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

$2,057,781,999

FannieMae®

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2010-111

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own

- Fannie Mae MBS, and
- Ginnie Mae fully modified pass-through mortgage-backed securities.

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

The mortgage loans underlying the Ginnie Mae securities are first lien, single-family, fixed-rate loans and are either insured or guaranteed by the Federal Housing Administration, the Department of Veterans Affairs or the Department of Agriculture.

Class	*Group*	*Original Class Balance*	*Principal Type(1)*	*Interest Rate*	*Interest Type(1)*	*CUSIP Number*	*Final Distribution Date*
F	1	$ 40,544,719	PT	(2)	FLT	31398NWA8	October 2050
S	1	40,544,719(3)	NTL	(2)	INV/IO	31398NWB6	October 2050
CF(4)	2	7,051,500	SUP	(2)	FLT	31398NWC4	October 2040
CS(4)	2	2,350,500	SUP	(2)	INV	31398NWD2	October 2040
FC	2	150,000,000	PT	(2)	FLT	31398NWE0	October 2040
PA(4).	2	40,000,000	PAC	4.5%	FIX	31398NWF7	September 2040
PL(4).	2	598,000	PAC	4.5	FIX	31398NWG5	October 2040
SC	2	150,000,000(3)	NTL	(2)	INV/IO	31398NWH3	October 2040
AF	3	315,636,479	PT	(2)	FLT	31398NWJ9	October 2040
AS	3	208,809,949	PT	(2)	INV	31398NWK6	October 2040
FM	3	200,000,000	PT	(2)	FLT	31398NWL4	October 2040
KF	3	250,000,000	PT	(2)	FLT	31398NWM2	October 2040
WA	4	30,606,441	PT	(5)	WAC	31398NWN0	October 2040
BA(4)	5	86,463,916	PT	1.5	FIX	31398NWP5	October 2025
BI(4)	5	62,882,848(3)	NTL	5.5	FIX/IO	31398NWQ3	October 2025
A	6	196,000,000	SEQ	4.0	FIX	31398NWR1	August 2030
AL	6	3,454,406	SEQ	4.0	FIX	31398NWS9	October 2030
B	7	178,727,272	SEQ/AD	4.0	FIX	31398NWT7	May 2036
BZ	7	21,272,728	SEQ	4.0	FIX/Z	31398NWU4	October 2040
FD	8	29,747,794	PT	(2)	FLT	31398NWV2	October 2040
SD	8	29,747,794(3)	NTL	(2)	INV/IO	31398NWW0	October 2040
AE	9	197,214,636	SEQ	5.5	FIX	31398NWX8	April 2038
FN(4)	9	49,303,659	SEQ	(2)	FLT	31398NWY6	October 2040
SN(4)	9	49,303,659(3)	NTL	(2)	INV/IO	31398NWZ3	October 2040
DE	10	50,000,000	PT	2.5	FIX	31398NXA7	October 2020
DI	10	18,750,000(3)	NTL	4.0	FIX/IO	31398NXB5	October 2020
R		0	NPR	0	NPR	31398NXC3	October 2050
RL		0	NPR	0	NPR	31398NXD1	October 2050

(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-7 for a description of how their notional balances are calculated.
(4) Exchangeable classes.
(5) This class will bear interest at the variable interest rate described under "Description of the Certificates—Distributions of Interest—*The WA Class*" in this prospectus supplement.

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

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

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

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

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 JA, PC, PI, PE, PG, PH, PK, PT, BD, BG, BJ, BL, AM, AN, AI and AP 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 (other than the AL Class) from time to time in negotiated transactions at varying prices. We expect the settlement date to be September 30, 2010. Fannie Mae initially will retain the AL Class. See "Plan of Distribution" on page S-29.

RBS®
The Royal Bank of Scotland

September 24, 2010

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AVAILABLE INFORMATION

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

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

  (as applicable, the "MBS Prospectus"); 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:

RBS Securities Inc.
Prospectus Department
600 Washington Blvd.
Stamford, Connecticut 06901
(telephone 203-897-2318).

SUMMARY

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

Assets Underlying Each Group of Classes

Group	Assets
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 MBS Group 4 Ginnie Mae Certificates
5	Group 5 MBS
6	Group 6 MBS
7	Group 7 MBS
8	Group 8 MBS
9	Group 9 MBS
10	Group 10 MBS

Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8, Group 9 and Group 10 MBS

Characteristics of the MBS

	Approximate Principal Balance	Pass-Through Rate	Range of Weighted Average Coupons or WACs (annual percentages)	Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)
Group 1 MBS	$ 40,544,719	6.500%	6.75% to 9.00%	361 to 480
Group 2 MBS	$200,000,000	6.000%	6.25% to 8.50%	241 to 360
Group 3 MBS	$974,446,428	5.500%	5.75% to 8.00%	218 to 360
Group 4 MBS	$ 12,457,239	5.967%†	5.25% to 9.20%	30 to 360
	$ 3,108,783	6.028%††	5.65% to 8.95%	74 to 360
Group 5 MBS	$ 86,463,916	5.500%	5.75% to 8.00%	107 to 180
Group 6 MBS	$199,454,406	4.000%	4.25% to 6.50%	181 to 240
Group 7 MBS	$200,000,000	4.000%	4.25% to 6.50%	241 to 360
Group 8 MBS*	$ 27,126,523	6.500%	6.75% to 9.00%	241 to 360
	$ 2,621,271	6.500%	6.75% to 9.00%	241 to 360
Group 9 MBS	$246,518,295	5.500%	5.75% to 8.00%	241 to 360
Group 10 MBS	$ 50,000,000	4.000%	4.25% to 6.50%	85 to 120

† Represents the weighted average pass-through rate for the related MBS. The range of pass-through rates for the related MBS is 5.00% to 6.70%.

†† Represents the weighted average pass-through rate for the related MBS. The range of pass-through rates for the related MBS is 5.40% to 6.45%.

* As further described in this prospectus supplement, the mortgage loans underlying the Group 8 MBS provide for interest only periods that may range from more than 3 to no more than 5 years following origination. The assumed remaining term to expiration of the interest only periods for those mortgage loans is set forth below.

Assumed Characteristics of the Underlying Mortgage Loans

	Principal Balance	Original Term to Maturity (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Interest Rate	Remaining Term to Expiration of Interest Only Period (in months)
Group 1 MBS	$ 40,544,719	480	428	48	7.087%	N/A
Group 2 MBS	$200,000,000	360	315	39	6.545%	N/A
Group 3 MBS	$974,446,428	360	257	89	5.936%	N/A
Group 4 MBS	$ 12,457,239	360	213	131	6.474%	N/A
	$ 3,108,783	360	242	97	6.528%	N/A
Group 5 MBS	$ 86,463,916	180	107	68	5.879%	N/A
Group 6 MBS	$199,454,406	240	238	2	4.443%	N/A
Group 7 MBS	$200,000,000	360	360	0	4.600%	N/A
Group 8 MBS	$ 27,126,523	360	314	46	7.600%	14
	$ 2,621,271	360	318	42	7.342%	18
Group 9 MBS	$246,518,295	360	351	7	5.865%	N/A
Group 10 MBS	$ 50,000,000	120	115	4	4.384%	N/A

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

Group 4 Ginnie Mae Certificates

Characteristics of the Group 4 Ginnie Mae Certificates

Approximate Principal Balance	Pass-Through Rate	Weighted Average Coupon (WAC) or Range of WACs (annual percentages)	Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)
$5,258,820	6.350%	6.85%	207 to 360
$9,781,599	5.943%†	5.99% to 9.39%	35 to 360

† Represents the weighted average pass-through rate for the related Ginnie Mae certificates. The range of pass-through rates for the related Ginnie Mae certificates is 5.49% to 7.89%.

Assumed Characteristics of the Underlying Mortgage Loans

Principal Balance	Original Term to Maturity (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Interest Rate
$5,258,820	360	234	109	6.850%
$9,781,599	360	205	144	6.443%

Settlement Date

We expect to issue the certificates on September 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	DTC Book-Entry	Physical
All classes other than the WA, R and RL Classes	WA Class	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:

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate(1)
F	0.81700%	6.50%	0.55%	LIBOR + 55 basis points
S	5.68300%	5.95%	0.00%	5.95% − LIBOR
CF	1.36600%	6.00%	1.10%	LIBOR + 110 basis points
CS	13.90200%	14.70%	0.00%	14.7% − (3 × LIBOR)
FC	0.78600%	6.50%	0.52%	LIBOR + 52 basis points
SC	5.71400%	5.98%	0.00%	5.98% − LIBOR
AF	0.66500%	7.00%	0.40%	LIBOR + 40 basis points
AS	23.22833%	24.20%	0.00%	24.2% − (3.66666667 × LIBOR)
FM	0.66500%	7.00%	0.40%	LIBOR + 40 basis points
KF	0.66500%	7.00%	0.40%	LIBOR + 40 basis points
FD	0.75700%	6.50%	0.50%	LIBOR + 50 basis points
SD	5.74300%	6.00%	0.00%	6% − LIBOR
FN	1.30700%	5.50%	1.05%	LIBOR + 105 basis points
SN	4.19300%	4.45%	0.00%	4.45% − LIBOR

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

During each interest accrual period, the weighted average coupon class will bear interest at the applicable annual rate described under "Description of the Certificates—Distributions of Interest—*The WA Class*" in this prospectus supplement.

