

\$903,545,036



FannieMae[®]

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2010-139**

The Certificates

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

Payments to Certificateholders

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

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

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

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 backed by first lien, single-family fixed-rate loans,
- Fannie Mae MBS backed by first lien, single-family adjustable-rate loans and
- underlying REMIC and RCR certificates backed by Fannie Mae MBS.

The mortgage loans underlying the underlying REMIC and RCR certificates 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
DA	1	\$250,000,000	PT	3.500%	FIX	31398SVM2	December 2030
DI	1	31,250,000(2)	NTL	4.000	FIX/IO	31398SVN0	December 2030
NA	2	133,144,000	PAC/AD	2.500	FIX	31398SVP5	February 2040
NI	2	59,175,111(2)	NTL	4.500	FIX/IO	31398SVQ3	February 2040
NB	2	9,654,000	PAC/AD	4.500	FIX	31398SVR1	December 2040
NZ	2	27,202,000	SUP	4.500	FIX/Z	31398SVS9	December 2040
FD	3	39,987,230	PT	(3)	FLT	31398SVT7	December 2040
SD	3	39,987,230(2)	NTL	(3)	INV/IO	31398SVU4	December 2040
FA	4	135,667,226	PT	(3)	FLT	31398SVV2	December 2040
SH(4)	4	31,754,446(2)	NTL	(3)	INV/IO	31398SVW0	December 2040
SM(4)	4	52,114,210(2)	NTL	(3)	INV/IO	31398SVX8	December 2040
SL(4)	4	51,798,570(2)	NTL	(3)	INV/IO	31398SVY6	December 2040
MA	4	72,818,000	PAC	2.500	FIX	31398SVZ3	December 2040
MI	4	19,859,455(2)	NTL	5.500	FIX/IO	31398SWA7	December 2040
MB	4	386,000	PAC	4.000	FIX	31398SWB5	December 2040
UF	4	11,493,878	SUP	(3)	FLT	31398SWC3	December 2040
US	4	5,746,939	SUP	(3)	INV	31398SWD1	December 2040
KF	5	42,277,747	PT	(5)	WAC	31398SWE9	December 2040
KI	5	42,277,747(2)	NTL	1.085	FIX/IO	31398SWF6	December 2040
HA	6	10,003,000	SC/PAC	4.000	FIX	31398SWG4	November 2040
HB	6	27,000	SC/SUP	4.000	FIX	31398SWH2	November 2040
HI	6	779,667(2)	NTL	4.500	FIX/IO	31398SWJ8	November 2040

(Table continued on next page)

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 SA, KC, KD, SB, KN, KP, KT and KW Classes are the RCR classes. For a more detailed description of the RCR classes, see Schedule 1 attached to this prospectus supplement and “Description of the Certificates—The Certificates—Combination and Recombination” in the REMIC prospectus.

The dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be November 30, 2010.

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

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

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

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

Citi

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
FB	7	\$80,776,184	PT	(3)	FLT	31398SWK5	December 2040
HS(4)	7	38,304,232(2)	NTL	(3)	INV/IO	31398SWL3	December 2040
MS(4)	7	22,094,912(2)	NTL	(3)	INV/IO	31398SWM1	December 2040
LS(4)	7	20,377,040(2)	NTL	(3)	INV/IO	31398SWN9	December 2040
KA(4)	7	16,694,000	PAC	2.500%	FIX	31398SWP4	October 2040
IK(4)	7	4,173,500(2)	NTL	6.000	FIX/IO	31398SWQ2	October 2040
KB	7	280,000	PAC	4.000	FIX	31398SWR0	December 2040
YA	7	3,220,046	SUP	4.000	FIX	31398SWS8	December 2040
KM(4)	8	64,142,786	SC/SEQ/AD	3.000	FIX	31398SWT6	July 2040
JI(4)	8	21,380,929(2)	NTL	4.500	FIX/IO	31398SWU3	July 2040
KZ	8	25,000	SC/SEQ	4.500	FIX/Z	31398SWV1	July 2040
R		0	NPR	0	NPR	31398SWW9	December 2040
RL		0	NPR	0	NPR	31398SWX7	December 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-7 for a description of how their notional balances are calculated.
- (3) Based on LIBOR.
- (4) Exchangeable classes.
- (5) Calculated as described on page S-14.

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AVAILABLE INFORMATION

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

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated May 1, 2010 (the “REMIC Prospectus”);
- our Prospectus for Fannie Mae Guaranteed Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated
 - June 1, 2009, for all MBS issued on or after January 1, 2009,
 - April 1, 2008, for all MBS issued on or after June 1, 2007 and prior to January 1, 2009, or
 - January 1, 2006, for all other MBS(as applicable, the “MBS Prospectus”);
- if you are purchasing a Group 6 or Group 8 Class or the R or RL Class, the disclosure documents relating to the applicable underlying REMIC and RCR certificates (the “Underlying REMIC Disclosure Documents”); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading “Incorporation by Reference” in the REMIC Prospectus.

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

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

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

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

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

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

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

SUMMARY

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

Assets Underlying Each Group of Classes

<u>Group</u>	<u>Assets</u>
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 MBS*
5	Group 5 MBS
6	Class 2010-72-NB RCR Certificate Class 2010-131-NB REMIC Certificate
7	Group 7 MBS**
8	Class 2004-35-AB REMIC Certificate Class 2008-57-EA REMIC Certificate Class 2009-106-DA REMIC Certificate Class 2010-75-PY REMIC Certificate Class 2010-94-TA RCR Certificate

* Includes the Subgroup 4a MBS, Subgroup 4b MBS and Subgroup 4c MBS.

** Includes the Subgroup 7a MBS, Subgroup 7b MBS and Subgroup 7c MBS.

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

Characteristics of the Fixed Rate MBS

	<u>Approximate Principal Balance</u>	<u>Pass- Through Rate</u>	<u>Range of Weighted Average Coupons or WACs (annual percentages)</u>	<u>Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)</u>
Group 1 MBS	\$250,000,000	4.00%	4.25% to 6.50%	181 to 240
Group 2 MBS	\$170,000,000	4.50%	4.75% to 7.00%	241 to 360
Group 3 MBS	\$ 39,987,230	7.50%	7.75% to 10.00%	241 to 360
Group 4 MBS				
Subgroup 4a	\$ 52,924,077	5.50%	5.75% to 8.00%	241 to 360
Subgroup 4b	\$ 86,857,016	5.50%	5.75% to 8.00%	241 to 360
Subgroup 4c	\$ 86,330,950	5.50%	5.75% to 8.00%	235 to 360
Group 7 MBS				
Subgroup 7a	\$ 25,471,300	6.00%	6.25% to 8.50%	241 to 360
Subgroup 7b	\$ 13,877,740	6.00%	6.25% to 8.50%	241 to 360
Subgroup 7c	\$ 13,740,900	6.00%	6.25% to 8.50%	241 to 360
Subgroup 7c	\$ 47,880,290	6.00%	6.25% to 8.50%	241 to 360

Assumed Characteristics of the Underlying Mortgage Loans

	<u>Principal Balance</u>	<u>Original Term to Maturity (in months)</u>	<u>Remaining Term to Maturity (in months)</u>	<u>Loan Age (in months)</u>	<u>Interest Rate</u>
Group 1 MBS	\$250,000,000	240	238	2	4.510%
Group 2 MBS	\$170,000,000	360	337	9	4.965%
Group 3 MBS	\$ 39,987,230	360	319	37	8.131%
Group 4 MBS					
<i>Subgroup 4a</i>	\$ 52,924,077	360	317	36	5.944%
<i>Subgroup 4b</i>	\$ 86,857,016	360	315	37	6.008%
<i>Subgroup 4c</i>	\$ 86,330,950	360	314	38	6.034%
Group 7 MBS					
<i>Subgroup 7a</i>	\$ 25,471,300	360	288	62	6.552%
<i>Subgroup 7b</i>	\$ 13,877,740	360	318	37	6.561%
	\$ 13,740,900	360	311	42	6.454%
<i>Subgroup 7c</i>	\$ 47,880,290	360	305	49	6.496%

The actual remaining terms to maturity, loan ages and interest rates of most of the mortgage loans underlying the Group 1, Group 2, Group 3, Group 4 and Group 7 MBS will differ from those shown above, perhaps significantly.

Group 5

The table in Exhibit A-1 of this prospectus supplement lists certain assumed characteristics of the mortgage loans underlying the adjustable-rate MBS. The assumed characteristics appearing in Exhibit A-1 are derived from multiple MBS pools on an aggregate basis and do not reflect the actual characteristics of the individual adjustable-rate mortgage loans included in the related pools. The actual characteristics of most of the related mortgage loans may differ from those specified in Exhibit A-1, perhaps significantly.

Group 6 and Group 8

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

Settlement Date

We expect to issue the certificates on November 30, 2010.

Distribution Dates

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

Record Date

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

Book-Entry and Physical Certificates

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

Fed Book-Entry

All classes other than the R and RL Classes

Physical

R and RL Classes

Exchanging Certificates Through Combination and Recombination

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

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

Interest Rates

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

During 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—*Weighted Average Coupon Class*” in this prospectus supplement.

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

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate(1)</u>
FD	0.65375%	7.00%	0.40%	LIBOR + 40 basis points
SD	6.84625%	7.10%	0.50%	7.1% – LIBOR
FA	0.72344%	6.50%	0.47%	LIBOR + 47 basis points
SH	5.77656%	6.03%	0.00%	6.03% – LIBOR
SM	5.77656%	6.03%	0.00%	6.03% – LIBOR
SL	5.77656%	6.03%	0.00%	6.03% – LIBOR
UF	1.35344%	6.00%	1.10%	LIBOR + 110 basis points
US	9.29312%	9.80%	0.00%	9.8% – (2 × LIBOR)
FB	0.75344%	6.50%	0.50%	LIBOR + 50 basis points
HS	5.74656%	6.00%	0.00%	6% – LIBOR
MS	5.74656%	6.00%	0.00%	6% – LIBOR
LS	5.74656%	6.00%	0.00%	6% – LIBOR
SA	5.77656%	6.03%	0.00%	6.03% – LIBOR
SB	5.74656%	6.00%	0.00%	6% – LIBOR

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

Notional Classes

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

<u>Class</u>	
DI	12.5% of the DA Class
NI	44.4444443610% of the NA Class
SD	100% of the FD Class
SH	59.9999996221% of the Subgroup 4a MBS
SM	60.0000004605% of the Subgroup 4b MBS
SL	60% of the Subgroup 4c MBS
MI	27.2727278969% of the MA Class
KI	100% of the KF Class
HI	11.1111158615% of the Class 2010-72-NB RCR Certificate in Group 6
HS	80% of the Subgroup 7c MBS
MS	80% of the Subgroup 7b MBS
LS	80% of the Subgroup 7a MBS
IK	25% of the KA Class
JI	33.3333338530% of the KM Class
SA	100% of the FA Class
SB	100% of the FB Class

Distributions of Principal

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

Weighted Average Lives (years)*

<u>Group 1 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>296%</u>	<u>450%</u>	<u>600%</u>	<u>900%</u>
DA and DI	12.1	8.2	4.9	3.7	3.0	2.2

<u>Group 2 Classes</u>	<u>PSA Prepayment Assumption</u>									
	<u>0%</u>	<u>100%</u>	<u>188%</u>	<u>250%</u>	<u>300%</u>	<u>375%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1400%</u>
NA and NI	13.4	5.9	4.8	4.8	4.8	4.0	3.2	2.4	1.9	1.3
NB	22.6	16.9	16.9	16.9	16.9	14.1	10.7	7.5	5.6	3.0
NZ	26.8	19.5	15.4	7.1	2.2	1.3	0.9	0.6	0.4	0.3

<u>Group 3 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>300%</u>	<u>500%</u>	<u>750%</u>	<u>1000%</u>	<u>1300%</u>	<u>1700%</u>
FD and SD	21.6	10.2	4.6	2.7	1.7	1.1	0.7	0.1

<u>Group 4 Classes</u>	<u>PSA Prepayment Assumption</u>									
	<u>0%</u>	<u>100%</u>	<u>140%</u>	<u>200%</u>	<u>250%</u>	<u>300%</u>	<u>400%</u>	<u>800%</u>	<u>1300%</u>	<u>2000%</u>
FA and SA	20.5	9.7	8.1	6.3	5.3	4.5	3.4	1.5	0.7	0.1
SH	20.5	9.7	8.1	6.4	5.3	4.5	3.4	1.5	0.7	0.1
SM	20.5	9.7	8.1	6.3	5.3	4.5	3.4	1.5	0.7	0.1
SL	20.5	9.7	8.1	6.3	5.3	4.5	3.4	1.5	0.7	0.1
MA and MI	18.5	7.1	6.0	6.0	6.0	5.2	4.0	1.8	0.8	0.1
MB	27.6	24.7	24.7	24.7	24.7	23.4	19.9	9.6	4.2	0.1
UF and US	28.9	20.4	16.6	7.4	2.0	1.1	0.6	0.2	0.1	0.1

<u>Group 5 Classes</u>	<u>CPR Prepayment Assumption</u>							
	<u>0%</u>	<u>5%</u>	<u>10%</u>	<u>15%</u>	<u>20%</u>	<u>30%</u>	<u>40%</u>	<u>60%</u>
KF and KI	14.9	10.0	7.1	5.3	4.1	2.7	2.0	1.1

PSA Prepayment Assumption									
Group 6 Classes	0%	100%	200%	235%	300%	400%	800%	1300%	2000%
HA	27.0	19.3	19.3	19.3	17.0	13.3	6.1	2.7	0.4
HB	27.4	26.3	26.3	26.7	13.1	9.9	4.4	2.0	0.1
HI	26.9	19.0	19.0	19.0	16.6	13.0	5.9	2.6	0.5

PSA Prepayment Assumption										
Group 7 Classes	0%	100%	155%	200%	250%	300%	400%	800%	1400%	2000%
FB and SB	20.8	9.6	7.5	6.3	5.3	4.5	3.4	1.5	0.6	0.1
HS	20.8	9.6	7.5	6.3	5.3	4.5	3.4	1.5	0.6	0.1
MS	20.8	9.8	7.7	6.4	5.3	4.5	3.4	1.5	0.6	0.1
LS	20.8	9.2	7.3	6.2	5.2	4.4	3.4	1.5	0.6	0.1
KA, IK, KC and KD ..	19.1	7.2	5.7	5.7	5.7	4.9	3.7	1.7	0.6	0.1
KB	28.1	22.2	22.2	22.2	22.2	20.4	16.7	7.8	2.9	0.1
YA	29.1	20.7	15.9	8.3	1.9	1.0	0.5	0.2	0.1	0.1

PSA Prepayment Assumption								
Group 8 Classes	0%	100%	329%	500%	700%	900%	1400%	
KM, JI, KN, KP, KT and KW	16.9	7.9	5.0	3.3	2.2	1.6	0.7	
KZ	27.2	27.0	26.1	21.5	15.7	11.5	5.1	

* 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 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 Class 2009-106-DA REMIC Certificate in Group 8 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 8 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.

Payments on the Group 6 Classes and Group 8 Classes also will be affected by the applicable payment priorities governing the related underlying REMIC and RCR certificates. If you invest in any Group 6 or Group 8 Class, the rate at which you receive payments will be affected by the applicable priority sequences governing principal payments on the related underlying REMIC and RCR certificates.

