

\$1,153,103,666



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2011-18**

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

- an underlying REMIC certificate backed by Fannie Mae MBS, and
- Fannie Mae MBS.

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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
JK	1	\$ 18,839,375	SC/SEQ	4.0%	FIX	31397QF29	October 2025
JL	1	24,973,125	SC/SEQ	4.0	FIX	31397QF37	October 2025
AB	2	16,463,000	SPS	4.0	FIX	31397QF45	March 2026
AC	2	75,000,000	SP	4.0	FIX	31397QF52	June 2024
KA	3	100,000,000	SEQ	4.0	FIX	31397QF60	April 2038
VA(2) . . .	3	7,414,000	SEQ/AD	4.0	FIX	31397QF78	May 2022
VB(2) . . .	3	5,094,000	SEQ/AD	4.0	FIX	31397QF86	November 2027
ZK(2) . . .	3	13,284,000	SEQ	4.0	FIX/Z	31397QF94	March 2041
EA(2) . . .	4	88,512,000	SEQ	4.5	FIX	31397QG28	June 2037
VH(2) . . .	4	9,606,000	SEQ/AD	4.5	FIX	31397QG36	April 2022
VK(2) . . .	4	7,105,000	SEQ/AD	4.5	FIX	31397QG44	December 2027
ZE	4	15,000,000	SEQ	4.5	FIX/Z	31397QG51	March 2041
MA	5	20,000,000	PAC	4.0	FIX	31397QG69	May 2039
MY	5	3,044,000	PAC	4.0	FIX	31397QG77	March 2041
NA(2) . . .	5	361,832,000	PAC	4.0	FIX	31397QG85	August 2037
NW(2) . . .	5	58,819,000	PAC	4.0	FIX	31397QG93	August 2039
VN(2) . . .	5	24,661,000	PAC/AD	4.0	FIX	31397QH27	October 2025
ZN(2) . . .	5	31,364,000	PAC	4.0	FIX/Z	31397QH35	March 2041
F	5	100,000,000	SUP	(3)	FLT	31397QH43	March 2041
S	5	50,000,000	SUP	(3)	INV	31397QH50	March 2041
UA	6	100,000,000	SEQ	4.0	FIX	31397QH68	August 2038
UV(2) . . .	6	8,862,671	SEQ/AD	4.0	FIX	31397QH76	February 2024
UZ(2) . . .	6	13,230,495	SEQ	4.0	FIX/Z	31397QH84	March 2041
R		0	NPR	0	NPR	31397QH92	March 2041

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

(2) Exchangeable classes.
(3) Based on LIBOR.

If you own certificates of certain classes, you can exchange them for certificates of the corresponding RCR classes to be delivered at the time of exchange. The KY, EM, EI, GM, GI, GA, LA, NY and UB 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 February 28, 2011.

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

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

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

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

BofA Merrill Lynch

February 22, 2011

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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 1 Class or the R Class, the disclosure document relating to the underlying REMIC certificate (the “Underlying REMIC Disclosure Document”); 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 Document 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 Document by writing or calling the dealer at:

Merrill, Lynch, Pierce, Fenner & Smith Incorporated
Mortgage Finance Department
One Bryant Park
New York, New York 10036
(telephone 646-743-0260).

SUMMARY

This summary contains only limited information about the certificates. Statistical information in this summary is provided as of February 1, 2011. 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	Class 2010-112-CY REMIC Certificate
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 MBS
5	Group 5 MBS
6	Group 6 MBS

Group 1

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

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

Characteristics of the Trust 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 2 MBS	\$ 91,463,000	4.00%	4.25% to 6.50%	121 to 180
Group 3 MBS	\$125,792,000	4.00%	4.25% to 6.50%	241 to 360
Group 4 MBS	\$120,223,000	4.50%	4.75% to 7.00%	241 to 360
Group 5 MBS	\$649,720,000	4.00%	4.25% to 6.50%	241 to 360
Group 6 MBS	\$122,093,166	4.00%	4.25% to 6.50%	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 2	\$ 91,463,000	180	156	20	4.500%
Group 3	\$125,792,000	360	340	15	4.540%
Group 4	\$120,223,000	360	343	14	4.930%
Group 5	\$649,720,000	360	340	15	4.540%
Group 6	\$122,093,166	360	358	2	4.495%

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

Settlement Date

We expect to issue the certificates on February 28, 2011.

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:

<u>Fed Book-Entry</u>	<u>Physical</u>
All classes other than the R Class	R Class

Exchanging Certificates Through Combination and Recombination

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

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

Interest Rates

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

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

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate(1)</u>
F	1.526%	6.00%	1.26%	LIBOR + 126 basis points
S	8.948%	9.48%	0.00%	9.48% – (2 × 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>	
EI	11.1111103579% of the EA Class
GI	11.1111106887% of the <i>sum</i> of the EA, VH and VK Classes

Distributions of Principal

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

Weighted Average Lives (years)*

		PSA Prepayment Assumption						
Group 1 Classes		0%	100%	250%	450%	650%	900%	
JK		12.9	10.0	7.2	4.8	3.4	2.4	
JL		14.0	12.0	10.3	7.6	5.6	3.9	
		PSA Prepayment Assumption						
Group 2 Classes		0%	100%	225%	450%	650%	900%	
AB		14.1	9.9	1.4	0.5	0.3	0.2	
AC		7.6	4.6	4.8	3.1	2.3	1.6	
		PSA Prepayment Assumption						
Group 3 Classes		0%	100%	150%	300%	450%	650%	
KA		17.3	7.0	5.3	3.0	2.1	1.5	
VA		6.0	6.0	6.0	5.4	4.2	3.2	
VB		14.0	14.0	13.1	8.4	5.9	4.1	
ZK		28.6	21.7	19.2	12.9	9.1	6.3	
KY		28.6	21.7	18.6	11.6	8.0	5.4	
		PSA Prepayment Assumption						
Group 4 Classes		0%	100%	250%	450%	650%	900%	
EA, EM and EI		16.9	6.4	3.2	1.9	1.4	1.0	
VH		6.0	6.0	5.4	3.9	2.9	2.1	
VK		14.0	13.8	8.7	5.4	3.8	2.7	
ZE		28.2	21.0	14.0	8.7	6.0	4.2	
GM, GI and GA		15.7	6.9	3.8	2.3	1.7	1.2	
		PSA Prepayment Assumption						
Group 5 Classes		0%	100%	120%	175%	250%	450%	650%
MA		15.6	5.6	5.0	5.0	5.0	3.1	2.2
MY		25.8	16.6	16.6	16.6	16.6	10.0	6.7
NA		14.4	4.7	4.2	4.2	4.2	2.7	1.9
NW		24.2	11.6	10.9	10.9	10.9	6.3	4.3
VN		8.0	7.9	7.9	7.9	7.9	6.1	4.6
ZN		25.9	17.3	17.3	17.3	17.3	11.0	7.6
F and S		28.4	20.0	17.8	9.7	2.3	0.9	0.6
LA		15.8	5.7	5.1	5.1	5.1	3.2	2.2
NY		25.9	17.1	17.1	17.1	17.1	10.3	6.9
		PSA Prepayment Assumption						
Group 6 Classes		0%	100%	200%	400%	600%	800%	
UA		17.6	8.0	5.1	3.1	2.3	1.9	
UV		7.0	7.0	7.0	5.5	4.3	3.5	
UZ		28.8	23.5	17.4	10.8	7.6	5.7	
UB		28.8	23.5	17.3	10.1	6.9	5.2	

* 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.

Payments on the Group 1 Classes will be affected by the payment priority governing the Group 1 Underlying REMIC Certificate. If you invest in the Group 1 Classes, the rate at which you receive payments also will be affected by the priority sequence governing principal payments on the Group 1 Underlying REMIC Certificate.

In particular, as described in the Underlying REMIC Disclosure Document, the Group 1 Underlying REMIC Certificate may be subsequent in payment priority to certain other classes issued from the related underlying REMIC trust. As a result, such other classes may receive principal before principal is paid on the Group 1 Underlying REMIC Certificate, possibly for long periods.

