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

$392,357,832

FannieMae®

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2010-130

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 Certificateholder

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own Fannie Mae MBS.

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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
BA	1	$121,881,000	SEQ/AD	4.5%	FIX	31398N3A0	May 2036
BZ	1	13,386,020	SEQ	4.5	FIX/Z	31398N3B8	November 2040
HA	2	100,000,000	PAC	2.0	FIX	31398N3C6	November 2040
HI	2	66,666,666(2)	NTL	6.0	FIX/IO	31398N3D4	November 2040
GF(3)	2	250,000	PAC	(4)	FLT	31398N3E2	November 2040
GS	2	250,000(2)	NTL	(4)	INV/IO	31398N3F9	November 2040
HF(3)	2	28,437,000	SUP	(4)	FLT	31398N3G7	November 2040
HS	2	28,437,000(2)	NTL	(4)	INV/IO	31398N3H5	November 2040
EF	3	25,680,762	PT	(4)	FLT	31398N3J1	November 2040
SE	3	25,680,762(2)	NTL	(4)	INV/IO	31398N3K8	November 2040
FC(3)	3	23,586,000	PAC/AD	(4)	FLT	31398N3L6	May 2038
SC(3)	3	23,586,000(2)	NTL	(4)	INV/IO	31398N3M4	May 2038
CE(3)	3	39,310,000	PAC/AD	3.0	FIX	31398N3N2	May 2038
CX	3	7,601,000	PAC/AD	4.5	FIX	31398N3P7	September 2039
CY	3	7,721,000	PAC/AD	4.5	FIX	31398N3Q5	November 2040
ZK	3	24,505,050	SUP	4.5	FIX/Z	31398N3R3	November 2040
R		0	NPR	0	NPR	31398N3S1	November 2040
RL		0	NPR	0	NPR	31398N3T9	November 2040

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

If you own certificates of certain classes, you can exchange them for certificates of the corresponding RCR classes to be delivered at the time of exchange. The JF, CM, CP and CA 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 listed above from time to time in negotiated transactions at varying prices. We expect the settlement date to be October 29, 2010.

Carefully consider the risk factors on page S-7 of this prospectus supplement and starting on page 11 of the REMIC prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.

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

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

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

BofA Merrill Lynch

October 25 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:

Banc of America Securities LLC
Capital Markets Operations
100 W. 33rd Street, 3rd Floor
New York, New York 10001
(telephone 646-733-4166).

SUMMARY

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

Group 1, Group 2 and Group 3

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	$135,267,020	4.50%	4.75% to 7.00%	241 to 360
Group 2 MBS	$128,687,000	6.00%	6.25% to 8.50%	241 to 360
Group 3 MBS	$128,403,812	5.00%	5.25% to 7.50%	241 to 360

Assumed Characteristics of the Underlying Mortgage Loans

	Principal Balance	Original Term to Maturity (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Interest Rate
Group 1 MBS	$135,267,020	360	359	1	4.880%
Group 2 MBS	$128,687,000	360	325	31	6.480%
Group 3 MBS	$128,403,812	360	354	1	5.545%

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

Settlement Date

We expect to issue the certificates on October 29, 2010.

Distribution Dates

We will make payments on the certificates on the 25th day of each calendar month, or on the next business day if the 25th day is not a business day.

Record Date

On each distribution date, we will make each monthly payment on the certificates to holders of record on the last day of the preceding month.

Book-Entry and Physical Certificates

We will issue the classes of certificates in the following forms:

Fed Book-Entry	Physical
All classes other than the R and RL Classes	R and RL Classes

Exchanging Certificates Through Combination and Recombination

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

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

Interest Rates

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

During the initial interest accrual period, the floating rate 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)
GF	1.260%	6.00%	1.00%	LIBOR + 100 basis points
GS	4.740%	5.00%	0.00%	5% − LIBOR
HF	1.260%	6.00%	1.00%	LIBOR + 100 basis points
HS	4.740%	5.00%	0.00%	5% − LIBOR
EF	0.709%	7.00%	0.45%	LIBOR + 45 basis points
SE	6.291%	6.55%	0.00%	6.55% − LIBOR
FC	0.659%	7.00%	0.40%	LIBOR + 40 basis points
SC	6.341%	6.60%	0.00%	6.6% − LIBOR
JF	1.260%	6.00%	1.00%	LIBOR + 100 basis points

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

Notional Classes

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

Class	
HI	66.6666660000% of the HA Class
GS	100% of the GF Class
HS	100% of the HF Class
SE	100% of the EF Class
SC	100% of the FC 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%**	**200%**	**500%**	**700%**	**900%**	**1200%**	**1900%**
BA	16.1	8.0	5.4	2.9	2.3	2.0	1.7	1.2
BZ	27.9	22.8	17.7	9.2	6.7	5.2	3.9	2.2

	PSA Prepayment Assumption								
Group 2 Classes	**0%**	**100%**	**300%**	**400%**	**525%**	**800%**	**1100%**	**1400%**	**2100%**
HA and HI	18.5	6.8	3.0	3.0	3.0	1.8	1.2	0.7	0.1
GF and GS	27.3	17.7	17.5	17.5	17.5	10.7	6.6	3.9	0.1
HF and HS	28.7	21.1	10.1	5.0	1.0	0.3	0.2	0.1	0.1
JF	28.7	21.1	10.1	5.1	1.1	0.4	0.2	0.1	0.1

	PSA Prepayment Assumption									
Group 3 Classes	**0%**	**100%**	**200%**	**275%**	**500%**	**700%**	**900%**	**1200%**	**1400%**	**2100%**
EF and SE	20.2	11.1	7.5	6.0	3.8	2.9	2.4	1.9	1.7	1.2
FC, SC, CE, CM, CP and CA	10.4	5.0	5.0	5.0	3.4	2.7	2.3	1.9	1.7	1.4
CX	18.3	12.0	12.0	12.0	7.1	5.2	4.1	3.1	2.7	1.9
CY	20.2	17.8	17.8	17.8	10.7	7.6	5.8	4.2	3.4	1.9
ZK	25.7	19.4	9.3	2.9	1.5	1.2	1.0	0.8	0.7	0.6

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

Our purchases of delinquent loans from our single-family MBS trusts may result in increased rates of principal payments on your certificates. On February 10, 2010, we announced that we intend to increase significantly our purchases of delinquent loans from our single-family MBS trusts. If the MBS directly or indirectly backing your certificates hold delinquent loans, those MBS could as a result experience increased prepayments. In turn, this may result in an increase in the rate of principal payments on your certificates. You should refer to the MBS Prospectus for further information about our option to purchase delinquent loans from MBS pools and to our Web site at www.fanniemae.com for further information about our intention to increase our purchases of delinquent loans from our single-family MBS trusts.

"Jumbo-conforming" and "high-balance" mortgage loans, which have original principal balances that exceed our traditional conforming loan limits, may prepay at different rates than conforming balance mortgage loans generally. The pools underlying the Group 1 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 1 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.

Mortgage loans with high loan-to-value ratios may have different prepayment and default characteristics than conforming mortgage loans generally. The mortgage loans underlying the Group 3 MBS have been refinanced under Fannie Mae's Home Affordable Refinance Program ("Fannie Mae Refi Plus") and are designated as "high loan-to-value ratio" loans, with loan-to-value ratios ranging from greater than 105% up to 125%. There is limited information regarding the default and prepayment rates for Fannie Mae Refi Plus high loan-to-value ratio loans. It is possible that these loans could experience higher rates of default and lower rates of voluntary prepayment than other conforming loans generally, and could experience higher or lower rates of default and higher or lower rates of voluntary prepayment than other high loan-to-value ratio loans not refinanced through the Fannie Mae Refi Plus initiative. We are unable to predict how these factors will affect loan performance. Accordingly, the Group 3 Classes may receive payments of principal more quickly or more slowly than expected, and the weighted average lives of the Group 3 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 October 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 three groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the "Group 1 MBS," "Group 2 MBS" and "Group 3 MBS," and together, the "MBS").

