

\$893,295,634



**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2011-60**

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

The mortgage loans underlying the Fannie Mae MBS and Fannie Mae Stripped 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
U(2)	1	\$177,714,000	PAC	5.00%	FIX	31397UW88	September 2039
UL(2)	1	30,199,000	PAC	5.00	FIX	31397UW96	July 2041
FB(2)	1	79,357,881	SUP	(3)	FLT	31397UX20	July 2041
SC(2)	1	15,871,576	SUP	(3)	INV	31397UX38	July 2041
SI(2)	1	47,614,728(4)	NTL	(3)	INV/IO	31397UX46	July 2041
AJ	2	7,000,000	SEQ	5.00	FIX	31397UX53	October 2024
AT	2	28,000,000	SEQ	5.00	FIX	31397UX61	July 2041
HB	3	116,502,889	PT	2.25	FIX	31397UX79	December 2019
HI	3	50,970,013(4)	NTL	4.00	FIX/IO	31397UX87	December 2019
QK	4	100,000,000	PAC/AD	2.90	FIX	31397UX95	February 2040
IQ	4	42,000,000(4)	NTL	5.00	FIX/IO	31397UY29	February 2040
ZP(2)	4	2,831,000	PAC/AD	5.00	FIX/Z	31397UY37	July 2041
CZ(2)	4	27,752,543	SUP	5.00	FIX/Z	31397UY45	July 2041
E	5	65,000,000	SEQ	3.00	FIX	31397UY52	September 2024
EL	5	13,969,748	SEQ	3.00	FIX	31397UY60	July 2026
WH(2)	6	99,537,559	SC/PT	2.50	FIX	31397UY78	June 2025
WI(2)	6	27,649,321(4)	NTL	4.50	FIX/IO	31397UY86	June 2025
DA	7	25,000,000	SEQ	4.00	FIX	31397UY94	March 2030
DB	7	3,409,124	SEQ	4.00	FIX	31397UZ28	July 2031
OB(2)	8	13,987,692	SC/PT	0.00	PO	31397UZ36	August 2039
IJ	8	9,160,283(4)	NTL	5.50	FIX/IO	31397UZ44	August 2039
A	9	12,174,337	SC/PT	5.50	FIX	31397UZ51	June 2039
OC(2)	9	24,432,781	SC/PT	0.00	PO	31397UZ69	June 2039
IA	9	44,212,443(4)	NTL	5.50	FIX/IO	31397UZ77	June 2039

(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 JC, SD, SB, UA, UI, UB, UC, UD, UE, UG, UH, UK, UM, UN, UP, UQ, JP, ZB, WK, WN, W, OA, BU, CU and PA Classes are the RCR classes. For a more detailed description of the RCR classes, see Schedule 1 attached to this prospectus supplement and "Description of the Certificates—The Certificates—Combination and Recombination" in the REMIC prospectus.

The dealer will offer the certificates (other than the U, UL and A Classes) from time to time in negotiated transactions at varying prices. We expect the settlement date to be June 30, 2011. Fannie Mae initially will retain the U and UL Classes. See "Plan of Distribution" in this prospectus supplement.

Carefully consider the risk factors starting on page 5-10 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.

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
F	10	\$10,851,316	SC/PT	(3)	FLT	31397UZ85	October 2039
IS	10	10,851,316(4)	NTL	(3)	INV/IO	31397UZ93	October 2039
AU(2)	10	16,809,826	SC/PAC	2.50%	FIX	31397U2A6	October 2039
IU(2)	10	4,202,456(4)	NTL	6.00	FIX/IO	31397U2B4	October 2039
C	10	4,892,808	SC/SUP	4.00	FIX	31397U2C2	October 2039
BG	11	10,000,000	PT	1.50	FIX	31397U2D0	June 2021
BH	11	8,001,554	PT	2.00	FIX	31397U2E8	June 2021
IB	11	11,800,932(4)	NTL	5.00	FIX/IO	31397U2F5	June 2021
R		0	NPR	0	NPR	31397U2G3	July 2041
RL		0	NPR	0	NPR	31397U2H1	July 2041

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

(3) Based on LIBOR.
(4) Notional balances. These classes are interest only classes. See page S-8 for a description of how their notional balances are calculated.

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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, Group 8, Group 9 or Group 10 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
- if you are purchasing a Group 9 Class or the R or RL Class, our Prospectus for Fannie Mae Stripped Mortgage-Backed Securities dated
 - January 1, 2009, for all SMBS issued on or after January 1, 2009,
 - December 1, 2007, for all SMBS issued on or after December 1, 2007 and prior to January 1, 2009, or
 - May 1, 2002, for all other SMBS(as applicable, the “SMBS Prospectus”); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading “Incorporation by Reference” in the REMIC Prospectus.

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

The MBS Prospectus, the SMBS 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, the SMBS Prospectus and the Underlying REMIC Disclosure Documents by writing or calling the dealer at:

J.P. Morgan Securities LLC
c/o Broadridge Financial Solutions
Prospectus Department
1155 Long Island Avenue
Edgewood, NY 11717
(telephone 631-274-2635).

RECENT DEVELOPMENTS

On April 20, 2011, Standard and Poor's Ratings Services ("Standard & Poor's") announced that they had revised their outlook on Fannie Mae's debt issues from "stable" to "negative". Standard & Poor's indicated that this change reflects their revision of the outlook of the United States of America from "stable" to "negative" on April 18, 2011, and that pursuant to their government-related entity criteria, the ratings on Fannie Mae (and other government-related entities) are constrained by the long-term sovereign rating on the United States of America.

Standard & Poor's affirmed that their credit ratings remain "AAA" on Fannie Mae long term senior debt, "A-1+" on Fannie Mae short term senior debt, and "A" on Fannie Mae subordinated debt.

Standard & Poor's indicated that they would not raise their ratings and outlook on Fannie Mae (and other government-related entities) above those of the United States government as long as the ratings and outlook on the United States of America remain unchanged. Standard & Poor's also indicated that if they were to lower the ratings on the United States of America, the ratings on our debt and our issuer credit rating (and those of other government-related entities) would also likely be lowered.

SUMMARY

This summary contains only limited information about the certificates. Statistical information in this summary is provided as of June 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	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 MBS
5	Group 5 MBS
6	Class 2010-54-HA REMIC Certificate Class 2010-54-WA REMIC Certificate
7	Group 7 MBS
8	Class 2009-90-MW RCR Certificate Class 2009-90-SK REMIC Certificate
9	Group 9 SMBS Class 2009-42-AB REMIC Certificate Class 2009-42-WA REMIC Certificate
10	Class 2009-84-AW REMIC Certificate
11	Group 11 MBS

Group 1, Group 2, Group 3, Group 4, Group 5, Group 7 and Group 11 MBS

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 1 MBS	\$303,142,457	5.00%	5.25% to 7.50%	241 to 360
Group 2 MBS	\$ 35,000,000	5.00%	5.25% to 7.50%	241 to 360
Group 3 MBS	\$116,502,889	4.00%	4.25% to 6.50%	85 to 102
Group 4 MBS	\$130,583,543	5.00%	5.25% to 7.50%	241 to 360
Group 5 MBS	\$ 78,969,748	3.00%	3.25% to 5.50%	121 to 180
Group 7 MBS	\$ 28,409,124	4.00%	4.25% to 6.50%	181 to 240
Group 11 MBS	\$ 18,001,554	5.00%	5.25% to 7.50%	60 to 120

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	\$303,142,457	360	246	92	5.595%
Group 2 MBS	\$ 35,000,000	360	268	82	5.603%
Group 3 MBS	\$116,502,889	120	96	21	4.470%
Group 4 MBS	\$130,583,543	360	353	5	5.364%
Group 5 MBS	\$ 78,969,748	180	173	6	3.550%
Group 7 MBS	\$ 28,409,124	240	238	2	4.510%
Group 11 MBS	\$ 18,001,554	180	70	88	5.461%

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.

Group 6, Group 8, Group 9 and Group 10 Underlying REMIC and RCR Certificates

Exhibit A describes the underlying REMIC and RCR certificates in Group 6, Group 8, Group 9 and Group 10 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.

Group 9 SMBS

Characteristics of the Group 9 SMBS

<u>Approximate Notional 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>	<u>SMBS Trust and Class Designation</u>
\$12,174,337*	5.50%	5.75% to 8.00%	241 to 360	379-IO2

* These are interest only SMBS certificates.

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>
\$12,174,337	360	303	52	6.106%

The actual remaining terms to maturity, loan ages and interest rates of most of the mortgage loans underlying the Group 9 SMBS will differ from those shown above, perhaps significantly.