You may obtain additional information about the Group 1 Underlying REMIC Certificate by reviewing its current class factor in light of other information available in the Underlying REMIC Disclosure Document. You may obtain that document from us as described on page S-3.

“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 backing the Group 6 MBS have been designated as pools that include “jumbo-conforming” or “high-balance” mortgage loans. There is limited historical performance data regarding prepayment rates for jumbo-conforming and high-balance mortgage loans. If prevailing mortgage rates decline, borrowers with jumbo-conforming and high-balance mortgage loans may be more likely to refinance their mortgage loans than borrowers with conforming balance loans. This is because a relatively small reduction in the interest rate of a jumbo-conforming and high-balance mortgage loan can have a greater impact on the borrower’s monthly payment than a similar interest rate change for a conforming balance loan.

Furthermore, jumbo-conforming and high-balance mortgage loans tend to be concentrated in certain geographic areas, which may experience relatively high rates of default in the event of adverse economic conditions. Defaults on jumbo-conforming and high-balance mortgage loans will result in larger prepayments to investors than defaults on conforming balance loans.

On the other hand, if any of the statutes authorizing our purchase of jumbo-conforming and high-balance mortgage loans are allowed to expire, or new legislation is enacted by the federal government that removes this authority, borrowers with jumbo-conforming and high-balance mortgage loans may find refinancing these loans more difficult. In such event, borrowers with jumbo-conforming and high-balance mortgage loans may be less likely to refinance their mortgage loans than borrowers with conforming balance loans.

As a result of these factors, the Group 6 Classes may receive payments of principal more quickly or more slowly than expected, and the weighted average lives and yields of those Classes may be affected, perhaps significantly.

DESCRIPTION OF THE CERTIFICATES

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

General

Structure. We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the “Trust”) pursuant to a trust agreement dated as of May 1, 2010 and a supplement thereto dated as of February 1, 2011 (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:

- a previously issued REMIC certificate (the “Group 1 Underlying REMIC Certificate”) issued from the related Fannie Mae REMIC trust (the “Underlying REMIC Trust”) as further described in Exhibit A, and
- five groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 2 MBS,” “Group 3 MBS,” “Group 4 MBS,” “Group 5 MBS” and “Group 6 MBS,” and together, the “Trust MBS”).

The Group 1 Underlying REMIC Certificate evidences a direct or indirect beneficial ownership interest 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 residential mortgage loans (the “Mortgage Loans”) having the characteristics described in this prospectus supplement.

The Trust will constitute a “real estate mortgage investment conduit” (“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 interest” of the REMIC. The REMIC Certificates other than the R Class are collectively referred to as the “Regular Classes” or “Regular Certificates,” and the R Class is referred to as the “Residual Class” or “Residual Certificate.”

	<u>Assets</u>	<u>Regular Interests</u>	<u>Residual Interest</u>
REMIC	Group 1 Underlying REMIC Certificate and Trust MBS	All Classes of REMIC Certificates other than the R Class	R

Fannie Mae Guaranty. For a description of our guaranties of the Certificates, the MBS and the Group 1 Underlying REMIC Certificate, see the applicable discussions appearing under the heading “Fannie Mae Guaranty” in the REMIC Prospectus, the MBS Prospectus and the Underlying REMIC Disclosure Document. Our guaranties are not backed by the full faith and credit of the United States.

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

We will issue the Residual Certificate in fully registered, certificated form. The “Holder” or “Certificateholder” of the Residual Certificate is its registered owner. The 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 the Residual Certificate and may require payment to cover any tax or other governmental charge. See also “—Characteristics of the Residual Class” 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 Class)	\$1,000 minimum plus whole dollar increments

The Group 1 Underlying REMIC Certificate

The Group 1 Underlying REMIC Certificate represents a beneficial ownership interest in the Underlying REMIC Trust. The assets of that trust consist of MBS (or beneficial ownership interests in MBS) having the general characteristics set forth in the MBS Prospectus. Each MBS evidences beneficial ownership interests in a pool of conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties, as described under “The Mortgage Pools” and “Yield, Maturity, and Prepayment Considerations” in the MBS Prospectus.

Distributions on the Group 1 Underlying REMIC Certificate will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Group 1 Underlying REMIC Certificate are described in the Underlying REMIC Disclosure Document. See Exhibit A for certain additional information about the Group 1 Underlying REMIC Certificate. Exhibit A is provided in lieu of a Final Data Statement with respect to the Group 1 Underlying REMIC Certificate.

For further information about the Group 1 Underlying REMIC Certificate, telephone us at 1-800-237-8627. Additional information about the Group 1 Underlying REMIC Certificate is also available at <http://sls.fanniemae.com/slsSearch/Home.do>. There may have been material changes in facts and circumstances since the date we prepared the Underlying REMIC Disclosure Document. 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 that document may be limited.

The Trust MBS

The Trust MBS in Group 2, Group 3, Group 4, Group 5 and Group 6 provide that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the Trust 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 15 years in the case of the Group 2 MBS, and up to 30 years in the case of the Group 3 MBS, Group 4 MBS, Group 5 MBS and Group 6 MBS.

In addition, the pools underlying the Group 6 MBS have been designated as pools that include “jumbo-conforming” or “high balance” mortgage loans as described further under “The Mortgage Loans—Special Feature Mortgage Loans—*Loans with Original Principal Balances that Exceed our*

Traditional Conforming Loan Limits” in the MBS Prospectus dated June 1, 2009. For periodic updates to that description, please refer to the Pool Prefix Glossary available on our Web site at www.fanniemae.com. For additional information about the particular pools underlying the Group 6 MBS see the Final Data Statement for the Trust and the related prospectus supplement for each MBS. See also “Additional Risk Factors—*“Jumbo-conforming” and “high-balance” mortgage loans, which have original principal balances that exceed our traditional conforming loan limits, may prepay at different rates than conforming balance mortgage loans generally*” in this prospectus supplement.

For additional information, see “Summary—Group 2, Group 3, Group 4, Group 5 and Group 6—Characteristics of the Trust MBS” and “—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement and “The Mortgage Pools” and “Yield, Maturity, and Prepayment Considerations” in the MBS Prospectus.

Distributions of Interest

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

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

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

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

Accrual Classes. The ZK, ZE, ZN and UZ Classes are Accrual Classes. Interest will accrue on the Accrual Classes at the applicable annual rates specified on the cover of this prospectus supplement or on Schedule 1. However, we will not pay any interest on the Accrual Classes. Instead, interest accrued on the Accrual Classes will be added as principal to their principal balances on each Distribution Date. We will pay principal on the Accrual Classes as described under “—Distributions of Principal” below.

Distributions of Principal

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

- *Group 1*

The Group 1 Principal Distribution Amount to JK and JL, in that order, until retired. } Structured Collateral/ Sequential Pay Classes

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

- *Group 2*

The Group 2 Principal Distribution Amount in the following priority:

1. An amount up to \$1,000 on each Distribution Date to AB until retired. } Specified Payment Support Class

2. An amount up to \$732,000 on each Distribution Date to AC until retired. } Specified Payment Class
3. To AB until retired. } Specified Payment Support Class
4. To AC until retired. } Specified Payment Class

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

- *Group 3*

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

The Group 3 Cash Flow Distribution Amount to KA, VA, VB and ZK, in that order, until retired. } Sequential Pay Classes

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

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

- *Group 4*

The ZE Accrual Amount to VH and VK, in that order, until retired, and thereafter to ZE. } Accretion Directed Classes and Accrual Class

The Group 4 Cash Flow Distribution Amount to EA, VH, VK and ZE, in that order, until retired. } Sequential Pay Classes

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

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

- *Group 5*

The ZN Accrual Amount to VN until retired, and thereafter to ZN. } Accretion Directed Class and Accrual Class

The Group 5 Cash Flow Distribution Amount in the following priority:

1. To the Aggregate Group to its Planned Balance. } PAC Group
2. To F and S, pro rata, until retired. } Support Classes
3. To the Aggregate Group to zero. } PAC Group

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

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

The “Aggregate Group” consists of the MA, MY, NA, NW, VN and ZN Classes. On each Distribution Date, we will apply payments of principal of the Aggregate Group as follows:

- 4.6113823741% to MA and MY, in that order, until retired, and
- 95.3886176259% to NA, NW, VN and ZN, in that order, until retired.