In particular, as described in the applicable Underlying REMIC Disclosure Documents, principal payments on certain of the underlying REMIC and RCR certificates are governed by principal balance schedules. As a result, those underlying certificates may experience principal payments faster or slower than would otherwise have been the case. In some cases, they may receive no principal payments for extended periods. Prepayments on the related mortgage loans may have occurred at a rate faster or slower than the rate initially assumed. In certain high prepayment scenarios, it is possible that the effect of a principal balance schedule over time may be eliminated. In such a case, the applicable underlying REMIC and RCR certificates would experience principal payments at rates that may vary widely from period to

period. This prospectus supplement contains no information as to whether

- the applicable underlying REMIC and RCR certificates have adhered to the related principal balance schedules,
- any related support classes remain outstanding, or
- the applicable underlying REMIC and RCR certificates otherwise have performed as originally anticipated.

In addition, as described in the related Underlying REMIC Disclosure Document, the Class 2008-57-EA REMIC Certificate in

Group 8 is an AS class. The “AS” designation refers to an “accelerated security” that is generally expected to receive principal payments more rapidly than the related NAS class during the period in which the NAS class is receiving limited or no principal payments.

You may obtain additional information about the underlying REMIC and RCR certificates by reviewing their current class factors in light of other information available in the related Underlying REMIC Disclosure Documents. You may obtain those documents from us as described on page S-3.

DESCRIPTION OF THE CERTIFICATES

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

General

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

- five groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates having fixed pass-through rates (the “Group 1 MBS,” “Group 2 MBS,” “Group 3 MBS,” “Group 4 MBS” and “Group 7 MBS” and together, the “Fixed Rate MBS”),
- one group of Fannie Mae Guaranteed Mortgage Pass-Through Certificates having variable pass-through rates (the “Group 5 MBS” or the “ARM MBS”), and
- two groups of previously issued REMIC and RCR certificates (the “Group 6 Underlying REMIC and RCR Certificates” and “Group 8 Underlying REMIC and RCR Certificates,” and together, the “Underlying REMIC Certificates”) issued from the related Fannie Mae REMIC trusts (the “Underlying REMIC Trusts”) as further described in Exhibit A-2.

The Fixed Rate MBS and the ARM MBS are referred to collectively as the “Trust MBS.”

The Underlying REMIC Certificates evidence direct or indirect beneficial ownership interests in certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates (together with the Trust MBS, the “MBS”).

Each MBS represents a beneficial ownership interest in a pool of first lien, one- to four-family (“single-family”), fixed-rate or adjustable-rate 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.”

<u>REMIC Designation</u>	<u>Assets</u>	<u>Regular Interests</u>	<u>Residual Interest</u>
Lower Tier REMIC	Trust MBS and Underlying REMIC 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, the MBS and the Underlying REMIC Certificates, see the applicable discussions appearing under the heading “Fannie Mae Guaranty” in the REMIC Prospectus, the MBS Prospectus and the Underlying REMIC Disclosure Documents. Our guaranties are not backed by the full faith and credit of the United States.

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

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

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

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

The Fixed Rate MBS

The Fixed Rate MBS provide that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the Fixed Rate 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 20 years in the

case of the Group 1 MBS and up to 30 years in the case of the Group 2 MBS, Group 3 MBS, Group 4 MBS and Group 7 MBS.

For additional information, see “Summary—Group 1, Group 2, Group 3, Group 4 and Group 7—Characteristics of the Fixed Rate 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 ARM MBS

General

The Mortgage Loans underlying the ARM MBS (the “Hybrid ARM Loans”) will have the general characteristics described in the MBS Prospectus. In addition, we assume the Hybrid ARM Loans will have the characteristics listed on Exhibit A-1 to this prospectus supplement. The ARM MBS provide that principal and interest on the Hybrid ARM Loans are passed through monthly, beginning in the month after we issue the ARM MBS. The Hybrid ARM Loans are conventional, adjustable-rate mortgage loans secured by first mortgages or deeds of trust on single-family residential properties. The Hybrid ARM Loans have original maturities of up to 30 years. See “Description of the Certificates,” “The Mortgage Pools,” “The Mortgage Loans—Adjustable-Rate Mortgage Loans (ARMs)” and “Yield, Maturity, and Prepayment Considerations” in the MBS Prospectus.

In addition, the scheduled monthly payments on approximately 85% of the Hybrid ARM Loans (by principal balance at the Issue Date) represent accrued interest only for a period of 10 years following origination. Beginning with the first monthly payment following the expiration of the applicable interest only period, the scheduled monthly payment on each of those Hybrid ARM Loans will be increased by an amount sufficient to pay accrued interest at the then current rate and to fully amortize the Hybrid ARM Loan by its scheduled maturity date. 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.

Characteristics of the Hybrid ARM Loans

Initial Fixed-Rate Period

The interest rate of each Hybrid ARM Loan is fixed for an initial period of five years from origination (the “Initial Fixed Rate”).

Applicable Index

After the initial fixed-rate period, the interest rate (the “ARM Rate”) for the Hybrid ARM Loans will adjust semi-annually, based on the Six-Month WSJ LIBOR Index as available 25 days prior to the related interest rate adjustment date. See “The Mortgage Loans—Adjustable-Rate Mortgage Loans (ARMs)—*ARM Indices*” in the MBS Prospectus for a description of this index. If this index becomes unavailable, an alternative index will be determined in accordance with the terms of the related mortgage note.

ARM Rate Changes

After the initial fixed-rate period, the ARM Rate of each Hybrid ARM Loan is set semi-annually, subject to the caps and floor described below, to equal the *sum* of (i) the applicable index value *plus* (ii) a specified percentage amount (the “ARM Margin”) that the lender established when the Hybrid ARM Loan was originated.

Initial ARM Rate Change Caps

When, after the initial fixed-rate period, the ARM Rate for each Hybrid ARM Loan is first calculated to equal the applicable index value *plus* the ARM Margin, the ARM Rate generally may not deviate by more than 6 percentage points from the Initial Fixed Rate for that loan.

Subsequent ARM Rate Change Caps

On each semi-annual ARM Rate adjustment date thereafter, the ARM Rate generally may not deviate by more than 2 percentage points from the applicable ARM Rate in effect immediately prior to that adjustment date.

Lifetime Cap and Floor

The ARM Rate for each Hybrid ARM Loan, when adjusted on its semi-annual adjustment date, may not be greater than the maximum ARM Rate (lifetime rate cap) or less than its minimum ARM Rate (lifetime floor), as specified in the related mortgage note.

Monthly Payments

After the initial fixed rate period, the amount of a borrower's monthly payment is subject to change at six-month intervals after the date specified in the related mortgage note. Each new monthly payment amount will be calculated to equal an amount necessary to pay interest at the new ARM Rate, adjusted as described above, and to fully amortize the outstanding principal balance of the Hybrid ARM Loan on a level debt service basis over the remainder of its term.

The Underlying REMIC Certificates

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

In addition, the pools underlying the Class 2009-106-DA REMIC Certificate in Group 8 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 Class 2009-106-DA REMIC Certificate in Group 8, 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.

Distributions on the Underlying REMIC Certificates will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Underlying REMIC Certificates are described in the applicable Underlying REMIC Disclosure Documents. See Exhibit A-2 for certain additional information about the Underlying REMIC Certificates. Exhibit A-2 is being provided in lieu of a Final Data Statement with respect to the Underlying REMIC Certificates.

For further information about the Underlying REMIC Certificates, telephone us at 1-800-237-8627. Additional information about the Underlying REMIC Certificates is also available at <http://sls.fanniemae.com/slsSearch/Home.do>. There may have been material changes in facts and circumstances since the dates we prepared the Underlying REMIC Disclosure Documents. These

may include changes in prepayment speeds, prevailing interest rates and other economic factors. As a result, the usefulness of the information set forth in those documents may be limited.

Distributions of Interest

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

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

<u>Delay Classes</u>	<u>No-Delay Classes</u>
Fixed Rate Classes, Weighted Average Coupon Class and the UF and US Classes	Floating Rate and Inverse Floating Rate Classes other than the UF and US Classes

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

Accrual Classes. The NZ and KZ Classes are Accrual Classes. Interest will accrue on the Accrual Classes at the applicable annual rates 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.

Weighted Average Coupon Class. On each Distribution Date, we will pay interest on the KF Class at an annual rate equal to

- the Weighted Average Group 5 MBS Pass-Through Rate for that Distribution Date, *minus*
- the interest rate payable on the KI Class on that Distribution Date.

During the initial Interest Accrual Period, the KF Class is expected to bear interest at an annual rate of approximately 1.04890%.

The “Weighted Average Group 5 MBS Pass-Through Rate” for any Distribution Date is equal to the weighted average of the pass-through rates of the Group 5 MBS for that Distribution Date, weighted on the basis of the principal balances of the Group 5 MBS on the day immediately preceding that Distribution Date.

Our determination of the interest rate for the KF Class 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

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 DA 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 in the following priority:

1. To Aggregate Group I to its Planned Balance. } PAC Group
2. To NZ until retired. } Support Class
3. To Aggregate Group I to zero. } PAC Group

The “Group 2 Principal Distribution Amount” is the *sum* of the principal then paid on the Group 2 MBS *plus* any interest then accrued and added to the principal balance of the NZ Class.

“Aggregate Group I” consists of the NA and NB Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I to NA and NB, 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 Group 3 Principal Distribution Amount to FD until retired. } Pass-Through Class

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

- *Group 4*

The Group 4 Principal Distribution Amount as follows:

- 60.0000000885% to FA until retired, and } Pass-Through Class
- 39.9999999115% in the following priority:
 - first*, to Aggregate Group II to its Planned Balance; } PAC Group
 - second*, to UF and US, pro rata, until retired; and } Support Classes
 - third*, to Aggregate Group II to zero. } PAC Group

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

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

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

- *Group 5*

The Group 5 Principal Distribution Amount to KF 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 in the following priority:

1. To HA to its Planned Balance. } PAC Class
 2. To HB until retired. } Support Class
 3. To HA until retired. } PAC Class
- } Structured Collateral

The “Group 6 Principal Distribution Amount” is the principal then paid on the Group 6 Underlying REMIC and RCR Certificates.

- *Group 7*

The Group 7 Principal Distribution Amount as follows:

- 80% to FB until retired, and } Pass-Through Class
- 20% in the following priority:
 - first*, to Aggregate Group III to its Planned Balance; } PAC Group
 - second*, to YA until retired; and } Support Class
 - third*, to Aggregate Group III to zero. } PAC Group

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

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

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

- *Group 8*

The “Group 8 Principal Distribution Amount” to KM and KZ, in that order, until retired. } Structural Collateral/ Sequential Pay Classes

The “Group 8 Principal Distribution Amount” is the *sum* of the principal then paid on the Group 8 Underlying REMIC and RCR Certificates *plus* any interest then accrued and added to the principal balance of the KZ Class.

Structuring Assumptions

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

- the Mortgage Loans underlying the Fixed Rate 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 and Group 7—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement;
- the Hybrid ARM Loans have the characteristics set forth in Exhibit A-1 to this prospectus supplement;
- with respect to the Hybrid ARM Loans, the Six-Month WSJ LIBOR Index value is and remains 0.44280%;
- the Mortgage Loans prepay at the constant percentages of PSA or CPR, as applicable, specified in the related tables;
- the settlement date for the Certificates is November 30, 2010; and
- each Distribution Date occurs on the 25th day of a month.

Prepayment Assumptions. The prepayment model used in this prospectus supplement with respect to the Group 1, Group 2, Group 3, Group 4, Group 6, Group 7 and Group 8 Classes is PSA. For

a description of PSA, see “Yield, Maturity and Prepayment Considerations—Prepayment Models” in the REMIC Prospectus.

The prepayment model used in this prospectus supplement with respect to the Group 5 Classes is CPR. For a description of CPR, see “Yield, Maturity and Prepayment Considerations—Prepayment Models” in the REMIC Prospectus.

It is highly unlikely that prepayments will occur at any *constant* PSA or CPR rate, as applicable, or at any other *constant* rate.

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

<u>Groups and Class</u>	<u>Structuring Ranges</u>	<u>Initial Effective Ranges</u>
Aggregate Group I Planned Balances	Between 188% and 300% PSA	Between 173% and 300% PSA
Aggregate Group II Planned Balances	Between 140% and 250% PSA	Between 140% and 250% PSA
HA Class Planned Balances	Between 100% and 235% PSA	Between 99% and 235% PSA
Aggregate Group III Planned Balances	Between 155% and 250% PSA	Between 155% and 250% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	NA and NB
Aggregate Group II	MA and MB
Aggregate Group III	KA and KB

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 or Class will conform on any Distribution Date to the balance specified in the Principal Balance Schedules or that distributions of principal of any Aggregate Group or Class will begin or end on the Distribution Dates specified in the Principal Balance Schedules.

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

- We will distribute any excess of principal distributions over the amount necessary to reduce an Aggregate Group or the HA Class to its scheduled balance in any month. As a result, the likelihood of reducing an Aggregate Group or the HA Class to its scheduled balance each month will not be improved by the averaging of high and low principal distributions from month to month.
- Even if the related Mortgage Loans prepay at rates falling within a Structuring Range or an Effective Range, principal distributions may be insufficient to reduce the Aggregate Groups

and the HA Class 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 Aggregate Groups and the HA Class 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 and the HA Class will be supported by one or more other Classes. When the related supporting Classes are retired, the applicable Aggregate Group or the HA Class, 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 or CPR, as applicable, 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 or CPR, as applicable. Moreover, it is unlikely that

- the Mortgage Loans will prepay at a constant PSA or CPR rate, as applicable, 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 related 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 SD, SH, SM, SL, HS, MS, LS, SA and SB 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 those Classes (expressed in each case as a percentage of original principal balance) are as follows:

<u>Class</u>	<u>Price*</u>
SD	13.0%
SH	14.0%
SM	14.0%
SL	14.0%
US	100.0%
HS	13.0%
MS	13.0%
LS	13.0%
SA	14.0%
SB	13.0%

* The prices do not include accrued interest. Accrued interest has been added to the prices in calculating the yields set forth in the tables below.