Settlement Date

We expect to issue the certificates on June 30, 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 of certificates other than the R and RL Classes	R and RL Classes

Exchanging Certificates Through Combination and Recombination

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

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

Interest Rates

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

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

<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>
FB.....	1.447%	6.00%	1.25%	LIBOR + 125 basis points
SC.....	9.106%	9.50%	0.00%	9.5% – (2 x LIBOR)
SI.....	4.553%	4.75%	0.00%	4.75% – LIBOR
F.....	0.597%	7.00%	0.40%	LIBOR + 40 basis points
IS.....	6.403%	6.60%	0.00%	6.6% – LIBOR
SD.....	13.659%	14.25%	0.00%	14.25% – (3 x LIBOR)
SB.....	22.765%	23.75%	0.00%	23.75% – (5 x LIBOR)

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

Notional Classes

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

<u>Class</u>	
SI	300% of the SC Class
HI	43.7499991953% of the HB Class
IQ	42% of the QK Class
WI	27.7777768289% of the WH Class
IS	100% of the F Class
IU	24.9999970255% of the AU Class
IB	118.0093200000% of the BG Class
UI	60% of the U Class

The notional principal balance of the IJ Class will equal the aggregate amount of interest distributable on the Group 8 Underlying REMIC and RCR Certificates on the related distribution date, *multiplied* by a fraction the numerator of which is 12 and the denominator of which is 5.50%.

The notional principal balance of the IA Class will equal the *excess* of the aggregate amount of interest distributable on the Group 9 SMBS and Group 9 Underlying REMIC Certificates on the related distribution date *over* the amount of interest payable on the A Class on that date, *multiplied* by a fraction the numerator of which is 12 and the denominator of which is 5.50%.

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>265%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1200%</u>	
U, UA, UB, UC, UD, UE, UG, UH, UK, UM, UN, UP, UQ and UI	15.3	4.0	4.0	4.0	2.6	1.8	1.3	0.8	
UL	24.8	12.8	12.8	12.8	8.3	5.7	4.1	2.6	
FB, SC, SI, SD, SB and JC..	27.9	14.1	3.2	1.8	0.7	0.4	0.3	0.2	
JP	16.7	5.3	5.3	5.3	3.5	2.4	1.7	1.1	
<u>Group 2 Classes</u>	<u>PSA Prepayment Assumption</u>								
	<u>0%</u>	<u>100%</u>	<u>307%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1200%</u>		
AJ	7.7	1.3	0.5	0.3	0.2	0.2	0.1		
AT	23.3	10.4	5.1	3.2	2.2	1.6	1.0		
<u>Group 3 Classes</u>	<u>PSA Prepayment Assumption</u>								
	<u>0%</u>	<u>100%</u>	<u>290%</u>	<u>500%</u>	<u>700%</u>	<u>1000%</u>			
HB and HI	4.7	3.6	2.7	2.0	1.6	1.1			
<u>Group 4 Classes</u>	<u>PSA Prepayment Assumption</u>								
	<u>0%</u>	<u>100%</u>	<u>175%</u>	<u>285%</u>	<u>325%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1200%</u>
QK and IQ	11.6	5.7	5.1	5.1	5.1	3.7	2.8	2.3	1.8
ZP	20.2	17.4	17.4	17.4	17.4	12.3	8.9	6.7	4.7
CZ	25.7	18.9	16.0	5.0	2.4	1.3	0.9	0.7	0.6
ZB	25.4	18.9	16.6	7.0	5.0	2.8	1.9	1.4	1.0

Group 5 Classes		PSA Prepayment Assumption								
		0%	100%	192%	400%	600%	900%			
E.....		7.4	4.8	3.7	2.5	1.9	1.4			
EL.....		14.1	12.4	11.1	8.0	6.0	4.1			
Group 6 Classes		PSA Prepayment Assumption								
		0%	100%	324%	600%	800%	1100%			
WH, WI, WK, WN and W.....		8.1	5.0	3.1	1.9	1.4	0.9			
Group 7 Classes		PSA Prepayment Assumption								
		0%	100%	246%	500%	700%	900%			
DA.....		11.1	6.9	4.4	2.7	2.2	1.9			
DB.....		19.3	17.6	13.9	8.7	6.4	5.0			
Group 8 Classes		PSA Prepayment Assumption								
		0%	100%	250%	400%	600%	800%	1000%	1200%	1700%
OB.....		18.4	10.4	5.6	3.6	2.3	1.6	1.1	0.8	0.1
IJ.....		18.5	9.6	5.2	3.3	2.1	1.5	1.1	0.8	0.1
Group 9 Classes		PSA Prepayment Assumption								
		0%	100%	250%	400%	600%	800%	1000%	1200%	1700%
A.....		17.1	9.5	5.2	3.4	2.2	1.5	1.1	0.8	0.1
OC.....		17.4	9.6	5.3	3.4	2.2	1.5	1.1	0.8	0.1
IA.....		13.7	8.7	5.0	3.3	2.1	1.5	1.1	0.8	0.1
Group 10 Classes		PSA Prepayment Assumption								
		0%	100%	180%	285%	320%	500%	700%	900%	1200%
F and IS . . .	21.0	10.7	7.5	5.1	4.5	2.8	1.9	1.3	0.8	0.1
AU, IU, BU, CU and PA.....	19.2	7.7	5.3	5.3	5.3	3.5	2.3	1.6	1.0	0.1
C.....	27.1	20.8	14.8	4.2	1.8	0.6	0.3	0.2	0.1	0.1
Group 11 Classes		PSA Prepayment Assumption								
		0%	100%	333%	600%	800%	1200%			
BG, BH and IB.....		5.6	2.8	2.1	1.5	1.2	0.7			
Group 8/Group 9 Class**		PSA Prepayment Assumption								
		0%	100%	250%	400%	600%	800%	1000%	1200%	1700%
OA.....		17.8	9.9	5.4	3.5	2.2	1.5	1.1	0.8	0.1

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

** This class is an RCR class formed from a combination of two REMIC classes in different groups. For additional information, see Schedule 1 attached to this prospectus supplement.

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 8 Classes also will be affected by the applicable payment priority governing the related underlying REMIC and RCR certificates. If you invest in a Group 8 Class, the rate at which you receive payments also will be affected by the applicable priority sequence governing principal payments or notional balance reductions on the related underlying REMIC and RCR certificates.

In particular, as described in the applicable Underlying REMIC Disclosure Document, principal payments or notional balance reductions on the Group 8 Underlying REMIC and RCR Certificates are governed in part by a principal balance schedule. As a result, the Group 8 Underlying REMIC and RCR Certificates may experience principal payments or notional balance reductions, as applicable, faster or slower than would otherwise have been the case. 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, Group 8 Underlying REMIC and RCR Certificates would experience principal payments or notional balance reductions, as applicable, at rates that may vary widely from period to period. This prospectus supplement contains no information as to whether

- the Group 8 Underlying REMIC and RCR Certificates have adhered to the related principal balance schedule,
- any related support classes remain outstanding, or
- the Group 8 Underlying REMIC and RCR Certificates otherwise have performed as originally anticipated.

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.

“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. Approximately 30% of the pools underlying the Group 8 Underlying REMIC and RCR Certificates (by principal balance at the issue date) 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.

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 June 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:

- seven groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 2 MBS,” “Group 3 MBS,” “Group 4 MBS,” “Group 5 MBS,” “Group 7 MBS” and “Group 11 MBS,” and together, the “Trust MBS”),
- four groups of previously issued REMIC and RCR certificates (the “Group 6 Underlying REMIC Certificates,” “Group 8 Underlying REMIC and RCR Certificates,” “Group 9 Underlying REMIC Certificates” and “Group 10 Underlying REMIC Certificate,” and together, the “Underlying REMIC Certificates”) issued from the related Fannie Mae REMIC trusts (the “Underlying REMIC Trusts”) as further described in Exhibit A, and
- certain previously issued Fannie Mae Stripped Mortgage-Backed Securities (the “Group 9 SMBS”).

The Underlying REMIC Certificates evidence direct or indirect beneficial ownership interests in certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates.

The Group 9 SMBS represent beneficial ownership interests in certain interest distributions on mortgage loans underlying certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates (together with the Trust MBS and the Fannie Mae Guaranteed Mortgage Pass-Through Certificates backing the Underlying REMIC Certificates, the “MBS”).

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

The Trust will 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, Underlying REMIC Certificates and Group 9 SMBS	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, the Underlying REMIC Certificates and the Group 9 SMBS, see the applicable discussions appearing under the heading “Fannie Mae Guaranty” in the REMIC Prospectus, the MBS Prospectus, the Underlying REMIC Disclosure Documents and the SMBS Prospectus. Our guaranties are not backed by the full faith and credit of the United States.