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

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

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

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

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

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

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

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

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 30 years.

In addition, the pools of mortgage loans backing the Group 1 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 Balance that Exceed our Traditional Conforming Loan Limits*" in the MBS Prospectus dated June 1, 2009. For additional information about the pools underlying the Group 1 MBS, see the Final Data Statement for the related 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.

Furthermore, the Mortgage Loans underlying the Group 3 MBS have been refinanced under Fannie Mae's Home Affordable Refinance Program ("Fannie Mae Refi Plus") and are designated as "high loan-to-value ratio" loans, with loan-to-value ratios ranging from greater than 105% up to 125% at the time of refinance. These loans are targeted at borrowers who have demonstrated an acceptable payment history on their mortgage loans but may have been unable to refinance due to a decline in home prices or the unavailability of mortgage insurance. Fannie Mae Refi Plus refinancing is available only if the new mortgage loan either reduces the monthly principal and interest payment for the borrower or provides a more stable loan product (such as movement from an adjustable-rate loan to a fixed rate loan). For more information on the Home Affordable Refinance Program, see "Fannie Mae—Making Home Affordable Program" in the MBS Prospectus dated June 1, 2009 and on our Web site at www.fanniemae.com. See also "Additional Risk Factors—*Mortgage loans with high loan-to-value ratios may have different prepayment and default characteristics than conforming mortgage loans generally"* in this prospectus supplement.

For additional information, see "Summary—Group 1, Group 2 and Group 3—Characteristics of the MBS" and "—Assumed Characteristics of the Underlying Mortgage Loans" in this prospectus supplement and "The Mortgage Pools" and "Yield, Maturity, and Prepayment Considerations" in the MBS Prospectus.

Distributions of Interest

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

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

Delay Classes	No-Delay Classes
Fixed Rate Classes	Floating Rate and Inverse Floating Rate Classes

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

Accrual Classes. The BZ and ZK Classes are Accrual Classes. Interest will accrue on each 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 Classes. Instead, interest accrued on each Accrual Class will be added as principal to its principal balance on each Distribution Date. We will pay principal on the Accrual Classes as described under "—Distributions of Principal" below.

Distributions of Principal

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

- *Group 1*

The BZ Accrual Amount to BA until retired, and thereafter to BZ. — **Accretion Directed Class and Accrual Class**

The Group 1 Cash Flow Distribution Amount to BA and BZ, in that order, until retired. — **Sequential Pay Classes**

The "BZ Accrual Amount" is any interest then accrued and added to the principal balance of the BZ Class.

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

- *Group 2*

The Group 2 Principal Distribution Amount in the following priority:

1. To Aggregate Group I to its Planned Balance. — **PAC Group**
2. To HF until retired. — **Support Class**
3. To Aggregate Group I to zero. — **PAC Group**

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

"Aggregate Group I" consists of the HA and GF Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I to HA and GF, in that order, until retired.

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

- *Group 3*

The ZK Accrual Amount to Aggregate Group II to its Planned Balance, and thereafter to ZK. **Accretion Directed/PAC Group and Accrual Class**

The Group 3 Cash Flow Distribution Amount as follows:

— 19.9999996885% to EF until retired, and **Pass-Through Class**

— 80.0000003115% as follows:

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

second, to ZK until retired; and **Support Class**

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

The "ZK Accrual Amount" is any interest then accrued and added to the principal balance of the ZK Class.

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

"Aggregate Group II" consists of the FC, CE, CX and CY Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II as follows:

first, to FC and CE, pro rata, until retired; and

second, to CX and CY, in that order, until retired.

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

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 and Group 3—Assumed Characteristics of the Underlying Mortgage Loans" in this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related tables;
- the settlement date for the Certificates is October 29, 2010; and
- each Distribution Date occurs on the 25th day of a month.

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

Principal Balance Schedules. The Principal Balance Schedules are set forth beginning on page B-1 of this prospectus supplement. The Principal Balance Schedules were prepared based on the Pricing Assumptions and the assumption that the related Mortgage Loans prepay at a *constant* rate within the applicable "Structuring Ranges" specified in the chart below. The "Effective Range" for an Aggregate Group is the range of prepayment rates (measured by *constant* PSA rates) that would reduce that 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 Groups. However, those Classes are designed to receive principal distributions in the same fashion as if separate schedules had been provided (with schedules based on the same underlying assumptions that apply to the related Aggregate Group schedule). If such separate schedules had been provided for the individual Classes included in the Aggregate Groups, we expect that the effective ranges for those Classes would not be narrower than those shown below for the related Aggregate Groups.

Groups	Structuring Ranges	Initial Effective Ranges
Aggregate Group I Planned Balances	Between 300% and 525% PSA	Between 300% and 525% PSA
Aggregate Group II Planned Balances	Between 100% and 275% PSA	Between 100% and 275% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I.	HA and GF
Aggregate Group II	FC, CE, CX and CY

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

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

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

- We will distribute any excess of principal distributions over the amount necessary to reduce an Aggregate Group to its scheduled balance in any month. As a result, the likelihood of reducing an 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 a Structuring Range or an Effective Range, principal distributions may be insufficient to reduce the applicable Aggregate Groups to their scheduled balances each month if prepayments do not occur at a *constant* PSA rate.

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

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

- The principal payment stability of each Aggregate Group will be supported by one other Class. When the related supporting Class is retired, the Aggregate Group receiving the benefit of that support, 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 Fixed Rate Interest Only Class. **The yield to investors in the Fixed Rate Interest Only Class will be very sensitive to the rate of principal payments (including prepayments) of the related Mortgage Loans. The Mortgage Loans generally can be prepaid at any time without penalty. On the basis of the assumptions described below, the yield to maturity on the Fixed Rate Interest Only Class would be 0% if prepayments of the related Mortgage Loans were to occur at the following constant rate:**

Class	
HI	540% PSA

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 table has been prepared on the basis of the Pricing Assumptions and the assumption that the aggregate purchase price of the Fixed Rate Interest Only Class (expressed as a percentage of the original principal balance) is as follows:

Class	Price*
HI	17.0%

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

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

Sensitivity of the HI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	300%	400%	525%	800%	1100%	1400%	2100%
Pre-Tax Yields to Maturity	29.6%	24.3%	1.0%	1.0%	1.0%	(23.4)%	(59.6)%	*	*