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

- *Group 6*

The UZ Accrual Amount to UV until retired, and thereafter to UZ.

} Accretion
Directed
Class and
Accrual Class

The Group 6 Cash Flow Distribution Amount to UA, UV and UZ, in that order, until retired.

} Sequential
Pay Classes

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

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

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 Group 1 Underlying REMIC Certificate, the applicable priority sequence governing principal payments on the Group 1 Underlying REMIC Certificate, and the following assumptions (such characteristics and assumptions, collectively, the “Pricing Assumptions”):

- the Mortgage Loans underlying the Trust MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—Group 2, Group 3, Group 4, Group 5 and Group 6—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related tables;
- the settlement date for the Certificates is February 28, 2011; and
- each Distribution Date occurs on the 25th day of a month.

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

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

<u>Group</u>	<u>Structuring Range</u>	<u>Initial Effective Range</u>
Aggregate Group Planned Balances	Between 120% and 250% PSA	Between 120% and 250% PSA

The Aggregate Group consists of the MA, MY, NA, NW, VN and ZN Classes.

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

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

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

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

Yield Tables

General. The tables below illustrate the sensitivity of the pre-tax corporate bond equivalent yields to maturity of the applicable Classes to various constant percentages of PSA and, where specified, to changes in the Index. **The tables below are provided for illustrative purposes only and are not intended as a forecast or prediction of the actual yields on the applicable Classes.** We calculated the yields set forth in the tables by

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

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

We cannot assure you that

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

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

- the Mortgage Loans will prepay at a constant PSA 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 Class. The yield on the Inverse Floating Rate Class will be sensitive to the rate of principal payments, including prepayments, of the related Mortgage Loans and to the level of the Index. The Mortgage Loans generally can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from pool to pool.

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 table has been prepared on the basis of the Pricing Assumptions and the assumptions that

- the interest rate for the Inverse Floating Rate Class for the initial Interest Accrual Period is the rate 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 price of this Class (expressed as a percentage of original principal balance) is as follows:

<u>Class</u>	<u>Price*</u>
S.	81.0%

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

Sensitivity of the S 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>120%</u>	<u>175%</u>	<u>250%</u>	<u>450%</u>	<u>650%</u>
0.130%	11.9%	12.0%	12.2%	14.1%	21.4%	39.3%	55.6%
0.266%	11.5%	11.7%	11.8%	13.8%	21.1%	39.0%	55.3%
2.266%	6.6%	6.8%	7.0%	8.6%	16.1%	34.1%	50.4%
4.266%	2.0%	2.2%	2.3%	3.6%	11.3%	29.3%	45.6%
4.740%	0.9%	1.1%	1.2%	2.5%	10.2%	28.2%	44.5%

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>	<u>% PSA</u>
EI	302%
GI	287%

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

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

<u>Class</u>	<u>Price*</u>
EI	12.0%
GI	15.0%

* 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.

Sensitivity of the EI Class to Prepayments

	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>250%</u>	<u>450%</u>	<u>650%</u>	<u>900%</u>
Pre-Tax Yields to Maturity . . .	31.8%	26.6%	7.5%	(22.8)%	(53.6)%	(88.5)%

Sensitivity of the GI Class to Prepayments

	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>250%</u>	<u>450%</u>	<u>650%</u>	<u>900%</u>
Pre-Tax Yields to Maturity . . .	23.5%	19.1%	4.1%	(19.3)%	(44.2)%	(75.1)%

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,
- in the case of the Group 1 Classes, the applicable priority sequence affecting principal payments on the Group 1 Underlying REMIC Certificate and
- the priority sequences of distributions of principal of the Classes.

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

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

Decrement Tables

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

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

<u>Mortgage Loans Backing Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 Underlying REMIC Certificate	180 months	175 months	6.50%
Group 2 MBS	180 months	180 months	6.50%
Group 3 MBS	360 months	360 months	6.50%
Group 4 MBS	360 months	360 months	7.00%
Group 5 MBS	360 months	360 months	6.50%
Group 6 MBS	360 months	360 months	6.50%

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

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

Percent of Original Principal Balances Outstanding

Date	JK Class						JL Class						AB Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	250%	450%	650%	900%	0%	100%	250%	450%	650%	900%	0%	100%	225%	450%	650%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2012	100	100	100	100	100	100	100	100	100	100	100	100	100	94	59	0	0	0
February 2013	100	100	100	100	100	100	100	100	100	100	100	100	100	87	25	0	0	0
February 2014	100	100	100	100	92	0	100	100	100	100	100	80	100	85	4	0	0	0
February 2015	100	100	100	100	0	0	100	100	100	100	95	34	100	85	0	0	0	0
February 2016	100	100	100	31	0	0	100	100	100	100	53	14	100	85	0	0	0	0
February 2017	100	100	100	0	0	0	100	100	100	81	29	6	100	85	0	0	0	0
February 2018	100	100	60	0	0	0	100	100	100	52	16	2	99	85	0	0	0	0
February 2019	100	100	8	0	0	0	100	100	100	33	8	1	99	85	0	0	0	0
February 2020	100	100	0	0	0	0	100	100	75	20	4	*	99	85	0	0	0	0
February 2021	100	45	0	0	0	0	100	100	50	11	2	*	99	84	0	0	0	0
February 2022	100	0	0	0	0	0	100	90	31	6	1	*	99	55	0	0	0	0
February 2023	100	0	0	0	0	0	100	49	15	3	*	*	99	26	0	0	0	0
February 2024	35	0	0	0	0	0	100	13	3	1	*	*	99	0	0	0	0	0
February 2025	0	0	0	0	0	0	48	0	0	0	0	0	56	0	0	0	0	0
February 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.9	10.0	7.2	4.8	3.4	2.4	14.0	12.0	10.3	7.6	5.6	3.9	14.1	9.9	1.4	0.5	0.3	0.2

Date	AC Class					
	PSA Prepayment Assumption					
	0%	100%	225%	450%	650%	900%
Initial Percent	100	100	100	100	100	100
February 2012	95	88	88	88	76	60
February 2013	90	77	77	60	43	26
February 2014	84	65	65	41	24	11
February 2015	78	54	52	27	14	5
February 2016	72	43	41	18	8	2
February 2017	65	33	32	12	4	1
February 2018	58	24	24	8	2	*
February 2019	50	15	18	5	1	*
February 2020	41	8	13	3	1	*
February 2021	33	*	8	2	*	*
February 2022	23	0	5	1	*	*
February 2023	13	0	2	*	*	*
February 2024	2	0	0	0	0	0
February 2025	0	0	0	0	0	0
February 2026	0	0	0	0	0	0
Weighted Average Life (years)**	7.6	4.6	4.8	3.1	2.3	1.6

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

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

Date	KA Class						VA Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	150%	300%	450%	650%	0%	100%	150%	300%	450%	650%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
February 2012	99	92	90	82	74	63	93	93	93	93	93	93
February 2013	97	83	77	61	46	28	85	85	85	85	85	85
February 2014	95	75	66	44	25	6	77	77	77	77	77	77
February 2015	94	67	56	30	11	0	69	69	69	69	69	0
February 2016	92	59	47	19	*	0	60	60	60	60	60	0
February 2017	90	52	39	10	0	0	51	51	51	51	0	0
February 2018	88	45	32	3	0	0	42	42	42	42	0	0
February 2019	86	39	25	0	0	0	33	33	33	0	0	0
February 2020	83	33	19	0	0	0	23	23	23	0	0	0
February 2021	81	28	14	0	0	0	12	12	12	0	0	0
February 2022	78	23	9	0	0	0	1	1	1	0	0	0
February 2023	75	18	4	0	0	0	0	0	0	0	0	0
February 2024	72	14	1	0	0	0	0	0	0	0	0	0
February 2025	69	10	0	0	0	0	0	0	0	0	0	0
February 2026	65	6	0	0	0	0	0	0	0	0	0	0
February 2027	62	2	0	0	0	0	0	0	0	0	0	0
February 2028	58	0	0	0	0	0	0	0	0	0	0	0
February 2029	54	0	0	0	0	0	0	0	0	0	0	0
February 2030	49	0	0	0	0	0	0	0	0	0	0	0
February 2031	44	0	0	0	0	0	0	0	0	0	0	0
February 2032	39	0	0	0	0	0	0	0	0	0	0	0
February 2033	34	0	0	0	0	0	0	0	0	0	0	0
February 2034	28	0	0	0	0	0	0	0	0	0	0	0
February 2035	22	0	0	0	0	0	0	0	0	0	0	0
February 2036	15	0	0	0	0	0	0	0	0	0	0	0
February 2037	8	0	0	0	0	0	0	0	0	0	0	0
February 2038	*	0	0	0	0	0	0	0	0	0	0	0
February 2039	0	0	0	0	0	0	0	0	0	0	0	0
February 2040	0	0	0	0	0	0	0	0	0	0	0	0
February 2041	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.3	7.0	5.3	3.0	2.1	1.5	6.0	6.0	6.0	5.4	4.2	3.2