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

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

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

<u>Classes</u>	<u>Denominations</u>
Interest Only, Principal 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 Trust MBS

The Trust MBS 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 30 years in the case of the Group 1 MBS, Group 2 MBS and Group 4 MBS, up to 10 years in the case of the Group 3 MBS, up to 15 years in the case of the Group 5 MBS and Group 11 MBS, and up to 20 years in the case of the Group 7 MBS.

In addition, the Mortgage Loans underlying the Group 11 MBS are biweekly mortgage loans, which provide for payments by the borrower every 14 days. See “The Mortgage Loans—Fixed Rate Loans” in the MBS Prospectus.

For additional information, see “Summary—Group 1, Group 2, Group 3, Group 4, Group 5, Group 7 and Group 11 MBS—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.

The Underlying REMIC Certificates

The Underlying REMIC Certificates represent beneficial ownership interests in the related Underlying REMIC Trusts. The assets of those 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, approximately 30% of the pools of mortgage loans backing the Group 8 Underlying REMIC and RCR Certificates (by principal balance at the Issue Date) have been designated as pools that include “jumbo-conforming” or “high balance” mortgage loans as described further under “The Mortgage Loans—Special Feature Mortgage Loans—*Loans with Original Principal Balance that Exceed our Traditional Conforming Loan Limits*” in the MBS Prospectus dated June 1, 2009. For 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 8 Underlying REMIC and RCR Certificates, see the Final Data Statement for the related trusts and the related prospectus supplement for each MBS. See also “Additional Risk Factors—*Jumbo-conforming*” and “*high-balance*” mortgage loans, which have original principal balances that exceed our traditional conforming loan limits, may prepay at different rates than conforming balance mortgage loans generally” in this prospectus supplement.

Furthermore, substantially all of the Mortgage Loans backing the Class 2009-90-MW RCR Certificate in Group 8 and all of the Mortgage Loans backing the Group 10 Underlying REMIC Certificate, provide for interest only periods that may range from at least seven to no more than ten years following origination. See “Risk Factors—Prepayment Factors—*Refinance Environment*—Fixed-rate and adjustable-rate mortgage loans with long initial interest-only payment periods may be more likely to be refinanced or become delinquent than other mortgage loans” in the MBS Prospectus.

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 related Underlying REMIC Disclosure Documents. See Exhibit A for certain additional information about the Underlying REMIC Certificates. Exhibit A is 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 related 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.

The Group 9 SMBS

The general characteristics of the Group 9 SMBS are described in the SMBS Prospectus. The Group 9 SMBS provide that certain interest amounts on the Mortgage Loans underlying the related MBS are passed through monthly.

The general characteristics of the MBS are described in the MBS Prospectus. Each MBS evidences beneficial ownership interest in a pool of conventional, fixed-rate, fully-amortizing Mortgage Loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 30 years. For additional information see “Summary—Group 9 SMBS—Characteristics of the Group 9 SMBS” 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>
All interest-bearing Classes other than the F and IS Classes	The F and IS Classes

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

The Dealer will treat the Principal Only Classes as delay Classes, solely for the purpose of facilitating trading.

Accrual Classes. The ZP, CZ and ZB Classes are Accrual Classes. Interest will accrue on each Accrual Class at the applicable annual rate 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 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 Principals” 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 in the following priority:

- | | |
|---|-------------------|
| 1. To Aggregate Group I to its Planned Balance. | } PAC Group |
| 2. To FB and SC, pro rata, until retired. | } Support Classes |
| 3. To Aggregate Group I to zero. | } PAC Group |

The “Group 1 Principal Distribution Amount” is the principal then paid on the Group 1 MBS.

“Aggregate Group I” consists of the U and UL Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I to U and UL, 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 2*

The Group 2 Principal Distribution Amount to AJ and AT, in that order, until retired. } Sequential Pay Classes

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

- *Group 3*

The Group 3 Principal Distribution Amount to HB until retired. } Pass-Through Class

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

- *Group 4*

The ZP Accrual Amount to QK until retired, and thereafter to ZP. } Accretion Directed Class and Accrual Class

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

The Group 4 Cash Flow Distribution Amount in the following priority:

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

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

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

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

“Aggregate Group II” consists of the QK and ZP Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II to QK and ZP, 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 E and EL, in that order, until retired. } Sequential Pay Classes

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

- *Group 6*

The Group 6 Principal Distribution Amount to WH until retired. } Structured Collateral/Pass-Through Class

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

- *Group 7*

The Group 7 Principal Distribution Amount to DA and DB, in that order, until retired. } Sequential Collateral/Pass-Through Classes

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

- *Group 8*

The Group 8 Principal Distribution Amount to OB until retired. } Structured Collateral/Pass-Through Class

The “Group 8 Principal Distribution Amount” is the principal then paid on the Group 8 Underlying REMIC and RCR Certificates.

- *Group 9*

The Group 9 Principal Distribution Amount as follows:

An amount equal to 100% of the *excess* of the aggregate notional principal balance of the Group 9 SMBS immediately preceding the previous Distribution Date *over* the aggregate notional principal balance of the Group 9 SMBS immediately preceding the current Distribution Date to the A Class until retired. } Structured Collateral/Pass-Through Classes

The remaining portion of the Group 9 Principal Distribution Amount to the OC Class until retired.

The “Group 9 Principal Distribution Amount” is the principal then paid on the Group 9 Underlying REMIC Certificates.

- *Group 10*

The Group 10 Principal Distribution Amount as follows:

- 33.3333312855% to F until retired, and } Pass-Through Class
- 66.6666687145% as follows:
 - first*, to AU to its Planned Balance; } PAC Class
 - second*, to C until retired; and } Support Class
 - third*, to AU until retired. } PAC Class

The “Group 10 Principal Distribution Amount” is the principal then paid on the Group 10 Underlying REMIC Certificate.

- *Group 11*

The Group 11 Principal Distribution Amount to BG and BH, pro rata, until retired. } Pass-Through Classes

The “Group 11 Principal Distribution Amount” is the principal then paid on the Group 11 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 Underlying REMIC Certificates, the applicable priority sequences governing principal payments (or notional balance reductions) on the Underlying REMIC

Certificates, 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 1, Group 2, Group 3, Group 4, Group 5, Group 7 and Group 11 MBS—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement;
- the Mortgage Loans underlying the Group 9 SMBS have the original term to maturity, remaining term to maturity, loan age and interest rate specified under “Summary—Group 9 SMBS—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 June 30, 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 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 schedule). If such separate schedules had been provided for the individual Classes included in the Aggregate Groups we expect that the effective ranges for those Classes would not be narrower than those shown below for the related Aggregate Groups.

<u>Groups and Class</u>	<u>Structuring Ranges</u>	<u>Initial Effective Ranges</u>
Aggregate Group I Planned Balances	Between 100% and 300% PSA	Between 100% and 300% PSA
Aggregate Group II Planned Balances	Between 175% and 325% PSA	Between 175% and 325% PSA
AU Class Planned Balances	Between 180% and 320% PSA	Between 180% and 320% PSA

The Aggregate Groups listed above consist of the following Classes:

- Aggregate Group I U and UL
- Aggregate Group II QK and ZP

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 either Aggregate Group or the AU Class will conform on any Distribution Date to the balance specified in the Principal Balance Schedules or that distributions of principal of either Aggregate Group or the AU 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 a Class to its scheduled balance in any month. As a result, the likelihood of reducing an Aggregate Group or a 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 the applicable Structuring Ranges or Effective Ranges, principal distributions may be insufficient to reduce the Aggregate Groups or the AU 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 AU 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 AU Class will be supported by one or more other Classes. When the related supporting Class or Classes are retired, the applicable Aggregate Group or the AU 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 and, where specified, to changes in the Index. **The tables below are provided for illustrative purposes only and are not intended as a forecast or prediction of the actual yields on the applicable Classes.** We calculated the yields set forth in the tables by

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

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

We cannot assure you that

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

In addition, it is unlikely that the Index will correspond to the levels shown here. Furthermore, because some of the Mortgage Loans are likely to have remaining terms to maturity shorter or longer than those assumed and interest rates higher or lower than those assumed, the principal payments

on the Certificates are likely to differ from those assumed. This would be the case even if all Mortgage Loans prepay at the indicated constant percentages of PSA. Moreover, it is unlikely that

- the Mortgage Loans will prepay at a constant PSA rate until maturity,
- all of the Mortgage Loans will prepay at the same rate, or
- the level of the Index will remain constant.