Notional Classes

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

Class	
S	100% of the F Class
SC	100% of the FC Class
BI	72.7272727273% of the BA Class
SD	100% of the FD Class
SN	100% of the FN Class
DI	37.5% of the DE Class
PI	41.6666650000% of the PA Class
AI	18.1818168911% of the FN Class

Distributions of Principal

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

Weighted Average Lives (years)*

	PSA Prepayment Assumption							
Group 1 Classes	**0%**	**100%**	**350%**	**611%**	**900%**	**1250%**	**1600%**	**2100%**
F and S	30.0	12.0	4.1	2.2	1.3	0.7	0.3	0.1

	PSA Prepayment Assumption									
Group 2 Classes	**0%**	**100%**	**175%**	**220%**	**300%**	**450%**	**750%**	**1100%**	**1400%**	**2100%**
CF, CS and JA	28.9	21.0	15.1	9.1	1.7	0.6	0.2	0.1	0.1	0.1
FC, SC and PT	20.8	9.8	7.1	5.9	4.5	3.0	1.7	0.9	0.6	0.1
PA, PC, PI, PE, PG, PH and PK	18.8	7.0	5.0	5.0	5.0	3.4	1.9	1.1	0.6	0.1
PL	27.7	21.2	21.2	21.2	21.2	15.6	8.8	5.0	3.0	0.1

	PSA Prepayment Assumption								
Group 3 Classes	**0%**	**100%**	**300%**	**443%**	**650%**	**900%**	**1100%**	**1300%**	**2000%**
AF, AS, FM and KF	20.5	8.4	4.3	3.0	1.9	1.3	0.9	0.7	0.1

	PSA Prepayment Assumption									
Group 4 Classes	**0%**	**100%**	**300%**	**440%**	**650%**	**900%**	**1200%**	**1500%**	**1800%**	**2700%**
WA	21.0	7.5	4.1	2.9	1.9	1.3	0.8	0.5	0.1	0.1

	PSA Prepayment Assumption							
Group 5 Classes	**0%**	**100%**	**317%**	**500%**	**650%**	**800%**	**1000%**	**1400%**
BA, BI, BD, BG, BJ and BL	9.0	4.1	2.8	2.1	1.7	1.3	1.0	0.5

	PSA Prepayment Assumption					
Group 6 Classes	**0%**	**100%**	**281%**	**450%**	**600%**	**900%**
A	12.0	7.9	4.9	3.5	2.9	2.1
AL	19.9	19.5	17.6	14.0	11.1	7.3

	PSA Prepayment Assumption					
Group 7 Classes	**0%**	**100%**	**258%**	**400%**	**600%**	**900%**
B	15.9	8.0	4.6	3.5	2.6	2.0
BZ	27.9	22.8	15.2	11.0	7.7	5.2

	PSA Prepayment Assumption							
Group 8 Classes	**0%**	**100%**	**300%**	**569%**	**700%**	**900%**	**1150%**	**1600%**
FD and SD	21.8	10.2	4.7	2.4	1.8	1.3	0.9	0.3

Group 9 Classes	PSA Prepayment Assumption							
	0%	100%	375%	629%	800%	1000%	1300%	1900%
AE	18.4	7.8	2.9	1.9	1.6	1.3	1.1	0.8
FN, SN, AM, AN, AI and AP	28.8	23.0	10.2	6.1	4.7	3.7	2.7	1.6

Group 10 Classes	PSA Prepayment Assumption					
	0%	100%	363%	550%	800%	1100%
DE and DI	5.6	4.5	3.2	2.6	2.1	1.7

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

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 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 7 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 7 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 September 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:

- ten 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,” “Group 7 MBS,” “Group 8 MBS,” “Group 9 MBS” and “Group 10 MBS,” and together, the “MBS”), and
- certain “fully modified pass-through” mortgage-backed securities guaranteed by Ginnie Mae as to timely payment of principal and interest (the “Group 4 Ginnie Mae Certificates”).

Each Group 4 Ginnie Mae Certificate is based on and backed by a pool of mortgage loans which are either insured or guaranteed by the Federal Housing Administration, the Department of Veterans Affairs or the Department of Agriculture, through its Rural Development Housing and Community Facilities Program.

Each MBS represents a beneficial ownership interest in a pool of first lien, one- to four-family (“single-family”), fixed-rate residential mortgage loans (together with the mortgage loans underlying the Ginnie Mae Certificates, 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 and Group 4 Ginnie Mae Certificates	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.”

The WA Class will be represented by a single certificate (the “DTC Certificate”) to be registered at all times in the name of the nominee of The Depository Trust Company (“DTC”), a New York-chartered limited purpose trust company, or any successor or depository selected or approved by us.

We refer to the nominee of DTC as the "Holder" or "Certificateholder" of the DTC Certificate. DTC will maintain the DTC Certificate through its book-entry facilities.

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:

Classes	Denominations
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 40 years in the case of the Group 1 MBS, up to 30 years in the case of the Group 2 MBS, Group 3 MBS, Group 4 MBS, Group 7 MBS, Group 8 MBS and Group 9 MBS, up to 15 years in the case of the Group 5 MBS, up to 20 years in the case of the Group 6 MBS, and up to 10 years in the case of the Group 10 MBS.

In addition, approximately 80% of the Mortgage Loans underlying the Group 4 MBS (by principal balance at the Issue Date) are assumable Mortgage Loans. Assumable Mortgage Loans contain a provision that allows the loan to be assumed by new borrowers that meet certain eligibility standards. See "Yield, Maturity and Prepayment Considerations—Maturity and Prepayment Considerations—*Due-on-Sale Clause*" in the MBS Prospectus.

Furthermore, the pools underlying the Group 7 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 7 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.

Finally, the scheduled monthly payments on the Mortgage Loans underlying the Group 8 MBS represent accrued interest only for periods that may range from more than three to no more than five years following origination. See "Risk Factors—Prepayment Factors—*Refinance Environment*—Fixed-rate and adjustable-rate mortgage loans with long initial interest-only payment periods may be more likely to be refinanced or become delinquent than other mortgage loans" in the MBS Prospectus.

For additional information, see "Summary—Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8, Group 9 and Group 10 MBS—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.

The Group 4 Ginnie Mae Certificates

Each Group 4 Ginnie Mae Certificate is a "fully modified pass-through" mortgage-backed security, guaranteed as to timely distribution of principal and interest by Ginnie Mae.

Approximately 65% of the Group 4 Ginnie Mae Certificates (by principal balance at the Issue Date) are issued under the Ginnie Mae II program. The remainder of the Ginnie Mae Certificates are issued under the Ginnie Mae I program.

For additional information about the Group 4 Ginnie Mae Certificates, see "Summary—Group 4 Ginnie Mae Certificates—Characteristics of the Ginnie Mae Certificates" and "—Assumed Characteristics of the Underlying Mortgage Loans" in this prospectus supplement, and "The Series Trust Assets—Ginnie Mae Securities" in the REMIC 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 Class) on a Distribution Date will consist of one month's interest on the outstanding balance of that Certificate immediately prior to that Distribution Date. For a description of the Accrual Class, see "*—Accrual Class*" below.

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

Delay Classes	No-Delay Classes
Fixed Rate and Weighted Average Coupon Classes and the CF, CS, FN and SN Classes	Floating Rate and Inverse Floating Rate Classes other than the CF, CS, FN and SN Classes

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

Accrual Class. The BZ Class is an Accrual Class. Interest will accrue on the Accrual Class at the applicable annual rate specified on the cover of this prospectus supplement. However, we will not pay any interest on the Accrual Class. Instead, interest accrued on the Accrual Class will be added as principal to its principal balance on each Distribution Date. We will pay principal on the Accrual Class as described under "—Distributions of Principal" below.

The WA Class. On each Distribution Date, we will pay interest on the WA Class at an annual rate equal to the weighted average of (x) the pass-through rates of the Group 4 MBS and (y) the pass-through rates of the Group 4 Ginnie Mae Certificates (weighted in each case on the basis of their principal balances on that date before giving effect to payments made in the month in which that date occurs).

During the initial Interest Accrual Period, the WA Class is expected to bear interest at an annual rate of approximately 6.03133%.

Our determination of the interest rate for the WA Class for each Interest Accrual Period will be final and binding in the absence of manifest error. You may obtain each such interest rate by telephoning us at 1-800-237-8627.