Date	VB Class						ZK Class						KY Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	150%	300%	450%	650%	0%	100%	150%	300%	450%	650%	0%	100%	150%	300%	450%	650%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2012	100	100	100	100	100	100	104	104	104	104	104	104	100	100	100	100	100	100
February 2013	100	100	100	100	100	100	108	108	108	108	108	108	100	100	100	100	100	100
February 2014	100	100	100	100	100	100	113	113	113	113	113	113	100	100	100	100	100	100
February 2015	100	100	100	100	100	68	117	117	117	117	117	117	100	100	100	100	100	74
February 2016	100	100	100	100	100	0	122	122	122	122	122	86	100	100	100	100	100	44
February 2017	100	100	100	100	33	0	127	127	127	127	127	51	100	100	100	100	72	26
February 2018	100	100	100	100	0	0	132	132	132	132	99	30	100	100	100	100	51	16
February 2019	100	100	100	88	0	0	138	138	138	138	70	18	100	100	100	88	36	9
February 2020	100	100	100	0	0	0	143	143	143	136	50	11	100	100	100	70	26	5
February 2021	100	100	100	0	0	0	149	149	149	108	35	6	100	100	100	56	18	3
February 2022	100	100	100	0	0	0	155	155	155	85	25	4	100	100	100	44	13	2
February 2023	85	85	85	0	0	0	161	161	161	67	17	2	100	100	100	35	9	1
February 2024	68	68	68	0	0	0	168	168	168	53	12	1	100	100	100	27	6	1
February 2025	50	50	0	0	0	0	175	175	172	41	8	1	100	100	89	21	4	*
February 2026	32	32	0	0	0	0	182	182	148	32	6	*	100	100	76	17	3	*
February 2027	12	12	0	0	0	0	189	189	128	25	4	*	100	100	66	13	2	*
February 2028	0	0	0	0	0	0	194	187	109	19	3	*	100	96	56	10	1	*
February 2029	0	0	0	0	0	0	194	164	92	15	2	*	100	84	48	8	1	*
February 2030	0	0	0	0	0	0	194	142	77	11	1	*	100	73	40	6	1	*
February 2031	0	0	0	0	0	0	194	122	64	8	1	*	100	63	33	4	*	*
February 2032	0	0	0	0	0	0	194	103	53	6	1	*	100	53	27	3	*	*
February 2033	0	0	0	0	0	0	194	85	42	4	*	*	100	44	22	2	*	*
February 2034	0	0	0	0	0	0	194	69	33	3	*	*	100	36	17	2	*	*
February 2035	0	0	0	0	0	0	194	54	25	2	*	*	100	28	13	1	*	*
February 2036	0	0	0	0	0	0	194	40	18	1	*	*	100	21	9	1	*	*
February 2037	0	0	0	0	0	0	194	27	12	1	*	*	100	14	6	*	*	*
February 2038	0	0	0	0	0	0	194	15	6	*	*	*	100	8	3	*	*	*
February 2039	0	0	0	0	0	0	134	4	1	*	*	*	69	2	1	*	*	*
February 2040	0	0	0	0	0	0	69	0	0	0	0	0	36	0	0	0	0	0
February 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.0	14.0	13.1	8.4	5.9	4.1	28.6	21.7	19.2	12.9	9.1	6.3	28.6	21.7	18.6	11.6	8.0	5.4

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

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

Date	EA, EM and EI† Classes						VH Class						VK Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	250%	450%	650%	900%	0%	100%	250%	450%	650%	900%	0%	100%	250%	450%	650%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2012	99	92	84	73	62	48	93	93	93	93	93	93	100	100	100	100	100	100
February 2013	97	83	65	43	23	3	85	85	85	85	85	85	100	100	100	100	100	100
February 2014	96	73	48	20	0	0	77	77	77	77	74	0	100	100	100	100	100	0
February 2015	94	65	34	4	0	0	69	69	69	69	0	0	100	100	100	100	11	0
February 2016	92	57	22	0	0	0	61	61	61	0	0	0	100	100	100	94	0	0
February 2017	90	49	12	0	0	0	52	52	52	0	0	0	100	100	100	0	0	0
February 2018	88	42	4	0	0	0	42	42	42	0	0	0	100	100	100	0	0	0
February 2019	86	35	0	0	0	0	32	32	7	0	0	0	100	100	100	0	0	0
February 2020	83	29	0	0	0	0	22	22	0	0	0	0	100	100	24	0	0	0
February 2021	81	23	0	0	0	0	11	11	0	0	0	0	100	100	0	0	0	0
February 2022	78	18	0	0	0	0	*	*	0	0	0	0	100	100	0	0	0	0
February 2023	75	13	0	0	0	0	0	0	0	0	0	0	84	84	0	0	0	0
February 2024	72	8	0	0	0	0	0	0	0	0	0	0	68	68	0	0	0	0
February 2025	68	4	0	0	0	0	0	0	0	0	0	0	50	50	0	0	0	0
February 2026	65	0	0	0	0	0	0	0	0	0	0	0	32	27	0	0	0	0
February 2027	61	0	0	0	0	0	0	0	0	0	0	0	13	0	0	0	0	0
February 2028	57	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029	52	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030	47	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031	42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032	36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2033	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2034	24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2035	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2036	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2037	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.9	6.4	3.2	1.9	1.4	1.0	6.0	6.0	5.4	3.9	2.9	2.1	14.0	13.8	8.7	5.4	3.8	2.7