The Inverse Floating Rate Classes. The yields on the Inverse Floating Rate Classes will be sensitive in varying degrees to the rate of principal payments, including prepayments, of the related Mortgage Loans and to the level of the Index. The Mortgage Loans generally can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from pool to pool. As illustrated in the applicable tables below, it is possible that investors in the SI, IS and SB Classes would lose money on their initial investments under certain prepayment scenarios.

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

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

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

Class	Price*
SC	86.23828%
SI	9.00000%
IS	14.00000%
SD	95.23828%
SB	113.23828%

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

LIBOR	PSA Prepayment Assumption							
	50%	100%	265%	300%	500%	700%	900%	1200%
0.080%	11.3%	11.5%	16.6%	19.6%	33.8%	50.3%	70.6%	113.9%
0.197%	11.1%	11.2%	16.3%	19.3%	33.5%	50.0%	70.3%	113.7%
2.197%	6.5%	6.7%	11.4%	14.7%	29.1%	45.7%	66.1%	109.9%
4.197%	2.1%	2.3%	6.6%	10.2%	24.7%	41.3%	61.9%	106.1%
4.750%	0.9%	1.1%	5.3%	9.0%	23.4%	40.2%	60.8%	105.0%

**Sensitivity of the SI 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>265%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1200%</u>
0.080%	55.7%	55.4%	15.9%	(8.0)%	*	*	*	*
0.197%	54.2%	53.9%	14.8%	(9.6)%	*	*	*	*
2.197%	29.1%	28.3%	(2.9)%	(36.8)%	*	*	*	*
4.197%	0.3%	(1.9)%	(22.6)%	(59.3)%	*	*	*	*
4.750%	*	*	*	*	*	*	*	*

**Sensitivity of the IS 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>180%</u>	<u>285%</u>	<u>320%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1200%</u>	<u>1700%</u>
0.080%	47.4%	43.7%	37.6%	29.3%	26.5%	11.3%	(7.1)%	(27.5)%	(64.4)%	*
0.197%	46.4%	42.7%	36.6%	28.4%	25.6%	10.4%	(7.9)%	(28.3)%	(65.0)%	*
2.197%	30.0%	26.5%	20.7%	13.0%	10.3%	(3.9)%	(21.1)%	(40.3)%	(74.9)%	*
4.197%	13.4%	10.2%	4.8%	(2.5)%	(4.9)%	(18.3)%	(34.4)%	(52.4)%	(85.5)%	*
6.600%	*	*	*	*	*	*	*	*	*	*

**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>265%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1200%</u>
0.080%	15.1%	15.1%	16.5%	17.3%	21.0%	25.2%	30.0%	39.6%
0.197%	14.7%	14.7%	16.1%	16.9%	20.7%	24.8%	29.7%	39.3%
2.197%	8.3%	8.3%	9.7%	10.7%	14.7%	19.3%	24.5%	35.0%
4.197%	2.0%	2.1%	3.4%	4.5%	8.9%	13.8%	19.5%	30.8%
4.750%	0.3%	0.4%	1.6%	2.8%	7.3%	12.3%	18.1%	29.6%

**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>265%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1200%</u>
0.080%	21.1%	21.0%	16.4%	13.7%	1.7%	(10.7)%	(24.1)%	(47.3)%
0.197%	20.6%	20.4%	15.9%	13.2%	1.2%	(11.2)%	(24.5)%	(47.6)%
2.197%	11.2%	11.0%	7.2%	4.3%	(6.8)%	(18.3)%	(30.6)%	(52.0)%
4.197%	1.8%	1.7%	(1.2)%	(4.3)%	(14.6)%	(25.2)%	(36.5)%	(56.3)%
4.750%	(0.7)%	(0.9)%	(3.5)%	(6.7)%	(16.8)%	(27.1)%	(38.2)%	(57.5)%

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>
HI	337
IQ	1,036
WI	553
IJ	569
IA	357
IU	596
IB	278
UI	513

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>
HI	10.0000%
IQ	10.0000%
WI	9.0000%
IJ	12.0000%
IA	20.0000%
IU	16.5000%
IB	10.8125%
UI	12.5000%

* 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 HI Class to Prepayments

	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>290%</u>	<u>500%</u>	<u>700%</u>	<u>1000%</u>
Pre-Tax Yields to Maturity . . .	18.8%	15.7%	3.2%	(11.6)%	(26.9)%	(53.2)%

Sensitivity of the IQ Class to Prepayments

	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>175%</u>	<u>285%</u>	<u>325%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1200%</u>
Pre-Tax Yields to Maturity . . .	44.5%	40.4%	37.2%	37.2%	37.2%	30.6%	20.1%	8.3%	(10.3)%

Sensitivity of the WI Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>324%</u>	<u>600%</u>	<u>800%</u>	<u>1100%</u>
Pre-Tax Yields to Maturity . . .	39.4%	35.8%	18.9%	(4.1)%	(22.8)%	(55.6)%

Sensitivity of the IJ Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>250%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>	<u>1200%</u>	<u>1700%</u>
Pre-Tax Yields to Maturity . . .	42.9%	39.2%	27.5%	15.1%	(2.9)%	(22.6)%	(44.7)%	(70.3)% *

Sensitivity of the IA Class to Prepayments

	PSA Prepayment Assumption								
	<u>50%</u>	<u>100%</u>	<u>250%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>	<u>1000%</u>	<u>1200%</u>	<u>1700%</u>
Pre-Tax Yields to Maturity	21.7%	18.3%	7.8%	(3.3)%	(19.2)%	(36.7)%	(56.4)%	(79.7)%	*

Sensitivity of the IU Class to Prepayments

	PSA Prepayment Assumption									
	<u>50%</u>	<u>100%</u>	<u>180%</u>	<u>285%</u>	<u>320%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1200%</u>	<u>1700%</u>
Pre-Tax Yields to Maturity . . .	33.0%	27.9%	19.3%	19.3%	19.3%	7.9%	(9.3)%	(29.1)%	(65.4)%	*

Sensitivity of the IB Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>333%</u>	<u>600%</u>	<u>800%</u>	<u>1200%</u>
Pre-Tax Yields to Maturity . . .	15.1%	11.9%	(3.9)%	(23.8)%	(40.5)%	(81.4)%

Sensitivity of the UI Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>265%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1200%</u>
Pre-Tax Yields to Maturity . . .	27.4%	18.7%	18.7%	18.7%	1.5%	(25.0)%	(56.9)%	*

The Principal Only Classes. **The Principal Only Classes will not bear interest. As indicated in the tables below, a low rate of principal payments (including prepayments) on the related Mortgage Loans will have a negative effect on the yields to investors in the Principal Only Classes.**

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 Principal Only Classes (expressed in each case as a percentage of original principal balance) are as follows:

<u>Class</u>	<u>Price</u>
OB	85.0%
OC	85.0%
OA	85.0%

Sensitivity of the OB Class to Prepayments

	PSA Prepayment Assumption								
	<u>50%</u>	<u>100%</u>	<u>250%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>	<u>1000%</u>	<u>1200%</u>	<u>1700%</u>
Pre-Tax Yields to Maturity . . .	1.2%	1.6%	3.1%	5.0%	7.9%	11.6%	16.3%	22.7%	444.5%

Sensitivity of the OC Class to Prepayments

	PSA Prepayment Assumption								
	<u>50%</u>	<u>100%</u>	<u>250%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>	<u>1000%</u>	<u>1200%</u>	<u>1700%</u>
Pre-Tax Yields to Maturity . . .	1.4%	1.8%	3.3%	5.2%	8.2%	11.9%	16.6%	23.0%	444.5%

Sensitivity of the OA Class to Prepayments

	PSA Prepayment Assumption								
	<u>50%</u>	<u>100%</u>	<u>250%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>	<u>1000%</u>	<u>1200%</u>	<u>1700%</u>
Pre-Tax Yields to Maturity . . .	1.3%	1.7%	3.2%	5.1%	8.1%	11.8%	16.5%	22.9%	444.5%

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 1, Group 2, Group 4, Group 5, Group 7 and Group 10 Classes,
- in the case of the Group 8 Classes, the applicable priority sequences affecting principal payments (or notional balance reductions) on the related Underlying REMIC Certificates, and
- in the case of the Group 11 Classes, the payment frequency and rate of amortization of the bi-weekly Mortgage Loans underlying the Group 11 MBS.