Distributions of Principal

General. 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 F 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 as follows:

— 75% to FC until retired, and **Pass-Through Class**

— 25% in the following priority:

first, to the Aggregate Group to its Planned Balance; **PAC Group**

second, to CF and CS, pro rata, until retired; and **Support Classes**

third, to the Aggregate Group to zero. **PAC Group**

The "Group 2 Principal Distribution Amount" is the principal then paid on the Group 2 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 3*

The Group 3 Principal Distribution Amount to AF, AS, FM and KF, pro rata, until retired. **Pass-Through Classes**

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

- *Group 4*

The Group 4 Principal Distribution Amount to WA until retired. **Pass-Through Class**

The "Group 4 Principal Distribution Amount" is the *sum* of (x) the principal then paid on the Group 4 MBS *plus* (y) the principal payable on the Group 4 Ginnie Mae Certificates (calculated as described below) during the month in which the related Distribution Date occurs.

Certain Calculations Relating to the Group 4 Ginnie Mae Certificates

On or about the eighth business day of each month, we will aggregate the amount of principal reported to be payable on the Group 4 Ginnie Mae Certificates that month, based on published Ginnie Mae factors applicable to the Group 4 Ginnie Mae Certificates.

For any Group 4 Ginnie Mae Certificate for which a factor is not then available, we will calculate the amount of scheduled principal payments distributable in respect of that Group 4 Ginnie Mae Certificate during that month based on the assumed amortization schedules of the related Mortgage Loans. The amortization schedules will be prepared on the assumptions that:

- each Mortgage Loan amortizes on a level installment basis, had an original term to maturity of 360 months, and a remaining term to maturity equal to the remaining term to maturity of the latest maturing Mortgage Loan underlying the related Group 4 Ginnie Mae Certificate at its origination, adjusted to the Issue Date; and

- each Mortgage Loan bears an annual interest rate that is equal to the weighted average coupon for the related Group 4 Ginnie Mae Certificate as made available by Ginnie Mae.

All such amounts (whether reported in Ginnie Mae factors or calculated by us) will be reflected in the class factors for the Distribution Date in that month. We will pay those amounts to Holders of Certificates of the WA Class on that Distribution Date, whether or not we receive them.

The class factors will also reflect (and we will also pay) the *excess* of

- the distributions of principal of the Group 4 Ginnie Mae Certificates that we receive during the month prior to the month of that Distribution Date

over

- the amount of principal that we calculated and paid previously in accordance with the Ginnie Mae factors and the assumed distribution schedules specified above.

- *Group 5*

The Group 5 Principal Distribution Amount to BA until retired. **Pass-Through Class**

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

- *Group 6*

The Group 6 Principal Distribution Amount to A and AL, in that order, until retired. **Sequential Pay Classes**

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

- *Group 7*

The Group 7 Principal Distribution Amount to B and BZ, in that order, until retired. **Sequential Pay Classes**

The "Group 7 Principal Distribution Amount" is the *sum* of the principal then paid on the Group 7 MBS *plus* any interest than accrued and added to the principal balance of the BZ Class.

- *Group 8*

The Group 8 Principal Distribution Amount to FD until retired. **Pass-Through Class**

The "Group 8 Principal Distribution Amount" is the principal then paid on the Group 8 MBS.

- *Group 9*

The Group 9 Principal Distribution Amount to AE and FN, in that order, until retired. **Sequential Pay Classes**

The "Group 9 Principal Distribution Amount" is the principal then paid on the Group 9 MBS.

- *Group 10*

The Group 10 Principal Distribution Amount to DE until retired. **Pass-Through Class**

The "Group 10 Principal Distribution Amount" is the principal then paid on the Group 10 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, Group 7, Group 8, Group 9 and Group 10 MBS—Assumed Characteristics of the Underlying Mortgage Loans" in this prospectus supplement;

- the Mortgage Loans underlying the Group 8 MBS have the remaining term to expiration of their interest only periods specified under "Summary—Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8, Group 9 and Group 10 MBS—Assumed Characteristics of the Underlying Mortgage Loans" in this prospectus supplement;
- the Mortgage Loans underlying the Group 4 Ginnie Mae Certificates have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under "Summary—Group 4 Ginnie Mae Certificates—Assumed Characteristics of the Underlying Mortgage Loans" in this prospectus supplement;
- we distribute all payments (including prepayments) on the Mortgage Loans underlying the Group 4 Ginnie Mae Certificates, together with any related payments under the Ginnie Mae guaranty, in the month we receive them;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related tables;
- the settlement date for the Certificates is September 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 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, those Classes are designed to receive principal distributions in the same fashion as if separate schedules had been provided (with schedules based on the same underlying assumptions that apply to the 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.

Group	Structuring Range	Initial Effective Range
Aggregate Group Planned Balances	Between 175% and 300% PSA	Between 175% 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 rate falls 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 two 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 Inverse Floating Rate Classes would lose money on their initial investments under certain Index and prepayment scenarios.**

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

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

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

Class	Price*
S	9.500%
CS	102.625%
SC	11.500%
AS	140.000%
SD	9.000%
SN	11.000%

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

	PSA Prepayment Assumption							
LIBOR	50%	100%	350%	611%	900%	1250%	1600%	2100%
0.130%	64.7%	60.8%	39.9%	15.8%	(14.8)%	(61.7)%	*	*
0.267%	63.0%	59.1%	38.3%	14.4%	(16.1)%	(62.7)%	*	*
2.267%	38.2%	34.6%	15.6%	(6.4)%	(34.2)%	(76.8)%	*	*
4.267%	14.5%	11.2%	(6.1)%	(26.1)%	(51.7)%	(91.4)%	*	*
5.950%	*	*	*	*	*	*	*	*

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

LIBOR	50%	100%	175%	220%	300%	450%	750%	1100%	1400%	2100%
	PSA Prepayment Assumption									
0.130%	14.2%	14.2%	14.1%	13.8%	12.1%	8.0%	(0.3)%	(11.1)%	(21.8)%	(33.2)%
0.266%	13.8%	13.8%	13.7%	13.4%	11.7%	7.7%	(0.6)%	(11.3)%	(21.9)%	(33.2)%
2.266%	7.7%	7.7%	7.7%	7.5%	5.9%	2.4%	(4.7)%	(14.0)%	(23.3)%	(33.2)%
4.266%	1.8%	1.8%	1.7%	1.6%	0.3%	(2.7)%	(8.8)%	(16.7)%	(24.7)%	(33.2)%
4.900%	(0.1)%	(0.1)%	(0.2)%	(0.3)%	(1.5)%	(4.4)%	(10.1)%	(17.6)%	(25.1)%	(33.2)%

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

LIBOR	50%	100%	175%	220%	300%	450%	750%	1100%	1400%	2100%
	PSA Prepayment Assumption									
0.130%	50.7%	46.9%	41.1%	37.6%	31.2%	18.5%	(9.3)%	(48.8)%	(94.9)%	*
0.266%	49.3%	45.5%	39.8%	36.3%	29.9%	17.3%	(10.4)%	(49.7)%	(95.5)%	*
2.266%	29.3%	25.8%	20.5%	17.2%	11.3%	(0.4)%	(26.2)%	(62.6)%	*	*
4.266%	9.4%	6.2%	1.3%	(1.7)%	(7.2)%	(18.0)%	(41.7)%	(75.7)%	*	*
5.980%	*	*	*	*	*	*	*	*	*	*

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

LIBOR	50%	100%	300%	443%	650%	900%	1100%	1300%	2000%
	PSA Prepayment Assumption								
0.130%	15.4%	14.5%	10.6%	7.5%	2.2%	(5.4)%	(13.2)%	(23.8)%	*
0.265%	15.1%	14.2%	10.3%	7.1%	1.9%	(5.7)%	(13.5)%	(24.1)%	*
2.265%	9.4%	8.6%	4.9%	1.9%	(3.2)%	(10.6)%	(18.1)%	(28.3)%	*
4.265%	3.8%	3.0%	(0.4)%	(3.3)%	(8.1)%	(15.3)%	(22.6)%	(32.5)%	*
6.265%	(2.0)%	(2.6)%	(5.7)%	(8.4)%	(13.1)%	(20.0)%	(27.1)%	(36.7)%	*
6.600%	(3.0)%	(3.6)%	(6.6)%	(9.3)%	(13.9)%	(20.8)%	(27.8)%	(37.3)%	*

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

LIBOR	50%	100%	300%	569%	700%	900%	1150%	1600%
	PSA Prepayment Assumption							
0.130%	69.7%	65.7%	48.9%	24.2%	11.0%	(11.1)%	(43.5)%	*
0.257%	68.0%	64.0%	47.3%	22.7%	9.6%	(12.4)%	(44.6)%	*
2.257%	41.3%	37.6%	22.4%	0.0%	(12.0)%	(32.0)%	(61.2)%	*
4.257%	15.5%	12.2%	(1.6)%	(21.9)%	(32.7)%	(50.8)%	(77.7)%	*
6.000%	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption							
LIBOR	**50%**	**100%**	**375%**	**629%**	**800%**	**1000%**	**1300%**	**1900%**
0.130%	41.4%	41.4%	39.7%	33.9%	28.0%	19.1%	2.2%	(47.5)%
0.257%	40.2%	40.2%	38.3%	32.4%	26.3%	17.3%	0.2%	(49.8)%
2.257%	20.4%	20.2%	15.3%	5.7%	(2.7)%	(14.2)%	(34.8)%	(89.7)%
4.257%	(5.3)%	(6.6)%	(20.3)%	(36.5)%	(48.9)%	(65.1)%	(93.5)%	*
4.450%	*	*	*	*	*	*	*	*