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>300%</u>	<u>500%</u>	<u>750%</u>	<u>1000%</u>	<u>1300%</u>	<u>1700%</u>
0.12000%	54.6%	50.8%	34.8%	17.6%	(6.2)%	(33.8)%	(75.3)%	*
0.25375%	53.4%	49.6%	33.7%	16.5%	(7.2)%	(34.6)%	(76.0)%	*
2.25375%	35.6%	32.0%	17.1%	1.0%	(21.3)%	(46.9)%	(85.7)%	*
4.25375%	18.1%	14.8%	0.8%	(14.2)%	(35.0)%	(59.0)%	(95.7)%	*
6.25375%	(1.2)%	(4.3)%	(17.1)%	(30.9)%	(50.1)%	(73.4)%	*	*
6.60000%	(6.1)%	(9.1)%	(21.6)%	(35.1)%	(54.0)%	(77.6)%	*	*

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

LIBOR	PSA Prepayment Assumption									
	50%	100%	140%	200%	250%	300%	400%	800%	1300%	2000%
0.12000%	40.2%	36.6%	33.6%	29.1%	25.3%	21.4%	13.4%	(22.5)%	(83.1)%	*
0.25344%	39.1%	35.5%	32.5%	28.1%	24.2%	20.4%	12.4%	(23.4)%	(83.7)%	*
2.25344%	23.0%	19.6%	16.8%	12.6%	9.0%	5.4%	(2.1)%	(35.7)%	(92.8)%	*
4.25344%	6.5%	3.3%	0.7%	(3.2)%	(6.5)%	(9.9)%	(17.0)%	(48.3)%	*	*
6.03000%	*	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption									
	50%	100%	140%	200%	250%	300%	400%	800%	1300%	2000%
0.12000%	40.2%	36.5%	33.6%	29.1%	25.3%	21.4%	13.4%	(22.5)%	(83.1)%	*
0.25344%	39.1%	35.5%	32.5%	28.0%	24.2%	20.4%	12.4%	(23.4)%	(83.7)%	*
2.25344%	23.0%	19.6%	16.8%	12.6%	9.0%	5.4%	(2.2)%	(35.7)%	(92.7)%	*
4.25344%	6.5%	3.3%	0.7%	(3.2)%	(6.6)%	(10.0)%	(17.0)%	(48.3)%	*	*
6.03000%	*	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption									
	50%	100%	140%	200%	250%	300%	400%	800%	1300%	2000%
0.12000%	40.2%	36.5%	33.6%	29.1%	25.3%	21.4%	13.4%	(22.5)%	(83.1)%	*
0.25344%	39.1%	35.5%	32.5%	28.0%	24.2%	20.4%	12.4%	(23.4)%	(83.7)%	*
2.25344%	23.0%	19.6%	16.8%	12.6%	9.0%	5.3%	(2.2)%	(35.7)%	(92.7)%	*
4.25344%	6.5%	3.3%	0.7%	(3.2)%	(6.6)%	(10.0)%	(17.0)%	(48.4)%	*	*
6.03000%	*	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption									
	50%	100%	140%	200%	250%	300%	400%	800%	1300%	2000%
0.12000%	9.7%	9.7%	9.7%	9.6%	9.4%	9.1%	8.7%	6.7%	3.4%	0.4%
0.25344%	9.4%	9.4%	9.4%	9.3%	9.1%	8.9%	8.4%	6.5%	3.3%	0.4%
2.25344%	5.3%	5.3%	5.3%	5.3%	5.2%	5.0%	4.8%	3.7%	2.0%	0.4%
4.25344%	1.3%	1.3%	1.3%	1.3%	1.3%	1.2%	1.2%	1.0%	0.7%	0.4%
4.90000%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.4%

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

LIBOR	PSA Prepayment Assumption									
	50%	100%	155%	200%	250%	300%	400%	800%	1400%	2000%
0.12000%	43.7%	40.1%	35.9%	32.5%	28.6%	24.7%	16.6%	(19.8)%	(98.3)%	*
0.25344%	42.6%	38.9%	34.8%	31.4%	27.5%	23.6%	15.5%	(20.7)%	(98.8)%	*
2.25344%	25.1%	21.7%	17.8%	14.6%	11.0%	7.3%	(0.2)%	(34.1)%	*	*
4.25344%	7.3%	4.1%	0.6%	(2.4)%	(5.8)%	(9.2)%	(16.2)%	(47.7)%	*	*
6.00000%	*	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption									
	50%	100%	155%	200%	250%	300%	400%	800%	1400%	2000%
0.12000%	43.9%	40.2%	36.1%	32.7%	28.8%	24.8%	16.7%	(19.7)%	(98.2)%	*
0.25344%	42.7%	39.0%	34.9%	31.5%	27.7%	23.7%	15.6%	(20.6)%	(98.8)%	*
2.25344%	25.3%	21.8%	18.0%	14.8%	11.2%	7.5%	(0.1)%	(34.0)%	*	*
4.25344%	7.6%	4.4%	0.8%	(2.2)%	(5.5)%	(9.0)%	(16.0)%	(47.6)%	*	*
6.00000%	*	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption									
	50%	100%	155%	200%	250%	300%	400%	800%	1400%	2000%
0.12000%	43.5%	39.8%	35.7%	32.3%	28.4%	24.4%	16.3%	(20.0)%	(98.4)%	*
0.25344%	42.3%	38.6%	34.5%	31.1%	27.3%	23.3%	15.3%	(20.9)%	(99.0)%	*
2.25344%	24.8%	21.3%	17.5%	14.3%	10.7%	7.0%	(0.5)%	(34.3)%	*	*
4.25344%	6.9%	3.7%	0.1%	(2.9)%	(6.2)%	(9.6)%	(16.6)%	(48.0)%	*	*
6.00000%	*	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption									
	50%	100%	140%	200%	250%	300%	400%	800%	1300%	2000%
0.12000%	40.2%	36.5%	33.6%	29.1%	25.3%	21.4%	13.4%	(22.5)%	(83.1)%	*
0.25344%	39.1%	35.5%	32.5%	28.0%	24.2%	20.4%	12.4%	(23.4)%	(83.7)%	*
2.25344%	23.0%	19.6%	16.8%	12.6%	9.0%	5.3%	(2.2)%	(35.7)%	(92.6)%	*
4.25344%	6.5%	3.3%	0.7%	(3.2)%	(6.6)%	(10.0)%	(17.0)%	(48.3)%	*	*
6.03000%	*	*	*	*	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>									
	<u>50%</u>	<u>100%</u>	<u>155%</u>	<u>200%</u>	<u>250%</u>	<u>300%</u>	<u>400%</u>	<u>800%</u>	<u>1400%</u>	<u>2000%</u>
0.12000%	43.7%	40.0%	35.9%	32.5%	28.6%	24.7%	16.6%	(19.8)%	(98.2)%	*
0.25344%	42.5%	38.9%	34.8%	31.4%	27.5%	23.6%	15.5%	(20.7)%	(98.8)%	*
2.25344%	25.1%	21.6%	17.8%	14.6%	11.0%	7.3%	(0.3)%	(34.1)%	*	*
4.25344%	7.3%	4.1%	0.5%	(2.5)%	(5.8)%	(9.2)%	(16.3)%	(47.7)%	*	*
6.00000%	*	*	*	*	*	*	*	*	*	*

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:

<u>Class</u>	
DI	661% PSA
NI	593% PSA
MI	473% PSA
KI	22% CPR
HI	1380% PSA
IK	437% PSA
JJ	743% PSA

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 applicable Fixed Rate Interest Only Classes (expressed in each case as a percentage of the original principal balance) are as follows:

<u>Class</u>	<u>Price*</u>
DI	11.0%
NI	12.0%
MI	18.0%
KI	4.0%
HI	10.0%
IK	20.0%
JJ	9.0%

* The prices do not include accrued interest. Accrued interest has been added to the prices in calculating the yields set forth in the tables below.

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

Sensitivity of the DI Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>296%</u>	<u>450%</u>	<u>600%</u>	<u>900%</u>
Pre-Tax Yields to Maturity . . .	31.1%	28.7%	18.9%	11.1%	3.2%	(13.0)%

Sensitivity of the NI Class to Prepayments

	PSA Prepayment Assumption									
	<u>50%</u>	<u>100%</u>	<u>188%</u>	<u>250%</u>	<u>300%</u>	<u>375%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1400%</u>
Pre-Tax Yields to Maturity . . .	30.6%	25.9%	20.1%	20.1%	20.1%	16.2%	7.3%	(8.9)%	(26.3)%	(70.1)%

Sensitivity of the MI Class to Prepayments

	PSA Prepayment Assumption									
	<u>50%</u>	<u>100%</u>	<u>140%</u>	<u>200%</u>	<u>250%</u>	<u>300%</u>	<u>400%</u>	<u>800%</u>	<u>1300%</u>	<u>2000%</u>
Pre-Tax Yields to Maturity . . .	24.2%	19.2%	15.4%	15.4%	15.4%	12.8%	5.8%	(31.6)%	*	*

Sensitivity of the KI Class to Prepayments

	CPR Prepayment Assumption						
	<u>5%</u>	<u>10%</u>	<u>15%</u>	<u>20%</u>	<u>30%</u>	<u>40%</u>	<u>60%</u>
Pre-Tax Yields to Maturity . . .	20.4%	14.7%	8.7%	2.6%	(10.2)%	(24.0)%	(55.8)%

Sensitivity of the HI Class to Prepayments

	PSA Prepayment Assumption								
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>235%</u>	<u>300%</u>	<u>400%</u>	<u>800%</u>	<u>1300%</u>	<u>2000%</u>
Pre-Tax Yields to Maturity . . .	47.9%	47.8%	47.8%	47.8%	47.8%	47.5%	41.6%	10.5%	*

Sensitivity of the IK Class to Prepayments

	PSA Prepayment Assumption									
	<u>50%</u>	<u>100%</u>	<u>155%</u>	<u>200%</u>	<u>250%</u>	<u>300%</u>	<u>400%</u>	<u>800%</u>	<u>1400%</u>	<u>2000%</u>
Pre-Tax Yields to Maturity . . .	23.8%	19.0%	13.7%	13.7%	13.7%	10.9%	3.2%	(38.0)%	*	*

Sensitivity of the JI Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>329%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1400%</u>
Pre-Tax Yields to Maturity . . .	44.5%	40.2%	28.6%	17.9%	3.5%	(13.9)%	(81.8)%

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 4, Group 6, Group 7 and Group 8 Classes, and
- in the case of the Group 6 and Group 8 Classes, the applicable priority sequences affecting principal payments on the related Underlying REMIC Certificates.

See “—Distributions of Principal” above and “Description of the Certificates—Distributions of Principal” in the Underlying REMIC Disclosure Documents.

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 or CPR rates, as applicable, 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 Group 1, Group 2, Group 3, Group 4, Group 6, Group 7 and Group 8 Class under 0% PSA, however, we assumed that the Mortgage Loans have the original and remaining terms to maturity and bear interest at the annual rates specified in the table below.

<u>Mortgage Loans Backing Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	240 months	240 months	6.50%
Group 2 MBS	360 months	360 months	7.00%
Group 3 MBS	360 months	360 months	10.00%
Group 4 MBS	360 months	360 months	8.00%
Group 6 Underlying REMIC and RCR Certificates	360 months	(1)	8.00%
Group 7 MBS	360 months	360 months	8.50%
Group 8 Underlying REMIC and RCR Certificates	360 months	(2)	7.00%

(1) The Mortgage Loans backing the Group 6 Underlying REMIC and RCR Certificates listed below are assumed to have the following remaining terms to maturity:

	<u>Remaining Terms to Maturity</u>
2010-72-NB	355 months
2010-131-NB	359 months

(2) The Mortgage Loans backing the Group 8 Underlying REMIC and RCR Certificates listed below are assumed to have the following remaining terms to maturity:

	<u>Remaining Terms to Maturity</u>
2004-35-AB	281 months
2008-57-EA	331 months
2009-106-DA	349 months
2010-75-PY	355 months
2010-94-TA	356 months

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

<u>Date</u>	<u>DA and DI† Classes</u>					
	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>296%</u>	<u>450%</u>	<u>600%</u>	<u>900%</u>
Initial Percent	100	100	100	100	100	100
November 2011	97	95	92	89	87	82
November 2012	95	88	78	70	63	50
November 2013	92	80	62	50	39	22
November 2014	89	72	49	35	24	10
November 2015	86	65	38	24	15	4
November 2016	82	58	30	17	9	2
November 2017	78	51	23	12	5	1
November 2018	74	46	18	8	3	*
November 2019	70	40	14	5	2	*
November 2020	66	35	11	4	1	*
November 2021	61	30	8	2	1	*
November 2022	56	26	6	2	*	*
November 2023	50	21	4	1	*	*
November 2024	44	18	3	1	*	*
November 2025	38	14	2	*	*	*
November 2026	31	11	1	*	*	*
November 2027	24	8	1	*	*	*
November 2028	17	5	*	*	*	*
November 2029	9	2	*	*	*	*
November 2030	0	0	0	0	0	0
Weighted Average Life (years)**	12.1	8.2	4.9	3.7	3.0	2.2

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

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

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

Date	NA and NI† Classes										NB Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	188%	250%	300%	375%	500%	700%	900%	1400%	0%	100%	188%	250%	300%	375%	500%	700%	900%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2011	98	93	91	91	91	91	91	91	83	63	100	100	100	100	100	100	100	100	100	100
November 2012	95	83	77	77	77	77	69	53	38	9	100	100	100	100	100	100	100	100	100	100
November 2013	93	74	63	63	63	59	45	27	13	0	100	100	100	100	100	100	100	100	100	34
November 2014	90	64	51	51	51	43	28	12	2	0	100	100	100	100	100	100	100	100	100	5
November 2015	87	55	41	41	41	31	17	4	0	0	100	100	100	100	100	100	100	100	57	1
November 2016	84	47	32	32	32	21	9	0	0	0	100	100	100	100	100	100	100	86	26	*
November 2017	81	39	24	24	24	14	4	0	0	0	100	100	100	100	100	100	100	48	11	*
November 2018	78	31	17	17	17	9	1	0	0	0	100	100	100	100	100	100	100	27	5	*
November 2019	74	24	12	12	12	5	0	0	0	0	100	100	100	100	100	100	73	15	2	*
November 2020	70	17	8	8	8	2	0	0	0	0	100	100	100	100	100	100	49	9	1	*
November 2021	66	10	5	5	5	0	0	0	0	0	100	100	100	100	100	95	33	5	*	*
November 2022	62	4	2	2	2	0	0	0	0	0	100	100	100	100	100	71	22	3	*	*
November 2023	57	*	*	*	*	0	0	0	0	0	100	100	100	100	100	53	15	1	*	0
November 2024	52	0	0	0	0	0	0	0	0	0	100	83	83	83	83	39	10	1	*	0
November 2025	47	0	0	0	0	0	0	0	0	0	100	64	64	64	64	29	7	*	*	0
November 2026	42	0	0	0	0	0	0	0	0	0	100	50	50	50	50	21	4	*	*	0
November 2027	36	0	0	0	0	0	0	0	0	0	100	38	38	38	38	15	3	*	*	0
November 2028	29	0	0	0	0	0	0	0	0	0	100	29	29	29	29	11	2	*	*	0
November 2029	23	0	0	0	0	0	0	0	0	0	100	22	22	22	22	8	1	*	*	0
November 2030	16	0	0	0	0	0	0	0	0	0	100	17	17	17	17	6	1	*	*	0
November 2031	8	0	0	0	0	0	0	0	0	0	100	12	12	12	12	4	*	*	*	0
November 2032	*	0	0	0	0	0	0	0	0	0	100	9	9	9	9	3	*	*	*	0
November 2033	0	0	0	0	0	0	0	0	0	0	6	6	6	6	6	2	*	*	*	0
November 2034	0	0	0	0	0	0	0	0	0	0	4	4	4	4	4	1	*	*	*	0
November 2035	0	0	0	0	0	0	0	0	0	0	3	3	3	3	3	1	*	*	*	0
November 2036	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	*	*	*	0	0
November 2037	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	*	*	*	0	0
November 2038	0	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	*	0	0
November 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	13.4	5.9	4.8	4.8	4.8	4.0	3.2	2.4	1.9	1.3	22.6	16.9	16.9	16.9	16.9	14.1	10.7	7.5	5.6	3.0