See “—Distributions of Principal” above and “Description of the Certificates—Distributions of Principal” in the applicable 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 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 MBS	360 months	360 months	7.50%
Group 2 MBS	360 months	360 months	7.50%
Group 3 MBS	120 months	102 months	6.50%
Group 4 MBS	360 months	360 months	7.50%
Group 5 MBS	180 months	180 months	5.50%
Group 6 Underlying REMIC Certificates	180 months	167 months	7.00%
Group 7 MBS	240 months	240 months	6.50%
Group 8 Underlying REMIC and RCR Certificates			
<i>Class 2009-90-MW RCR Certificate</i>	360 months	(1)	(1)
<i>Class 2009-90-SK REMIC Certificate</i>	360 months	(2)	8.00%
Group 9 Underlying REMIC Certificates			
<i>Class 2009-42-AB REMIC Certificate</i>	360 months	(3)	(3)
<i>Class 2009-42-WA REMIC Certificate</i>	360 months	(4)	(4)
Group 9 SMBS	360 months	310 months	8.00%
Group 10 Underlying REMIC Certificate	360 months	339 months (5)	8.50%
Group 11 MBS	180 months	120 months	7.50%

(1) The Class 2009-90-MW RCR Certificate is formed from a combination of the Class 2009-90-OA, Class 2009-90-FK and Class 2009-90-IK REMIC Certificates.

The Mortgage Loans backing the specified REMIC Certificates underlying the Class 2009-90-OA REMIC Certificate are assumed to have the following remaining terms to maturity, interest rates and remaining interest only periods:

	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>	<u>Remaining Interest Only Periods</u>
2007-16-SC	308 months	8.50%	68 months*
2007-16-SE	308 months	8.50%	68 months*
2007-25-ST	309 months	8.50%	69 months
2007-31-SC	309 months	8.50%	69 months*

* Substantially all of the Mortgage Loans backing the Class 2007-16-SC, 2007-16-SE and 2007-31-SC REMIC Certificates are assumed to have the remaining interest only periods listed above.

The Mortgage Loans backing the specified REMIC certificates underlying the Class 2009-90-FK and Class 2009-90-IK REMIC Certificates are assumed to have the following remaining terms to maturity and interest rates:

	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
2009-48-IT	336 months	8.00%
2009-58-IJ	*	8.00%
2009-58-JI	337 months	8.00%

* The Class 2009-58-IJ REMIC Certificate is backed in part by Fannie Mae MBS (representing approximately 3% of its principal balance at the Issue Date) and in part by the Class 2009-53-MY RCR Certificate (representing approximately 97% of its principal balance at the Issue Date). We have assumed that the Mortgage Loans backing the related MBS and the Class 2009-53-MY RCR Certificate have remaining terms to maturity of 337 months and 336 months, respectively.

(2) The 2009-90-SK REMIC Certificate is backed by the Class 2009-48-IT, 2009-58-IJ and 2009-58-JI REMIC Certificates described in footnote (1) above. The Mortgage Loans backing those REMIC Certificates are assumed to have the remaining terms to maturity specified in footnote (1) above.

- (3) The Class 2009-42-AB REMIC Certificate is backed by the Fannie Mae REMIC and RCR Certificates and Fannie Mae SMBS Certificates listed below. The Mortgage Loans backing those certificates are assumed to have the following remaining terms to maturity and interest rates:

2007-50-UO	311 months	8.50%
2007-71-OM	312 months	8.50%
334-1	246 months	6.25%
359-13	277 months	6.07%

- (4) The Class 2009-42-WA REMIC Certificate is backed by the Fannie Mae REMIC and RCR Certificates and Fannie Mae SMBS Certificates listed below. The Mortgage Loans backing those certificates are assumed to have the following remaining terms to maturity and interest rates:

2007-50-UO	311 months	8.50%
2008-91-XI	286 months	6.12%
356-15	266 months	6.01%
379-PO	310 months	8.00%

- (5) In addition, we have assumed that substantially all of the Mortgage Loans backing the Group 10 Underlying REMIC Certificate have a remaining interest only period of 99 months.

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

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

Percent of Original Principal Balances Outstanding

Date	U, UA, UB, UC, UD, UE, UG, UH, UK, UM, UN, UP, UQ and UI† Classes								UL Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	265%	300%	500%	700%	900%	1200%	0%	100%	265%	300%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2012	98	85	85	85	85	79	59	29	100	100	100	100	100	100	100	100
June 2013	97	72	72	72	62	37	17	0	100	100	100	100	100	100	100	74
June 2014	95	59	59	59	37	13	0	0	100	100	100	100	100	100	89	20
June 2015	93	47	47	47	19	*	0	0	100	100	100	100	100	100	40	5
June 2016	91	36	36	36	7	0	0	0	100	100	100	100	100	56	18	1
June 2017	89	25	25	25	0	0	0	0	100	100	100	100	96	31	8	*
June 2018	86	16	16	16	0	0	0	0	100	100	100	100	64	17	3	*
June 2019	83	9	9	9	0	0	0	0	100	100	100	100	43	9	1	*
June 2020	81	3	3	3	0	0	0	0	100	100	100	100	28	5	1	*
June 2021	77	0	0	0	0	0	0	0	100	90	90	90	18	3	*	*
June 2022	74	0	0	0	0	0	0	0	100	68	68	68	12	2	*	*
June 2023	71	0	0	0	0	0	0	0	100	51	51	51	8	1	*	*
June 2024	67	0	0	0	0	0	0	0	100	38	38	38	5	*	*	*
June 2025	63	0	0	0	0	0	0	0	100	28	28	28	3	*	*	*
June 2026	58	0	0	0	0	0	0	0	100	20	20	20	2	*	*	*
June 2027	53	0	0	0	0	0	0	0	100	14	14	14	1	*	*	0
June 2028	48	0	0	0	0	0	0	0	100	9	9	9	1	*	*	0
June 2029	42	0	0	0	0	0	0	0	100	5	5	5	*	*	*	0
June 2030	36	0	0	0	0	0	0	0	100	3	3	3	*	*	*	0
June 2031	30	0	0	0	0	0	0	0	100	1	1	1	*	*	*	0
June 2032	23	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
June 2033	15	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
June 2034	7	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
June 2035	0	0	0	0	0	0	0	0	91	0	0	0	0	0	0	0
June 2036	0	0	0	0	0	0	0	0	35	0	0	0	0	0	0	0
June 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.3	4.0	4.0	4.0	2.6	1.8	1.3	0.8	24.8	12.8	12.8	12.8	8.3	5.7	4.1	2.6

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

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

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

Date	FB, SC, SI†, SD, SB and JC Classes								JP Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	265%	300%	500%	700%	900%	1200%	0%	100%	265%	300%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2012	100	100	69	63	26	0	0	0	99	88	88	88	88	82	65	40
June 2013	100	100	47	36	0	0	0	0	97	76	76	76	68	46	29	11
June 2014	100	100	31	19	0	0	0	0	96	65	65	65	46	26	13	3
June 2015	100	100	21	8	0	0	0	0	94	55	55	55	31	15	6	1
June 2016	100	100	15	2	0	0	0	0	92	45	45	45	21	8	3	*
June 2017	100	100	13	*	0	0	0	0	90	36	36	36	14	5	1	*
June 2018	100	99	12	*	0	0	0	0	88	28	28	28	9	3	*	*
June 2019	100	95	11	*	0	0	0	0	86	22	22	22	6	1	*	*
June 2020	100	90	9	*	0	0	0	0	83	17	17	17	4	1	*	*
June 2021	100	83	8	*	0	0	0	0	81	13	13	13	3	*	*	*
June 2022	100	76	7	*	0	0	0	0	78	10	10	10	2	*	*	*
June 2023	100	68	6	*	0	0	0	0	75	7	7	7	1	*	*	*
June 2024	100	59	5	*	0	0	0	0	72	6	6	6	1	*	*	*
June 2025	100	51	4	*	0	0	0	0	68	4	4	4	*	*	*	*
June 2026	100	43	3	*	0	0	0	0	64	3	3	3	*	*	*	0
June 2027	100	34	2	*	0	0	0	0	60	2	2	2	*	*	*	0
June 2028	100	26	2	*	0	0	0	0	56	1	1	1	*	*	*	0
June 2029	100	18	1	*	0	0	0	0	51	1	1	1	*	*	*	0
June 2030	100	11	1	*	0	0	0	0	46	*	*	*	*	*	*	0
June 2031	100	3	*	*	0	0	0	0	40	*	*	*	*	*	*	0
June 2032	100	0	0	0	0	0	0	0	34	0	0	0	0	0	0	0
June 2033	100	0	0	0	0	0	0	0	28	0	0	0	0	0	0	0
June 2034	100	0	0	0	0	0	0	0	21	0	0	0	0	0	0	0
June 2035	100	0	0	0	0	0	0	0	13	0	0	0	0	0	0	0
June 2036	100	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0
June 2037	92	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2038	72	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2039	49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2040	26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.9	14.1	3.2	1.8	0.7	0.4	0.3	0.2	16.7	5.3	5.3	5.3	3.5	2.4	1.7	1.1