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

Class	% PSA
BI	403%
DI	393%
PI	529%
AI	789%

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

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

Class	Price*
BI	13.00%
DI	12.00%
PI	16.75%
AI	26.00%

* 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 BI Class to Prepayments

	PSA Prepayment Assumption							
	50%	**100%**	**317%**	**500%**	**650%**	**800%**	**1000%**	**1400%**
Pre-Tax Yields to Maturity	25.3%	21.9%	6.4%	(7.6)%	(20.0)%	(33.3)%	(53.2)%	*

Sensitivity of the DI Class to Prepayments

	PSA Prepayment Assumption					
	50%	100%	363%	550%	800%	1100%
Pre-Tax Yields to Maturity . . .	16.3%	14.0%	1.5%	(8.0)%	(21.3)%	(38.6)%

Sensitivity of the PI Class to Prepayments

	PSA Prepayment Assumption									
	50%	100%	175%	220%	300%	450%	750%	1100%	1400%	2100%
Pre-Tax Yields to Maturity . . .	30.2%	25.2%	17.3%	17.3%	17.3%	7.0%	(22.8)%	(69.5)%	*	*

Sensitivity of the AI Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	375%	629%	800%	1000%	1300%	1900%
Pre-Tax Yields to Maturity . . .	21.7%	21.5%	17.0%	7.7%	(0.6)%	(11.8)%	(32.2)%	(86.8)%

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions,
- the priority sequences of distributions of principal of the Group 2, Group 6, Group 7 and Group 9 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.

Mortgage Loans Backing Trust Assets Specified Below	Original and Remaining Terms to Maturity	Interest Rates
Group 1 MBS	480 months	9.00%
Group 2 MBS	360 months	8.50%
Group 3 MBS	360 months	8.00%
Group 4 MBS	360 months	†
Group 4 Ginnie Mae Certificates	360 months	††
Group 5 MBS	180 months	8.00%
Group 6 MBS	240 months	6.50%
Group 7 MBS	360 months	6.50%
Group 8 MBS	360 months*	9.00%
Group 9 MBS	360 months	8.00%
Group 10 MBS	120 months	6.50%

† The Mortgage Loans backing the Group 4 MBS in the following principal amounts are assumed to have the following annual interest rates:

Principal Amounts	Interest Rates
$12,457,239	9.20%
$ 3,108,783	8.95%

†† The Mortgage Loans backing the Group 4 Ginnie Mae Certificates in the following principal amounts are assumed to have the following annual interest rates:

Principal Amounts	Interest Rates
$5,258,820	6.85%
$9,781,599	9.39%

* In addition, we have assumed that each Mortgage Loan backing the Group 8 MBS has a remaining interest only period of 60 months.

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

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

Percent of Original Principal Balances Outstanding

Date	F and S† Classes							
	PSA Prepayment Assumption							
	0%	100%	350%	611%	900%	1250%	1600%	2100%
Initial Percent	100	100	100	100	100	100	100	100
September 2011	100	93	78	63	46	25	4	0
September 2012	99	87	62	40	21	6	*	0
September 2013	99	81	48	25	10	2	*	0
September 2014	99	76	38	16	4	*	*	0
September 2015	98	71	30	10	2	*	*	0
September 2016	98	66	23	6	1	*	0	0
September 2017	98	61	18	4	*	*	0	0
September 2018	97	57	14	2	*	*	0	0
September 2019	96	53	11	2	*	*	0	0
September 2020	96	49	9	1	*	*	0	0
September 2021	95	45	7	1	*	*	0	0
September 2022	94	42	5	*	*	*	0	0
September 2023	94	39	4	*	*	*	0	0
September 2024	93	36	3	*	*	0	0	0
September 2025	92	33	2	*	*	0	0	0
September 2026	91	30	2	*	*	0	0	0
September 2027	90	28	1	*	*	0	0	0
September 2028	89	25	1	*	*	0	0	0
September 2029	87	23	1	*	*	0	0	0
September 2030	86	21	1	*	*	0	0	0
September 2031	84	19	*	*	*	0	0	0
September 2032	82	17	*	*	*	0	0	0
September 2033	80	15	*	*	*	0	0	0
September 2034	78	14	*	*	0	0	0	0
September 2035	76	12	*	*	0	0	0	0
September 2036	74	11	*	*	0	0	0	0
September 2037	71	9	*	*	0	0	0	0
September 2038	68	8	*	*	0	0	0	0
September 2039	64	7	*	*	0	0	0	0
September 2040	61	6	*	*	0	0	0	0
September 2041	57	4	*	*	0	0	0	0
September 2042	53	3	*	*	0	0	0	0
September 2043	48	2	*	*	0	0	0	0
September 2044	43	1	*	*	0	0	0	0
September 2045	37	1	*	0	0	0	0	0
September 2046	31	0	0	0	0	0	0	0
September 2047	24	0	0	0	0	0	0	0
September 2048	17	0	0	0	0	0	0	0
September 2049	9	0	0	0	0	0	0	0
September 2050	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	30.0	12.0	4.1	2.2	1.3	0.7	0.3	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.

	CF, CS and JA Classes									
	PSA Prepayment Assumption									
Date	0%	100%	175%	220%	300%	450%	750%	1100%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100	100
September 2011	100	100	100	86	61	14	0	0	0	0
September 2012	100	100	100	75	34	0	0	0	0	0
September 2013	100	100	100	68	16	0	0	0	0	0
September 2014	100	100	100	63	6	0	0	0	0	0
September 2015	100	100	100	60	1	0	0	0	0	0
September 2016	100	100	100	59	*	0	0	0	0	0
September 2017	100	100	98	57	*	0	0	0	0	0
September 2018	100	100	94	53	*	0	0	0	0	0
September 2019	100	100	88	49	*	0	0	0	0	0
September 2020	100	100	82	45	*	0	0	0	0	0
September 2021	100	100	75	40	*	0	0	0	0	0
September 2022	100	100	67	36	*	0	0	0	0	0
September 2023	100	100	60	31	*	0	0	0	0	0
September 2024	100	100	53	27	*	0	0	0	0	0
September 2025	100	100	47	23	*	0	0	0	0	0
September 2026	100	100	40	20	*	0	0	0	0	0
September 2027	100	93	35	16	*	0	0	0	0	0
September 2028	100	81	29	14	*	0	0	0	0	0
September 2029	100	70	24	11	*	0	0	0	0	0
September 2030	100	59	20	9	*	0	0	0	0	0
September 2031	100	48	15	7	*	0	0	0	0	0
September 2032	100	38	12	5	*	0	0	0	0	0
September 2033	100	29	8	3	*	0	0	0	0	0
September 2034	100	19	5	2	*	0	0	0	0	0
September 2035	100	10	3	1	*	0	0	0	0	0
September 2036	100	2	1	*	*	0	0	0	0	0
September 2037	100	0	0	0	0	0	0	0	0	0
September 2038	90	0	0	0	0	0	0	0	0	0
September 2039	47	0	0	0	0	0	0	0	0	0
September 2040	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.9	21.0	15.1	9.1	1.7	0.6	0.2	0.1	0.1	0.1

	FC, SC† and PT Classes									
	PSA Prepayment Assumption									
Date	0%	100%	175%	220%	300%	450%	750%	1100%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100	100
September 2011	99	93	88	86	81	72	54	33	16	0
September 2012	98	86	78	73	65	52	29	11	2	0
September 2013	98	79	68	62	53	37	16	4	*	0
September 2014	97	73	60	53	42	27	9	1	*	0
September 2015	95	67	53	45	34	19	5	*	*	0
September 2016	94	62	46	38	27	14	2	*	*	0
September 2017	93	57	40	32	22	10	1	*	*	0
September 2018	92	52	35	27	17	7	1	*	*	0
September 2019	90	47	30	23	14	5	*	*	*	0
September 2020	89	43	26	19	11	3	*	*	0	0
September 2021	87	39	23	16	9	2	*	*	0	0
September 2022	85	35	20	14	7	2	*	*	0	0
September 2023	83	32	17	11	5	1	*	*	0	0
September 2024	81	28	14	9	4	1	*	*	0	0
September 2025	78	25	12	8	3	1	*	*	0	0
September 2026	75	22	10	6	2	*	*	*	0	0
September 2027	72	19	8	5	2	*	*	0	0	0
September 2028	69	17	7	4	1	*	*	0	0	0
September 2029	66	14	6	3	1	*	*	0	0	0
September 2030	62	12	4	2	1	*	*	0	0	0
September 2031	58	10	3	2	1	*	*	0	0	0
September 2032	53	8	3	1	*	*	*	0	0	0
September 2033	49	6	2	1	*	*	*	0	0	0
September 2034	43	4	1	1	*	*	*	0	0	0
September 2035	37	2	1	*	*	*	*	0	0	0
September 2036	31	*	*	*	*	*	0	0	0	0
September 2037	24	0	0	0	0	0	0	0	0	0
September 2038	17	0	0	0	0	0	0	0	0	0
September 2039	9	0	0	0	0	0	0	0	0	0
September 2040	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.8	9.8	7.1	5.9	4.5	3.0	1.7	0.9	0.6	0.1