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 levels of the Index, and

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

Class	Price*
GS	33.0%
HS	1.2%
SE	9.0%
SC	7.89%

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

LIBOR	PSA Prepayment Assumption 50%	100%	300%	400%	525%	800%	1100%	1400%	2100%
0.13%	14.3%	13.7%	13.6%	13.6%	13.6%	9.4%	(0.6)%	(22.8)%	*
0.26%	13.9%	13.2%	13.1%	13.1%	13.1%	8.8%	(1.4)%	(23.8)%	*
2.26%	5.9%	4.7%	4.6%	4.6%	4.6%	(2.0)%	(15.2)%	(41.2)%	*
4.26%	(6.4)%	(8.7)%	(8.9)%	(8.9)%	(8.9)%	(20.1)%	(39.1)%	(71.3)%	*
5.00%	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption 50%	100%	300%	400%	525%	800%	1100%	1400%	2100%
0.13%	929.3%	929.3%	929.3%	795.4%	607.5%	138.2%	*	*	*
0.26%	894.4%	894.4%	894.4%	764.4%	581.3%	124.1%	*	*	*
2.26%	430.0%	430.0%	430.0%	353.1%	234.0%	(56.7)%	*	*	*
4.26%	94.1%	94.1%	93.4%	61.9%	(22.9)%	*	*	*	*
5.00%	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption 50%	100%	200%	275%	500%	700%	900%	1200%	1400%	2100%
0.130%	78.6%	76.6%	72.4%	69.2%	59.6%	51.0%	42.2%	28.7%	19.5%	(14.2)%
0.259%	76.8%	74.7%	70.5%	67.4%	57.7%	49.0%	40.2%	26.6%	17.4%	(16.4)%
2.259%	49.4%	47.1%	42.5%	39.1%	28.5%	18.9%	9.2%	(5.7)%	(15.9)%	(51.4)%
4.259%	23.2%	20.7%	15.5%	11.6%	(0.4)%	(11.4)%	(22.8)%	(40.3)%	(52.2)%	(90.6)%
6.550%	*	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption 50%	100%	200%	275%	500%	700%	900%	1200%	1400%	2100%
0.130%	87.4%	84.3%	84.3%	84.3%	79.5%	72.2%	64.0%	51.4%	43.1%	14.2%
0.259%	85.3%	82.2%	82.2%	82.2%	77.1%	69.7%	61.5%	48.8%	40.4%	11.4%
2.259%	52.7%	48.9%	48.9%	48.9%	40.9%	31.2%	21.1%	6.7%	(2.4)%	(32.0)%
4.259%	20.5%	15.4%	15.4%	15.4%	2.1%	(11.2)%	(23.6)%	(40.2)%	(49.9)%	(79.4)%
6.600%	*	*	*	*	*	*	*	*	*	*

Weighted Average Lives of the Certificates

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

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

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

See "—Distributions of Principal" above.

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

Decrement Tables

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

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

Mortgage Loans Backing Trust Assets Specified Below	Original and Remaining Terms to Maturity	Interest Rates
Group 1 MBS	360 months	7.00%
Group 2 MBS	360 months	8.50%
Group 3 MBS	360 months	7.50%

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

In addition, the diverse remaining terms to maturity of the Mortgage Loans could produce slower or faster principal distributions than indicated in the tables at the specified constant PSA, 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

	BA Class							
	PSA Prepayment Assumption							
Date	**0%**	**100%**	**200%**	**500%**	**700%**	**900%**	**1200%**	**1900%**
Initial Percent	100	100	100	100	100	100	100	100
October 2011	98	96	95	90	86	83	78	65
October 2012	97	90	84	68	58	48	34	4
October 2013	95	82	71	43	28	15	1	0
October 2014	93	74	59	25	10	0	0	0
October 2015	91	66	48	12	0	0	0	0
October 2016	88	59	39	4	0	0	0	0
October 2017	86	53	31	0	0	0	0	0
October 2018	84	46	24	0	0	0	0	0
October 2019	81	40	17	0	0	0	0	0
October 2020	78	35	12	0	0	0	0	0
October 2021	75	29	7	0	0	0	0	0
October 2022	72	24	2	0	0	0	0	0
October 2023	68	19	0	0	0	0	0	0
October 2024	65	15	0	0	0	0	0	0
October 2025	61	10	0	0	0	0	0	0
October 2026	56	6	0	0	0	0	0	0
October 2027	52	2	0	0	0	0	0	0
October 2028	47	0	0	0	0	0	0	0
October 2029	42	0	0	0	0	0	0	0
October 2030	37	0	0	0	0	0	0	0
October 2031	31	0	0	0	0	0	0	0
October 2032	25	0	0	0	0	0	0	0
October 2033	18	0	0	0	0	0	0	0
October 2034	11	0	0	0	0	0	0	0
October 2035	4	0	0	0	0	0	0	0
October 2036	0	0	0	0	0	0	0	0
October 2037	0	0	0	0	0	0	0	0
October 2038	0	0	0	0	0	0	0	0
October 2039	0	0	0	0	0	0	0	0
October 2040	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.1	8.0	5.4	2.9	2.3	2.0	1.7	1.2

	BZ Class							
	PSA Prepayment Assumption							
Date	**0%**	**100%**	**200%**	**500%**	**700%**	**900%**	**1200%**	**1900%**
Initial Percent	100	100	100	100	100	100	100	100
October 2011	105	105	105	105	105	105	105	105
October 2012	109	109	109	109	109	109	109	109
October 2013	114	114	114	114	114	114	114	0
October 2014	120	120	120	120	120	115	34	0
October 2015	125	125	125	125	119	52	9	0
October 2016	131	131	131	131	68	23	3	0
October 2017	137	137	137	112	38	10	1	0
October 2018	143	143	143	76	22	5	*	0
October 2019	150	150	150	52	12	2	*	0
October 2020	157	157	157	35	7	1	*	0
October 2021	164	164	164	24	4	*	*	0
October 2022	171	171	171	16	2	*	*	0
October 2023	179	179	163	11	1	*	*	0
October 2024	188	188	138	7	1	*	*	0
October 2025	196	196	116	5	*	*	*	0
October 2026	205	205	97	3	*	*	*	0
October 2027	215	215	81	2	*	*	*	0
October 2028	224	204	67	1	*	*	0	0
October 2029	235	180	55	1	*	*	0	0
October 2030	246	157	45	1	*	*	0	0
October 2031	257	136	37	*	*	*	0	0
October 2032	269	116	29	*	*	*	0	0
October 2033	281	97	23	*	*	*	0	0
October 2034	294	80	18	*	*	*	0	0
October 2035	307	64	13	*	*	*	0	0
October 2036	281	49	10	*	*	*	0	0
October 2037	218	35	6	*	*	0	0	0
October 2038	150	22	4	*	*	0	0	0
October 2039	78	10	2	*	*	0	0	0
October 2040	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.9	22.8	17.7	9.2	6.7	5.2	3.9	2.2

	HA and HI† Classes								
	PSA Prepayment Assumption								
Date	**0%**	**100%**	**300%**	**400%**	**525%**	**800%**	**1100%**	**1400%**	**2100%**
Initial Percent	100	100	100	100	100	100	100	100	100
October 2011	99	91	75	75	75	66	43	20	0
October 2012	98	82	55	55	55	34	14	3	0
October 2013	97	73	39	39	39	17	5	*	0
October 2014	96	66	26	26	26	9	1	0	0
October 2015	94	58	18	18	18	4	*	0	0
October 2016	93	51	12	12	12	2	0	0	0
October 2017	91	45	8	8	8	1	0	0	0
October 2018	89	39	5	5	5	*	0	0	0
October 2019	87	33	3	3	3	*	0	0	0
October 2020	85	27	2	2	2	0	0	0	0
October 2021	83	22	1	1	1	0	0	0	0
October 2022	81	17	1	1	1	0	0	0	0
October 2023	78	13	*	*	*	0	0	0	0
October 2024	75	9	*	*	*	0	0	0	0
October 2025	72	5	*	*	*	0	0	0	0
October 2026	68	1	0	0	0	0	0	0	0
October 2027	65	0	0	0	0	0	0	0	0
October 2028	60	0	0	0	0	0	0	0	0
October 2029	56	0	0	0	0	0	0	0	0
October 2030	51	0	0	0	0	0	0	0	0
October 2031	46	0	0	0	0	0	0	0	0
October 2032	40	0	0	0	0	0	0	0	0
October 2033	34	0	0	0	0	0	0	0	0
October 2034	27	0	0	0	0	0	0	0	0
October 2035	20	0	0	0	0	0	0	0	0
October 2036	11	0	0	0	0	0	0	0	0
October 2037	3	0	0	0	0	0	0	0	0
October 2038	0	0	0	0	0	0	0	0	0
October 2039	0	0	0	0	0	0	0	0	0
October 2040	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.5	6.8	3.0	3.0	3.0	1.8	1.2	0.7	0.1