Date	AJ Class							AT Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	307%	500%	700%	900%	1200%	0%	100%	307%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2012	95	59	0	0	0	0	0	100	100	100	85	71	56	34
June 2013	90	21	0	0	0	0	0	100	100	79	58	40	25	9
June 2014	85	0	0	0	0	0	0	100	96	63	40	23	11	3
June 2015	79	0	0	0	0	0	0	100	88	50	27	13	5	1
June 2016	73	0	0	0	0	0	0	100	80	39	18	7	2	*
June 2017	66	0	0	0	0	0	0	100	72	31	12	4	1	*
June 2018	59	0	0	0	0	0	0	100	65	24	8	2	*	*
June 2019	51	0	0	0	0	0	0	100	59	19	6	1	*	*
June 2020	43	0	0	0	0	0	0	100	53	15	4	1	*	*
June 2021	34	0	0	0	0	0	0	100	47	11	2	*	*	*
June 2022	24	0	0	0	0	0	0	100	42	9	2	*	*	*
June 2023	14	0	0	0	0	0	0	100	37	7	1	*	*	*
June 2024	2	0	0	0	0	0	0	100	32	5	1	*	*	*
June 2025	0	0	0	0	0	0	0	98	27	4	*	*	*	*
June 2026	0	0	0	0	0	0	0	94	23	3	*	*	*	0
June 2027	0	0	0	0	0	0	0	91	19	2	*	*	*	0
June 2028	0	0	0	0	0	0	0	87	16	1	*	*	*	0
June 2029	0	0	0	0	0	0	0	83	12	1	*	*	*	0
June 2030	0	0	0	0	0	0	0	78	9	1	*	*	*	0
June 2031	0	0	0	0	0	0	0	74	6	*	*	*	*	0
June 2032	0	0	0	0	0	0	0	68	3	*	*	*	*	0
June 2033	0	0	0	0	0	0	0	63	1	*	*	*	0	0
June 2034	0	0	0	0	0	0	0	57	0	0	0	0	0	0
June 2035	0	0	0	0	0	0	0	51	0	0	0	0	0	0
June 2036	0	0	0	0	0	0	0	44	0	0	0	0	0	0
June 2037	0	0	0	0	0	0	0	36	0	0	0	0	0	0
June 2038	0	0	0	0	0	0	0	28	0	0	0	0	0	0
June 2039	0	0	0	0	0	0	0	19	0	0	0	0	0	0
June 2040	0	0	0	0	0	0	0	10	0	0	0	0	0	0
June 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	7.7	1.3	0.5	0.3	0.2	0.2	0.1	23.3	10.4	5.1	3.2	2.2	1.6	1.0

* 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.

HB and HI† Classes						
Date	PSA Prepayment Assumption					
	0%	100%	290%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100
June 2012	91	85	75	65	55	41
June 2013	81	70	54	40	28	14
June 2014	71	56	38	24	14	5
June 2015	60	43	26	14	7	2
June 2016	48	31	16	7	3	*
June 2017	35	20	9	3	1	*
June 2018	22	9	4	1	*	*
June 2019	8	0	0	0	0	0
June 2020	0	0	0	0	0	0
June 2021	0	0	0	0	0	0
Weighted Average Life (years)**	4.7	3.6	2.7	2.0	1.6	1.1

QK and IQ† Classes									
Date	PSA Prepayment Assumption								
	0%	100%	175%	285%	325%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100
June 2012	97	94	93	93	93	93	93	93	90
June 2013	94	84	81	81	81	81	68	54	36
June 2014	91	74	67	67	67	56	37	23	7
June 2015	88	63	55	55	55	37	20	8	0
June 2016	84	54	44	44	44	24	10	2	0
June 2017	81	44	35	35	35	15	4	0	0
June 2018	77	35	26	26	26	9	*	0	0
June 2019	72	27	20	20	20	5	0	0	0
June 2020	68	18	14	14	14	2	0	0	0
June 2021	63	10	10	10	10	0	0	0	0
June 2022	58	7	7	7	7	0	0	0	0
June 2023	52	4	4	4	4	0	0	0	0
June 2024	47	2	2	2	2	0	0	0	0
June 2025	40	0	0	0	0	0	0	0	0
June 2026	34	0	0	0	0	0	0	0	0
June 2027	27	0	0	0	0	0	0	0	0
June 2028	19	0	0	0	0	0	0	0	0
June 2029	11	0	0	0	0	0	0	0	0
June 2030	3	0	0	0	0	0	0	0	0
June 2031	0	0	0	0	0	0	0	0	0
June 2032	0	0	0	0	0	0	0	0	0
June 2033	0	0	0	0	0	0	0	0	0
June 2034	0	0	0	0	0	0	0	0	0
June 2035	0	0	0	0	0	0	0	0	0
June 2036	0	0	0	0	0	0	0	0	0
June 2037	0	0	0	0	0	0	0	0	0
June 2038	0	0	0	0	0	0	0	0	0
June 2039	0	0	0	0	0	0	0	0	0
June 2040	0	0	0	0	0	0	0	0	0
June 2041	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.6	5.7	5.1	5.1	5.1	3.7	2.8	2.3	1.8

ZP Class									
Date	PSA Prepayment Assumption								
	0%	100%	175%	285%	325%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100
June 2012	105	105	105	105	105	105	105	105	105
June 2013	110	110	110	110	110	110	110	110	110
June 2014	116	116	116	116	116	116	116	116	116
June 2015	122	122	122	122	122	122	122	122	104
June 2016	128	128	128	128	128	128	128	128	29
June 2017	135	135	135	135	135	135	135	84	8
June 2018	142	142	142	142	142	142	142	38	2
June 2019	149	149	149	149	149	149	85	17	1
June 2020	157	157	157	157	157	157	48	8	*
June 2021	165	165	165	165	165	146	27	3	*
June 2022	173	173	173	173	173	99	15	2	*
June 2023	182	182	182	182	182	67	9	1	*
June 2024	191	191	191	191	191	45	5	*	*
June 2025	201	190	190	190	190	31	3	*	*
June 2026	211	146	146	146	146	20	1	*	*
June 2027	222	112	112	112	112	14	1	*	*
June 2028	234	85	85	85	85	9	*	*	*
June 2029	246	65	65	65	65	6	*	*	*
June 2030	258	49	49	49	49	4	*	*	0
June 2031	58	36	36	36	36	3	*	*	0
June 2032	27	27	27	27	27	2	*	*	0
June 2033	19	19	19	19	19	1	*	*	0
June 2034	14	14	14	14	14	1	*	*	0
June 2035	10	10	10	10	10	*	*	*	0
June 2036	7	7	7	7	7	*	*	*	0
June 2037	4	4	4	4	4	*	*	*	0
June 2038	2	2	2	2	2	*	*	*	0
June 2039	1	1	1	1	1	*	*	0	0
June 2040	*	*	*	*	*	*	*	0	0
June 2041	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.2	17.4	17.4	17.4	17.4	12.3	8.9	6.7	4.7