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

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

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

PA, PC, PI†, PE, PG, PH and PK Classes

Date	PSA Prepayment Assumption									
	0%	100%	175%	220%	300%	450%	750%	1100%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100	100
September 2011	99	91	85	85	85	85	66	40	18	0
September 2012	98	82	72	72	72	63	35	13	2	0
September 2013	97	74	60	60	60	45	18	3	0	0
September 2014	96	66	50	50	50	32	9	*	0	0
September 2015	94	59	41	41	41	22	4	0	0	0
September 2016	93	52	32	32	32	15	2	0	0	0
September 2017	91	46	26	26	26	11	*	0	0	0
September 2018	90	40	20	20	20	7	0	0	0	0
September 2019	88	34	16	16	16	5	0	0	0	0
September 2020	86	29	12	12	12	3	0	0	0	0
September 2021	84	24	9	9	9	2	0	0	0	0
September 2022	81	19	7	7	7	1	0	0	0	0
September 2023	79	14	5	5	5	0	0	0	0	0
September 2024	76	10	4	4	4	0	0	0	0	0
September 2025	73	6	3	3	3	0	0	0	0	0
September 2026	69	3	2	2	2	0	0	0	0	0
September 2027	66	1	1	1	1	0	0	0	0	0
September 2028	62	*	*	*	*	0	0	0	0	0
September 2029	57	0	0	0	0	0	0	0	0	0
September 2030	53	0	0	0	0	0	0	0	0	0
September 2031	47	0	0	0	0	0	0	0	0	0
September 2032	42	0	0	0	0	0	0	0	0	0
September 2033	36	0	0	0	0	0	0	0	0	0
September 2034	29	0	0	0	0	0	0	0	0	0
September 2035	22	0	0	0	0	0	0	0	0	0
September 2036	14	0	0	0	0	0	0	0	0	0
September 2037	5	0	0	0	0	0	0	0	0	0
September 2038	0	0	0	0	0	0	0	0	0	0
September 2039	0	0	0	0	0	0	0	0	0	0
September 2040	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.8	7.0	5.0	5.0	5.0	3.4	1.9	1.1	0.6	0.1

PL Class

Date	PSA Prepayment Assumption									
	0%	100%	175%	220%	300%	450%	750%	1100%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100	100
September 2011	100	100	100	100	100	100	100	100	100	0
September 2012	100	100	100	100	100	100	100	100	100	0
September 2013	100	100	100	100	100	100	100	100	33	0
September 2014	100	100	100	100	100	100	100	100	5	0
September 2015	100	100	100	100	100	100	100	35	1	0
September 2016	100	100	100	100	100	100	100	12	*	0
September 2017	100	100	100	100	100	100	100	4	*	0
September 2018	100	100	100	100	100	100	59	1	*	0
September 2019	100	100	100	100	100	100	32	*	*	0
September 2020	100	100	100	100	100	100	17	*	*	0
September 2021	100	100	100	100	100	100	9	*	*	0
September 2022	100	100	100	100	100	100	5	*	*	0
September 2023	100	100	100	100	100	99	2	*	0	0
September 2024	100	100	100	100	100	69	1	*	0	0
September 2025	100	100	100	100	100	47	1	*	0	0
September 2026	100	100	100	100	100	32	*	*	0	0
September 2027	100	100	100	100	100	22	*	*	0	0
September 2028	100	100	100	100	100	15	*	*	0	0
September 2029	100	88	88	88	88	10	*	*	0	0
September 2030	100	64	64	64	64	6	*	*	0	0
September 2031	100	46	46	46	46	4	*	0	0	0
September 2032	100	31	31	31	31	2	*	0	0	0
September 2033	100	20	20	20	20	1	*	0	0	0
September 2034	100	12	12	12	12	1	*	0	0	0
September 2035	100	5	5	5	5	*	*	0	0	0
September 2036	100	1	1	1	1	*	*	0	0	0
September 2037	100	0	0	0	0	0	0	0	0	0
September 2038	0	0	0	0	0	0	0	0	0	0
September 2039	0	0	0	0	0	0	0	0	0	0
September 2040	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.7	21.2	21.2	21.2	21.2	15.6	8.8	5.0	3.0	0.1

AF, AS, FM and KF Classes

Date	PSA Prepayment Assumption								
	0%	100%	300%	443%	650%	900%	1100%	1300%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100
September 2011	99	92	80	72	60	45	33	21	0
September 2012	98	84	64	51	35	20	11	5	0
September 2013	97	77	51	37	21	9	4	1	0
September 2014	96	70	40	26	12	4	1	*	0
September 2015	95	63	32	18	7	2	*	*	0
September 2016	94	57	25	13	4	1	*	*	0
September 2017	92	52	20	9	3	*	*	*	0
September 2018	91	46	16	6	1	*	*	*	0
September 2019	89	42	12	4	1	*	*	*	0
September 2020	88	37	9	3	*	*	*	*	0
September 2021	86	32	7	2	*	*	*	*	0
September 2022	84	28	5	1	*	*	*	0	0
September 2023	82	24	4	1	*	*	*	0	0
September 2024	79	21	3	1	*	*	*	0	0
September 2025	77	17	2	*	*	*	*	0	0
September 2026	74	14	2	*	*	*	*	0	0
September 2027	71	11	1	*	*	*	0	0	0
September 2028	68	8	1	*	*	*	0	0	0
September 2029	64	6	*	*	*	*	0	0	0
September 2030	60	3	*	*	*	*	0	0	0
September 2031	56	1	*	*	*	0	0	0	0
September 2032	52	0	0	0	0	0	0	0	0
September 2033	47	0	0	0	0	0	0	0	0
September 2034	42	0	0	0	0	0	0	0	0
September 2035	36	0	0	0	0	0	0	0	0
September 2036	30	0	0	0	0	0	0	0	0
September 2037	23	0	0	0	0	0	0	0	0
September 2038	16	0	0	0	0	0	0	0	0
September 2039	8	0	0	0	0	0	0	0	0
September 2040	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.5	8.4	4.3	3.0	1.9	1.3	0.9	0.7	0.1

WA Class

Date	PSA Prepayment Assumption									
	0%	100%	300%	440%	650%	900%	1200%	1500%	1800%	2700%
Initial Percent	100	100	100	100	100	100	100	100	100	100
September 2011	99	91	80	71	59	45	27	10	0	0
September 2012	98	83	63	51	35	20	7	1	0	0
September 2013	98	75	50	36	21	9	2	*	0	0
September 2014	97	68	39	25	12	4	1	*	0	0
September 2015	96	61	31	18	7	2	*	*	0	0
September 2016	95	54	24	12	4	1	*	*	0	0
September 2017	93	48	18	9	2	*	*	*	0	0
September 2018	92	42	14	6	1	*	*	0	0	0
September 2019	91	37	11	4	1	*	*	0	0	0
September 2020	89	32	8	3	*	*	*	0	0	0
September 2021	87	27	6	2	*	*	*	0	0	0
September 2022	86	22	4	1	*	*	*	0	0	0
September 2023	83	18	3	1	*	*	*	0	0	0
September 2024	81	14	2	*	*	*	0	0	0	0
September 2025	79	10	1	*	*	*	0	0	0	0
September 2026	76	7	1	*	*	*	0	0	0	0
September 2027	73	3	*	*	*	*	0	0	0	0
September 2028	70	1	*	*	*	*	0	0	0	0
September 2029	67	1	*	*	*	0	0	0	0	0
September 2030	63	*	*	*	*	0	0	0	0	0
September 2031	59	0	0	0	0	0	0	0	0	0
September 2032	54	0	0	0	0	0	0	0	0	0
September 2033	49	0	0	0	0	0	0	0	0	0
September 2034	44	0	0	0	0	0	0	0	0	0
September 2035	38	0	0	0	0	0	0	0	0	0
September 2036	32	0	0	0	0	0	0	0	0	0
September 2037	25	0	0	0	0	0	0	0	0	0
September 2038	17	0	0	0	0	0	0	0	0	0
September 2039	9	0	0	0	0	0	0	0	0	0
September 2040	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	21.0	7.5	4.1	2.9	1.9	1.3	0.8	0.5	0.1	0.1