	GF and GS† Classes								
	PSA Prepayment Assumption								
Date	**0%**	**100%**	**300%**	**400%**	**525%**	**800%**	**1100%**	**1400%**	**2100%**
Initial Percent	100	100	100	100	100	100	100	100	100
October 2011	100	100	100	100	100	100	100	100	0
October 2012	100	100	100	100	100	100	100	100	0
October 2013	100	100	100	100	100	100	100	100	0
October 2014	100	100	100	100	100	100	100	32	0
October 2015	100	100	100	100	100	100	100	5	0
October 2016	100	100	100	100	100	100	72	1	0
October 2017	100	100	100	100	100	100	24	*	0
October 2018	100	100	100	100	100	100	8	*	0
October 2019	100	100	100	100	100	100	3	*	0
October 2020	100	100	100	100	100	60	1	*	0
October 2021	100	100	100	100	100	30	*	*	0
October 2022	100	100	100	100	100	15	*	*	0
October 2023	100	100	100	100	100	8	*	*	0
October 2024	100	100	100	100	100	4	*	0	0
October 2025	100	100	100	100	100	2	*	0	0
October 2026	100	100	75	75	75	1	*	0	0
October 2027	100	48	48	48	48	*	*	0	0
October 2028	100	30	30	30	30	*	*	0	0
October 2029	100	19	19	19	19	*	*	0	0
October 2030	100	12	12	12	12	*	*	0	0
October 2031	100	7	7	7	7	*	*	0	0
October 2032	100	4	4	4	4	*	0	0	0
October 2033	100	2	2	2	2	*	0	0	0
October 2034	100	1	1	1	1	*	0	0	0
October 2035	100	1	1	1	1	*	0	0	0
October 2036	100	*	*	*	*	*	0	0	0
October 2037	100	0	0	0	0	*	0	0	0
October 2038	0	0	0	0	0	0	0	0	0
October 2039	0	0	0	0	0	0	0	0	0
October 2040	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.3	17.7	17.5	17.5	17.5	10.7	6.6	3.9	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	HF and HS† Classes — PSA Prepayment Assumption 0%	100%	300%	400%	525%	800%	1100%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100
October 2011	100	100	100	73	40	0	0	0	0
October 2012	100	100	100	58	11	0	0	0	0
October 2013	100	100	100	51	1	0	0	0	0
October 2014	100	100	98	48	*	0	0	0	0
October 2015	100	100	92	43	*	0	0	0	0
October 2016	100	100	82	36	*	0	0	0	0
October 2017	100	100	71	30	*	0	0	0	0
October 2018	100	100	61	24	*	0	0	0	0
October 2019	100	100	51	19	*	0	0	0	0
October 2020	100	100	42	15	*	0	0	0	0
October 2021	100	100	34	12	*	0	0	0	0
October 2022	100	100	28	9	*	0	0	0	0
October 2023	100	100	22	7	*	0	0	0	0
October 2024	100	100	18	5	*	0	0	0	0
October 2025	100	100	14	4	*	0	0	0	0
October 2026	100	100	11	3	*	0	0	0	0
October 2027	100	91	9	2	*	0	0	0	0
October 2028	100	80	7	1	*	0	0	0	0
October 2029	100	69	5	1	*	0	0	0	0
October 2030	100	58	4	1	*	0	0	0	0
October 2031	100	48	3	*	*	0	0	0	0
October 2032	100	39	2	*	*	0	0	0	0
October 2033	100	31	1	*	*	0	0	0	0
October 2034	100	22	1	*	*	0	0	0	0
October 2035	100	15	*	*	*	0	0	0	0
October 2036	100	7	*	*	*	0	0	0	0
October 2037	100	1	*	*	*	0	0	0	0
October 2038	77	0	0	0	0	0	0	0	0
October 2039	40	0	0	0	0	0	0	0	0
October 2040	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.7	21.1	10.1	5.0	1.0	0.3	0.2	0.1	0.1

Date	JF Class — PSA Prepayment Assumption 0%	100%	300%	400%	525%	800%	1100%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100
October 2011	100	100	100	73	40	1	1	1	0
October 2012	100	100	100	59	12	1	1	1	0
October 2013	100	100	100	52	1	1	1	1	0
October 2014	100	100	98	49	1	1	1	*	0
October 2015	100	100	92	43	1	1	1	*	0
October 2016	100	100	82	37	1	1	1	*	0
October 2017	100	100	71	31	1	1	*	*	0
October 2018	100	100	61	25	1	1	*	*	0
October 2019	100	100	51	20	1	1	*	*	0
October 2020	100	100	42	16	1	1	*	*	0
October 2021	100	100	35	13	1	*	*	0	0
October 2022	100	100	29	10	1	*	*	0	0
October 2023	100	100	23	8	1	*	*	0	0
October 2024	100	100	19	6	1	*	*	0	0
October 2025	100	100	15	5	1	*	*	0	0
October 2026	100	100	12	3	1	*	*	0	0
October 2027	100	91	9	2	*	*	*	0	0
October 2028	100	79	7	2	*	*	0	0	0
October 2029	100	68	5	1	*	*	0	0	0
October 2030	100	58	4	1	*	*	0	0	0
October 2031	100	48	3	1	*	*	0	0	0
October 2032	100	39	2	*	*	*	0	0	0
October 2033	100	30	1	*	*	*	0	0	0
October 2034	100	22	1	*	*	*	0	0	0
October 2035	100	15	*	*	*	*	0	0	0
October 2036	100	7	*	*	*	*	0	0	0
October 2037	100	1	*	*	*	0	0	0	0
October 2038	76	0	0	0	0	0	0	0	0
October 2039	40	0	0	0	0	0	0	0	0
October 2040	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.7	21.1	10.1	5.1	1.1	0.4	0.2	0.1	0.1

Date	EF and SE† Classes — PSA Prepayment Assumption 0%	100%	200%	275%	500%	700%	900%	1200%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100	100
October 2011	99	97	96	95	91	88	85	80	77	66
October 2012	98	92	87	83	72	63	54	42	34	0
October 2013	97	85	76	69	50	37	25	12	6	0
October 2014	96	79	65	56	35	21	11	3	1	0
October 2015	95	73	56	46	24	12	5	1	*	0
October 2016	93	67	49	38	16	7	2	*	*	0
October 2017	92	62	42	31	11	4	1	*	*	0
October 2018	90	57	36	25	8	2	*	*	*	0
October 2019	89	52	31	21	5	1	*	*	*	0
October 2020	87	47	26	17	4	1	*	*	*	0
October 2021	85	43	23	14	2	*	*	*	*	0
October 2022	83	39	19	11	2	*	*	*	0	0
October 2023	80	36	16	9	1	*	*	*	0	0
October 2024	78	32	14	7	1	*	*	*	0	0
October 2025	75	29	12	6	*	*	*	*	0	0
October 2026	73	26	10	5	*	*	*	0	0	0
October 2027	70	23	8	4	*	*	*	0	0	0
October 2028	66	21	7	3	*	*	*	0	0	0
October 2029	63	18	6	2	*	*	*	0	0	0
October 2030	59	16	5	2	*	*	*	0	0	0
October 2031	55	14	4	1	*	*	*	0	0	0
October 2032	50	12	3	1	*	*	*	0	0	0
October 2033	46	10	2	1	*	*	*	0	0	0
October 2034	40	8	2	1	*	*	0	0	0	0
October 2035	35	6	1	*	*	*	0	0	0	0
October 2036	29	5	1	*	*	*	0	0	0	0
October 2037	22	3	1	*	*	*	0	0	0	0
October 2038	16	2	*	*	*	*	0	0	0	0
October 2039	8	1	*	*	*	0	0	0	0	0
October 2040	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.2	11.1	7.5	6.0	3.8	2.9	2.4	1.9	1.7	1.2