Date	ZE Class						GM, GI† and GA Classes						MA Class						
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption						
	0%	100%	250%	450%	650%	900%	0%	100%	250%	450%	650%	900%	0%	100%	120%	175%	250%	450%	650%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2012	105	105	105	105	105	105	98	93	86	77	67	56	98	91	90	90	90	90	90
February 2013	109	109	109	109	109	109	96	84	69	50	34	17	97	80	77	77	77	70	48
February 2014	114	114	114	114	114	103	94	76	54	31	14	0	95	70	66	66	66	46	23
February 2015	120	120	120	120	120	46	92	68	42	17	1	0	93	60	55	55	55	28	7
February 2016	125	125	125	125	75	21	90	60	31	6	0	0	90	51	45	45	45	16	0
February 2017	131	131	131	121	44	9	87	53	22	0	0	0	88	43	36	36	36	7	0
February 2018	137	137	137	86	26	4	85	46	14	0	0	0	86	35	28	28	28	*	0
February 2019	143	143	143	61	16	2	82	40	7	0	0	0	83	28	21	21	21	0	0
February 2020	150	150	150	43	9	1	79	33	2	0	0	0	80	21	14	14	14	0	0
February 2021	157	157	133	31	6	*	76	28	0	0	0	0	77	14	9	9	9	0	0
February 2022	164	164	109	22	3	*	72	22	0	0	0	0	74	8	5	5	5	0	0
February 2023	171	171	89	15	2	*	69	17	0	0	0	0	71	3	1	1	1	0	0
February 2024	179	179	73	11	1	*	65	11	0	0	0	0	67	0	0	0	0	0	0
February 2025	188	188	59	7	1	*	61	7	0	0	0	0	63	0	0	0	0	0	0
February 2026	196	196	48	5	*	*	57	2	0	0	0	0	59	0	0	0	0	0	0
February 2027	205	186	39	4	*	*	52	0	0	0	0	0	54	0	0	0	0	0	0
February 2028	211	165	31	2	*	*	48	0	0	0	0	0	50	0	0	0	0	0	0
February 2029	211	144	24	2	*	*	44	0	0	0	0	0	45	0	0	0	0	0	0
February 2030	211	126	19	1	*	*	40	0	0	0	0	0	39	0	0	0	0	0	0
February 2031	211	108	15	1	*	*	35	0	0	0	0	0	34	0	0	0	0	0	0
February 2032	211	92	12	1	*	*	31	0	0	0	0	0	27	0	0	0	0	0	0
February 2033	211	77	9	*	*	*	26	0	0	0	0	0	21	0	0	0	0	0	0
February 2034	211	63	6	*	*	*	20	0	0	0	0	0	14	0	0	0	0	0	0
February 2035	211	50	5	*	*	*	14	0	0	0	0	0	7	0	0	0	0	0	0
February 2036	211	37	3	*	*	0	8	0	0	0	0	0	0	0	0	0	0	0	0
February 2037	211	26	2	*	*	0	2	0	0	0	0	0	0	0	0	0	0	0	0
February 2038	173	15	1	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2039	119	5	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2040	62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.2	21.0	14.0	8.7	6.0	4.2	15.7	6.9	3.8	2.3	1.7	1.2	15.6	5.6	5.0	5.0	5.0	3.1	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	MY Class							NA Class							NW Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	120%	175%	250%	450%	650%	0%	100%	120%	175%	250%	450%	650%	0%	100%	120%	175%	250%	450%	650%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2012	100	100	100	100	100	100	100	98	90	88	88	88	88	88	100	100	100	100	100	100	100
February 2013	100	100	100	100	100	100	100	96	77	74	74	74	66	41	100	100	100	100	100	100	100
February 2014	100	100	100	100	100	100	100	94	66	61	61	61	38	12	100	100	100	100	100	100	100
February 2015	100	100	100	100	100	100	100	92	55	49	49	49	18	0	100	100	100	100	100	100	64
February 2016	100	100	100	100	100	100	89	89	44	38	38	38	4	0	100	100	100	100	100	100	0
February 2017	100	100	100	100	100	100	53	86	35	27	27	27	0	0	100	100	100	100	100	60	0
February 2018	100	100	100	100	100	100	31	84	26	18	18	18	0	0	100	100	100	100	100	15	0
February 2019	100	100	100	100	100	73	19	81	17	9	9	9	0	0	100	100	100	100	100	0	0
February 2020	100	100	100	100	100	52	11	77	9	2	2	2	0	0	100	100	100	100	100	0	0
February 2021	100	100	100	100	100	37	6	74	2	0	0	0	0	0	100	100	75	75	75	0	0
February 2022	100	100	100	100	100	26	4	70	0	0	0	0	0	0	100	70	44	44	44	0	0
February 2023	100	100	100	100	100	18	2	66	0	0	0	0	0	0	100	31	19	19	19	0	0
February 2024	100	87	87	87	87	13	1	62	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2025	100	70	70	70	70	9	1	58	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2026	100	57	57	57	57	6	*	53	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2027	100	45	45	45	45	4	*	48	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2028	100	36	36	36	36	3	*	43	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2029	100	29	29	29	29	2	*	37	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2030	100	23	23	23	23	1	*	31	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2031	100	17	17	17	17	1	*	24	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2032	100	13	13	13	13	1	*	17	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2033	100	10	10	10	10	*	*	10	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2034	100	7	7	7	7	*	*	2	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2035	100	5	5	5	5	*	*	0	0	0	0	0	0	0	58	0	0	0	0	0	0
February 2036	91	3	3	3	3	*	*	0	0	0	0	0	0	0	2	0	0	0	0	0	0
February 2037	35	2	2	2	2	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2038	1	1	1	1	1	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2039	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.8	16.6	16.6	16.6	16.6	10.0	6.7	14.4	4.7	4.2	4.2	4.2	2.7	1.9	24.2	11.6	10.9	10.9	10.9	6.3	4.3

Date	VN Class							ZN Class							F and S Classes						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	120%	175%	250%	450%	650%	0%	100%	120%	175%	250%	450%	650%	0%	100%	120%	175%	250%	450%	650%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2012	95	95	95	95	95	95	95	104	104	104	104	104	104	104	100	100	100	90	76	39	2
February 2013	89	89	89	89	89	89	89	108	108	108	108	108	108	108	100	100	100	78	49	0	0
February 2014	84	84	84	84	84	84	84	113	113	113	113	113	113	113	100	100	100	69	30	0	0
February 2015	78	78	78	78	78	78	78	117	117	117	117	117	117	117	100	100	100	62	16	0	0
February 2016	72	72	72	72	72	72	72	122	122	122	122	122	122	122	100	100	100	57	7	0	0
February 2017	66	66	66	66	66	66	66	127	127	127	127	127	127	106	100	100	100	54	2	0	0
February 2018	59	59	59	59	59	59	0	132	132	132	132	132	132	63	100	100	100	52	*	0	0
February 2019	52	52	52	52	52	12	0	138	138	138	138	138	138	37	100	100	100	50	*	0	0
February 2020	45	45	45	45	45	0	0	143	143	143	143	143	104	22	100	100	97	48	*	0	0
February 2021	38	38	38	38	38	0	0	149	149	149	149	149	73	13	100	100	94	45	*	0	0
February 2022	30	30	30	30	30	0	0	155	155	155	155	155	52	8	100	100	89	42	*	0	0
February 2023	22	22	22	22	22	0	0	161	161	161	161	161	36	4	100	100	84	39	*	0	0
February 2024	13	8	8	8	8	0	0	168	168	168	168	168	25	3	100	99	78	35	*	0	0
February 2025	5	0	0	0	0	0	0	175	141	141	141	141	18	2	100	92	72	32	*	0	0
February 2026	0	0	0	0	0	0	0	179	114	114	114	114	12	1	100	84	66	28	*	0	0
February 2027	0	0	0	0	0	0	0	179	91	91	91	91	8	1	100	77	59	25	*	0	0
February 2028	0	0	0	0	0	0	0	179	73	73	73	73	6	*	100	70	53	22	*	0	0
February 2029	0	0	0	0	0	0	0	179	58	58	58	58	4	*	100	62	47	19	*	0	0
February 2030	0	0	0	0	0	0	0	179	45	45	45	45	3	*	100	55	41	16	*	0	0
February 2031	0	0	0	0	0	0	0	179	35	35	35	35	2	*	100	48	36	14	*	0	0
February 2032	0	0	0	0	0	0	0	179	27	27	27	27	1	*	100	41	30	11	*	0	0
February 2033	0	0	0	0	0	0	0	179	20	20	20	20	1	*	100	35	25	9	*	0	0
February 2034	0	0	0	0	0	0	0	179	15	15	15	15	*	*	100	28	20	7	*	0	0
February 2035	0	0	0	0	0	0	0	179	10	10	10	10	*	*	100	22	16	5	*	0	0
February 2036	0	0	0	0	0	0	0	179	7	7	7	7	*	*	100	17	12	4	*	0	0
February 2037	0	0	0	0	0	0	0	70	4	4	4	4	*	*	100	11	8	3	*	0	0
February 2038	0	0	0	0	0	0	0	2	2	2	2	2	*	*	89	6	4	1	*	0	0
February 2039	0	0	0	0	0	0	0	*	*	*	*	*	*	*	61	2	1	*	*	0	0
February 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	32	0	0	0	0	0	0
February 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.0	7.9	7.9	7.9	7.9	6.1	4.6	25.9	17.3	17.3	17.3	17.3	11.0	7.6	28.4	20.0	17.8	9.7	2.3	0.9	0.6