Date	NZ Class										FD and SD† Classes							
	PSA Prepayment Assumption										PSA Prepayment Assumption							
	0%	100%	188%	250%	300%	375%	500%	700%	900%	1400%	0%	100%	300%	500%	750%	1000%	1300%	1700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
November 2011	105	105	100	88	79	64	40	2	0	0	99	93	81	69	54	40	22	0
November 2012	109	109	100	71	48	14	0	0	0	0	99	86	66	48	30	16	5	0
November 2013	114	114	100	57	24	0	0	0	0	0	98	80	53	33	16	6	1	0
November 2014	120	120	100	48	10	0	0	0	0	0	97	74	43	23	9	2	*	0
November 2015	125	125	100	43	3	0	0	0	0	0	97	69	35	16	5	1	*	0
November 2016	131	131	100	40	*	0	0	0	0	0	96	63	28	11	3	*	*	0
November 2017	137	137	99	39	*	0	0	0	0	0	95	58	22	7	1	*	*	0
November 2018	143	143	95	37	*	0	0	0	0	0	94	54	18	5	1	*	*	0
November 2019	150	150	90	34	*	0	0	0	0	0	92	49	14	3	*	*	*	0
November 2020	157	157	83	31	*	0	0	0	0	0	91	45	11	2	*	*	*	0
November 2021	164	164	76	27	*	0	0	0	0	0	89	41	9	2	*	*	*	0
November 2022	171	171	69	24	*	0	0	0	0	0	88	37	7	1	*	*	*	0
November 2023	179	166	62	21	*	0	0	0	0	0	86	34	6	1	*	*	*	0
November 2024	188	153	55	18	*	0	0	0	0	0	84	30	4	*	*	*	0	0
November 2025	196	140	48	15	*	0	0	0	0	0	82	27	4	*	*	*	0	0
November 2026	205	127	42	13	*	0	0	0	0	0	79	24	3	*	*	*	0	0
November 2027	215	114	36	11	*	0	0	0	0	0	76	21	2	*	*	*	0	0
November 2028	224	101	30	9	*	0	0	0	0	0	73	19	2	*	*	*	0	0
November 2029	235	89	25	7	*	0	0	0	0	0	70	16	1	*	*	*	0	0
November 2030	246	77	21	6	*	0	0	0	0	0	66	14	1	*	*	*	0	0
November 2031	257	65	17	5	*	0	0	0	0	0	62	11	1	*	*	*	0	0
November 2032	269	54	14	4	*	0	0	0	0	0	58	9	*	*	*	0	0	0
November 2033	273	44	11	3	*	0	0	0	0	0	53	7	*	*	*	0	0	0
November 2034	242	34	8	2	*	0	0	0	0	0	47	5	*	*	*	0	0	0
November 2035	209	25	5	1	*	0	0	0	0	0	41	3	*	*	*	0	0	0
November 2036	173	16	3	1	*	0	0	0	0	0	35	1	*	*	0	0	0	0
November 2037	134	8	2	*	*	0	0	0	0	0	27	0	0	0	0	0	0	0
November 2038	93	1	*	*	*	0	0	0	0	0	19	0	0	0	0	0	0	0
November 2039	48	0	0	0	0	0	0	0	0	0	10	0	0	0	0	0	0	0
November 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.8	19.5	15.4	7.1	2.2	1.3	0.9	0.6	0.4	0.3	21.6	10.2	4.6	2.7	1.7	1.1	0.7	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	FA and SA† Classes										SH† Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	140%	200%	250%	300%	400%	800%	1300%	2000%	0%	100%	140%	200%	250%	300%	400%	800%	1300%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2011	99	92	90	87	84	81	75	51	22	0	99	92	90	87	84	81	75	51	22	0
November 2012	98	85	81	75	70	65	56	26	5	0	98	85	81	75	70	65	56	26	5	0
November 2013	97	79	73	65	58	52	42	13	1	0	97	79	73	65	58	52	42	13	1	0
November 2014	96	73	65	56	48	42	31	7	*	0	96	73	65	56	49	42	31	7	*	0
November 2015	95	67	59	48	40	34	23	3	*	0	95	67	59	48	40	34	23	3	*	0
November 2016	94	61	52	41	33	27	17	2	*	0	94	61	52	41	33	27	17	2	*	0
November 2017	92	56	47	35	28	22	13	1	*	0	92	56	47	35	28	22	13	1	*	0
November 2018	91	51	42	30	23	17	9	*	*	0	91	51	42	30	23	17	9	*	*	0
November 2019	89	47	37	26	19	14	7	*	*	0	89	47	37	26	19	14	7	*	*	0
November 2020	88	42	33	22	15	11	5	*	*	0	88	42	33	22	15	11	5	*	*	0
November 2021	86	38	29	19	13	9	4	*	*	0	86	38	29	19	13	9	4	*	*	0
November 2022	84	34	25	16	10	7	3	*	0	0	84	34	25	16	10	7	3	*	0	0
November 2023	82	31	22	13	8	5	2	*	0	0	82	31	22	13	8	5	2	*	0	0
November 2024	79	28	19	11	7	4	1	*	0	0	79	28	19	11	7	4	1	*	0	0
November 2025	77	24	17	9	5	3	1	*	0	0	77	24	17	9	5	3	1	*	0	0
November 2026	74	22	14	7	4	2	1	*	0	0	74	22	14	8	4	2	1	*	0	0
November 2027	71	19	12	6	3	2	1	*	0	0	71	19	12	6	3	2	1	*	0	0
November 2028	68	16	10	5	3	1	*	*	0	0	68	16	10	5	3	1	*	*	0	0
November 2029	64	14	8	4	2	1	*	*	0	0	64	14	8	4	2	1	*	*	0	0
November 2030	60	11	7	3	2	1	*	*	0	0	60	11	7	3	2	1	*	*	0	0
November 2031	56	9	5	2	1	1	*	*	0	0	56	9	6	2	1	1	*	*	0	0
November 2032	52	7	4	2	1	*	*	*	0	0	52	7	4	2	1	*	*	*	0	0
November 2033	47	5	3	1	1	*	*	*	0	0	47	6	3	1	1	*	*	*	0	0
November 2034	42	4	2	1	*	*	*	*	0	0	42	4	2	1	*	*	*	*	0	0
November 2035	36	2	1	*	*	*	*	0	0	0	36	2	1	*	*	*	*	0	0	0
November 2036	30	*	*	*	*	*	*	0	0	0	30	1	*	*	*	*	*	0	0	0
November 2037	23	0	0	0	0	0	0	0	0	0	23	0	0	0	0	0	0	0	0	0
November 2038	16	0	0	0	0	0	0	0	0	0	16	0	0	0	0	0	0	0	0	0
November 2039	8	0	0	0	0	0	0	0	0	0	8	0	0	0	0	0	0	0	0	0
November 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.5	9.7	8.1	6.3	5.3	4.5	3.4	1.5	0.7	0.1	20.5	9.7	8.1	6.4	5.3	4.5	3.4	1.5	0.7	0.1

Date	SM† Class										SL† Class										
	PSA Prepayment Assumption										PSA Prepayment Assumption										
	0%	100%	140%	200%	250%	300%	400%	800%	1300%	2000%	0%	100%	140%	200%	250%	300%	400%	800%	1300%	2000%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
November 2011	99	92	90	87	84	81	75	51	22	0	99	92	90	87	84	81	75	51	22	0	
November 2012	98	85	81	75	70	65	56	26	5	0	98	85	81	75	70	65	56	26	5	0	
November 2013	97	79	73	65	58	52	42	13	1	0	97	79	73	65	58	52	42	13	1	0	
November 2014	96	73	65	56	49	42	31	7	*	0	96	73	65	56	48	42	31	7	*	0	
November 2015	95	67	59	48	40	34	23	3	*	0	95	67	59	48	40	34	23	3	*	0	
November 2016	94	61	52	41	33	27	17	2	*	0	94	61	52	41	33	27	17	2	*	0	
November 2017	92	56	47	35	28	22	13	1	*	0	92	56	47	35	28	22	13	1	*	0	
November 2018	91	51	42	30	23	17	9	*	*	0	91	51	42	30	23	17	9	*	*	0	
November 2019	89	47	37	26	19	14	7	*	*	0	89	47	37	26	19	14	7	*	*	0	
November 2020	88	42	33	22	15	11	5	*	*	0	88	42	33	22	15	11	5	*	*	0	
November 2021	86	38	29	19	13	9	4	*	*	0	86	38	29	19	13	9	4	*	*	0	
November 2022	84	34	25	16	10	7	3	*	0	0	84	34	25	16	10	7	3	*	0	0	
November 2023	82	31	22	13	8	5	2	*	0	0	82	31	22	13	8	5	2	*	0	0	
November 2024	79	28	19	11	7	4	1	*	0	0	79	28	19	11	7	4	1	*	0	0	
November 2025	77	24	17	9	5	3	1	*	0	0	77	24	17	9	5	3	1	*	0	0	
November 2026	74	22	14	7	4	2	1	*	0	0	74	21	14	7	4	2	1	*	0	0	
November 2027	71	19	12	6	3	2	1	*	0	0	71	19	12	6	3	2	1	*	0	0	
November 2028	68	16	10	5	3	1	*	*	0	0	68	16	10	5	3	1	*	*	0	0	
November 2029	64	14	8	4	2	1	*	*	0	0	64	14	8	4	2	1	*	*	0	0	
November 2030	60	11	7	3	2	1	*	*	0	0	60	11	7	3	2	1	*	*	0	0	
November 2031	56	9	5	2	1	1	*	*	0	0	56	9	5	2	1	1	*	*	0	0	
November 2032	52	7	4	2	1	*	*	*	0	0	52	7	4	2	1	*	*	*	0	0	
November 2033	47	5	3	1	1	*	*	*	0	0	47	5	3	1	1	*	*	*	0	0	
November 2034	42	4	2	1	*	*	*	*	0	0	42	3	2	1	*	*	*	*	0	0	
November 2035	36	2	1	*	*	*	*	0	0	0	36	2	1	*	*	*	*	0	0	0	
November 2036	30	*	*	*	*	*	*	0	0	0	30	*	*	*	*	*	*	*	0	0	0
November 2037	23	0	0	0	0	0	0	0	0	0	23	0	0	0	0	0	0	0	0	0	
November 2038	16	0	0	0	0	0	0	0	0	0	16	0	0	0	0	0	0	0	0	0	
November 2039	8	0	0	0	0	0	0	0	0	0	8	0	0	0	0	0	0	0	0	0	
November 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	20.5	9.7	8.1	6.3	5.3	4.5	3.4	1.5	0.7	0.1	20.5	9.7	8.1	6.3	5.3	4.5	3.4	1.5	0.7	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	MA and MI† Classes										MB Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	140%	200%	250%	300%	400%	800%	1300%	2000%	0%	100%	140%	200%	250%	300%	400%	800%	1300%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2011	99	91	88	88	88	88	88	63	26	0	100	100	100	100	100	100	100	100	100	0
November 2012	98	82	77	77	77	77	69	32	5	0	100	100	100	100	100	100	100	100	100	0
November 2013	97	74	66	66	66	64	51	16	1	0	100	100	100	100	100	100	100	100	100	0
November 2014	95	66	57	57	57	52	38	8	0	0	100	100	100	100	100	100	100	100	51	0
November 2015	94	59	49	49	49	41	28	4	0	0	100	100	100	100	100	100	100	100	11	0
November 2016	92	52	41	41	41	33	21	2	0	0	100	100	100	100	100	100	100	100	2	0
November 2017	91	45	34	34	34	26	15	1	0	0	100	100	100	100	100	100	100	100	1	0
November 2018	89	39	28	28	28	21	11	*	0	0	100	100	100	100	100	100	100	100	*	0
November 2019	87	34	23	23	23	16	8	0	0	0	100	100	100	100	100	100	100	53	*	0
November 2020	85	28	19	19	19	13	6	0	0	0	100	100	100	100	100	100	100	27	*	0
November 2021	82	23	15	15	15	10	4	0	0	0	100	100	100	100	100	100	100	13	*	0
November 2022	80	19	12	12	12	8	3	0	0	0	100	100	100	100	100	100	100	7	*	0
November 2023	77	14	10	10	10	6	2	0	0	0	100	100	100	100	100	100	100	3	*	0
November 2024	74	10	8	8	8	5	1	0	0	0	100	100	100	100	100	100	100	2	*	0
November 2025	71	6	6	6	6	3	1	0	0	0	100	100	100	100	100	100	100	1	*	0
November 2026	68	5	5	5	5	2	*	0	0	0	100	100	100	100	100	100	100	*	0	0
November 2027	64	4	4	4	4	2	*	0	0	0	100	100	100	100	100	100	100	*	0	0
November 2028	60	3	3	3	3	1	0	0	0	0	100	100	100	100	100	100	83	*	0	0
November 2029	56	2	2	2	2	1	0	0	0	0	100	100	100	100	100	100	57	*	0	0
November 2030	51	1	1	1	1	*	0	0	0	0	100	100	100	100	100	100	38	*	0	0
November 2031	46	1	1	1	1	*	0	0	0	0	100	100	100	100	100	100	25	*	0	0
November 2032	40	*	*	*	*	0	0	0	0	0	100	100	100	100	100	85	16	*	0	0
November 2033	34	*	*	*	*	0	0	0	0	0	100	100	100	100	55	10	*	0	0	0
November 2034	28	0	0	0	0	0	0	0	0	0	100	75	75	75	32	5	*	0	0	0
November 2035	21	0	0	0	0	0	0	0	0	0	100	37	37	37	15	2	*	0	0	0
November 2036	13	0	0	0	0	0	0	0	0	0	100	6	6	6	3	*	*	0	0	0
November 2037	5	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
November 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.5	7.1	6.0	6.0	6.0	5.2	4.0	1.8	0.8	0.1	27.6	24.7	24.7	24.7	24.7	23.4	19.9	9.6	4.2	0.1

Date	UF and US Classes										KF and KI† Classes							
	PSA Prepayment Assumption										CPR Prepayment Assumption							
	0%	100%	140%	200%	250%	300%	400%	800%	1300%	2000%	0%	5%	10%	15%	20%	30%	40%	60%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2011	100	100	100	81	66	50	19	0	0	0	100	95	90	85	80	70	60	40
November 2012	100	100	100	67	41	15	0	0	0	0	99	89	80	72	63	49	36	16
November 2013	100	100	100	57	23	0	0	0	0	0	99	85	72	61	51	34	21	6
November 2014	100	100	100	49	11	0	0	0	0	0	98	80	64	51	40	24	13	3
November 2015	100	100	100	44	4	0	0	0	0	0	95	74	56	42	31	16	7	1
November 2016	100	100	100	41	1	0	0	0	0	0	91	67	48	34	24	11	4	*
November 2017	100	100	100	40	*	0	0	0	0	0	87	61	42	28	18	7	2	*
November 2018	100	100	98	38	*	0	0	0	0	0	83	55	36	23	14	5	1	*
November 2019	100	100	95	36	*	0	0	0	0	0	79	50	31	18	11	3	1	*
November 2020	100	100	90	34	*	0	0	0	0	0	75	45	26	15	8	2	*	*
November 2021	100	100	85	31	*	0	0	0	0	0	70	40	22	12	6	1	*	*
November 2022	100	100	79	28	*	0	0	0	0	0	66	36	19	9	5	1	*	*
November 2023	100	100	72	25	*	0	0	0	0	0	61	31	16	7	3	1	*	*
November 2024	100	100	65	22	*	0	0	0	0	0	56	28	13	6	2	*	*	*
November 2025	100	100	59	19	*	0	0	0	0	0	52	24	11	5	2	*	*	*
November 2026	100	90	52	17	*	0	0	0	0	0	47	21	9	3	1	*	*	*
November 2027	100	81	46	14	*	0	0	0	0	0	41	17	7	3	1	*	*	*
November 2028	100	71	39	12	*	0	0	0	0	0	36	14	5	2	1	*	*	0
November 2029	100	61	33	10	*	0	0	0	0	0	31	12	4	1	*	*	*	0
November 2030	100	52	28	8	*	0	0	0	0	0	25	9	3	1	*	*	*	0
November 2031	100	43	22	6	*	0	0	0	0	0	19	7	2	1	*	*	*	0
November 2032	100	34	17	5	*	0	0	0	0	0	13	4	1	*	*	*	*	0
November 2033	100	25	13	3	*	0	0	0	0	0	7	2	1	*	*	*	*	0
November 2034	100	17	8	2	*	0	0	0	0	0	1	*	*	*	*	*	*	0
November 2035	100	9	5	1	*	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2036	100	2	1	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2037	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2038	85	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2039	44	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.9	20.4	16.6	7.4	2.0	1.1	0.6	0.2	0.1	0.1	14.9	10.0	7.1	5.3	4.1	2.7	2.0	1.1