Date	FC, SC†, CE, CM, CP and CA Classes — PSA Prepayment Assumption 0%	100%	200%	275%	500%	700%	900%	1200%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100	100
October 2011	97	94	94	94	94	94	94	94	94	83
October 2012	93	84	84	84	84	79	64	44	31	0
October 2013	90	71	71	71	58	36	17	0	0	0
October 2014	86	59	59	59	32	10	0	0	0	0
October 2015	81	47	47	47	15	0	0	0	0	0
October 2016	77	36	36	36	2	0	0	0	0	0
October 2017	72	26	26	26	0	0	0	0	0	0
October 2018	67	17	17	17	0	0	0	0	0	0
October 2019	62	9	9	9	0	0	0	0	0	0
October 2020	56	3	3	3	0	0	0	0	0	0
October 2021	50	0	0	0	0	0	0	0	0	0
October 2022	44	0	0	0	0	0	0	0	0	0
October 2023	37	0	0	0	0	0	0	0	0	0
October 2024	30	0	0	0	0	0	0	0	0	0
October 2025	22	0	0	0	0	0	0	0	0	0
October 2026	14	0	0	0	0	0	0	0	0	0
October 2027	6	0	0	0	0	0	0	0	0	0
October 2028	0	0	0	0	0	0	0	0	0	0
October 2029	0	0	0	0	0	0	0	0	0	0
October 2030	0	0	0	0	0	0	0	0	0	0
October 2031	0	0	0	0	0	0	0	0	0	0
October 2032	0	0	0	0	0	0	0	0	0	0
October 2033	0	0	0	0	0	0	0	0	0	0
October 2034	0	0	0	0	0	0	0	0	0	0
October 2035	0	0	0	0	0	0	0	0	0	0
October 2036	0	0	0	0	0	0	0	0	0	0
October 2037	0	0	0	0	0	0	0	0	0	0
October 2038	0	0	0	0	0	0	0	0	0	0
October 2039	0	0	0	0	0	0	0	0	0	0
October 2040	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	10.4	5.0	5.0	5.0	3.4	2.7	2.3	1.9	1.7	1.4

* 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.

CX Class

Date	PSA Prepayment Assumption									
	0%	100%	200%	275%	500%	700%	900%	1200%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100	100
October 2011	100	100	100	100	100	100	100	100	100	100
October 2012	100	100	100	100	100	100	100	100	100	0
October 2013	100	100	100	100	100	100	100	64	0	0
October 2014	100	100	100	100	100	100	53	0	0	0
October 2015	100	100	100	100	100	59	0	0	0	0
October 2016	100	100	100	100	100	0	0	0	0	0
October 2017	100	100	100	100	50	0	0	0	0	0
October 2018	100	100	100	100	2	0	0	0	0	0
October 2019	100	100	100	100	0	0	0	0	0	0
October 2020	100	100	100	100	0	0	0	0	0	0
October 2021	100	81	81	81	0	0	0	0	0	0
October 2022	100	46	46	46	0	0	0	0	0	0
October 2023	100	17	17	17	0	0	0	0	0	0
October 2024	100	0	0	0	0	0	0	0	0	0
October 2025	100	0	0	0	0	0	0	0	0	0
October 2026	100	0	0	0	0	0	0	0	0	0
October 2027	100	0	0	0	0	0	0	0	0	0
October 2028	70	0	0	0	0	0	0	0	0	0
October 2029	0	0	0	0	0	0	0	0	0	0
October 2030	0	0	0	0	0	0	0	0	0	0
October 2031	0	0	0	0	0	0	0	0	0	0
October 2032	0	0	0	0	0	0	0	0	0	0
October 2033	0	0	0	0	0	0	0	0	0	0
October 2034	0	0	0	0	0	0	0	0	0	0
October 2035	0	0	0	0	0	0	0	0	0	0
October 2036	0	0	0	0	0	0	0	0	0	0
October 2037	0	0	0	0	0	0	0	0	0	0
October 2038	0	0	0	0	0	0	0	0	0	0
October 2039	0	0	0	0	0	0	0	0	0	0
October 2040	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.3	12.0	12.0	12.0	7.1	5.2	4.1	3.1	2.7	1.9

CY Class

Date	PSA Prepayment Assumption									
	0%	100%	200%	275%	500%	700%	900%	1200%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100	100
October 2011	100	100	100	100	100	100	100	100	100	100
October 2012	100	100	100	100	100	100	100	100	100	0
October 2013	100	100	100	100	100	100	100	100	80	0
October 2014	100	100	100	100	100	100	100	45	13	0
October 2015	100	100	100	100	100	100	69	12	2	0
October 2016	100	100	100	100	100	90	31	3	*	0
October 2017	100	100	100	100	100	51	14	1	*	0
October 2018	100	100	100	100	100	29	6	*	*	0
October 2019	100	100	100	100	69	16	3	*	*	0
October 2020	100	100	100	100	47	9	1	*	*	0
October 2021	100	100	100	100	32	5	1	*	*	0
October 2022	100	100	100	100	22	3	*	*	*	0
October 2023	100	100	100	100	15	2	*	*	0	0
October 2024	100	94	94	94	10	1	*	*	0	0
October 2025	100	75	75	75	7	1	*	*	0	0
October 2026	100	60	60	60	4	*	*	*	0	0
October 2027	100	47	47	47	3	*	*	*	0	0
October 2028	100	37	37	37	2	*	*	0	0	0
October 2029	89	29	29	29	1	*	*	0	0	0
October 2030	23	23	23	23	1	*	*	0	0	0
October 2031	17	17	17	17	1	*	*	0	0	0
October 2032	13	13	13	13	*	*	*	0	0	0
October 2033	10	10	10	10	*	*	*	0	0	0
October 2034	7	7	7	7	*	*	*	0	0	0
October 2035	5	5	5	5	*	*	*	0	0	0
October 2036	3	3	3	3	*	*	*	0	0	0
October 2037	2	2	2	2	*	*	0	0	0	0
October 2038	1	1	1	1	*	*	0	0	0	0
October 2039	*	*	*	*	*	*	0	0	0	0
October 2040	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.2	17.8	17.8	17.8	10.7	7.6	5.8	4.2	3.4	1.9

ZK Class

Date	PSA Prepayment Assumption									
	0%	100%	200%	275%	500%	700%	900%	1200%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100	100
October 2011	105	103	97	92	78	65	53	33	20	0
October 2012	109	107	86	70	25	0	0	0	0	0
October 2013	114	112	71	42	0	0	0	0	0	0
October 2014	120	116	60	22	0	0	0	0	0	0
October 2015	125	121	53	10	0	0	0	0	0	0
October 2016	131	126	49	4	0	0	0	0	0	0
October 2017	137	129	47	*	0	0	0	0	0	0
October 2018	143	131	45	*	0	0	0	0	0	0
October 2019	150	131	44	*	0	0	0	0	0	0
October 2020	157	129	41	*	0	0	0	0	0	0
October 2021	164	125	38	*	0	0	0	0	0	0
October 2022	171	119	35	*	0	0	0	0	0	0
October 2023	179	113	32	*	0	0	0	0	0	0
October 2024	188	106	28	*	0	0	0	0	0	0
October 2025	196	98	25	*	0	0	0	0	0	0
October 2026	205	90	22	*	0	0	0	0	0	0
October 2027	215	83	19	*	0	0	0	0	0	0
October 2028	224	75	17	*	0	0	0	0	0	0
October 2029	235	67	14	*	0	0	0	0	0	0
October 2030	240	59	12	*	0	0	0	0	0	0
October 2031	224	52	10	*	0	0	0	0	0	0
October 2032	207	45	8	*	0	0	0	0	0	0
October 2033	188	38	7	*	0	0	0	0	0	0
October 2034	167	31	5	*	0	0	0	0	0	0
October 2035	145	25	4	*	0	0	0	0	0	0
October 2036	120	19	3	*	0	0	0	0	0	0
October 2037	94	13	2	*	0	0	0	0	0	0
October 2038	65	8	1	*	0	0	0	0	0	0
October 2039	34	2	*	*	0	0	0	0	0	0
October 2040	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.7	19.4	9.3	2.9	1.5	1.2	1.0	0.8	0.7	0.6

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

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

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.