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

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

Date	LA Class							NY Class							UA Class					
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption					
	0%	100%	120%	175%	250%	450%	650%	0%	100%	120%	175%	250%	450%	650%	0%	100%	200%	400%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2012	98	91	90	90	90	90	90	100	100	100	100	100	100	100	99	96	94	90	86	81
February 2013	97	80	78	78	78	70	49	100	100	100	100	100	100	100	97	89	83	70	58	46
February 2014	95	70	66	66	66	47	24	100	100	100	100	100	100	100	96	81	68	47	28	13
February 2015	93	61	56	56	56	29	9	100	100	100	100	100	100	100	94	73	56	29	10	0
February 2016	91	52	46	46	46	17	0	100	100	100	100	100	100	100	92	65	45	16	0	0
February 2017	88	44	37	37	37	8	0	100	100	100	100	100	100	59	90	58	36	6	0	0
February 2018	86	36	29	29	29	2	0	100	100	100	100	100	100	35	88	51	28	0	0	0
February 2019	83	29	22	22	22	0	0	100	100	100	100	100	82	21	86	45	21	0	0	0
February 2020	81	22	16	16	16	0	0	100	100	100	100	100	58	12	84	39	14	0	0	0
February 2021	78	16	10	10	10	0	0	100	100	100	100	100	41	7	81	34	9	0	0	0
February 2022	74	10	6	6	6	0	0	100	100	100	100	100	29	4	79	29	4	0	0	0
February 2023	71	4	3	3	3	0	0	100	100	100	100	100	20	3	76	24	*	0	0	0
February 2024	67	0	0	0	0	0	0	100	97	97	97	97	14	1	73	20	0	0	0	0
February 2025	64	0	0	0	0	0	0	100	79	79	79	79	10	1	70	16	0	0	0	0
February 2026	60	0	0	0	0	0	0	100	64	64	64	64	7	*	66	12	0	0	0	0
February 2027	55	0	0	0	0	0	0	100	51	51	51	51	5	*	63	8	0	0	0	0
February 2028	51	0	0	0	0	0	0	100	41	41	41	41	3	*	59	5	0	0	0	0
February 2029	46	0	0	0	0	0	0	100	32	32	32	32	2	*	55	2	0	0	0	0
February 2030	40	0	0	0	0	0	0	100	25	25	25	25	1	*	51	0	0	0	0	0
February 2031	35	0	0	0	0	0	0	100	20	20	20	20	1	*	46	0	0	0	0	0
February 2032	29	0	0	0	0	0	0	100	15	15	15	15	1	*	41	0	0	0	0	0
February 2033	22	0	0	0	0	0	0	100	11	11	11	11	*	*	36	0	0	0	0	0
February 2034	15	0	0	0	0	0	0	100	8	8	8	8	*	*	30	0	0	0	0	0
February 2035	8	0	0	0	0	0	0	100	6	6	6	6	*	*	24	0	0	0	0	0
February 2036	*	0	0	0	0	0	0	100	4	4	4	4	*	*	17	0	0	0	0	0
February 2037	0	0	0	0	0	0	0	39	2	2	2	2	*	*	10	0	0	0	0	0
February 2038	0	0	0	0	0	0	0	1	1	1	1	1	*	*	3	0	0	0	0	0
February 2039	0	0	0	0	0	0	0	*	*	*	*	*	*	*	0	0	0	0	0	0
February 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.8	5.7	5.1	5.1	5.1	3.2	2.2	25.9	17.1	17.1	17.1	17.1	10.3	6.9	17.6	8.0	5.1	3.1	2.3	1.9

Date	UV Class						UZ Class						UB Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	200%	400%	600%	800%	0%	100%	200%	400%	600%	800%	0%	100%	200%	400%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2012	94	94	94	94	94	94	104	104	104	104	104	104	100	100	100	100	100	100
February 2013	88	88	88	88	88	88	108	108	108	108	108	108	100	100	100	100	100	100
February 2014	81	81	81	81	81	81	113	113	113	113	113	113	100	100	100	100	100	100
February 2015	74	74	74	74	74	28	117	117	117	117	117	117	100	100	100	100	100	81
February 2016	67	67	67	67	42	0	122	122	122	122	122	69	100	100	100	100	90	41
February 2017	60	60	60	60	0	0	127	127	127	127	94	35	100	100	100	100	56	21
February 2018	52	52	52	40	0	0	132	132	132	132	59	18	100	100	100	95	35	11
February 2019	44	44	44	0	0	0	138	138	138	118	37	9	100	100	100	71	22	5
February 2020	35	35	35	0	0	0	143	143	143	87	23	5	100	100	100	52	14	3
February 2021	27	27	27	0	0	0	149	149	149	64	14	2	100	100	100	38	8	1
February 2022	18	18	18	0	0	0	155	155	155	47	9	1	100	100	100	28	5	1
February 2023	8	8	8	0	0	0	161	161	161	35	5	1	100	100	100	21	3	*
February 2024	0	0	0	0	0	0	167	167	144	25	3	*	100	100	86	15	2	*
February 2025	0	0	0	0	0	0	167	167	122	18	2	*	100	100	73	11	1	*
February 2026	0	0	0	0	0	0	167	167	103	13	1	*	100	100	61	8	1	*
February 2027	0	0	0	0	0	0	167	167	86	10	1	*	100	100	51	6	*	*
February 2028	0	0	0	0	0	0	167	167	72	7	*	*	100	100	43	4	*	*
February 2029	0	0	0	0	0	0	167	167	59	5	*	*	100	100	35	3	*	*
February 2030	0	0	0	0	0	0	167	159	49	4	*	*	100	95	29	2	*	*
February 2031	0	0	0	0	0	0	167	138	40	2	*	*	100	83	24	1	*	*
February 2032	0	0	0	0	0	0	167	119	32	2	*	*	100	71	19	1	*	*
February 2033	0	0	0	0	0	0	167	101	26	1	*	*	100	61	15	1	*	*
February 2034	0	0	0	0	0	0	167	85	20	1	*	*	100	51	12	*	*	*
February 2035	0	0	0	0	0	0	167	70	15	1	*	*	100	42	9	*	*	*
February 2036	0	0	0	0	0	0	167	55	11	*	*	*	100	33	7	*	*	*
February 2037	0	0	0	0	0	0	167	42	8	*	*	*	100	25	5	*	*	*
February 2038	0	0	0	0	0	0	167	30	5	*	*	*	100	18	3	*	*	*
February 2039	0	0	0	0	0	0	131	19	3	*	*	*	78	11	2	*	*	*
February 2040	0	0	0	0	0	0	68	8	1	*	*	0	40	5	1	*	*	0
February 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	7.0	7.0	7.0	5.5	4.3	3.5	28.8	23.5	17.4	10.8	7.6	5.7	28.8	23.5	17.3	10.1	6.9	5.2

* 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.

Characteristics of the Residual Class

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 Election and Special Tax Attributes

We will make a REMIC election with respect to the 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 Class will be designated as the “residual interest” in the REMIC 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 Class, 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 Accrual Classes and the S Class will be issued with original issue discount (“OID”), and certain other Classes of REMIC Certificates may be issued with OID. If a Class is issued with OID, a

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

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

<u>Group</u>	<u>Prepayment Assumption</u>
1	250% PSA
2	225% PSA
3	150% PSA
4	250% PSA
5	175% PSA
6	200% PSA

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

Taxation of Beneficial Owners of Residual Certificates

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

Taxation of Beneficial Owners of RCR Certificates

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

Generally, the ownership interest represented by an RCR certificate will be one of two types. A certificate of a Combination RCR Class (a “Combination RCR Certificate”) will represent beneficial ownership of undivided interests in one or more underlying Regular Certificates. A certificate of a Strip RCR Class (a “Strip RCR Certificate”) will represent the right to receive a disproportionate part of the principal or interest payments on one or more underlying Regular Certificates. The EM, EI, GM and GI Classes of RCR Certificates are Strip RCR Certificates. The remaining Classes of RCR Certificates are Combination RCR Certificates. See “Material Federal Income Tax Consequences—

Taxation of Beneficial Owners of RCR Certificates” in the REMIC Prospectus for a general discussion of the federal income tax treatment of beneficial owners of RCR Certificates.