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

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

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

Date	BA, BI†, BD, BG, BJ and BL Classes PSA Prepayment Assumption							
	0%	100%	317%	500%	650%	800%	1000%	1400%
Initial Percent	100	100	100	100	100	100	100	100
September 2011	96	86	74	64	56	47	36	15
September 2012	93	72	54	40	30	22	13	2
September 2013	88	60	38	25	16	10	5	*
September 2014	84	48	26	15	9	4	2	*
September 2015	79	37	18	8	4	2	1	*
September 2016	73	27	11	5	2	1	*	*
September 2017	68	17	6	2	1	*	*	*
September 2018	61	8	2	1	*	*	*	*
September 2019	55	0	0	0	0	0	0	0
September 2020	47	0	0	0	0	0	0	0
September 2021	39	0	0	0	0	0	0	0
September 2022	30	0	0	0	0	0	0	0
September 2023	21	0	0	0	0	0	0	0
September 2024	11	0	0	0	0	0	0	0
September 2025	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	9.0	4.1	2.8	2.1	1.7	1.3	1.0	0.5

Date	A Class PSA Prepayment Assumption						AL Class PSA Prepayment Assumption					
	0%	100%	281%	450%	600%	900%	0%	100%	281%	450%	600%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
September 2011	97	95	92	89	87	81	100	100	100	100	100	100
September 2012	95	88	78	70	62	49	100	100	100	100	100	100
September 2013	92	79	63	49	38	21	100	100	100	100	100	100
September 2014	89	71	49	34	23	8	100	100	100	100	100	100
September 2015	85	64	39	23	13	3	100	100	100	100	100	100
September 2016	82	57	30	15	7	*	100	100	100	100	100	100
September 2017	78	51	24	10	4	0	100	100	100	100	100	48
September 2018	74	44	18	6	2	0	100	100	100	100	100	21
September 2019	70	39	14	4	*	0	100	100	100	100	100	9
September 2020	65	34	10	2	0	0	100	100	100	100	67	4
September 2021	60	29	7	1	0	0	100	100	100	100	39	2
September 2022	55	24	5	0	0	0	100	100	100	94	23	1
September 2023	49	20	3	0	0	0	100	100	100	61	13	*
September 2024	43	16	2	0	0	0	100	100	100	39	7	*
September 2025	37	12	1	0	0	0	100	100	100	24	4	*
September 2026	30	9	0	0	0	0	100	100	98	14	2	*
September 2027	23	6	0	0	0	0	100	100	62	8	1	*
September 2028	15	3	0	0	0	0	100	100	34	4	*	*
September 2029	7	*	0	0	0	0	100	100	13	1	*	*
September 2030	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.0	7.9	4.9	3.5	2.9	2.1	19.9	19.5	17.6	14.0	11.1	7.3

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

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

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

Date	B Class PSA Prepayment Assumption 0%	100%	258%	400%	600%	900%
Initial Percent	100	100	100	100	100	100
September 2011	98	96	94	92	89	85
September 2012	96	90	82	74	65	50
September 2013	94	82	66	53	36	17
September 2014	92	74	52	35	17	0
September 2015	90	66	40	22	5	0
September 2016	88	59	30	12	0	0
September 2017	85	53	21	4	0	0
September 2018	83	46	14	0	0	0
September 2019	80	40	8	0	0	0
September 2020	77	34	3	0	0	0
September 2021	74	29	0	0	0	0
September 2022	71	24	0	0	0	0
September 2023	67	19	0	0	0	0
September 2024	63	14	0	0	0	0
September 2025	60	10	0	0	0	0
September 2026	55	6	0	0	0	0
September 2027	51	2	0	0	0	0
September 2028	46	0	0	0	0	0
September 2029	41	0	0	0	0	0
September 2030	36	0	0	0	0	0
September 2031	30	0	0	0	0	0
September 2032	24	0	0	0	0	0
September 2033	18	0	0	0	0	0
September 2034	11	0	0	0	0	0
September 2035	4	0	0	0	0	0
September 2036	0	0	0	0	0	0
September 2037	0	0	0	0	0	0
September 2038	0	0	0	0	0	0
September 2039	0	0	0	0	0	0
September 2040	0	0	0	0	0	0
Weighted Average Life (years)**	15.9	8.0	4.6	3.5	2.6	2.0

Date	BZ Class PSA Prepayment Assumption 0%	100%	258%	400%	600%	900%
Initial Percent	100	100	100	100	100	100
September 2011	104	104	104	104	104	104
September 2012	108	108	108	108	108	108
September 2013	113	113	113	113	113	113
September 2014	117	117	117	117	117	114
September 2015	122	122	122	122	122	51
September 2016	127	127	127	127	103	23
September 2017	132	132	132	132	64	10
September 2018	138	138	138	126	40	5
September 2019	143	143	143	93	25	2
September 2020	149	149	149	69	16	1
September 2021	155	155	142	51	10	*
September 2022	161	161	116	37	6	*
September 2023	168	168	94	27	4	*
September 2024	175	175	77	20	2	*
September 2025	182	182	62	14	1	*
September 2026	189	189	50	10	1	*
September 2027	197	197	40	8	1	*
September 2028	205	189	32	5	*	*
September 2029	214	166	25	4	*	*
September 2030	222	145	20	3	*	*
September 2031	231	125	15	2	*	*
September 2032	241	107	12	1	*	*
September 2033	251	90	9	1	*	*
September 2034	261	74	7	1	*	*
September 2035	271	59	5	*	*	*
September 2036	251	46	3	*	*	*
September 2037	194	33	2	*	*	0
September 2038	133	21	1	*	*	0
September 2039	69	10	1	*	*	0
September 2040	0	0	0	0	0	0
Weighted Average Life (years)**	27.9	22.8	15.2	11.0	7.7	5.2

Date	FD and SD† Classes PSA Prepayment Assumption 0%	100%	300%	569%	700%	900%	1150%	1600%
Initial Percent	100	100	100	100	100	100	100	100
September 2011	100	94	82	66	58	46	31	4
September 2012	100	87	66	43	33	21	10	*
September 2013	100	81	54	28	19	9	3	*
September 2014	100	75	43	18	11	4	1	*
September 2015	100	69	35	12	6	2	*	*
September 2016	99	64	28	8	4	1	*	0
September 2017	98	58	22	5	2	*	*	0
September 2018	96	54	18	3	1	*	*	0
September 2019	95	49	14	2	1	*	*	0
September 2020	93	45	11	1	*	*	*	0
September 2021	92	41	9	1	*	*	*	0
September 2022	90	37	7	1	*	*	*	0
September 2023	88	33	6	*	*	*	*	0
September 2024	85	30	4	*	*	*	*	0
September 2025	83	27	3	*	*	*	*	0
September 2026	80	24	3	*	*	*	0	0
September 2027	77	21	2	*	*	*	0	0
September 2028	74	18	2	*	*	*	0	0
September 2029	70	15	1	*	*	*	0	0
September 2030	66	13	1	*	*	*	0	0
September 2031	62	10	1	*	*	*	0	0
September 2032	57	8	*	*	*	*	0	0
September 2033	52	6	*	*	*	0	0	0
September 2034	47	4	*	*	*	0	0	0
September 2035	40	2	*	*	*	0	0	0
September 2036	34	*	*	*	*	0	0	0
September 2037	26	0	0	0	0	0	0	0
September 2038	18	0	0	0	0	0	0	0
September 2039	10	0	0	0	0	0	0	0
September 2040	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	21.8	10.2	4.7	2.4	1.8	1.3	0.9	0.3

Date	AE Class PSA Prepayment Assumption 0%	100%	375%	629%	800%	1000%	1300%	1900%
Initial Percent	100	100	100	100	100	100	100	100
September 2011	99	95	86	77	71	65	54	33
September 2012	98	87	63	43	31	18	1	0
September 2013	97	79	42	17	4	0	0	0
September 2014	95	71	26	1	0	0	0	0
September 2015	94	64	14	0	0	0	0	0
September 2016	92	57	5	0	0	0	0	0
September 2017	91	50	0	0	0	0	0	0
September 2018	89	44	0	0	0	0	0	0
September 2019	87	38	0	0	0	0	0	0
September 2020	85	33	0	0	0	0	0	0
September 2021	82	28	0	0	0	0	0	0
September 2022	80	23	0	0	0	0	0	0
September 2023	77	19	0	0	0	0	0	0
September 2024	74	15	0	0	0	0	0	0
September 2025	71	11	0	0	0	0	0	0
September 2026	68	7	0	0	0	0	0	0
September 2027	64	3	0	0	0	0	0	0
September 2028	60	*	0	0	0	0	0	0
September 2029	55	0	0	0	0	0	0	0
September 2030	51	0	0	0	0	0	0	0
September 2031	45	0	0	0	0	0	0	0
September 2032	40	0	0	0	0	0	0	0
September 2033	34	0	0	0	0	0	0	0
September 2034	27	0	0	0	0	0	0	0
September 2035	20	0	0	0	0	0	0	0
September 2036	13	0	0	0	0	0	0	0
September 2037	4	0	0	0	0	0	0	0
September 2038	0	0	0	0	0	0	0	0
September 2039	0	0	0	0	0	0	0	0
September 2040	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.4	7.8	2.9	1.9	1.6	1.3	1.1	0.8