* 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	HA Class									HB Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	200%	235%	300%	400%	800%	1300%	2000%	0%	100%	200%	235%	300%	400%	800%	1300%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2011	100	100	100	100	100	100	100	100	2	100	100	100	100	100	100	100	100	0
November 2012	100	100	100	100	100	100	100	96	0	100	100	100	100	100	100	100	0	0
November 2013	100	100	100	100	100	100	100	23	0	100	100	100	100	100	100	100	0	0
November 2014	100	100	100	100	100	100	100	5	0	100	100	100	100	100	100	100	0	0
November 2015	100	100	100	100	100	100	76	1	0	100	100	100	100	100	100	0	0	0
November 2016	100	100	100	100	100	100	39	*	0	100	100	100	100	100	100	0	0	0
November 2017	100	100	100	100	100	100	20	*	0	100	100	100	100	100	100	0	0	0
November 2018	100	100	100	100	100	100	10	*	0	100	100	100	100	100	100	0	0	0
November 2019	100	100	100	100	100	100	5	*	0	100	100	100	100	100	100	0	0	0
November 2020	100	100	100	100	100	98	3	*	0	100	100	100	100	100	0	0	0	0
November 2021	100	100	100	100	100	80	1	*	0	100	100	100	100	100	0	0	0	0
November 2022	100	100	100	100	100	59	1	*	0	100	100	100	100	100	0	0	0	0
November 2023	100	100	100	100	100	43	*	0	0	100	100	100	100	100	0	0	0	0
November 2024	100	100	100	100	85	31	*	0	0	100	100	100	100	0	0	0	0	0
November 2025	100	100	100	100	70	22	*	0	0	100	100	100	100	0	0	0	0	0
November 2026	100	91	91	91	54	16	*	0	0	100	100	100	100	0	0	0	0	0
November 2027	100	77	77	77	41	11	*	0	0	100	100	100	100	0	0	0	0	0
November 2028	100	60	60	60	31	8	*	0	0	100	100	100	100	0	0	0	0	0
November 2029	100	46	46	46	23	5	*	0	0	100	100	100	100	0	0	0	0	0
November 2030	100	35	35	35	17	4	*	0	0	100	100	100	100	0	0	0	0	0
November 2031	100	26	26	26	12	2	*	0	0	100	100	100	100	0	0	0	0	0
November 2032	100	18	18	18	8	2	*	0	0	100	100	100	100	0	0	0	0	0
November 2033	100	12	12	12	5	1	*	0	0	100	100	100	100	0	0	0	0	0
November 2034	100	8	8	8	3	1	*	0	0	100	100	100	100	0	0	0	0	0
November 2035	100	4	4	4	2	*	*	0	0	100	100	100	100	0	0	0	0	0
November 2036	100	1	1	1	1	*	0	0	0	100	93	93	100	0	0	0	0	0
November 2037	50	0	0	0	*	*	0	0	0	100	0	0	0	0	0	0	0	0
November 2038	0	0	0	0	*	*	0	0	0	0	0	0	0	0	0	0	0	0
November 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.0	19.3	19.3	19.3	17.0	13.3	6.1	2.7	0.4	27.4	26.3	26.3	26.7	13.1	9.9	4.4	2.0	0.1

Date	HI† Class									FB and SB† Classes									
	PSA Prepayment Assumption									PSA Prepayment Assumption									
	0%	100%	200%	235%	300%	400%	800%	1300%	2000%	0%	100%	155%	200%	250%	300%	400%	800%	1400%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2011	100	100	100	100	100	100	100	100	3	99	92	89	87	84	81	75	51	16	0
November 2012	100	100	100	100	100	100	100	94	0	98	85	80	75	70	65	56	26	2	0
November 2013	100	100	100	100	100	100	100	20	0	98	79	71	65	58	52	42	13	*	0
November 2014	100	100	100	100	100	100	100	4	0	97	72	63	56	48	42	31	7	*	0
November 2015	100	100	100	100	100	100	67	1	0	95	67	56	48	40	34	23	3	*	0
November 2016	100	100	100	100	100	100	34	*	0	94	61	49	41	33	27	17	2	*	0
November 2017	100	100	100	100	100	100	17	*	0	93	56	43	35	28	21	13	1	*	0
November 2018	100	100	100	100	100	100	9	*	0	92	51	38	30	23	17	9	*	*	0
November 2019	100	100	100	100	100	100	4	*	0	90	46	34	26	19	14	7	*	*	0
November 2020	100	100	100	100	100	96	2	*	0	89	42	29	22	15	11	5	*	0	0
November 2021	100	100	100	100	100	71	1	*	0	87	38	26	18	13	8	4	*	0	0
November 2022	100	100	100	100	100	51	1	*	0	85	34	22	15	10	7	3	*	0	0
November 2023	100	100	100	100	100	37	*	0	0	83	30	19	13	8	5	2	*	0	0
November 2024	100	100	100	100	78	27	*	0	0	81	27	16	11	7	4	1	*	0	0
November 2025	100	100	100	100	60	19	*	0	0	78	24	14	9	5	3	1	*	0	0
November 2026	100	87	87	87	46	14	*	0	0	75	21	12	7	4	2	1	*	0	0
November 2027	100	68	68	68	35	10	*	0	0	72	18	10	6	3	2	*	*	0	0
November 2028	100	53	53	53	27	7	*	0	0	69	15	8	5	2	1	*	*	0	0
November 2029	100	41	41	41	20	5	*	0	0	66	13	6	4	2	1	*	*	0	0
November 2030	100	31	31	31	14	3	*	0	0	62	10	5	3	1	1	*	*	0	0
November 2031	100	23	23	23	10	2	*	0	0	58	8	4	2	1	*	*	*	0	0
November 2032	100	16	16	16	7	1	*	0	0	53	6	3	1	1	*	*	*	0	0
November 2033	100	11	11	11	5	1	*	0	0	49	4	2	1	*	*	*	*	0	0
November 2034	100	7	7	7	3	*	*	0	0	43	2	1	*	*	*	*	*	0	0
November 2035	100	4	4	4	1	*	*	0	0	37	1	*	*	*	*	*	*	0	0
November 2036	100	1	1	1	*	*	0	0	0	31	*	*	*	*	*	*	*	0	0
November 2037	36	0	0	0	*	*	0	0	0	24	0	0	0	0	0	0	0	0	0
November 2038	0	0	0	0	*	*	0	0	0	17	0	0	0	0	0	0	0	0	0
November 2039	0	0	0	0	0	0	0	0	0	9	0	0	0	0	0	0	0	0	0
November 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.9	19.0	19.0	19.0	16.6	13.0	5.9	2.6	0.5	20.8	9.6	7.5	6.3	5.3	4.5	3.4	1.5	0.6	0.1

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

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

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

Date	HS† Class										MS† Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	155%	200%	250%	300%	400%	800%	1400%	2000%	0%	100%	155%	200%	250%	300%	400%	800%	1400%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2011	99	92	89	87	84	81	75	51	16	0	99	93	89	87	84	81	75	51	16	0
November 2012	98	85	80	75	70	65	56	26	2	0	98	86	80	75	70	65	56	26	2	0
November 2013	98	79	71	65	58	52	42	13	*	0	98	79	71	65	58	52	42	13	*	0
November 2014	97	73	63	56	49	42	31	7	*	0	97	73	63	56	49	42	31	7	*	0
November 2015	95	67	56	48	40	34	23	3	*	0	95	67	56	48	41	34	23	3	*	0
November 2016	94	61	49	41	33	27	17	2	*	0	94	62	50	42	34	27	17	2	*	0
November 2017	93	56	44	35	28	22	13	1	*	0	93	57	44	36	28	22	13	1	*	0
November 2018	92	51	38	30	23	17	9	*	*	0	92	52	39	30	23	17	9	*	*	0
November 2019	90	46	34	26	19	14	7	*	*	0	90	47	34	26	19	14	7	*	*	0
November 2020	89	42	29	22	15	11	5	*	0	0	89	43	30	22	16	11	5	*	0	0
November 2021	87	38	26	18	13	8	4	*	0	0	87	39	26	19	13	9	4	*	0	0
November 2022	85	34	22	16	10	7	3	*	0	0	85	35	23	16	10	7	3	*	0	0
November 2023	83	31	19	13	8	5	2	*	0	0	83	32	20	13	9	5	2	*	0	0
November 2024	81	27	17	11	7	4	1	*	0	0	81	28	17	11	7	4	1	*	0	0
November 2025	78	24	14	9	5	3	1	*	0	0	78	25	15	9	6	3	1	*	0	0
November 2026	75	21	12	7	4	2	1	*	0	0	75	22	12	8	4	2	1	*	0	0
November 2027	72	18	10	6	3	2	*	*	0	0	72	19	10	6	3	2	1	*	0	0
November 2028	69	16	8	5	3	1	*	*	0	0	69	17	9	5	3	1	*	*	0	0
November 2029	66	13	7	4	2	1	*	*	0	0	66	14	7	4	2	1	*	*	0	0
November 2030	62	11	5	3	1	1	*	*	0	0	62	12	6	3	2	1	*	*	0	0
November 2031	58	8	4	2	1	*	*	*	0	0	58	10	5	2	1	1	*	*	0	0
November 2032	53	6	3	1	1	*	*	*	0	0	53	7	3	2	1	*	*	*	0	0
November 2033	49	4	2	1	*	*	*	*	0	0	49	6	2	1	1	*	*	*	0	0
November 2034	43	2	1	1	*	*	*	*	0	0	43	4	2	1	*	*	*	*	0	0
November 2035	37	1	*	*	*	*	*	0	0	0	37	2	1	*	*	*	*	0	0	0
November 2036	31	0	0	0	0	0	0	0	0	0	31	*	*	*	*	*	*	0	0	0
November 2037	24	0	0	0	0	0	0	0	0	0	24	0	0	0	0	0	0	0	0	0
November 2038	17	0	0	0	0	0	0	0	0	0	17	0	0	0	0	0	0	0	0	0
November 2039	9	0	0	0	0	0	0	0	0	0	9	0	0	0	0	0	0	0	0	0
November 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.8	9.6	7.5	6.3	5.3	4.5	3.4	1.5	0.6	0.1	20.8	9.8	7.7	6.4	5.3	4.5	3.4	1.5	0.6	0.1

Date	LS† Class										KA, IK†, KC and KD Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	155%	200%	250%	300%	400%	800%	1400%	2000%	0%	100%	155%	200%	250%	300%	400%	800%	1400%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2011	99	92	89	86	83	81	75	51	16	0	99	91	87	87	87	87	87	60	17	0
November 2012	98	85	79	75	70	65	56	26	2	0	98	82	75	75	75	75	66	30	1	0
November 2013	98	78	70	64	58	52	41	13	*	0	97	74	65	65	65	62	49	14	0	0
November 2014	97	72	62	55	48	42	31	7	*	0	96	67	55	55	55	49	36	7	0	0
November 2015	95	66	55	47	40	33	23	3	*	0	95	60	46	46	46	39	26	2	0	0
November 2016	94	60	49	41	33	27	17	2	*	0	93	53	39	39	39	31	19	*	0	0
November 2017	93	55	43	35	27	21	12	1	*	0	92	47	32	32	32	24	14	0	0	0
November 2018	92	50	38	29	22	17	9	*	*	0	90	41	26	26	26	19	10	0	0	0
November 2019	90	45	33	25	18	13	7	*	*	0	88	35	21	21	21	15	7	0	0	0
November 2020	89	41	29	21	15	10	5	*	0	0	86	30	17	17	17	11	4	0	0	0
November 2021	87	37	25	18	12	8	4	*	0	0	84	25	13	13	13	9	3	0	0	0
November 2022	85	33	21	15	10	6	3	*	0	0	82	20	11	11	11	6	2	0	0	0
November 2023	83	29	18	12	8	5	2	*	0	0	79	16	8	8	8	5	1	0	0	0
November 2024	81	25	15	10	6	4	1	*	0	0	76	12	6	6	6	3	0	0	0	0
November 2025	78	22	13	8	5	3	1	*	0	0	73	8	5	5	5	2	0	0	0	0
November 2026	75	19	11	7	4	2	1	*	0	0	70	4	3	3	3	1	0	0	0	0
November 2027	72	16	9	5	3	2	*	*	0	0	67	2	2	2	2	*	0	0	0	0
November 2028	69	13	7	4	2	1	*	*	0	0	63	1	1	1	1	0	0	0	0	0
November 2029	66	11	6	3	2	1	*	*	0	0	59	1	1	1	1	0	0	0	0	0
November 2030	62	8	4	2	1	1	*	*	0	0	54	0	0	0	0	0	0	0	0	0
November 2031	58	6	3	2	1	*	*	*	0	0	49	0	0	0	0	0	0	0	0	0
November 2032	53	4	2	1	*	*	*	*	0	0	44	0	0	0	0	0	0	0	0	0
November 2033	49	2	1	*	*	*	*	*	0	0	38	0	0	0	0	0	0	0	0	0
November 2034	43	0	0	0	0	0	0	0	0	0	31	0	0	0	0	0	0	0	0	0
November 2035	37	0	0	0	0	0	0	0	0	0	24	0	0	0	0	0	0	0	0	0
November 2036	31	0	0	0	0	0	0	0	0	0	17	0	0	0	0	0	0	0	0	0
November 2037	24	0	0	0	0	0	0	0	0	0	8	0	0	0	0	0	0	0	0	0
November 2038	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2039	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.8	9.2	7.3	6.2	5.2	4.4	3.4	1.5	0.6	0.1	19.1	7.2	5.7	5.7	5.7	4.9	3.7	1.7	0.6	0.1