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

Date	CZ Class									ZB Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	175%	285%	325%	500%	700%	900%	1200%	0%	100%	175%	285%	325%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
June 2012	105	105	100	89	84	65	44	22	0	105	105	101	90	86	69	49	30	
June 2013	110	110	100	68	56	7	0	0	0	110	110	101	72	61	16	10	10	
June 2014	116	116	100	48	30	0	0	0	0	116	116	102	54	38	11	11	11	
June 2015	122	122	100	34	13	0	0	0	0	122	122	102	43	23	11	11	11	
June 2016	128	128	100	27	4	0	0	0	0	128	128	103	36	16	12	12	3	
June 2017	135	135	100	23	*	0	0	0	0	135	135	104	33	13	12	12	8	
June 2018	142	142	100	22	*	0	0	0	0	142	142	104	33	13	13	13	4	
June 2019	149	149	97	20	*	0	0	0	0	149	149	102	32	14	14	8	2	
June 2020	157	157	92	18	*	0	0	0	0	157	157	98	31	15	15	4	1	
June 2021	165	165	86	16	*	0	0	0	0	165	165	93	30	15	14	2	*	
June 2022	173	157	79	14	*	0	0	0	0	173	159	88	29	16	9	1	*	
June 2023	182	148	72	12	*	0	0	0	0	182	151	82	28	17	6	1	*	
June 2024	191	139	65	11	*	0	0	0	0	191	143	77	27	18	4	*	*	
June 2025	201	128	58	9	*	0	0	0	0	201	134	70	26	18	3	*	*	
June 2026	211	118	52	8	*	0	0	0	0	211	121	60	20	14	2	*	*	
June 2027	222	108	45	6	*	0	0	0	0	222	108	51	16	10	1	*	*	
June 2028	234	97	39	5	*	0	0	0	0	234	96	44	13	8	1	*	0	
June 2029	246	87	34	4	*	0	0	0	0	246	85	37	10	6	1	*	0	
June 2030	258	78	29	3	*	0	0	0	0	258	75	31	8	5	*	*	0	
June 2031	271	68	24	3	*	0	0	0	0	252	65	25	6	3	*	*	0	
June 2032	255	59	20	2	*	0	0	0	0	234	56	21	4	2	*	*	0	
June 2033	235	51	17	2	*	0	0	0	0	215	48	17	3	2	*	*	0	
June 2034	213	42	13	1	*	0	0	0	0	195	40	13	2	1	*	*	0	
June 2035	189	35	10	1	*	0	0	0	0	173	32	10	2	1	*	*	0	
June 2036	164	27	8	1	*	0	0	0	0	149	25	8	1	1	*	*	0	
June 2037	136	20	6	*	*	0	0	0	0	123	19	6	1	*	*	*	0	
June 2038	106	14	4	*	*	0	0	0	0	96	13	4	*	*	*	*	0	
June 2039	73	8	2	*	*	0	0	0	0	66	7	2	*	*	*	*	0	
June 2040	38	2	1	*	*	0	0	0	0	34	2	1	*	*	*	*	0	
June 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	25.7	18.9	16.0	5.0	2.4	1.3	0.9	0.7	0.6	25.4	18.9	16.6	7.0	5.0	2.8	1.9	1.4	1.0

Date	E Class						EL Class						WH, WI†, WK, WN and W Classes					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	192%	400%	600%	900%	0%	100%	192%	400%	600%	900%	0%	100%	324%	600%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2012	95	91	88	82	76	67	100	100	100	100	100	100	96	88	75	60	49	32
June 2013	89	79	72	57	43	25	100	100	100	100	100	100	91	76	56	35	23	10
June 2014	83	67	56	34	17	0	100	100	100	100	100	93	86	66	41	21	11	3
June 2015	77	55	42	18	1	0	100	100	100	100	100	40	80	56	30	12	5	1
June 2016	70	45	30	6	0	0	100	100	100	100	63	17	75	47	22	7	2	*
June 2017	63	35	20	0	0	0	100	100	100	88	37	7	68	38	15	4	1	*
June 2018	55	26	11	0	0	0	100	100	100	60	21	3	62	30	10	2	*	*
June 2019	48	18	4	0	0	0	100	100	100	40	12	1	54	23	7	1	*	*
June 2020	39	10	0	0	0	0	100	100	90	26	6	*	47	16	4	*	*	*
June 2021	30	3	0	0	0	0	100	100	66	16	3	*	38	9	2	*	*	*
June 2022	21	0	0	0	0	0	100	86	46	10	2	*	30	3	1	*	*	*
June 2023	11	0	0	0	0	0	100	58	29	5	1	*	20	0	0	0	0	0
June 2024	1	0	0	0	0	0	100	32	16	2	*	*	10	0	0	0	0	0
June 2025	0	0	0	0	0	0	54	9	4	1	*	*	0	0	0	0	0	0
June 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	7.4	4.8	3.7	2.5	1.9	1.4	14.1	12.4	11.1	8.0	6.0	4.1	8.1	5.0	3.1	1.9	1.4	0.9

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

Date	DA Class						DB Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	246%	500%	700%	900%	0%	100%	246%	500%	700%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
June 2012	97	94	92	87	83	79	100	100	100	100	100	100
June 2013	94	86	78	63	53	43	100	100	100	100	100	100
June 2014	91	77	62	39	24	12	100	100	100	100	100	100
June 2015	87	68	48	22	7	0	100	100	100	100	100	82
June 2016	84	60	37	10	0	0	100	100	100	100	85	36
June 2017	80	52	27	2	0	0	100	100	100	100	47	16
June 2018	75	45	19	0	0	0	100	100	100	76	26	7
June 2019	71	38	13	0	0	0	100	100	100	50	14	3
June 2020	66	32	7	0	0	0	100	100	100	33	8	1
June 2021	61	26	3	0	0	0	100	100	100	21	4	1
June 2022	56	21	0	0	0	0	100	100	95	14	2	*
June 2023	50	15	0	0	0	0	100	100	73	9	1	*
June 2024	43	11	0	0	0	0	100	100	56	5	1	*
June 2025	37	6	0	0	0	0	100	100	41	3	*	*
June 2026	30	2	0	0	0	0	100	100	30	2	*	*
June 2027	22	0	0	0	0	0	100	89	21	1	*	*
June 2028	14	0	0	0	0	0	100	63	13	1	*	*
June 2029	5	0	0	0	0	0	100	39	8	*	*	*
June 2030	0	0	0	0	0	0	72	17	3	*	*	*
June 2031	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.1	6.9	4.4	2.7	2.2	1.9	19.3	17.6	13.9	8.7	6.4	5.0

Date	OB Class									IJ† Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	250%	400%	600%	800%	1000%	1200%	1700%	0%	100%	250%	400%	600%	800%	1000%	1200%	1700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2012	100	94	85	76	64	52	40	28	0	99	92	84	75	63	51	39	27	0
June 2013	100	88	72	58	41	27	16	8	0	98	85	70	56	39	26	15	7	0
June 2014	100	83	61	44	26	14	6	2	0	97	79	58	41	24	13	5	2	0
June 2015	100	78	52	33	17	7	3	1	0	95	72	48	30	15	6	2	*	0
June 2016	100	73	44	25	11	4	1	*	0	94	67	40	22	9	3	1	*	0
June 2017	99	68	37	19	7	2	*	*	0	92	61	33	16	5	1	*	*	0
June 2018	97	62	31	14	4	1	*	*	0	91	56	27	12	3	1	*	*	0
June 2019	95	57	25	10	3	*	*	*	0	89	51	22	8	2	*	*	*	0
June 2020	93	52	21	8	2	*	*	*	0	87	46	18	6	1	*	*	*	0
June 2021	90	47	17	6	1	*	*	*	0	85	42	14	4	1	*	*	*	0
June 2022	87	43	14	4	1	*	*	*	0	82	38	12	3	*	*	*	*	0
June 2023	84	38	11	3	*	*	*	*	0	80	34	9	2	*	*	*	*	0
June 2024	81	34	9	2	*	*	*	0	0	77	30	7	2	*	*	*	0	0
June 2025	77	30	7	2	*	*	*	0	0	74	27	5	1	*	*	*	0	0
June 2026	73	27	6	1	*	*	*	0	0	71	24	4	1	*	*	*	0	0
June 2027	69	24	5	1	*	*	*	0	0	68	21	3	1	*	*	*	0	0
June 2028	64	20	4	1	*	*	0	0	0	64	18	3	*	*	*	0	0	0
June 2029	59	17	3	*	*	*	0	0	0	60	15	2	*	*	*	0	0	0
June 2030	53	15	2	*	*	*	0	0	0	56	13	2	*	*	*	0	0	0
June 2031	47	12	2	*	*	*	0	0	0	51	10	1	*	*	*	0	0	0
June 2032	40	9	1	*	*	*	0	0	0	46	8	1	*	*	*	0	0	0
June 2033	33	7	1	*	*	0	0	0	0	41	6	1	*	*	*	0	0	0
June 2034	25	5	*	*	*	0	0	0	0	35	5	*	*	*	0	0	0	0
June 2035	16	3	*	*	*	0	0	0	0	28	4	*	*	*	0	0	0	0
June 2036	7	1	*	*	*	0	0	0	0	21	2	*	*	*	0	0	0	0
June 2037	*	*	*	*	*	0	0	0	0	14	1	*	*	*	0	0	0	0
June 2038	*	*	*	*	0	0	0	0	0	7	*	*	*	0	0	0	0	0
June 2039	*	0	0	0	0	0	0	0	0	*	0	0	0	0	0	0	0	0
June 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.4	10.4	5.6	3.6	2.3	1.6	1.1	0.8	0.1	18.5	9.6	5.2	3.3	2.1	1.5	1.1	0.8	0.1