Date	FN, SN†, AM, AN, AI† and AP Classes PSA Prepayment Assumption 0%	100%	375%	629%	800%	1000%	1300%	1900%
Initial Percent	100	100	100	100	100	100	100	100
September 2011	100	100	100	100	100	100	100	100
September 2012	100	100	100	100	100	100	100	0
September 2013	100	100	100	100	100	68	22	0
September 2014	100	100	100	100	59	27	5	0
September 2015	100	100	100	63	30	10	1	0
September 2016	100	100	100	38	15	4	*	0
September 2017	100	100	90	23	8	2	*	0
September 2018	100	100	68	14	4	1	*	0
September 2019	100	100	52	9	2	*	*	0
September 2020	100	100	39	5	1	*	*	0
September 2021	100	100	29	3	1	*	*	0
September 2022	100	100	22	2	*	*	*	0
September 2023	100	100	16	1	*	*	*	0
September 2024	100	100	12	1	*	*	0	0
September 2025	100	100	9	*	*	*	0	0
September 2026	100	100	7	*	*	*	0	0
September 2027	100	100	5	*	*	*	0	0
September 2028	100	100	4	*	*	*	0	0
September 2029	100	89	3	*	*	*	0	0
September 2030	100	77	2	*	*	*	0	0
September 2031	100	67	1	*	*	*	0	0
September 2032	100	57	1	*	*	0	0	0
September 2033	100	47	1	*	*	0	0	0
September 2034	100	38	*	*	*	0	0	0
September 2035	100	30	*	*	*	0	0	0
September 2036	100	22	*	*	*	0	0	0
September 2037	100	15	*	*	*	0	0	0
September 2038	81	8	*	*	0	0	0	0
September 2039	42	2	*	*	0	0	0	0
September 2040	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.8	23.0	10.2	6.1	4.7	3.7	2.7	1.6

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

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

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

Date	DE and DI† Classes PSA Prepayment Assumption 0%	100%	363%	550%	800%	1100%
Initial Percent	100	100	100	100	100	100
September 2011	93	89	84	81	76	70
September 2012	85	77	64	55	44	31
September 2013	76	64	44	33	20	10
September 2014	68	52	30	19	9	3
September 2015	58	41	20	11	4	1
September 2016	48	31	12	6	2	*
September 2017	37	21	7	3	1	*
September 2018	25	13	3	1	*	*
September 2019	13	4	1	*	*	*
September 2020	0	0	0	0	0	0
Weighted Average Life (years)**	5.6	4.5	3.2	2.6	2.1	1.7

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

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

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

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 Class will be issued with original issue discount ("OID"), and certain other Classes of REMIC Certificates may be issued with OID. If a Class is issued with OID, a beneficial owner of a Certificate of that Class generally must recognize some taxable income in advance of the receipt of the cash attributable to that income. See "Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Treatment of Original Issue Discount*" in the REMIC Prospectus. In addition, we will treat the AS and WA Classes, and we may treat certain other Classes of REMIC Certificates, as having been issued at a premium. We intend to furnish tax information to Holders of the AS Class in accordance with the rules described under the caption "Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Regular Certificates Purchased at a Premium*" in the REMIC Prospectus. It is possible, however, that the IRS could take the position that the AS Class has OID equal to the excess of the total payments to be received thereon over its issue price.

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

Group	Prepayment Assumption
1	611% PSA
2	220% PSA
3	443% PSA
4	440% PSA
5	317% PSA
6	281% PSA
7	258% PSA
8	569% PSA
9	629% PSA
10	363% 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 and the Ginnie Mae Certificates 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 PC, PI, PE, PG, PH, PK, AN, AI and AP Classes of RCR Certificates are Strip RCR Certificates. 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 Classes (other than the Group 6 Classes) to RBS Securities Inc. (the "Dealer") in exchange for the Group 1 MBS, Group 2 MBS, Group 3 MBS, Group 4 MBS, Group 5 MBS, Group 7 MBS, Group 8 MBS, Group 9 MBS and Group 10 MBS. We will deliver the Group 6 MBS to the Trust in exchange for the Group 6 Classes, and will sell the A Class to the Dealer for cash proceeds estimated to be approximately $204,716,556.

The Dealer proposes to offer the Certificates (other than the AL Class) 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. The AL Class initially will be retained by Fannie Mae, which may sell some or all of the Certificates of the AL Class at any time in negotiated transactions at varying prices to be determined at the time of sale.

LEGAL MATTERS

Sidley Austin LLP will provide legal representation for Fannie Mae. Sidley Austin LLP will also provide legal representation for the Dealer.

Schedule 1

Available Recombinations(1)

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 1								
CF	$ 7,051,500	JA	$ 9,402,000	SUP	4.50%	FIX	31398NXE9	October 2040
CS	2,350,500							
Recombination 2								
PA	40,000,000	PC	40,000,000	PAC	2.00	FIX	31398NXF6	September 2040
		PI	16,666,666(3)	NTL	6.00	FIX/IO	31398NXG4	September 2040
Recombination 3								
PA	40,000,000	PE	40,000,000	PAC	2.50	FIX	31398NXH2	September 2040
		PI	13,333,333(3)	NTL	6.00	FIX/IO	31398NXG4	September 2040
Recombination 4								
PA	40,000,000	PG	40,000,000	PAC	3.00	FIX	31398NXJ8	September 2040
		PI	10,000,000(3)	NTL	6.00	FIX/IO	31398NXG4	September 2040
Recombination 5								
PA	40,000,000	PH	40,000,000	PAC	3.50	FIX	31398NXK5	September 2040
		PI	6,666,666(3)	NTL	6.00	FIX/IO	31398NXG4	September 2040
Recombination 6								
PA	40,000,000	PK	40,000,000	PAC	4.00	FIX	31398NXL3	September 2040
		PI	3,333,333(3)	NTL	6.00	FIX/IO	31398NXG4	September 2040
Recombination 7								
CF	7,051,500	PT	50,000,000	PT	4.50	FIX	31398NXM1	October 2040
CS	2,350,500							
PA	40,000,000							
PL	598,000							
Recombination 8								
BA	86,463,916	BD	86,463,916	PT	2.00	FIX	31398NXN9	October 2025
BI	7,860,356(3)							
Recombination 9								
BA	86,463,916	BG	86,463,916	PT	2.50	FIX	31398NXP4	October 2025
BI	15,720,712(3)							

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 10								
BA	$86,463,916	BJ	$86,463,916	PT	3.00%	FIX	31398NXQ2	October 2025
BI	23,581,068(3)							
Recombination 11								
BA	86,463,916	BL	86,463,916	PT	3.50	FIX	31398NXR0	October 2025
BI	31,441,424(3)							
Recombination 12								
FN	49,303,659	AM	49,303,659	SEQ	5.50	FIX	31398NXS8	October 2040
SN	49,303,659(3)							
Recombination 13								
FN	49,303,659	AN	49,303,659	SEQ	4.50	FIX	31398NXT6	October 2040
SN	49,303,659(3)	AI	8,964,301(3)	NTL	5.50	FIX/IO	31398NXU3	October 2040
Recombination 14								
FN	49,303,659	AP	49,303,659	SEQ	5.00	FIX	31398NXV1	October 2040
SN	49,303,659(3)	AI	4,482,150(3)	NTL	5.50	FIX/IO	31398NXU3	October 2040

(1) REMIC Certificates and RCR Certificates in any Recombination may be exchanged only in the proportions of *original* principal or notional principal balances for the related Classes shown in this Schedule 1 (disregarding any retired Classes). For example, if a particular Recombination includes two REMIC Classes and one RCR Class whose *original* principal balances shown in the schedule reflect a 1:1:2 relationship, the same 1:1:2 relationship among the *original* principal balances of those REMIC and RCR Classes must be maintained in any exchange. This is true even if, as a result of the applicable payment priority sequence, the relationship between their *current* principal balances has changed over time. Moreover, if as a result of a proposed exchange, a Certificateholder would hold a REMIC Certificate or RCR Certificate of a Class in an amount less than the applicable minimum denomination for that Class, the Certificateholder will be unable to effect the proposed exchange. See “Description of the Certificates—General—*Authorized Denominations*” in this prospectus supplement.

(2) See “Description of the Certificates—The Certificates—*Class Definitions and Abbreviations*” in the REMIC Prospectus.

(3) Notional balances. These Classes are Interest Only Classes. See page S-7 for a description of how their notional balances are calculated.