PLAN OF DISTRIBUTION

We are obligated to deliver the Certificates to Merrill, Lynch, Pierce, Fenner & Smith Incorporated (the “Dealer”) in exchange for the Group 1 Underlying REMIC Certificate and the Trust MBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

LEGAL MATTERS

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

Exhibit A

Group 1 Underlying REMIC Certificate

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	February 2011 Class Factor	Principal Balance in the Trust	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2010-112	CY	September 2010	31398NF74	4.0%	FIX	October 2025	SEQ	\$101,812,500	1.00000000	\$43,812,500	4.486%	160	17

(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.

Schedule 1

Available Recombinations(1)

REMIC Certificates		RCR Certificates						
<u>Classes</u>	<u>Original Balances</u>	<u>RCR Classes</u>	<u>Original Balances</u>	<u>Principal Type(2)</u>	<u>Interest Rate</u>	<u>Interest Type(2)</u>	<u>CUSIP Number</u>	<u>Final Distribution Date</u>
Recombination 1								
VA	\$ 7,414,000	KY(3)	\$ 25,792,000	SEQ	4.0%	FIX	31397QJ33	March 2041
VB	5,094,000							
ZK	13,284,000							
Recombination 2								
EA	88,512,000	EM	88,512,000	SEQ	4.0	FIX	31397QJ41	June 2037
		EI	9,834,666(4)	NTL	4.5	FIX/IO	31397QJ58	June 2037
Recombination 3								
EA	88,512,000	GM	105,223,000	SEQ/AD	4.0	FIX	31397QJ66	June 2037
VH	9,606,000	GI	11,691,444(4)	NTL	4.5	FIX/IO	31397QJ74	June 2037
VK	7,105,000							
Recombination 4								
EA	88,512,000	GA	105,223,000	SEQ/AD	4.5	FIX	31397QJ82	June 2037
VH	9,606,000							
VK	7,105,000							
Recombination 5								
NA	361,832,000	LA	420,651,000	PAC	4.0	FIX	31397QJ90	August 2039
NW	58,819,000							
Recombination 6								
VN	24,661,000	NY(5)	56,025,000	PAC	4.0	FIX	31397QK23	March 2041
ZN	31,364,000							

REMIC Certificates		RCR Certificates						
<u>Classes</u>	<u>Original Balances</u>	<u>RCR Classes</u>	<u>Original Balances</u>	<u>Principal Type(2)</u>	<u>Interest Rate</u>	<u>Interest Type(2)</u>	<u>CUSIP Number</u>	<u>Final Distribution Date</u>
Recombination 7								
UV	\$ 8,862,671	UB(6)	\$ 22,093,166	SEQ	4.0%	FIX	31397QK31	March 2041
UZ	13,230,495							

- (1) REMIC Certificates and RCR Certificates in each Recombination may be exchanged only in the proportions of *original* principal balances for the related Classes shown in this Schedule 1 (disregarding any retired Classes). For example, if a particular Recombination includes two REMIC Classes and one RCR Class whose *original* principal balances shown in the schedule reflect a 1:1:2 relationship, the same 1:1:2 relationship among the *original* principal balances of those REMIC and RCR Classes must be maintained in any exchange. This is true even if, as a result of the applicable payment priority sequence, the relationship between their *current* principal balances has changed over time. Moreover, if as a result of a proposed exchange, a Certificateholder would hold a REMIC Certificate or RCR Certificate of a Class in an amount less than the applicable minimum denomination for that Class, the Certificateholder will be unable to effect the proposed exchange. See “Description of the Certificates—General—*Authorized Denominations*” in this prospectus supplement.
- (2) See “Description of the Certificates—The Certificates—*Class Definitions and Abbreviations*” in the REMIC Prospectus.
- (3) Principal payments on the REMIC Certificates in Recombination 1 from the ZK Accrual Amount will be paid as interest on the related RCR Certificates, and thus will not reduce the principal balances of those RCR Certificates.
- (4) Notional balances. These Classes are Interest Only Classes. See page S-5 for a description of how their notional balances are calculated.
- (5) Principal payments on the REMIC Certificates in Recombination 6 from the ZN Accrual Amount will be paid as interest on the related RCR Certificates, and thus will not reduce the principal balances of those RCR Certificates.
- (6) Principal payments on the REMIC Certificates in Recombination 7 from the UZ Accrual Amount will be paid as interest on the related RCR Certificates, and thus will not reduce the principal balances of those RCR Certificates.

Principal Balance Schedule

Aggregate Group Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$499,720,000.00	June 2015	\$290,683,587.55	October 2019	\$136,246,827.50
March 2011	496,664,902.22	July 2015	287,105,633.88	November 2019	134,060,401.23
April 2011	493,485,257.84	August 2015	283,551,952.66	December 2019	131,906,823.84
May 2011	490,182,681.74	September 2015 . . .	280,022,388.18	January 2020	129,785,620.03
June 2011	486,758,863.86	October 2015	276,516,785.70	February 2020	127,696,321.23
July 2011	483,215,567.81	November 2015	273,034,991.44	March 2020	125,638,465.50
August 2011	479,554,629.43	December 2015	269,576,852.61	April 2020	123,611,597.42
September 2011 . . .	475,777,955.19	January 2016	266,142,217.35	May 2020	121,615,268.02
October 2011	471,887,520.58	February 2016	262,730,934.80	June 2020	119,649,034.69
November 2011	467,885,368.41	March 2016	259,342,855.00	July 2020	117,712,461.06
December 2011	463,773,607.01	April 2016	255,977,828.96	August 2020	115,805,116.95
January 2012	459,554,408.41	May 2016	252,635,708.63	September 2020 . . .	113,926,578.28
February 2012	455,230,006.44	June 2016	249,316,346.88	October 2020	112,076,426.95
March 2012	450,802,694.70	July 2016	246,019,597.50	November 2020	110,254,250.81
April 2012	446,274,824.60	August 2016	242,745,315.22	December 2020	108,459,643.52
May 2012	441,648,803.20	September 2016 . . .	239,493,355.66	January 2021	106,692,204.53
June 2012	437,053,761.50	October 2016	236,263,575.37	February 2021	104,951,538.93
July 2012	432,489,501.66	November 2016	233,055,831.79	March 2021	103,237,257.45
August 2012	427,955,827.07	December 2016	229,869,983.26	April 2021	101,548,976.30
September 2012 . . .	423,452,542.36	January 2017	226,705,889.02	May 2021	99,886,317.15
October 2012	418,979,453.38	February 2017	223,563,409.17	June 2021	98,248,907.04
November 2012	414,536,367.19	March 2017	220,442,404.71	July 2021	96,636,378.31
December 2012	410,123,092.09	April 2017	217,342,737.52	August 2021	95,048,368.50
January 2013	405,739,437.55	May 2017	214,264,270.33	September 2021 . . .	93,484,520.30
February 2013	401,385,214.27	June 2017	211,206,866.76	October 2021	91,944,481.48
March 2013	397,060,234.10	July 2017	208,170,391.26	November 2021	90,427,904.81
April 2013	392,764,310.10	August 2017	205,154,709.16	December 2021	88,934,447.99
May 2013	388,497,256.49	September 2017 . . .	202,159,686.60	January 2022	87,463,773.58
June 2013	384,258,888.68	October 2017	199,185,190.61	February 2022	86,015,548.96
July 2013	380,049,023.19	November 2017	196,231,089.02	March 2022	84,589,446.21
August 2013	375,867,477.75	December 2017	193,297,250.52	April 2022	83,185,142.08
September 2013 . . .	371,714,071.19	January 2018	190,383,544.59	May 2022	81,802,317.93
October 2013	367,588,623.51	February 2018	187,489,841.57	June 2022	80,440,659.64
November 2013	363,490,955.81	March 2018	184,616,012.60	July 2022	79,099,857.57
December 2013	359,420,890.33	April 2018	181,761,929.62	August 2022	77,779,606.48
January 2014	355,378,250.44	May 2018	178,927,465.41	September 2022 . . .	76,479,605.48
February 2014	351,362,860.60	June 2018	176,112,493.50	October 2022	75,199,557.96
March 2014	347,374,546.36	July 2018	173,329,980.35	November 2022	73,939,171.54
April 2014	343,413,134.41	August 2018	170,588,915.99	December 2022	72,698,158.01
May 2014	339,478,452.48	September 2018 . . .	167,888,703.78	January 2023	71,476,233.26
June 2014	335,570,329.42	October 2018	165,228,755.51	February 2023	70,273,117.24
July 2014	331,688,595.12	November 2018	162,608,491.25	March 2023	69,088,533.87
August 2014	327,833,080.58	December 2018	160,027,339.24	April 2023	67,922,211.04
September 2014 . . .	324,003,617.84	January 2019	157,484,735.79	May 2023	66,773,880.50
October 2014	320,200,039.97	February 2019	154,980,125.13	June 2023	65,643,277.83
November 2014	316,422,181.14	March 2019	152,512,959.37	July 2023	64,530,142.40
December 2014	312,669,876.53	April 2019	150,082,698.31	August 2023	63,434,217.29
January 2015	308,942,962.35	May 2019	147,688,809.39	September 2023 . . .	62,355,249.24
February 2015	305,241,275.87	June 2019	145,330,767.57	October 2023	61,292,988.63
March 2015	301,564,655.35	July 2019	143,008,055.21	November 2023	60,247,189.38
April 2015	297,912,940.09	August 2019	140,720,161.97	December 2023	59,217,608.96
May 2015	294,285,970.39	September 2019 . . .	138,466,584.74	January 2024	58,204,008.28