Notwithstanding the foregoing, the Mortgage Loans underlying the Group 3 MBS have loan-to-value ratios at origination ranging from greater than 105% up to 125%. See "Description of the Certificates—The MBS" in this prospectus supplement. A portion of the Group 3 Classes may not be treated as "real estate assets" within the meaning of section 856(c)(5)(B) of the Code. See

"Material Federal Income Tax Consequences—Special Tax Attributes" in the MBS Prospectus dated June 1, 2009. Accordingly, special tax considerations may apply to a real estate investment trust that holds a REMIC Certificate of the Group 3 Classes and we may be obligated to provide additional information, pursuant to Regulations under section 6049 of the Code, on such Classes. See "Material Federal Income Tax Consequences—REMIC Election and Special Tax Attributes" in the REMIC Prospectus.

Taxation of Beneficial Owners of Regular Certificates

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

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

Group	Prepayment Assumption
1	200% PSA
2	400% PSA
3	200% PSA

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

Taxation of Beneficial Owners of Residual Certificates

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

Taxation of Beneficial Owners of RCR Certificates

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

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

PLAN OF DISTRIBUTION

We are obligated to deliver the Certificates to Banc of America Securities LLC (the "Dealer") in exchange for the MBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

LEGAL MATTERS

Sidley Austin LLP will provide legal representation for Fannie Mae. Orrick, Herrington & Sutcliffe LLP will provide legal representation for the Dealer.

Available Recombinations(1)

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 1								
GF	$ 250,000	JF	$28,687,000	SUP	(3)	FLT	31398N3U6	November 2040
HF	28,437,000							
Recombination 2								
CE	39,310,000	CM	44,925,714	PAC/AD	3.50%	FIX	31398N3V4	May 2038
FC	5,615,714							
SC	5,615,714(4)							
Recombination 3								
CE	39,310,000	CP	52,413,333	PAC/AD	4.00	FIX	31398N3W2	May 2038
FC	13,103,333							
SC	13,103,333(4)							
Recombination 4								
CE	39,310,000	CA	62,896,000	PAC/AD	4.50	FIX	31398N3X0	May 2038
FC	23,586,000							
SC	23,586,000(4)							

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

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

(3) For a description of this interest rate, see "Summary—Interest Rates" in this prospectus supplement.

(4) Notional balance. This Class is an Interest Only Class. See page S-5 for a description of how its notional balance is calculated.

Principal Balance Schedules

Aggregate Group I Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$100,250,000.00	February 2015.	$ 23,278,845.52	June 2019.	$ 4,082,036.67
November 2010	97,995,619.91	March 2015	22,519,993.80	July 2019	3,946,001.35
December 2010	95,779,808.98	April 2015	21,785,632.10	August 2019	3,814,428.98
January 2011	93,601,916.95	May 2015	21,074,976.16	September 2019 . . .	3,687,174.83
February 2011.	91,461,304.39	June 2015.	20,387,266.64	October 2019.	3,564,098.82
March 2011	89,357,342.60	July 2015	19,721,768.41	November 2019	3,445,065.38
April 2011	87,289,413.34	August 2015	19,077,769.72	December 2019	3,329,943.29
May 2011	85,256,908.71	September 2015 . . .	18,454,581.52	January 2020	3,218,605.56
June 2011.	83,259,230.99	October 2015.	17,851,536.67	February 2020.	3,110,929.29
July 2011	81,295,792.42	November 2015	17,267,989.32	March 2020	3,006,795.52
August 2011	79,366,015.08	December 2015	16,703,314.17	April 2020	2,906,089.12
September 2011 . . .	77,469,330.71	January 2016	16,156,905.86	May 2020	2,808,698.69
October 2011.	75,605,180.54	February 2016.	15,628,178.33	June 2020.	2,714,516.39
November 2011	73,773,015.15	March 2016	15,116,564.19	July 2020	2,623,437.87
December 2011	71,972,294.30	April 2016	14,621,514.15	August 2020	2,535,362.14
January 2012	70,202,486.79	May 2016	14,142,496.44	September 2020 . . .	2,450,191.45
February 2012.	68,463,070.31	June 2016.	13,678,996.24	October 2020.	2,367,831.22
March 2012	66,753,531.28	July 2016	13,230,515.15	November 2020	2,288,189.92
April 2012	65,073,364.69	August 2016	12,796,570.68	December 2020	2,211,178.95
May 2012	63,422,074.03	September 2016 . . .	12,376,695.75	January 2021	2,136,712.60
June 2012.	61,799,171.04	October 2016.	11,970,438.16	February 2021.	2,064,707.89
July 2012	60,204,175.66	November 2016	11,577,360.15	March 2021	1,995,084.55
August 2012	58,636,615.88	December 2016	11,197,037.97	April 2021	1,927,764.88
September 2012 . . .	57,096,027.55	January 2017	10,829,061.35	May 2021	1,862,673.70
October 2012.	55,581,954.33	February 2017.	10,473,033.16	June 2021.	1,799,738.26
November 2012	54,093,947.48	March 2017	10,128,568.95	July 2021	1,738,888.15
December 2012	52,631,565.81	April 2017	9,795,296.55	August 2021	1,680,055.25
January 2013	51,194,375.49	May 2017	9,472,855.68	September 2021 . . .	1,623,173.63
February 2013.	49,781,949.98	June 2017.	9,160,897.57	October 2021.	1,568,179.49
March 2013	48,393,869.86	July 2017	8,859,084.61	November 2021	1,515,011.10
April 2013	47,029,722.76	August 2017	8,567,089.99	December 2021	1,463,608.73
May 2013	45,689,103.19	September 2017 . . .	8,284,597.34	January 2022	1,413,914.58
June 2013.	44,371,612.48	October 2017.	8,011,300.41	February 2022.	1,365,872.72
July 2013	43,076,858.64	November 2017	7,746,902.75	March 2022	1,319,429.04
August 2013	41,804,456.22	December 2017	7,491,117.39	April 2022	1,274,531.15
September 2013 . . .	40,554,026.27	January 2018	7,243,666.56	May 2022	1,231,128.41
October 2013.	39,325,196.16	February 2018.	7,004,281.37	June 2022.	1,189,171.77
November 2013	38,117,599.53	March 2018	6,772,701.54	July 2022	1,148,613.81
December 2013	36,930,876.15	April 2018	6,548,675.13	August 2022	1,109,408.62
January 2014	35,764,671.84	May 2018	6,331,958.25	September 2022 . . .	1,071,511.79
February 2014.	34,618,638.34	June 2018.	6,122,314.85	October 2022.	1,034,880.35
March 2014	33,494,445.04	July 2018	5,919,516.43	November 2022	999,472.72
April 2014	32,406,426.29	August 2018	5,723,341.81	December 2022	965,248.69
May 2014	31,353,426.24	September 2018 . . .	5,533,576.91	January 2023	932,169.34
June 2014.	30,334,325.78	October 2018.	5,350,014.50	February 2023.	900,197.00
July 2014	29,348,041.35	November 2018	5,172,454.02	March 2023	869,295.24
August 2014	28,393,523.84	December 2018	5,000,701.31	April 2023	839,428.83
September 2014 . . .	27,469,757.47	January 2019	4,834,568.46	May 2023	810,563.65
October 2014.	26,575,758.79	February 2019.	4,673,873.60	June 2023.	782,666.72
November 2014	25,710,575.60	March 2019	4,518,440.66	July 2023	755,706.12
December 2014	24,873,285.98	April 2019	4,368,099.26	August 2023	729,650.96
January 2015	24,062,997.36	May 2019	4,222,684.47	September 2023 . . .	704,471.38

Aggregate Group I (Continued)