Principal Balance Schedule

Aggregate Group Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$40,598,000.00	January 2015	$19,293,016.49	May 2019	$ 7,455,839.33
October 2010	40,078,501.38	February 2015	18,980,225.46	June 2019	7,314,944.53
November 2010	39,564,008.67	March 2015	18,670,497.77	July 2019	7,176,565.88
December 2010	39,054,474.94	April 2015	18,363,804.53	August 2019	7,040,659.84
January 2011	38,549,853.72	May 2015	18,060,117.12	September 2019	6,907,183.64
February 2011	38,050,098.94	June 2015	17,759,407.17	October 2019	6,776,095.18
March 2011	37,555,164.99	July 2015	17,461,646.61	November 2019	6,647,353.13
April 2011	37,065,006.65	August 2015	17,166,807.59	December 2019	6,520,916.83
May 2011	36,579,579.15	September 2015	16,874,862.54	January 2020	6,396,746.32
June 2011	36,098,838.11	October 2015	16,585,784.16	February 2020	6,274,802.31
July 2011	35,622,739.58	November 2015	16,299,545.36	March 2020	6,155,046.20
August 2011	35,151,240.00	December 2015	16,016,119.35	April 2020	6,037,440.02
September 2011	34,684,296.24	January 2016	15,735,479.56	May 2020	5,921,946.46
October 2011	34,221,865.53	February 2016	15,457,599.67	June 2020	5,808,528.85
November 2011	33,763,905.54	March 2016	15,182,453.62	July 2020	5,697,151.12
December 2011	33,310,374.31	April 2016	14,910,015.58	August 2020	5,587,777.85
January 2012	32,861,230.27	May 2016	14,640,259.96	September 2020	5,480,374.19
February 2012	32,416,432.24	June 2016	14,373,161.41	October 2020	5,374,905.90
March 2012	31,975,939.41	July 2016	14,109,983.90	November 2020	5,271,339.31
April 2012	31,539,711.37	August 2016	13,851,425.61	December 2020	5,169,641.35
May 2012	31,107,708.07	September 2016	13,597,407.43	January 2021	5,069,779.48
June 2012	30,679,889.83	October 2016	13,347,851.58	February 2021	4,971,721.74
July 2012	30,256,217.35	November 2016	13,102,681.63	March 2021	4,875,436.70
August 2012	29,836,651.69	December 2016	12,861,822.39	April 2021	4,780,893.47
September 2012	29,421,154.26	January 2017	12,625,199.96	May 2021	4,688,061.68
October 2012	29,009,686.84	February 2017	12,392,741.71	June 2021	4,596,911.50
November 2012	28,602,211.57	March 2017	12,164,376.20	July 2021	4,507,413.59
December 2012	28,198,690.92	April 2017	11,940,033.22	August 2021	4,419,539.11
January 2013	27,799,087.73	May 2017	11,719,643.73	September 2021	4,333,259.71
February 2013	27,403,365.18	June 2017	11,503,139.87	October 2021	4,248,547.55
March 2013	27,011,486.78	July 2017	11,290,454.91	November 2021	4,165,375.23
April 2013	26,623,416.40	August 2017	11,081,523.27	December 2021	4,083,715.84
May 2013	26,239,118.21	September 2017	10,876,280.46	January 2022	4,003,542.92
June 2013	25,858,556.76	October 2017	10,674,663.08	February 2022	3,924,830.47
July 2013	25,481,696.88	November 2017	10,476,608.81	March 2022	3,847,552.92
August 2013	25,108,503.77	December 2017	10,282,056.38	April 2022	3,771,685.17
September 2013	24,738,942.92	January 2018	10,090,945.56	May 2022	3,697,202.50
October 2013	24,372,980.17	February 2018	9,903,217.14	June 2022	3,624,080.65
November 2013	24,010,581.65	March 2018	9,718,812.90	July 2022	3,552,295.77
December 2013	23,651,713.81	April 2018	9,537,675.62	August 2022	3,481,824.41
January 2014	23,296,343.43	May 2018	9,359,749.03	September 2022	3,412,643.52
February 2014	22,944,437.58	June 2018	9,184,977.84	October 2022	3,344,730.44
March 2014	22,595,963.64	July 2018	9,013,307.66	November 2022	3,278,062.92
April 2014	22,250,889.31	August 2018	8,844,685.05	December 2022	3,212,619.08
May 2014	21,909,182.55	September 2018	8,679,057.47	January 2023	3,148,377.40
June 2014	21,570,811.65	October 2018	8,516,373.26	February 2023	3,085,316.75
July 2014	21,235,745.20	November 2018	8,356,581.64	March 2023	3,023,416.35
August 2014	20,903,952.06	December 2018	8,199,632.69	April 2023	2,962,655.78
September 2014	20,575,401.38	January 2019	8,045,477.35	May 2023	2,903,014.97
October 2014	20,250,062.62	February 2019	7,894,067.36	June 2023	2,844,474.19
November 2014	19,927,905.50	March 2019	7,745,355.31	July 2023	2,787,014.07
December 2014	19,608,900.03	April 2019	7,599,294.57	August 2023	2,730,615.54

Aggregate Group (Continued)

Distribution Date	Planned Balance
September 2023	$ 2,675,259.87
October 2023	2,620,928.67
November 2023	2,567,603.84
December 2023	2,515,267.60
January 2024	2,463,902.49
February 2024	2,413,491.33
March 2024	2,364,017.24
April 2024	2,315,463.64
May 2024	2,267,814.22
June 2024	2,221,052.97
July 2024	2,175,164.14
August 2024	2,130,132.26
September 2024	2,085,942.12
October 2024	2,042,578.79
November 2024	2,000,027.56
December 2024	1,958,274.01
January 2025	1,917,303.95
February 2025	1,877,103.45
March 2025	1,837,658.80
April 2025	1,798,956.54
May 2025	1,760,983.45
June 2025	1,723,726.52
July 2025	1,687,172.98
August 2025	1,651,310.26
September 2025	1,616,126.04
October 2025	1,581,608.19
November 2025	1,547,744.78
December 2025	1,514,524.12
January 2026	1,481,934.70
February 2026	1,449,965.21
March 2026	1,418,604.53
April 2026	1,387,841.76
May 2026	1,357,666.17
June 2026	1,328,067.21
July 2026	1,299,034.51
August 2026	1,270,557.91
September 2026	1,242,627.41
October 2026	1,215,233.16
November 2026	1,188,365.51
December 2026	1,162,014.98
January 2027	1,136,172.23
February 2027	1,110,828.11
March 2027	1,085,973.61
April 2027	1,061,599.88
May 2027	1,037,698.24
June 2027	1,014,260.14
July 2027	991,277.18
August 2027	968,741.13
September 2027	946,643.88
October 2027	924,977.48
November 2027	903,734.09
December 2027	882,906.03
January 2028	862,485.76
February 2028	842,465.85

Distribution Date	Planned Balance
March 2028	$ 822,839.02
April 2028	803,598.11
May 2028	784,736.07
June 2028	766,246.00
July 2028	748,121.10
August 2028	730,354.71
September 2028	712,940.26
October 2028	695,871.32
November 2028	679,141.55
December 2028	662,744.75
January 2029	646,674.79
February 2029	630,925.69
March 2029	615,491.55
April 2029	600,366.58
May 2029	585,545.09
June 2029	571,021.48
July 2029	556,790.27
August 2029	542,846.07
September 2029	529,183.57
October 2029	515,797.58
November 2029	502,682.97
December 2029	489,834.72
January 2030	477,247.91
February 2030	464,917.67
March 2030	452,839.26
April 2030	441,007.99
May 2030	429,419.26
June 2030	418,068.58
July 2030	406,951.49
August 2030	396,063.64
September 2030	385,400.77
October 2030	374,958.66
November 2030	364,733.19
December 2030	354,720.31
January 2031	344,916.03
February 2031	335,316.44
March 2031	325,917.71
April 2031	316,716.04
May 2031	307,707.76
June 2031	298,889.20
July 2031	290,256.79
August 2031	281,807.03
September 2031	273,536.47
October 2031	265,441.72
November 2031	257,519.44
December 2031	249,766.38
January 2032	242,179.33
February 2032	234,755.13
March 2032	227,490.68
April 2032	220,382.96
May 2032	213,428.97
June 2032	206,625.78
July 2032	199,970.52
August 2032	193,460.35

Distribution Date	Planned Balance
September 2032	$ 187,092.51
October 2032	180,864.25
November 2032	174,772.92
December 2032	168,815.86
January 2033	162,990.52
February 2033	157,294.34
March 2033	151,724.84
April 2033	146,279.57
May 2033	140,956.14
June 2033	135,752.19
July 2033	130,665.40
August 2033	125,693.50
September 2033	120,834.25
October 2033	116,085.48
November 2033	111,445.02
December 2033	106,910.76
January 2034	102,480.63
February 2034	98,152.59
March 2034	93,924.65
April 2034	89,794.83
May 2034	85,761.22
June 2034	81,821.93
July 2034	77,975.08
August 2034	74,218.86
September 2034	70,551.49
October 2034	66,971.19
November 2034	63,476.26
December 2034	60,064.98
January 2035	56,735.70
February 2035	53,486.80
March 2035	50,316.65
April 2035	47,223.70
May 2035	44,206.39
June 2035	41,263.22
July 2035	38,392.69
August 2035	35,593.34
September 2035	32,863.74
October 2035	30,202.49
November 2035	27,608.20
December 2035	25,079.51
January 2036	22,615.10
February 2036	20,213.66
March 2036	17,873.90
April 2036	15,594.58
May 2036	13,374.45
June 2036	11,212.31
July 2036	9,106.96
August 2036	7,057.24
September 2036	5,062.00
October 2036	3,120.12
November 2036	1,230.49
December 2036 and thereafter	0.00

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

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

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September 24, 2010