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

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

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

Date	KB Class										YA Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	155%	200%	250%	300%	400%	800%	1400%	2000%	0%	100%	155%	200%	250%	300%	400%	800%	1400%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2011	100	100	100	100	100	100	100	100	100	0	100	100	100	83	65	46	9	0	0	0
November 2012	100	100	100	100	100	100	100	100	100	0	100	100	100	71	39	9	0	0	0	0
November 2013	100	100	100	100	100	100	100	100	28	0	100	100	100	62	21	0	0	0	0	0
November 2014	100	100	100	100	100	100	100	100	4	0	100	100	100	55	10	0	0	0	0	0
November 2015	100	100	100	100	100	100	100	100	1	0	100	100	100	51	3	0	0	0	0	0
November 2016	100	100	100	100	100	100	100	100	*	0	100	100	100	49	*	0	0	0	0	0
November 2017	100	100	100	100	100	100	100	64	*	0	100	100	100	48	*	0	0	0	0	0
November 2018	100	100	100	100	100	100	100	32	*	0	100	100	97	46	*	0	0	0	0	0
November 2019	100	100	100	100	100	100	100	16	*	0	100	100	93	43	*	0	0	0	0	0
November 2020	100	100	100	100	100	100	100	8	*	0	100	100	88	40	*	0	0	0	0	0
November 2021	100	100	100	100	100	100	100	4	*	0	100	100	82	37	*	0	0	0	0	0
November 2022	100	100	100	100	100	100	100	2	*	0	100	100	75	33	*	0	0	0	0	0
November 2023	100	100	100	100	100	100	100	1	0	0	100	100	68	29	*	0	0	0	0	0
November 2024	100	100	100	100	100	100	99	*	0	0	100	100	61	26	*	0	0	0	0	0
November 2025	100	100	100	100	100	100	71	*	0	0	100	100	54	23	*	0	0	0	0	0
November 2026	100	100	100	100	100	100	50	*	0	0	100	100	48	19	*	0	0	0	0	0
November 2027	100	100	100	100	100	100	35	*	0	0	100	92	41	16	*	0	0	0	0	0
November 2028	100	100	100	100	94	24	*	0	0	0	100	80	35	14	*	0	0	0	0	0
November 2029	100	100	100	100	69	16	*	0	0	0	100	68	29	11	*	0	0	0	0	0
November 2030	100	100	100	100	49	11	*	0	0	0	100	56	23	9	*	0	0	0	0	0
November 2031	100	71	71	71	33	7	*	0	0	0	100	45	18	7	*	0	0	0	0	0
November 2032	100	47	47	47	22	4	*	0	0	0	100	34	13	5	*	0	0	0	0	0
November 2033	100	29	29	29	13	2	*	0	0	0	100	23	9	3	*	0	0	0	0	0
November 2034	100	14	14	14	6	1	*	0	0	0	100	12	5	2	*	0	0	0	0	0
November 2035	100	5	5	5	2	*	*	0	0	0	100	5	2	1	*	0	0	0	0	0
November 2036	100	*	*	*	*	*	*	0	0	0	100	1	*	*	*	0	0	0	0	0
November 2037	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
November 2038	70	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
November 2039	0	0	0	0	0	0	0	0	0	0	55	0	0	0	0	0	0	0	0	0
November 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.1	22.2	22.2	22.2	22.2	20.4	16.7	7.8	2.9	0.1	29.1	20.7	15.9	8.3	1.9	1.0	0.5	0.2	0.1	0.1

Date	KM, JI†, KN, KP, KT and KW Classes							KZ Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	329%	500%	700%	900%	1400%	0%	100%	329%	500%	700%	900%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2011	98	89	79	72	60	49	24	105	105	105	105	105	105	105
November 2012	95	79	64	51	38	27	6	109	109	109	109	109	109	109
November 2013	93	72	52	38	25	19	1	114	114	114	114	114	114	114
November 2014	90	65	42	28	19	10	*	120	120	120	120	120	120	120
November 2015	87	59	35	22	14	4	0	125	125	125	125	125	125	56
November 2016	86	53	29	19	8	2	0	131	131	131	131	131	131	9
November 2017	84	47	24	16	4	1	0	137	137	137	137	137	137	1
November 2018	81	42	21	11	2	*	0	143	143	143	143	143	143	*
November 2019	79	38	19	7	1	*	0	150	150	150	150	150	150	*
November 2020	77	34	19	5	1	*	0	157	157	157	157	157	157	*
November 2021	74	30	15	3	*	0	0	164	164	164	164	164	87	0
November 2022	71	26	12	2	*	0	0	171	171	171	171	171	38	0
November 2023	68	22	9	1	*	0	0	179	179	179	179	179	17	0
November 2024	65	20	7	1	*	0	0	188	188	188	188	188	7	0
November 2025	62	17	5	1	0	0	0	196	196	196	196	104	3	0
November 2026	58	11	4	*	0	0	0	205	205	205	205	57	1	0
November 2027	54	9	3	*	0	0	0	215	215	215	215	31	1	0
November 2028	51	7	2	*	0	0	0	224	224	224	224	16	*	0
November 2029	47	5	2	*	0	0	0	235	235	235	235	9	*	0
November 2030	43	4	1	0	0	0	0	246	246	246	195	5	*	0
November 2031	39	3	1	0	0	0	0	257	257	257	121	2	*	0
November 2032	35	2	*	0	0	0	0	269	269	269	72	1	*	0
November 2033	30	2	*	0	0	0	0	281	281	281	42	1	0	0
November 2034	25	1	*	0	0	0	0	294	294	294	23	*	0	0
November 2035	20	1	*	0	0	0	0	307	307	307	11	*	0	0
November 2036	19	*	0	0	0	0	0	321	321	152	4	*	0	0
November 2037	4	0	0	0	0	0	0	336	142	18	*	0	0	0
November 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.9	7.9	5.0	3.3	2.2	1.6	0.7	27.2	27.0	26.1	21.5	15.7	11.5	5.1

* 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.

Characteristics of the Residual Classes

A Residual Certificate will be subject to certain transfer restrictions. See “Description of the Certificates—The Certificates—*Special Characteristics of the Residual Certificates*” and “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Residual Certificates” in the REMIC Prospectus.

Treasury Department regulations (the “Regulations”) provide that a transfer of a “noneconomic residual interest” will be disregarded for all federal tax purposes unless no significant purpose of the transfer is to impede the assessment or collection of tax. A Residual Certificate will constitute a noneconomic residual interest under the Regulations. Having a significant purpose to impede the assessment or collection of tax means that the transferor of a Residual Certificate had “improper knowledge” at the time of the transfer. See “Description of the Certificates—The Certificates—*Special Characteristics of the Residual Certificates*” in the REMIC Prospectus. You should consult your own tax advisor regarding the application of the Regulations to a transfer of a Residual Certificate.

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

U.S. Treasury Circular 230 Notice

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

REMIC Elections and Special Tax Attributes

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

Taxation of Beneficial Owners of Regular Certificates

The Notional Classes and the Accrual Classes will be issued with original issue discount (“OID”), and certain other Classes of REMIC Certificates may be issued with OID. If a Class is issued with

OID, a beneficial owner of a Certificate of that Class generally must recognize some taxable income in advance of the receipt of the cash attributable to that income. See “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Treatment of Original Issue Discount*” in the REMIC Prospectus. In addition, certain 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:

<u>Group</u>	<u>Prepayment Assumption</u>
1	296% PSA
2	250% PSA
3	500% PSA
4	200% PSA
5	15% CPR
6	200% PSA
7	200% PSA
8	329% 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 Citigroup Global Markets Inc. (the “Dealer”) in exchange for the Trust MBS and the Underlying REMIC Certificates. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

LEGAL MATTERS

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

**Assumed Characteristics of the Mortgage Loans Underlying the ARM MBS
(As of November 1, 2010)**

Issue Date Unpaid Principal Balance	Weighted Average Mortgage Rate (%)	Weighted Average Mortgage Rate (%)	Weighted Average Original Term (in months)	Weighted Average Remaining Term to Maturity (in months) ("WARM")	Weighted Average Loan Age (in months) ("WALLA")	Weighted Average Margin (%)	Weighted Average Periodic Rate Cap (%)		Weighted Average Lifetime Rate Cap (%)		Weighted Average Months to Rate Change	Rate Reset Frequency (in months)	Payment Reset Frequency (in months)	Weighted Average Remaining Interest Only Periods (in months)		Index**
							Initial Rate Cap (%)	Reset Cap (%)	Rate Floor (%)	Rate Cap (%)				Weighted Average Months to Rate Change	Rate Reset Frequency (in months)	
\$36,118,501.34	2.117	2.818	360	290	70	2.250	2.000	6.000	11.6849	2.250	4	6	6	50	50	WSJ 6-MONTH LIBOR
6,159,246.60	2.233	2.900	360	292	68	2.250	2.000	6.000	11.7945	2.250	3	6	6	N/A	N/A	WSJ 6-MONTH LIBOR

* The "Net Mortgage Rate" of a Hybrid ARM Loan is equal to its then current interest rate less the sum of the related servicing fee and our guaranty fee (expressed in each case as an annual percentage).

** For a description of the indices specified below, see "The Mortgage Loans—Adjustable-Rate Mortgages (ARMs)—ARM Indices" in the MBS Prospectus.

Group 6 Underlying REMIC and RCR Certificates

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	November 2010 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2010-072	NB	June 2010	31398R6W0	4.5%	FIX	July 2040	PAC	\$7,017,000	1.00000000	\$7,017,000.00	6.056%	317	37
2010-131	NB	October 2010	31398N5K6	4.0	FIX	November 2040	PAC	3,013,000	1.00000000	3,013,000.00	6.054	318	33

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

Group 8 Underlying REMIC and RCR Certificates

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	November 2010 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2004-035	AB	April 2004	31393XV38	4.5%	FIX	February 2025	SEQ/AD	\$ 25,000,000	0.13618013	\$ 2,677,982.26	5.024%	263	86
2008-057	EA	June 2008	31397L2Z1	4.5	FIX	November 2031	AS/AD	50,000,000	0.50629466	4,708,540.34	5.075	266	82
2009-106	DA	December 2009	31398GUW7	4.5	FIX	March 2037	SEQ/AD	201,334,415	0.59545896	23,222,899.44	5.599	262	87
2010-075	PY	June 2010	31398TLD1	4.5	FIX	July 2040	PAC	13,947,000	1.00000000	12,447,000.00	5.265	326	29
2010-094	TA	July 2010	31398TQS3	4.5	FIX	November 2038	PAC	21,957,000	0.96148676	21,111,364.79	5.262	326	29

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

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

Available Recombinations(1)

REMIC Certificates		RCR Certificates						Final
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Distribution Date
Recombination 1								
SH	\$31,754,446(3)	SA	\$135,667,226(3)	NTL	(4)	INV/IO	31398SWY5	December 2040
SM	52,114,210(3)							
SL	51,798,570(3)							
Recombination 2								
KA	16,694,000	KC	16,694,000	PAC	3.0%	FIX	31398SWZ2	October 2040
IK	1,391,166(3)							
Recombination 3								
KA	16,694,000	KD	16,694,000	PAC	4.0	FIX	31398SXA6	October 2040
IK	4,173,500(3)							
Recombination 4								
HS	38,304,232(3)	SB	80,776,184(3)	NTL	(4)	INV/IO	31398SXB4	December 2040
MS	22,094,912(3)							
LS	20,377,040(3)							
Recombination 5								
KM	64,142,786	KN	64,142,786	SC/SEQ/AD	3.5	FIX	31398SXC2	July 2040
JI	7,126,977(3)							
Recombination 6								
KM	64,142,786	KP	64,142,786	SC/SEQ/AD	4.0	FIX	31398SXD0	July 2040
JI	14,253,952(3)							

REMIC Certificates		RCR Certificates						Final Distribution Date
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	
Recombination 7								
KM	\$64,142,786	KT	\$ 64,142,786	SC/SEQ/AD	4.5%	FIX	31398SXE8	July 2040
JI	21,380,929(3)							
Recombination 8								
KM	32,071,393	KW	32,071,393	SC/SEQ/AD	6.0	FIX	31398SXF5	July 2040
JI	21,380,929(3)							

(1) REMIC Certificates and RCR Certificates in each 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.

(4) For a description of these interest rates, see “Summary—Interest Rates” in this prospectus supplement.

Principal Balance Schedules

Aggregate Group I Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$142,798,000.00	March 2015	\$ 72,947,709.77	July 2019	\$ 28,289,122.31
December 2010	142,023,819.31	April 2015	71,770,969.73	August 2019	27,753,928.83
January 2011	141,196,947.23	May 2015	70,606,973.38	September 2019	27,228,391.37
February 2011	140,317,968.25	June 2015	69,455,588.04	October 2019	26,712,340.72
March 2011	139,387,517.78	July 2015	68,316,682.39	November 2019	26,205,610.60
April 2011	138,406,281.49	August 2015	67,190,126.43	December 2019	25,708,037.57
May 2011	137,374,994.51	September 2015	66,075,791.51	January 2020	25,219,461.00
June 2011	136,294,440.60	October 2015	64,973,550.27	February 2020	24,739,723.04
July 2011	135,165,451.22	November 2015	63,883,276.66	March 2020	24,268,668.54
August 2011	133,988,904.50	December 2015	62,804,845.92	April 2020	23,806,145.03
September 2011	132,765,724.17	January 2016	61,738,134.56	May 2020	23,352,002.66
October 2011	131,496,878.39	February 2016	60,683,020.34	June 2020	22,906,094.17
November 2011	130,183,378.48	March 2016	59,639,382.29	July 2020	22,468,274.82
December 2011	128,826,277.63	April 2016	58,607,100.65	August 2020	22,038,402.37
January 2012	127,426,669.51	May 2016	57,586,056.90	September 2020	21,616,337.04
February 2012	125,985,686.81	June 2016	56,576,133.72	October 2020	21,201,941.45
March 2012	124,504,499.71	July 2016	55,577,215.00	November 2020	20,795,080.58
April 2012	122,984,314.31	August 2016	54,589,185.80	December 2020	20,395,621.76
May 2012	121,426,370.98	September 2016	53,611,932.37	January 2021	20,003,434.59
June 2012	119,831,942.67	October 2016	52,645,342.11	February 2021	19,618,390.93
July 2012	118,202,333.12	November 2016	51,689,303.57	March 2021	19,240,364.84
August 2012	116,538,875.10	December 2016	50,743,706.45	April 2021	18,869,232.57
September 2012	114,893,210.18	January 2017	49,808,441.57	May 2021	18,504,872.49
October 2012	113,265,154.30	February 2017	48,888,186.84	June 2021	18,147,165.08
November 2012	111,654,525.25	March 2017	47,984,299.73	July 2021	17,795,992.88
December 2012	110,061,142.69	April 2017	47,096,496.06	August 2021	17,451,240.46
January 2013	108,484,828.11	May 2017	46,224,496.53	September 2021	17,112,794.39
February 2013	106,925,404.81	June 2017	45,368,026.60	October 2021	16,780,543.19
March 2013	105,382,697.88	July 2017	44,526,816.42	November 2021	16,454,377.33
April 2013	103,856,534.20	August 2017	43,700,600.76	December 2021	16,134,189.15
May 2013	102,346,742.41	September 2017	42,889,118.92	January 2022	15,819,872.86
June 2013	100,853,152.88	October 2017	42,092,114.65	February 2022	15,511,324.50
July 2013	99,375,597.72	November 2017	41,309,336.10	March 2022	15,208,441.92
August 2013	97,913,910.74	December 2017	40,540,535.72	April 2022	14,911,124.72
September 2013	96,467,927.43	January 2018	39,785,470.19	May 2022	14,619,274.26
October 2013	95,037,484.98	February 2018	39,043,900.37	June 2022	14,332,793.59
November 2013	93,622,422.21	March 2018	38,315,591.19	July 2022	14,051,587.45
December 2013	92,222,579.60	April 2018	37,600,311.63	August 2022	13,775,562.23
January 2014	90,837,799.23	May 2018	36,897,834.60	September 2022	13,504,625.94
February 2014	89,467,924.82	June 2018	36,207,936.92	October 2022	13,238,688.18
March 2014	88,112,801.65	July 2018	35,530,399.23	November 2022	12,977,660.14
April 2014	86,772,276.59	August 2018	34,865,005.92	December 2022	12,721,454.52
May 2014	85,446,198.06	September 2018	34,211,545.08	January 2023	12,469,985.56
June 2014	84,134,416.04	October 2018	33,569,808.44	February 2023	12,223,168.98
July 2014	82,836,782.02	November 2018	32,939,591.28	March 2023	11,980,921.97
August 2014	81,553,149.02	December 2018	32,320,692.42	April 2023	11,743,163.14
September 2014	80,283,371.53	January 2019	31,712,914.10	May 2023	11,509,812.53
October 2014	79,027,305.55	February 2019	31,116,061.98	June 2023	11,280,791.57
November 2014	77,784,808.54	March 2019	30,529,945.04	July 2023	11,056,023.05
December 2014	76,555,739.40	April 2019	29,954,375.54	August 2023	10,835,431.11
January 2015	75,339,958.48	May 2019	29,389,168.96	September 2023	10,618,941.20
February 2015	74,137,327.54	June 2019	28,834,143.96	October 2023	10,406,480.07

