996	145
1998-052	PE	August 1998	31359UWW1	6.5	FIX	September 2028	PAC	47,759,000	0.16974529	8,106,865.31	7.131	146
1998-053	T	August 1998	31359UWQ6	6.5	FIX	September 2028	TAC	312,500,000	0.03518614	10,995,668.75	7.005	145
1998-055	A	August 1998	31359UUY9	6.5	FIX	September 2028	TAC	600,000,000	0.02885130	17,310,780.00	7.028	145
1998-056	AL	September 1998	31359UC45	6.5	FIX	October 2028	TAC	312,500,000	0.03058292	9,557,162.50	7.055	144
1998-057	TL	September 1998	31359UD44	6.5	FIX	October 2028	TAC	300,000,000	0.03919186	11,757,558.00	6.955	144
1998-060	A	October 1998	31359UM93	6.5	FIX	November 2028	TAC	600,000,000	0.04494654	26,967,924.00	6.976	200
1998-061	KS	October 1998	31359UP82	6.5	FIX	November 2028	TAC	450,000,000	0.04997767	22,489,951.50	6.982	201
1998-062	A	October 1998	31359UK79	6.5	FIX	November 2028	SCH	300,000,000	0.036659577	10,978,731.00	7.017	195
1998-064	TM	November 1998	31359UZ65	6.5	FIX	December 2028	TAC	250,000,000	0.045436639	11,359,097.50	6.968	200
1998-067	PA	November 1998	31359U2W4	6.5	FIX	December 2028	SCH	300,000,000	0.03351708	10,055,124.00	7.033	200
1998-068	D	December 1998	31359U4R3	6.5	FIX	January 2029	PAC	89,737,100	0.08500948	7,628,504.21	7.148	145
1998-069	T	December 1998	31359U5A9	6.5	FIX	January 2029	TAC	420,000,000	0.04740589	19,910,473.80	6.945	201
1998-070	LP	December 1998	31359VAA1	6.5	FIX	January 2029	TAC	597,711,572	0.04747230	28,374,743.06	6.928	202
1998-071	PC	December 1998	31359U5H4	6.5	FIX	January 2029	PAC	373,590,000	0.03865084	14,439,567.32	6.967	200
1998-072	PA	December 1998	31359U6A8	6.5	FIX	January 2029	PAC	157,373,000	0.03198686	5,083,868.12	7.012	144
1999-002	L	January 1999	31359UCV3	6.5	FIX	February 2029	SCH	300,000,000	0.04077099	12,231,297.00	6.974	202
1999-003	B	January 1999	31359VGJ6	6.5	FIX	February 2029	TAC	216,000,000	0.05144792	11,112,750.72	6.991	202
1999-004	BC	January 1999	31359VDG5	6.5	FIX	February 2029	TAC	300,000,000	0.05241983	15,725,949.00	6.949	200
1999-006	NA	February 1999	31359VPS6	6.5	FIX	March 2029	TAC	281,534,635	0.04310227	12,134,781.85	7.024	201
1999-007	TA	February 1999	31359VQC0	6.5	FIX	March 2029	TAC	180,000,000	0.04448728	8,007,710.40	7.012	201
1999-007	C	February 1999	31359VKY8	6.5	FIX	March 2029	SCH	300,000,000	0.04224690	12,674,070.00	7.005	203
1999-008	T	February 1999	31359VJ53	6.5	FIX	March 2029	TAC	300,000,000	0.04088420	12,265,260.00	7.022	202
1999-012	GN	February 1999	31359VMW0	6.5	FIX	March 2029	TAC	180,000,000	0.05782865	10,409,157.00	6.954	204
1999-013	PA	March 1999	31359VWT6	6.5	FIX	April 2029	TAC	600,000,000	0.04505546	27,083,276.00	6.977	205
1999-014	A	March 1999	31359VUQ4	6.5	FIX	April 2029	TAC	600,000,000	0.04433745	26,602,470.00	6.941	201