Aggregate Group (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
February 2024.	\$ 57,206,151.69	September 2028 . . .	\$ 20,912,129.61	April 2033	\$ 6,277,065.67
March 2024	56,223,806.89	October 2028.	20,506,454.94	May 2033	6,119,947.35
April 2024	55,256,744.92	November 2028	20,107,446.12	June 2033.	5,965,648.95
May 2024	54,304,740.10	December 2028	19,715,001.74	July 2033	5,814,125.67
June 2024.	53,367,569.95	January 2029	19,329,021.86	August 2033	5,665,333.39
July 2024	52,445,015.23	February 2029.	18,949,407.99	September 2033 . . .	5,519,228.63
August 2024	51,536,859.79	March 2029	18,576,063.10	October 2033.	5,375,768.57
September 2024 . . .	50,642,890.61	April 2029	18,208,891.55	November 2033	5,234,911.04
October 2024.	49,762,897.71	May 2029	17,847,799.11	December 2033	5,096,614.48
November 2024	48,896,674.11	June 2029.	17,492,692.93	January 2034	4,960,837.97
December 2024	48,044,015.83	July 2029	17,143,481.51	February 2034.	4,827,541.21
January 2025	47,204,721.78	August 2029	16,800,074.68	March 2034	4,696,684.48
February 2025.	46,378,593.79	September 2029 . . .	16,462,383.61	April 2034	4,568,228.67
March 2025	45,565,436.50	October 2029.	16,130,320.74	May 2034	4,442,135.26
April 2025	44,765,057.39	November 2029	15,803,799.83	June 2034.	4,318,366.30
May 2025	43,977,266.67	December 2029	15,482,735.87	July 2034	4,196,884.43
June 2025.	43,201,877.32	January 2030	15,167,045.10	August 2034	4,077,652.82
July 2025	42,438,704.96	February 2030.	14,856,645.00	September 2034 . . .	3,960,635.21
August 2025	41,687,567.89	March 2030	14,551,454.25	October 2034.	3,845,795.90
September 2025 . . .	40,948,287.03	April 2030	14,251,392.72	November 2034	3,733,099.71
October 2025.	40,220,685.84	May 2030	13,956,381.48	December 2034	3,622,512.00
November 2025	39,504,590.37	June 2030.	13,666,342.72	January 2035	3,513,998.64
December 2025	38,799,829.12	July 2030	13,381,199.81	February 2035.	3,407,526.03
January 2026	38,106,233.10	August 2030	13,100,877.21	March 2035	3,303,061.07
February 2026.	37,423,635.75	September 2030 . . .	12,825,300.51	April 2035	3,200,571.15
March 2026	36,751,872.88	October 2030.	12,554,396.40	May 2035	3,100,024.18
April 2026	36,090,782.69	November 2030	12,288,092.64	June 2035.	3,001,388.52
May 2026	35,440,205.73	December 2030	12,026,318.05	July 2035	2,904,633.05
June 2026.	34,799,984.80	January 2031	11,769,002.49	August 2035	2,809,727.09
July 2026	34,169,965.01	February 2031.	11,516,076.88	September 2035 . . .	2,716,640.43
August 2026	33,549,993.70	March 2031	11,267,473.14	October 2035.	2,625,343.33
September 2026 . . .	32,939,920.39	April 2031	11,023,124.19	November 2035	2,535,806.49
October 2026.	32,339,596.79	May 2031	10,782,963.94	December 2035	2,448,001.05
November 2026	31,748,876.76	June 2031.	10,546,927.28	January 2036	2,361,898.62
December 2026	31,167,616.25	July 2031	10,314,950.08	February 2036.	2,277,471.20
January 2027	30,595,673.30	August 2031	10,086,969.11	March 2036	2,194,691.24
February 2027.	30,032,908.03	September 2031 . . .	9,862,922.12	April 2036	2,113,531.61
March 2027	29,479,182.53	October 2031.	9,642,747.75	May 2036	2,033,965.58
April 2027	28,934,360.94	November 2031	9,426,385.57	June 2036.	1,955,966.85
May 2027	28,398,309.32	December 2031	9,213,776.02	July 2036	1,879,509.48
June 2027.	27,870,895.70	January 2032	9,004,860.45	August 2036	1,804,567.98
July 2027	27,351,990.02	February 2032.	8,799,581.05	September 2036 . . .	1,731,117.20
August 2027	26,841,464.08	March 2032	8,597,880.89	October 2036.	1,659,132.41
September 2027 . . .	26,339,191.56	April 2032	8,399,703.86	November 2036	1,588,589.24
October 2027.	25,845,047.98	May 2032	8,204,994.71	December 2036	1,519,463.70
November 2027	25,358,910.63	June 2032.	8,013,698.99	January 2037	1,451,732.16
December 2027	24,880,658.61	July 2032	7,825,763.06	February 2037.	1,385,371.35
January 2028	24,410,172.76	August 2032	7,641,134.08	March 2037	1,320,358.38
February 2028.	23,947,335.67	September 2032 . . .	7,459,760.00	April 2037	1,256,670.69
March 2028	23,492,031.61	October 2032.	7,281,589.54	May 2037	1,194,286.07
April 2028	23,044,146.55	November 2032	7,106,572.17	June 2037.	1,133,182.65
May 2028	22,603,568.10	December 2032	6,934,658.13	July 2037	1,073,338.90
June 2028.	22,170,185.53	January 2033	6,765,798.40	August 2037	1,014,733.62
July 2028	21,743,889.69	February 2033.	6,599,944.68	September 2037 . . .	957,345.94
August 2028	21,324,573.05	March 2033	6,437,049.39	October 2037.	901,155.31

Aggregate Group (Continued)

<u>Distribution Date</u>		<u>Planned Balance</u>	<u>Distribution Date</u>		<u>Planned Balance</u>	<u>Distribution Date</u>		<u>Planned Balance</u>
November 2037	\$	846,141.50	June 2038	\$	492,360.36	January 2039	\$	188,898.19
December 2037		792,284.57	July 2038		446,069.16	February 2039		149,310.35
January 2038		739,564.93	August 2038		400,786.19	March 2039		110,615.09
February 2038		687,963.25	September 2038		356,494.13	April 2039		72,796.89
March 2038		637,460.53	October 2038		313,175.94	May 2039		35,840.50
April 2038		588,038.04	November 2038		270,814.86	June 2039 and thereafter		0.00
May 2038		539,677.37	December 2038		229,394.36			

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

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

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\$1,153,103,666



**Guaranteed REMIC
Pass-Through Certificates
Fannie Mae REMIC Trust 2011-18**

PROSPECTUS SUPPLEMENT

BofA Merrill Lynch

February 22, 2011