Aggregate Group I (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
November 2023	\$ 10,197,975.75	June 2028	\$ 3,164,217.48	January 2033	\$ 797,738.61
December 2023	9,993,357.51	July 2028	3,093,436.18	February 2033	775,106.51
January 2024	9,792,555.88	August 2028	3,024,048.55	March 2033	752,963.23
February 2024	9,595,502.57	September 2028	2,956,028.86	April 2033	731,299.30
March 2024	9,402,130.49	October 2028	2,889,351.83	May 2033	710,105.43
April 2024	9,212,373.73	November 2028	2,823,992.65	June 2033	689,372.50
May 2024	9,026,167.52	December 2028	2,759,926.93	July 2033	669,091.54
June 2024	8,843,448.22	January 2029	2,697,130.73	August 2033	649,253.76
July 2024	8,664,153.30	February 2029	2,635,580.53	September 2033	629,850.53
August 2024	8,488,221.32	March 2029	2,575,253.22	October 2033	610,873.38
September 2024	8,315,591.92	April 2029	2,516,126.12	November 2033	592,313.99
October 2024	8,146,205.79	May 2029	2,458,176.95	December 2033	574,164.19
November 2024	7,980,004.65	June 2029	2,401,383.81	January 2034	556,415.97
December 2024	7,816,931.25	July 2029	2,345,725.22	February 2034	539,061.46
January 2025	7,656,929.34	August 2029	2,291,180.06	March 2034	522,092.94
February 2025	7,499,943.64	September 2029	2,237,727.59	April 2034	505,502.83
March 2025	7,345,919.85	October 2029	2,185,347.45	May 2034	489,283.68
April 2025	7,194,804.62	November 2029	2,134,019.64	June 2034	473,428.20
May 2025	7,046,545.53	December 2029	2,083,724.52	July 2034	457,929.21
June 2025	6,901,091.07	January 2030	2,034,442.79	August 2034	442,779.68
July 2025	6,758,390.65	February 2030	1,986,155.51	September 2034	427,972.70
August 2025	6,618,394.55	March 2030	1,938,844.08	October 2034	413,501.49
September 2025	6,481,053.93	April 2030	1,892,490.22	November 2034	399,359.40
October 2025	6,346,320.81	May 2030	1,847,075.99	December 2034	385,539.90
November 2025	6,214,148.04	June 2030	1,802,583.76	January 2035	372,036.58
December 2025	6,084,489.30	July 2030	1,758,996.23	February 2035	358,843.15
January 2026	5,957,299.10	August 2030	1,716,296.40	March 2035	345,953.44
February 2026	5,832,532.72	September 2030	1,674,467.58	April 2035	333,361.39
March 2026	5,710,146.25	October 2030	1,633,493.38	May 2035	321,061.06
April 2026	5,590,096.54	November 2030	1,593,357.70	June 2035	309,046.61
May 2026	5,472,341.20	December 2030	1,554,044.74	July 2035	297,312.31
June 2026	5,356,838.59	January 2031	1,515,538.98	August 2035	285,852.54
July 2026	5,243,547.80	February 2031	1,477,825.17	September 2035	274,661.79
August 2026	5,132,428.64	March 2031	1,440,888.35	October 2035	263,734.65
September 2026	5,023,441.62	April 2031	1,404,713.82	November 2035	253,065.80
October 2026	4,916,547.95	May 2031	1,369,287.14	December 2035	242,650.04
November 2026	4,811,709.53	June 2031	1,334,594.15	January 2036	232,482.25
December 2026	4,708,888.92	July 2031	1,300,620.93	February 2036	222,557.41
January 2027	4,608,049.35	August 2031	1,267,353.81	March 2036	212,870.59
February 2027	4,509,154.70	September 2031	1,234,779.38	April 2036	203,416.97
March 2027	4,412,169.47	October 2031	1,202,884.46	May 2036	194,191.80
April 2027	4,317,058.81	November 2031	1,171,656.12	June 2036	185,190.44
May 2027	4,223,788.47	December 2031	1,141,081.66	July 2036	176,408.31
June 2027	4,132,324.80	January 2032	1,111,148.60	August 2036	167,840.94
July 2027	4,042,634.76	February 2032	1,081,844.70	September 2036	159,483.94
August 2027	3,954,685.89	March 2032	1,053,157.93	October 2036	151,332.99
September 2027	3,868,446.30	April 2032	1,025,076.49	November 2036	143,383.86
October 2027	3,783,884.66	May 2032	997,588.79	December 2036	135,632.40
November 2027	3,700,970.20	June 2032	970,683.44	January 2037	128,074.54
December 2027	3,619,672.70	July 2032	944,349.28	February 2037	120,706.29
January 2028	3,539,962.47	August 2032	918,575.33	March 2037	113,523.72
February 2028	3,461,810.34	September 2032	893,350.82	April 2037	106,522.99
March 2028	3,385,187.67	October 2032	868,665.18	May 2037	99,700.33
April 2028	3,310,066.31	November 2032	844,508.03	June 2037	93,052.04
May 2028	3,236,418.63	December 2032	820,869.18	July 2037	86,574.48

Aggregate Group I (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
August 2037	\$ 80,264.10	February 2038	\$ 45,721.47	August 2038	\$ 16,371.95
September 2037	74,117.40	March 2038	40,487.15	September 2038	11,940.03
October 2037	68,130.96	April 2038	35,393.86	October 2038	7,632.01
November 2037	62,301.41	May 2038	30,438.60	November 2038	3,445.24
December 2037	56,625.46	June 2038	25,618.44	December 2038 and thereafter	0.00
January 2038	51,099.87	July 2038	20,930.50		

Aggregate Group II Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$73,204,000.00	December 2014	\$41,383,301.73	January 2019	\$20,023,090.30
December 2010	72,427,461.73	January 2015	40,851,225.17	February 2019	19,703,164.17
January 2011	71,656,853.30	February 2015	40,323,268.23	March 2019	19,387,972.34
February 2011	70,892,130.88	March 2015	39,799,400.33	April 2019	19,077,447.46
March 2011	70,133,250.96	April 2015	39,279,591.12	May 2019	18,771,523.11
April 2011	69,380,170.34	May 2015	38,763,810.48	June 2019	18,470,133.79
May 2011	68,632,846.16	June 2015	38,252,028.49	July 2019	18,173,214.93
June 2011	67,891,235.84	July 2015	37,744,215.46	August 2019	17,880,702.85
July 2011	67,155,297.14	August 2015	37,240,341.92	September 2019	17,592,534.76
August 2011	66,424,988.12	September 2015	36,740,378.62	October 2019	17,308,648.73
September 2011	65,700,267.14	October 2015	36,244,296.51	November 2019	17,028,983.71
October 2011	64,981,092.87	November 2015	35,752,066.77	December 2019	16,753,479.49
November 2011	64,267,424.29	December 2015	35,263,660.78	January 2020	16,482,076.70
December 2011	63,559,220.67	January 2016	34,779,050.13	February 2020	16,214,716.81
January 2012	62,856,441.58	February 2016	34,298,206.62	March 2020	15,951,342.09
February 2012	62,159,046.89	March 2016	33,821,102.26	April 2020	15,691,895.62
March 2012	61,466,996.76	April 2016	33,347,709.27	May 2020	15,436,321.28
April 2012	60,780,251.64	May 2016	32,878,000.06	June 2020	15,184,563.73
May 2012	60,098,772.27	June 2016	32,411,947.24	July 2020	14,936,568.40
June 2012	59,422,519.69	July 2016	31,949,523.64	August 2020	14,692,281.48
July 2012	58,751,455.21	August 2016	31,490,702.28	September 2020	14,451,649.91
August 2012	58,085,540.42	September 2016	31,035,456.37	October 2020	14,214,621.37
September 2012	57,424,737.21	October 2016	30,583,759.32	November 2020	13,981,144.29
October 2012	56,769,007.74	November 2016	30,135,584.75	December 2020	13,751,167.79
November 2012	56,118,314.44	December 2016	29,690,906.45	January 2021	13,524,641.72
December 2012	55,472,620.02	January 2017	29,249,698.42	February 2021	13,301,516.63
January 2013	54,831,887.47	February 2017	28,811,934.84	March 2021	13,081,743.75
February 2013	54,196,080.04	March 2017	28,377,590.09	April 2021	12,865,275.01
March 2013	53,565,161.25	April 2017	27,946,638.72	May 2021	12,652,062.99
April 2013	52,939,094.90	May 2017	27,519,055.49	June 2021	12,442,060.95
May 2013	52,317,845.04	June 2017	27,094,815.32	July 2021	12,235,222.80
June 2013	51,701,375.99	July 2017	26,673,893.34	August 2021	12,031,503.09
July 2013	51,089,652.33	August 2017	26,256,264.84	September 2021	11,830,857.01
August 2013	50,482,638.90	September 2017	25,844,576.17	October 2021	11,633,240.37
September 2013	49,880,300.80	October 2017	25,438,923.58	November 2021	11,438,609.61
October 2013	49,282,603.39	November 2017	25,039,221.64	December 2021	11,246,921.77
November 2013	48,689,512.27	December 2017	24,645,386.10	January 2022	11,058,134.50
December 2013	48,100,993.29	January 2018	24,257,333.87	February 2022	10,872,206.04
January 2014	47,517,012.57	February 2018	23,874,983.02	March 2022	10,689,095.22
February 2014	46,937,536.47	March 2018	23,498,252.76	April 2022	10,508,761.43
March 2014	46,362,531.58	April 2018	23,127,063.41	May 2022	10,331,164.65
April 2014	45,791,964.76	May 2018	22,761,336.41	June 2022	10,156,265.40
May 2014	45,225,803.10	June 2018	22,400,994.28	July 2022	9,984,024.78
June 2014	44,664,013.93	July 2018	22,045,960.63	August 2022	9,814,404.41
July 2014	44,106,564.82	August 2018	21,696,160.12	September 2022	9,647,366.46
August 2014	43,553,423.58	September 2018	21,351,518.45	October 2022	9,482,873.64
September 2014	43,004,558.26	October 2018	21,011,962.37	November 2022	9,320,889.16
October 2014	42,459,937.13	November 2018	20,677,419.65	December 2022	9,161,376.77
November 2014	41,919,528.71	December 2018	20,347,819.04	January 2023	9,004,300.72

Aggregate Group II (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
February 2023	\$ 8,849,625.76	February 2028	\$ 2,882,652.64	February 2033	\$ 653,997.93
March 2023	8,697,317.13	March 2028	2,823,960.60	March 2033	633,276.24
April 2023	8,547,340.58	April 2028	2,766,227.61	April 2033	612,934.78
May 2023	8,399,662.31	May 2028	2,709,439.33	May 2033	592,967.56
June 2023	8,254,249.03	June 2028	2,653,581.63	June 2033	573,368.70
July 2023	8,111,067.89	July 2028	2,598,640.56	July 2033	554,132.39
August 2023	7,970,086.51	August 2028	2,544,602.38	August 2033	535,252.91
September 2023	7,831,272.97	September 2028	2,491,453.56	September 2033	516,724.63
October 2023	7,694,595.80	October 2028	2,439,180.75	October 2033	498,542.00
November 2023	7,560,023.97	November 2028	2,387,770.79	November 2033	480,699.54
December 2023	7,427,526.88	December 2028	2,337,210.71	December 2033	463,191.87
January 2024	7,297,074.38	January 2029	2,287,487.74	January 2034	446,013.67
February 2024	7,168,636.72	February 2029	2,238,589.27	February 2034	429,159.71
March 2024	7,042,184.59	March 2029	2,190,502.89	March 2034	412,624.84
April 2024	6,917,689.08	April 2029	2,143,216.36	April 2034	396,403.97
May 2024	6,795,121.70	May 2029	2,096,717.62	May 2034	380,492.11
June 2024	6,674,454.35	June 2029	2,050,994.78	June 2034	364,884.32
July 2024	6,555,659.33	July 2029	2,006,036.12	July 2034	349,575.75
August 2024	6,438,709.34	August 2029	1,961,830.09	August 2034	334,561.61
September 2024	6,323,577.45	September 2029	1,918,365.31	September 2034	319,837.18
October 2024	6,210,237.12	October 2029	1,875,630.56	October 2034	305,397.83
November 2024	6,098,662.18	November 2029	1,833,614.78	November 2034	291,238.97
December 2024	5,988,826.83	December 2029	1,792,307.07	December 2034	277,356.10
January 2025	5,880,705.64	January 2030	1,751,696.69	January 2035	263,744.78
February 2025	5,774,273.53	February 2030	1,711,773.05	February 2035	250,400.63
March 2025	5,669,505.79	March 2030	1,672,525.72	March 2035	237,319.34
April 2025	5,566,378.04	April 2030	1,633,944.42	April 2035	224,496.67
May 2025	5,464,866.26	May 2030	1,596,019.01	May 2035	211,928.43
June 2025	5,364,946.76	June 2030	1,558,739.50	June 2035	199,610.51
July 2025	5,266,596.19	July 2030	1,522,096.04	July 2035	187,538.84
August 2025	5,169,791.54	August 2030	1,486,078.94	August 2035	175,709.43
September 2025	5,074,510.10	September 2030	1,450,678.63	September 2035	164,118.33
October 2025	4,980,729.51	October 2030	1,415,885.68	October 2035	152,761.67
November 2025	4,888,427.71	November 2030	1,381,690.82	November 2035	141,635.62
December 2025	4,797,582.96	December 2030	1,348,084.88	December 2035	130,736.42
January 2026	4,708,173.82	January 2031	1,315,058.85	January 2036	120,060.36
February 2026	4,620,179.16	February 2031	1,282,603.84	February 2036	109,603.79
March 2026	4,533,578.15	March 2031	1,250,711.08	March 2036	99,363.11
April 2026	4,448,350.26	April 2031	1,219,371.95	April 2036	89,334.77
May 2026	4,364,475.24	May 2031	1,188,577.93	May 2036	79,515.28
June 2026	4,281,933.14	June 2031	1,158,320.64	June 2036	69,901.20
July 2026	4,200,704.28	July 2031	1,128,591.82	July 2036	60,489.15
August 2026	4,120,769.27	August 2031	1,099,383.32	August 2036	51,275.78
September 2026	4,042,108.99	September 2031	1,070,687.12	September 2036	42,257.82
October 2026	3,964,704.59	October 2031	1,042,495.31	October 2036	33,432.02
November 2026	3,888,537.50	November 2031	1,014,800.10	November 2036	24,795.19
December 2026	3,813,589.40	December 2031	987,593.80	December 2036	16,344.20
January 2027	3,739,842.24	January 2032	960,868.85	January 2037	8,075.95
February 2027	3,667,278.22	February 2032	934,617.79	February 2037	3,060.91
March 2027	3,595,879.80	March 2032	908,833.28	March 2037	1,194.03
April 2027	3,525,629.68	April 2032	883,508.07	April 2037 and thereafter	0.00
May 2027	3,456,510.82	May 2032	858,635.02		
June 2027	3,388,506.42	June 2032	834,207.10		
July 2027	3,321,599.91	July 2032	810,217.39		
August 2027	3,255,774.96	August 2032	786,659.05		
September 2027	3,191,015.48	September 2032	763,525.36		
October 2027	3,127,305.60	October 2032	740,809.69		
November 2027	3,064,629.68	November 2032	718,505.50		
December 2027	3,002,972.31	December 2032	696,606.36		
January 2028	2,942,318.29	January 2033	675,105.92		