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

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(I)	Final Distribution Date	Principal Type(I)	Original Principal Balance of Class	August 2010 Class Factor	Principal Balance in the Trust	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
1999-015	TA	March 1999	31359VWB5	6.5%	FIX	April 2029	TAC	\$300,000,000	0.04269376	\$12,808,128.00	7.008%	202	140
1999-016	YB	March 1999	31359VUA9	6.5	FIX	April 2029	TAC	140,000,000	0.05175644	7,245,901.60	7.016	199	141
1999-021	T	March 1999	31359VB69	6.5	FIX	April 2029	TAC	150,000,000	0.03782885	5,674,327.50	7.008	201	139
1999-022	TA	April 1999	31359VE33	6.5	FIX	May 2029	SEG(TAC)/TAC	180,000,000	0.04405417	7,929,750.60	7.005	202	138
1999-044	PT	August 1999	31359WZU8	6.5	FIX	September 2029	PAC	101,488,000	0.06706447	6,806,238.93	7.022	200	142
1999-045	KI	August 1999	31359WF48	6.5	FIX	September 2029	PAC	159,711,000	0.06095168	9,734,653.76	7.032	196	143
1999-045	TD	August 1999	31359WM32	6.5	FIX	September 2029	PAC	75,330,000	0.08133670	6,127,093.61	7.011	199	144
1999-045	TR	August 1999	31359WD40	6.5	FIX	September 2029	PAC	159,865,000	0.05575088	8,912,614.43	7.088	197	143
1999-046	PB	August 1999	31359WVA5	6.5	FIX	September 2029	PAC	140,000,000	0.05190689	7,266,964.60	7.061	196	145
1999-047	PB	August 1999	31359WWT4	6.5	FIX	September 2029	PAC	135,928,000	0.07773408	10,566,238.03	6.992	200	141
1999-048	PC	August 1999	31359WYC9	6.5	FIX	September 2029	PAC	111,354,000	0.07746404	8,625,930.71	7.000	203	134
1999-049	PC	September 1999	31359W6M8	6.5	FIX	September 2029	PAC	112,566,000	0.07474941	8,414,242.09	7.026	199	143
1999-052	PD	September 1999	31359W3R0	6.5	FIX	September 2029	PAC	102,894,000	0.06034130	6,208,757.72	7.001	207	134
1999-064	PE	December 1999	31359XNF2	6.5	FIX	January 2030	PAC	32,151,000	0.28819428	9,265,734.30	7.024	201	138
2000-047	LC	November 2000	31358SJ51	6.5	FIX	December 2030	SEQ	42,815,000	0.16863325	7,220,032.60	7.083	196	144
2001-001	PB	January 2001	31358S4R9	6.5	FIX	February 2031	PAC	83,975,812	0.11463901	9,529,460.79	6.984	207	135
2001-002	PB	January 2001	31358S5T4	6.5	FIX	February 2031	PAC	60,755,000	0.07480906	4,545,024.44	7.078	220	125
2001-003	PB	February 2001	31359SEU0	6.5	FIX	March 2031	PAC	98,545,500	0.12589377	12,406,264.51	7.036	209	134
2001-014	B	April 2001	31359SE97	6.5	FIX	May 2031	SEQ	47,150,000	0.17805396	8,395,244.21	7.028	196	145
2001-014	LB	April 2001	31359SF47	6.5	FIX	May 2031	SEQ	23,100,000	0.12810687	2,959,268.70	7.028	210	135
2001-016	E	April 2001	31359SYE4	6.5	FIX	May 2031	SEQ	42,067,000	0.10415125	4,381,330.63	6.998	206	134
2001-023	GT	May 2001	31359SV0	6.5	FIX	June 2031	SEQ	10,108,305	0.12108381	1,223,952.08	7.019	203	140

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

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

No one is authorized to give information or to make representations in connection with the Certificates other than the information and representations contained in this Prospectus Supplement and the additional Disclosure Documents. 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.

\$1,265,111,047



**Guaranteed REMIC
Pass-Through Certificates
Fannie Mae REMIC Trust 2010-97
(Group 1 and Group 2 Classes Only)**

PROSPECTUS SUPPLEMENT

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BofA Merrill Lynch

August 24, 2010