Distribution Date	Planned Balance
October 2023	$ 680,138.48
November 2023	656,624.28
December 2023	633,901.76
January 2024	611,944.73
February 2024	590,727.88
March 2024	570,226.73
April 2024	550,417.59
May 2024	531,277.54
June 2024	512,784.41
July 2024	494,916.77
August 2024	477,653.87
September 2024	460,975.64
October 2024	444,862.69
November 2024	429,296.23
December 2024	414,258.10
January 2025	399,730.75
February 2025	385,697.18
March 2025	372,140.96
April 2025	359,046.20
May 2025	346,397.52
June 2025	334,180.06
July 2025	322,379.43
August 2025	310,981.74
September 2025	299,973.51
October 2025	289,341.75
November 2025	279,073.88
December 2025	269,157.72
January 2026	259,581.50
February 2026	250,333.85
March 2026	241,403.76
April 2026	232,780.58
May 2026	224,454.02
June 2026	216,414.13
July 2026	208,651.28
August 2026	201,156.16
September 2026	193,919.77
October 2026	186,933.41
November 2026	180,188.67
December 2026	173,677.39
January 2027	167,391.72
February 2027	161,324.05
March 2027	155,467.02
April 2027	149,813.51
May 2027	144,356.64
June 2027	139,089.78
July 2027	134,006.48
August 2027	129,100.54
September 2027	124,365.94
October 2027	119,796.87
November 2027	115,387.71
December 2027	111,133.04
January 2028	107,027.61
February 2028	103,066.33
March 2028	99,244.31
April 2028	95,556.80
May 2028	$ 91,999.22
June 2028	88,567.13
July 2028	85,256.25
August 2028	82,062.44
September 2028	78,981.69
October 2028	76,010.14
November 2028	73,144.06
December 2028	70,379.81
January 2029	67,713.92
February 2029	65,142.99
March 2029	62,663.78
April 2029	60,273.13
May 2029	57,967.98
June 2029	55,745.40
July 2029	53,602.53
August 2029	51,536.63
September 2029	49,545.03
October 2029	47,625.17
November 2029	45,774.57
December 2029	43,990.82
January 2030	42,271.60
February 2030	40,614.69
March 2030	39,017.91
April 2030	37,479.17
May 2030	35,996.46
June 2030	34,567.81
July 2030	33,191.35
August 2030	31,865.25
September 2030	30,587.75
October 2030	29,357.16
November 2030	28,171.82
December 2030	27,030.16
January 2031	25,930.63
February 2031	24,871.76
March 2031	23,852.12
April 2031	22,870.33
May 2031	21,925.04
June 2031	21,014.98
July 2031	20,138.90
August 2031	19,295.59
September 2031	18,483.89
October 2031	17,702.69
November 2031	16,950.89
December 2031	16,227.46
January 2032	15,531.38
February 2032	14,861.67
March 2032	14,217.41
April 2032	13,597.66
May 2032	13,001.57
June 2032	12,428.28
July 2032	11,876.97
August 2032	11,346.85
September 2032	10,837.15
October 2032	10,347.15
November 2032	9,876.13
December 2032	$ 9,423.41
January 2033	8,988.31
February 2033	8,570.21
March 2033	8,168.48
April 2033	7,782.54
May 2033	7,411.79
June 2033	7,055.69
July 2033	6,713.71
August 2033	6,385.32
September 2033	6,070.03
October 2033	5,767.35
November 2033	5,476.83
December 2033	5,198.00
January 2034	4,930.45
February 2034	4,673.75
March 2034	4,427.50
April 2034	4,191.32
May 2034	3,964.81
June 2034	3,747.64
July 2034	3,539.44
August 2034	3,339.88
September 2034	3,148.64
October 2034	2,965.40
November 2034	2,789.87
December 2034	2,621.74
January 2035	2,460.75
February 2035	2,306.61
March 2035	2,159.07
April 2035	2,017.88
May 2035	1,882.79
June 2035	1,753.58
July 2035	1,630.00
August 2035	1,511.86
September 2035	1,398.93
October 2035	1,291.02
November 2035	1,187.93
December 2035	1,089.48
January 2036	995.47
February 2036	905.75
March 2036	820.13
April 2036	738.47
May 2036	660.60
June 2036	586.37
July 2036	515.64
August 2036	448.26
September 2036	384.12
October 2036	323.06
November 2036	264.98
December 2036	209.75
January 2037	157.25
February 2037	107.38
March 2037	60.02
April 2037	15.08
May 2037 and thereafter	0.00

Aggregate Group II Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$78,218,000.00	May 2015	$48,032,906.85	December 2019	$20,370,950.87
November 2010	77,976,469.46	June 2015	47,417,703.62	January 2020	20,022,527.18
December 2010	77,786,049.57	July 2015	46,804,852.09	February 2020	19,679,762.12
January 2011	77,570,375.11	August 2015	46,194,336.83	March 2020	19,342,566.49
February 2011	77,329,529.58	September 2015	45,586,142.50	April 2020	19,010,852.51
March 2011	77,063,615.31	October 2015	44,980,253.80	May 2020	18,684,533.72
April 2011	76,772,753.45	November 2015	44,376,655.52	June 2020	18,363,525.02
May 2011	76,457,083.84	December 2015	43,775,332.50	July 2020	18,047,742.62
June 2011	76,116,765.03	January 2016	43,176,269.65	August 2020	17,737,104.02
July 2011	75,751,974.09	February 2016	42,580,377.04	September 2020	17,431,528.01
August 2011	75,363,353.05	March 2016	41,989,300.15	October 2020	17,130,934.64
September 2011	74,957,577.10	April 2016	41,403,001.66	November 2020	16,835,245.17
October 2011	74,534,773.65	May 2016	40,821,444.55	December 2020	16,544,382.12
November 2011	74,095,078.78	June 2016	40,244,592.06	January 2021	16,258,269.18
December 2011	73,638,637.16	July 2016	39,672,407.73	February 2021	15,976,831.24
January 2012	73,165,601.99	August 2016	39,104,855.35	March 2021	15,699,994.35
February 2012	72,676,134.84	September 2016	38,541,899.01	April 2021	15,427,685.70
March 2012	72,170,405.60	October 2016	37,983,503.08	May 2021	15,159,833.61
April 2012	71,648,592.32	November 2016	37,429,632.17	June 2021	14,896,367.54
May 2012	71,110,881.12	December 2016	36,880,251.19	July 2021	14,637,218.00
June 2012	70,557,466.03	January 2017	36,335,325.31	August 2021	14,382,316.61
July 2012	69,988,548.87	February 2017	35,794,819.96	September 2021	14,131,596.03
August 2012	69,404,339.11	March 2017	35,258,700.84	October 2021	13,884,989.99
September 2012	68,805,053.72	April 2017	34,726,933.91	November 2021	13,642,433.23
October 2012	68,190,916.98	May 2017	34,199,485.39	December 2021	13,403,861.51
November 2012	67,562,160.36	June 2017	33,676,321.75	January 2022	13,169,211.58
December 2012	66,919,022.33	July 2017	33,157,409.73	February 2022	12,938,421.19
January 2013	66,261,748.17	August 2017	32,642,716.31	March 2022	12,711,429.04
February 2013	65,590,589.81	September 2017	32,132,208.73	April 2022	12,488,174.80
March 2013	64,905,805.63	October 2017	31,625,854.49	May 2022	12,268,599.07
April 2013	64,223,816.34	November 2017	31,123,621.33	June 2022	12,052,643.36
May 2013	63,544,604.54	December 2017	30,625,477.21	July 2022	11,840,250.11
June 2013	62,868,152.92	January 2018	30,131,390.38	August 2022	11,631,362.65
July 2013	62,194,444.25	February 2018	29,641,329.31	September 2022	11,425,925.18
August 2013	61,523,461.40	March 2018	29,155,262.70	October 2022	11,223,882.78
September 2013	60,855,187.27	April 2018	28,673,159.51	November 2022	11,025,181.39
October 2013	60,189,604.88	May 2018	28,194,988.93	December 2022	10,829,767.79
November 2013	59,526,697.30	June 2018	27,720,720.37	January 2023	10,637,589.57
December 2013	58,866,447.68	July 2018	27,253,482.75	February 2023	10,448,595.16
January 2014	58,208,839.26	August 2018	26,793,771.11	March 2023	10,262,733.78
February 2014	57,553,855.34	September 2018	26,341,467.42	April 2023	10,079,955.45
March 2014	56,901,479.29	October 2018	25,896,455.49	May 2023	9,900,210.96
April 2014	56,251,694.57	November 2018	25,458,620.90	June 2023	9,723,451.87
May 2014	55,604,484.71	December 2018	25,027,851.01	July 2023	9,549,630.50
June 2014	54,959,833.30	January 2019	24,604,034.91	August 2023	9,378,699.92
July 2014	54,317,724.01	February 2019	24,187,063.41	September 2023	9,210,613.91
August 2014	53,678,140.60	March 2019	23,776,828.99	October 2023	9,045,326.99
September 2014	53,041,066.86	April 2019	23,373,225.81	November 2023	8,882,794.39
October 2014	52,406,486.70	May 2019	22,976,149.66	December 2023	8,722,972.03
November 2014	51,774,384.07	June 2019	22,585,497.92	January 2024	8,565,816.52
December 2014	51,144,742.99	July 2019	22,201,169.57	February 2024	8,411,285.15
January 2015	50,517,547.57	August 2019	21,823,065.15	March 2024	8,259,335.89
February 2015	49,892,781.97	September 2019	21,451,086.74	April 2024	8,109,927.35
March 2015	49,270,430.44	October 2019	21,085,137.93	May 2024	7,963,018.79
April 2015	48,650,477.27	November 2019	20,725,123.79	June 2024	7,818,570.10