HA Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance through March 2026	\$10,003,000.00	January 2030	\$ 4,427,677.61	December 2033	\$ 1,190,597.01
April 2026	9,927,225.75	February 2030	4,327,588.36	January 2034	1,147,289.54
May 2026	9,797,443.35	March 2030	4,229,185.76	February 2034	1,104,792.73
June 2026	9,669,715.20	April 2030	4,132,444.20	March 2034	1,063,093.73
July 2026	9,544,011.07	May 2030	4,037,338.52	April 2034	1,022,179.91
August 2026	9,420,301.12	June 2030	3,943,843.86	May 2034	982,038.81
September 2026	9,298,555.96	July 2030	3,851,935.73	June 2034	942,658.13
October 2026	9,178,746.62	August 2030	3,761,590.02	July 2034	904,025.79
November 2026	9,060,844.52	September 2030	3,672,782.94	August 2034	866,129.88
December 2026	8,944,821.50	October 2030	3,585,491.05	September 2034	828,958.63
January 2027	8,830,649.82	November 2030	3,499,691.26	October 2034	792,500.50
February 2027	8,718,302.10	December 2030	3,415,360.80	November 2034	756,744.08
March 2027	8,607,751.37	January 2031	3,332,477.24	December 2034	721,678.14
April 2027	8,498,971.03	February 2031	3,251,018.47	January 2035	687,291.60
May 2027	8,391,934.86	March 2031	3,170,962.69	February 2035	653,573.58
June 2027	8,286,617.03	April 2031	3,092,288.42	March 2035	620,513.35
July 2027	8,182,992.05	May 2031	3,014,974.51	April 2035	588,100.32
August 2027	8,081,034.83	June 2031	2,939,000.09	May 2035	556,324.06
September 2027	7,980,720.59	July 2031	2,864,344.61	June 2035	525,174.33
October 2027	7,872,115.45	August 2031	2,790,987.82	July 2035	494,640.98
November 2027	7,715,320.42	September 2031	2,718,909.73	August 2035	464,714.07
December 2027	7,561,062.69	October 2031	2,648,090.70	September 2035	435,383.78
January 2028	7,409,304.52	November 2031	2,578,511.31	October 2035	406,640.43
February 2028	7,260,008.68	December 2031	2,510,152.47	November 2035	378,474.50
March 2028	7,113,138.48	January 2032	2,442,995.34	December 2035	350,876.62
April 2028	6,968,657.76	February 2032	2,377,021.38	January 2036	323,837.53
May 2028	6,826,530.86	March 2032	2,312,212.29	February 2036	297,348.14
June 2028	6,686,722.65	April 2032	2,248,550.05	March 2036	271,399.45
July 2028	6,549,198.51	May 2032	2,186,016.92	April 2036	245,982.64
August 2028	6,413,924.27	June 2032	2,124,595.37	May 2036	221,089.02
September 2028	6,280,866.28	July 2032	2,064,268.17	June 2036	196,710.00
October 2028	6,149,991.38	August 2032	2,005,018.33	July 2036	172,837.15
November 2028	6,021,266.85	September 2032	1,946,829.12	August 2036	149,462.13
December 2028	5,894,660.49	October 2032	1,889,684.01	September 2036	126,576.76
January 2029	5,770,140.50	November 2032	1,833,566.75	October 2036	105,131.67
February 2029	5,647,675.59	December 2032	1,778,461.34	November 2036	84,196.24
March 2029	5,527,234.88	January 2033	1,724,351.96	December 2036	63,788.26
April 2029	5,408,787.97	February 2033	1,671,223.08	January 2037	46,302.05
May 2029	5,292,304.85	March 2033	1,619,059.34	February 2037	32,579.16
June 2029	5,177,755.98	April 2033	1,567,845.66	March 2037	19,230.56
July 2029	5,065,112.22	May 2033	1,517,567.15	April 2037	6,147.49
August 2029	4,954,344.85	June 2033	1,468,209.13	May 2037	3,768.15
September 2029	4,845,425.60	July 2033	1,419,757.18	June 2037	1,440.24
October 2029	4,738,326.54	August 2033	1,372,197.04	July 2037 and thereafter	0.00
November 2029	4,633,020.18	September 2033	1,325,514.67		
December 2029	4,529,479.44	October 2033	1,279,696.25		
		November 2033	1,234,728.18		

Aggregate Group III Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$16,974,000.00	July 2011	\$15,500,118.02	March 2012	\$14,123,435.47
December 2010	16,784,226.48	August 2011	15,322,848.54	April 2012	13,957,870.44
January 2011	16,596,061.51	September 2011	15,147,084.77	May 2012	13,793,714.80
February 2011	16,409,491.86	October 2011	14,972,814.33	June 2012	13,630,956.95
March 2011	16,224,504.41	November 2011	14,800,024.93	July 2012	13,469,585.38
April 2011	16,041,086.15	December 2011	14,628,704.38	August 2012	13,309,588.68
May 2011	15,859,224.18	January 2012	14,458,840.60	September 2012	13,150,955.52
June 2011	15,678,905.70	February 2012	14,290,421.59	October 2012	12,993,674.68

Aggregate Group III (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
November 2012	\$12,837,735.01	November 2017	\$ 5,575,708.28	November 2022	\$ 2,055,377.10
December 2012	12,683,125.47	December 2017	5,487,543.03	December 2022	2,019,643.27
January 2013	12,529,835.10	January 2018	5,400,670.25	January 2023	1,984,455.51
February 2013	12,377,853.04	February 2018	5,315,071.69	February 2023	1,949,805.94
March 2013	12,227,168.50	March 2018	5,230,729.35	March 2023	1,915,686.79
April 2013	12,077,770.79	April 2018	5,147,625.49	April 2023	1,882,090.41
May 2013	11,929,649.31	May 2018	5,065,742.60	May 2023	1,849,009.25
June 2013	11,782,793.54	June 2018	4,985,063.43	June 2023	1,816,435.86
July 2013	11,637,193.05	July 2018	4,905,570.95	July 2023	1,784,362.91
August 2013	11,492,837.49	August 2018	4,827,248.38	August 2023	1,752,783.16
September 2013	11,349,716.59	September 2018	4,750,079.17	September 2023	1,721,689.47
October 2013	11,207,820.18	October 2018	4,674,047.00	October 2023	1,691,074.82
November 2013	11,067,138.16	November 2018	4,599,135.77	November 2023	1,660,932.26
December 2013	10,927,660.51	December 2018	4,525,329.61	December 2023	1,631,254.96
January 2014	10,789,377.30	January 2019	4,452,612.86	January 2024	1,602,036.17
February 2014	10,652,278.68	February 2019	4,380,970.09	February 2024	1,573,269.25
March 2014	10,516,354.88	March 2019	4,310,386.07	March 2024	1,544,947.64
April 2014	10,381,596.21	April 2019	4,240,845.79	April 2024	1,517,064.88
May 2014	10,247,993.05	May 2019	4,172,334.45	May 2024	1,489,614.60
June 2014	10,115,535.87	June 2019	4,104,837.45	June 2024	1,462,590.51
July 2014	9,984,215.21	July 2019	4,038,340.39	July 2024	1,435,986.42
August 2014	9,854,021.70	August 2019	3,972,829.08	August 2024	1,409,796.23
September 2014	9,724,946.03	September 2019	3,908,289.52	September 2024	1,384,013.91
October 2014	9,596,978.97	October 2019	3,844,707.91	October 2024	1,358,633.53
November 2014	9,470,111.37	November 2019	3,782,070.63	November 2024	1,333,649.23
December 2014	9,344,334.15	December 2019	3,720,364.26	December 2024	1,309,055.24
January 2015	9,219,638.31	January 2020	3,659,575.56	January 2025	1,284,845.88
February 2015	9,096,014.91	February 2020	3,599,691.48	February 2025	1,261,015.53
March 2015	8,973,455.11	March 2020	3,540,699.14	March 2025	1,237,558.66
April 2015	8,851,950.11	April 2020	3,482,585.85	April 2025	1,214,469.82
May 2015	8,731,491.20	May 2020	3,425,339.09	May 2025	1,191,743.64
June 2015	8,612,069.74	June 2020	3,368,946.53	June 2025	1,169,374.81
July 2015	8,493,677.16	July 2020	3,313,395.98	July 2025	1,147,358.11
August 2015	8,376,304.95	August 2020	3,258,675.45	August 2025	1,125,688.39
September 2015	8,259,944.68	September 2020	3,204,773.10	September 2025	1,104,360.57
October 2015	8,144,587.99	October 2020	3,151,677.26	October 2025	1,083,369.64
November 2015	8,030,226.58	November 2020	3,099,376.43	November 2025	1,062,710.66
December 2015	7,916,852.23	December 2020	3,047,859.25	December 2025	1,042,378.77
January 2016	7,804,456.77	January 2021	2,997,114.53	January 2026	1,022,369.17
February 2016	7,693,032.11	February 2021	2,947,131.24	February 2026	1,002,677.13
March 2016	7,582,570.22	March 2021	2,897,898.50	March 2026	983,297.99
April 2016	7,473,063.14	April 2021	2,849,405.58	April 2026	964,227.15
May 2016	7,364,502.96	May 2021	2,801,641.90	May 2026	945,460.07
June 2016	7,256,881.86	June 2021	2,754,597.03	June 2026	926,992.29
July 2016	7,150,192.06	July 2021	2,708,260.68	July 2026	908,819.40
August 2016	7,044,425.86	August 2021	2,662,622.70	August 2026	890,937.06
September 2016	6,939,575.62	September 2021	2,617,673.10	September 2026	873,340.99
October 2016	6,835,633.75	October 2021	2,573,402.01	October 2026	856,026.96
November 2016	6,732,592.74	November 2021	2,529,799.71	November 2026	838,990.82
December 2016	6,630,445.12	December 2021	2,486,856.60	December 2026	822,228.46
January 2017	6,529,183.50	January 2022	2,444,563.23	January 2027	805,735.84
February 2017	6,428,800.55	February 2022	2,402,910.28	February 2027	789,508.97
March 2017	6,329,288.98	March 2022	2,361,888.55	March 2027	773,543.92
April 2017	6,230,641.58	April 2022	2,321,488.98	April 2027	757,836.82
May 2017	6,132,896.16	May 2022	2,281,702.63	May 2027	742,383.84
June 2017	6,036,578.32	June 2022	2,242,520.69	June 2027	727,181.23
July 2017	5,941,667.93	July 2022	2,203,934.46	July 2027	712,225.27
August 2017	5,848,145.16	August 2022	2,165,935.38	August 2027	697,512.30
September 2017	5,755,990.45	September 2022	2,128,514.99	September 2027	683,038.71
October 2017	5,665,184.50	October 2022	2,091,664.97	October 2027	668,800.95

Aggregate Group III (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
November 2027	\$ 654,795.51	January 2031	\$ 264,676.36	March 2034	\$ 65,084.45
December 2027	641,018.94	February 2031	257,465.18	April 2034	61,525.55
January 2028	627,467.83	March 2031	250,380.47	May 2034	58,036.16
February 2028	614,138.82	April 2031	243,420.30	June 2034	54,615.18
March 2028	601,028.61	May 2031	236,582.75	July 2034	51,261.50
April 2028	588,133.93	June 2031	229,865.94	August 2034	47,974.06
May 2028	575,451.56	July 2031	223,268.02	September 2034	44,751.79
June 2028	562,978.33	August 2031	216,787.15	October 2034	41,593.64
July 2028	550,711.12	September 2031	210,421.53	November 2034	38,498.58
August 2028	538,646.85	October 2031	204,169.38	December 2034	36,166.97
September 2028	526,782.47	November 2031	198,028.95	January 2035	33,881.35
October 2028	515,115.00	December 2031	191,998.51	February 2035	31,640.98
November 2028	503,641.49	January 2032	186,076.36	March 2035	29,445.13
December 2028	492,359.02	February 2032	180,260.83	April 2035	27,293.08
January 2029	481,264.73	March 2032	174,550.26	May 2035	25,184.13
February 2029	470,355.80	April 2032	168,943.03	June 2035	23,117.59
March 2029	459,629.43	May 2032	163,437.53	July 2035	21,092.77
April 2029	449,082.88	June 2032	158,032.17	August 2035	19,109.00
May 2029	438,713.45	July 2032	152,725.40	September 2035	17,165.61
June 2029	428,518.47	August 2032	147,515.69	October 2035	15,261.95
July 2029	418,495.30	September 2032	142,401.52	November 2035	13,397.38
August 2029	408,641.36	October 2032	137,381.40	December 2035	11,571.26
September 2029	398,954.09	November 2032	132,453.86	January 2036	9,782.96
October 2029	389,430.97	December 2032	127,617.45	February 2036	8,031.87
November 2029	380,069.52	January 2033	122,870.74	March 2036	6,317.38
December 2029	370,867.30	February 2033	118,212.33	April 2036	4,638.89
January 2030	361,821.89	March 2033	113,640.83	May 2036	4,013.94
February 2030	352,930.91	April 2033	109,154.88	June 2036	3,401.87
March 2030	344,192.03	May 2033	104,753.13	July 2036	2,802.47
April 2030	335,602.93	June 2033	100,434.26	August 2036	2,215.53
May 2030	327,161.34	July 2033	96,196.96	September 2036	1,640.85
June 2030	318,865.01	August 2033	92,039.94	October 2036	1,078.23
July 2030	310,711.73	September 2033	87,961.93	November 2036	793.75
August 2030	302,699.33	October 2033	83,961.69	December 2036	515.19
September 2030	294,825.66	November 2033	80,037.98	January 2037	242.45
October 2030	287,088.60	December 2033	76,189.59	February 2037 and thereafter	0.00
November 2030	279,486.06	January 2034	72,415.32		
December 2030	272,015.99	February 2034	68,713.99		

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

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

\$903,545,036



Guaranteed REMIC Pass-Through Certificates

Fannie Mae REMIC Trust 2010-139

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Prospectus Supplement
November 23, 2010