Aggregate Group II (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
July 2024	$ 7,676,541.82	February 2029	$ 2,661,128.96	September 2033	$ 770,654.58
August 2024	7,536,895.09	March 2029	2,607,249.57	October 2033	751,153.43
September 2024	7,399,591.65	April 2029	2,554,320.68	November 2033	732,025.97
October 2024	7,264,593.87	May 2029	2,502,326.57	December 2033	713,265.76
November 2024	7,131,864.68	June 2029	2,451,251.81	January 2034	694,866.48
December 2024	7,001,367.60	July 2029	2,401,081.20	February 2034	676,821.90
January 2025	6,873,066.73	August 2029	2,351,799.77	March 2034	659,125.91
February 2025	6,746,926.72	September 2029	2,303,392.80	April 2034	641,772.48
March 2025	6,622,912.78	October 2029	2,255,845.81	May 2034	624,755.68
April 2025	6,500,990.66	November 2029	2,209,144.53	June 2034	608,069.69
May 2025	6,381,126.66	December 2029	2,163,274.94	July 2034	591,708.78
June 2025	6,263,287.59	January 2030	2,118,223.23	August 2034	575,667.30
July 2025	6,147,440.80	February 2030	2,073,975.82	September 2034	559,939.72
August 2025	6,033,554.13	March 2030	2,030,519.35	October 2034	544,520.57
September 2025	5,921,595.95	April 2030	1,987,840.65	November 2034	529,404.50
October 2025	5,811,535.11	May 2030	1,945,926.79	December 2034	514,586.22
November 2025	5,703,340.96	June 2030	1,904,765.02	January 2035	500,060.55
December 2025	5,596,983.32	July 2030	1,864,342.81	February 2035	485,822.37
January 2026	5,492,432.49	August 2030	1,824,647.84	March 2035	471,866.66
February 2026	5,389,659.24	September 2030	1,785,667.97	April 2035	458,188.49
March 2026	5,288,634.79	October 2030	1,747,391.25	May 2035	444,783.00
April 2026	5,189,330.82	November 2030	1,709,805.93	June 2035	431,645.40
May 2026	5,091,719.47	December 2030	1,672,900.47	July 2035	418,771.01
June 2026	4,995,773.29	January 2031	1,636,663.47	August 2035	406,155.19
July 2026	4,901,465.28	February 2031	1,601,083.75	September 2035	393,793.40
August 2026	4,808,768.85	March 2031	1,566,150.30	October 2035	381,681.17
September 2026	4,717,657.85	April 2031	1,531,852.27	November 2035	369,814.10
October 2026	4,628,106.53	May 2031	1,498,179.00	December 2035	358,187.87
November 2026	4,540,089.54	June 2031	1,465,120.00	January 2036	346,798.22
December 2026	4,453,581.94	July 2031	1,432,664.96	February 2036	335,640.96
January 2027	4,368,559.19	August 2031	1,400,803.71	March 2036	324,711.99
February 2027	4,284,997.12	September 2031	1,369,526.26	April 2036	314,007.26
March 2027	4,202,871.95	October 2031	1,338,822.77	May 2036	303,522.79
April 2027	4,122,160.26	November 2031	1,308,683.58	June 2036	293,254.67
May 2027	4,042,839.04	December 2031	1,279,099.16	July 2036	283,199.05
June 2027	3,964,885.60	January 2032	1,250,060.15	August 2036	273,352.14
July 2027	3,888,277.63	February 2032	1,221,557.34	September 2036	263,710.22
August 2027	3,812,993.16	March 2032	1,193,581.66	October 2036	254,269.63
September 2027	3,739,010.59	April 2032	1,166,124.19	November 2036	245,026.78
October 2027	3,666,308.64	May 2032	1,139,176.15	December 2036	235,978.12
November 2027	3,594,866.37	June 2032	1,112,728.91	January 2037	227,120.18
December 2027	3,524,663.18	July 2032	1,086,773.99	February 2037	218,449.53
January 2028	3,455,678.79	August 2032	1,061,303.02	March 2037	209,962.81
February 2028	3,387,893.25	September 2032	1,036,307.77	April 2037	201,656.71
March 2028	3,321,286.91	October 2032	1,011,780.17	May 2037	193,527.97
April 2028	3,255,840.43	November 2032	987,712.25	June 2037	185,573.40
May 2028	3,191,534.80	December 2032	964,096.18	July 2037	177,789.84
June 2028	3,128,351.30	January 2033	940,924.27	August 2037	170,174.21
July 2028	3,066,271.50	February 2033	918,188.94	September 2037	162,723.46
August 2028	3,005,277.26	March 2033	895,882.72	October 2037	155,434.60
September 2028	2,945,350.74	April 2033	873,998.30	November 2037	148,304.69
October 2028	2,886,474.38	May 2033	852,528.45	December 2037	141,330.85
November 2028	2,828,630.90	June 2033	831,466.08	January 2038	134,510.23
December 2028	2,771,803.28	July 2033	810,804.21	February 2038	127,840.03
January 2029	2,715,974.79	August 2033	790,535.96	March 2038	121,317.50

Aggregate Group II (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
April 2038	$ 114,939.94	January 2039	$ 63,641.83	October 2039	$ 22,111.97
May 2038	108,704.70	February 2039	58,575.05	November 2039	18,031.86
June 2038	102,609.16	March 2039	53,626.37	December 2039	14,051.33
July 2038	96,650.76	April 2039	48,793.58	January 2040	10,168.48
August 2038	90,826.98	May 2039	44,074.52	February 2040	6,381.46
September 2038	85,135.33	June 2039	39,467.06	March 2040	2,688.46
October 2038	79,573.36	July 2039	34,969.12	April 2040 and thereafter	0.00
November 2038	74,138.69	August 2039	30,578.63		
December 2038	68,828.95	September 2039	26,293.58		

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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$392,357,832

FannieMae®

Guaranteed REMIC Pass-Through Certificates

Fannie Mae REMIC Trust 2010-130

PROSPECTUS SUPPLEMENT

BofA Merrill Lynch

October 25, 2010