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

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Date	OA Class									A Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	250%	400%	600%	800%	1000%	1200%	1700%	0%	100%	250%	400%	600%	800%	1000%	1200%	1700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2012	99	93	84	75	63	51	40	28	0	99	92	84	75	63	51	39	28	0
June 2013	99	87	71	57	40	26	16	8	0	97	85	70	56	40	26	15	8	0
June 2014	98	80	59	42	25	14	6	2	0	96	79	58	41	25	13	6	2	0
June 2015	97	75	50	32	16	7	2	1	0	95	72	48	31	16	7	2	1	0
June 2016	96	69	42	24	10	4	1	*	0	93	66	40	23	10	3	1	*	0
June 2017	95	64	35	18	6	2	*	*	0	91	61	33	17	6	2	*	*	0
June 2018	93	58	29	13	4	1	*	*	0	89	55	27	13	4	1	*	*	0
June 2019	91	53	24	10	2	*	*	*	0	87	50	23	9	2	*	*	*	0
June 2020	88	49	20	7	2	*	*	*	0	85	46	19	7	1	*	*	*	0
June 2021	86	44	16	5	1	*	*	*	0	82	42	15	5	1	*	*	*	0
June 2022	83	40	13	4	1	*	*	*	0	79	37	12	4	1	*	*	*	0
June 2023	80	36	11	3	*	*	*	*	0	77	34	10	3	*	*	*	*	0
June 2024	77	32	9	2	*	*	*	0	0	73	30	8	2	*	*	*	*	0
June 2025	74	29	7	1	*	*	*	0	0	70	27	6	1	*	*	*	*	0
June 2026	70	25	6	1	*	*	*	0	0	66	23	5	1	*	*	*	*	0
June 2027	66	22	4	1	*	*	*	0	0	62	20	4	1	*	*	*	*	0
June 2028	61	19	3	1	*	*	*	0	0	58	18	3	*	*	*	*	0	0
June 2029	56	16	3	*	*	*	0	0	0	53	15	2	*	*	*	*	0	0
June 2030	51	14	2	*	*	*	0	0	0	48	12	2	*	*	*	*	0	0
June 2031	45	11	2	*	*	*	0	0	0	43	10	1	*	*	*	*	0	0
June 2032	39	9	1	*	*	*	0	0	0	37	8	1	*	*	*	*	0	0
June 2033	32	7	1	*	*	*	0	0	0	30	6	1	*	*	*	*	0	0
June 2034	25	5	*	*	*	0	0	0	0	23	4	*	*	*	*	*	0	0
June 2035	17	3	*	*	*	0	0	0	0	16	2	*	*	*	*	*	0	0
June 2036	8	1	*	*	*	0	0	0	0	7	*	*	*	*	*	*	0	0
June 2037	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2038	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2039	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.8	9.9	5.4	3.5	2.2	1.5	1.1	0.8	0.1	17.1	9.5	5.2	3.4	2.2	1.5	1.1	0.8	0.1

Date	OC Class									IA† Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	250%	400%	600%	800%	1000%	1200%	1700%	0%	100%	250%	400%	600%	800%	1000%	1200%	1700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2012	99	93	84	75	63	51	39	28	0	98	92	83	74	63	51	39	27	0
June 2013	98	85	70	56	40	26	15	8	0	96	84	69	55	39	26	15	7	0
June 2014	96	79	58	42	25	13	6	2	0	93	77	57	41	24	13	6	2	0
June 2015	95	73	49	31	16	7	2	1	0	90	71	47	30	15	7	2	1	0
June 2016	93	67	40	23	10	3	1	*	0	88	64	39	22	9	3	1	*	0
June 2017	92	61	33	17	6	2	*	*	0	85	58	32	16	6	2	*	*	0
June 2018	90	56	28	13	4	1	*	*	0	82	53	26	12	4	1	*	*	0
June 2019	88	51	23	9	2	*	*	*	0	78	48	21	9	2	*	*	*	0
June 2020	86	47	19	7	1	*	*	*	0	75	43	17	6	1	*	*	*	0
June 2021	83	42	15	5	1	*	*	*	0	71	38	14	5	1	*	*	*	0
June 2022	81	38	13	4	1	*	*	*	0	67	34	11	3	*	*	*	*	0
June 2023	78	34	10	3	*	*	*	*	0	63	30	9	2	*	*	*	*	0
June 2024	75	31	8	2	*	*	*	0	0	58	26	7	2	*	*	*	*	0
June 2025	72	27	7	1	*	*	*	0	0	53	22	5	1	*	*	*	*	0
June 2026	68	24	5	1	*	*	*	0	0	48	19	4	1	*	*	*	*	0
June 2027	64	21	4	1	*	*	*	0	0	43	16	3	1	*	*	*	*	0
June 2028	60	18	3	*	*	*	*	0	0	37	13	2	*	*	*	*	*	0
June 2029	55	16	3	*	*	*	0	0	0	31	10	2	*	*	*	*	*	0
June 2030	50	13	2	*	*	*	0	0	0	24	7	1	*	*	*	*	0	0
June 2031	45	11	1	*	*	*	0	0	0	17	5	1	*	*	*	*	0	0
June 2032	39	9	1	*	*	*	0	0	0	11	3	*	*	*	*	*	0	0
June 2033	32	6	1	*	*	*	0	0	0	5	1	*	*	*	*	*	0	0
June 2034	25	4	*	*	*	0	0	0	0	2	*	*	*	*	0	0	0	0
June 2035	17	3	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2036	9	1	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.4	9.6	5.3	3.4	2.2	1.5	1.1	0.8	0.1	13.7	8.7	5.0	3.3	2.1	1.5	1.1	0.8	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	F and IS† Classes										AU, IU†, BU, CU and PA Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	180%	285%	320%	500%	700%	900%	1200%	1700%	0%	100%	180%	285%	320%	500%	700%	900%	1200%	1700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
June 2012	100	94	89	83	81	70	58	46	28	0	100	92	86	86	86	86	75	59	36	0
June 2013	100	88	80	69	65	49	34	21	8	0	100	85	74	74	74	63	43	27	10	0
June 2014	100	83	71	57	53	34	20	10	2	0	100	78	63	63	63	44	25	13	3	0
June 2015	100	78	63	47	43	24	11	4	1	0	100	72	53	53	53	31	15	6	1	0
June 2016	100	73	56	39	34	17	7	2	*	0	100	66	44	44	44	22	8	3	*	0
June 2017	100	69	50	32	28	12	4	1	*	0	100	60	36	36	36	15	5	1	*	0
June 2018	100	64	44	26	22	8	2	*	*	0	100	53	28	28	28	10	3	1	*	0
June 2019	100	58	38	21	17	6	1	*	*	0	100	46	22	22	22	7	2	*	*	0
June 2020	99	53	33	17	14	4	1	*	*	0	98	39	18	18	18	5	1	*	*	0
June 2021	96	48	29	14	11	3	*	*	*	0	95	33	14	14	14	3	*	*	*	0
June 2022	94	44	25	11	8	2	*	*	*	0	92	28	11	11	11	2	*	*	*	0
June 2023	92	40	21	9	6	1	*	*	*	0	89	22	8	8	8	1	*	*	*	0
June 2024	89	36	18	7	5	1	*	*	*	0	86	17	6	6	6	1	*	*	*	0
June 2025	86	32	15	5	4	1	*	*	0	0	82	12	5	5	5	1	*	*	0	0
June 2026	83	28	13	4	3	*	*	*	0	0	78	7	4	4	4	*	*	*	0	0
June 2027	79	25	11	3	2	*	*	*	0	0	73	3	3	3	3	*	*	*	0	0
June 2028	75	22	9	3	2	*	*	*	0	0	68	2	2	2	2	*	*	*	0	0
June 2029	71	19	7	2	1	*	*	*	0	0	63	2	2	2	2	*	*	*	0	0
June 2030	67	16	6	1	1	*	*	*	0	0	57	1	1	1	1	*	*	*	0	0
June 2031	62	13	5	1	1	*	*	*	0	0	50	1	1	1	1	*	*	*	0	0
June 2032	56	11	4	1	*	*	*	*	0	0	43	1	1	1	1	*	*	*	0	0
June 2033	50	9	3	1	*	*	*	0	0	0	36	*	*	*	*	*	*	0	0	0
June 2034	44	6	2	*	*	*	*	0	0	0	28	*	*	*	*	*	*	0	0	0
June 2035	37	4	1	*	*	*	*	0	0	0	19	*	*	*	*	*	*	0	0	0
June 2036	29	2	1	*	*	*	*	0	0	0	9	*	*	*	*	*	*	0	0	0
June 2037	21	*	*	*	*	*	0	0	0	0	*	*	*	*	*	*	0	0	0	0
June 2038	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2039	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
June 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)**	21.0	10.7	7.5	5.1	4.5	2.8	1.9	1.3	0.8	0.1	19.2	7.7	5.3	5.3	5.3	3.5	2.3	1.6	1.0	0.1

Date	C Class									
	PSA Prepayment Assumption									
	0%	100%	180%	285%	320%	500%	700%	900%	1200%	1700%
Initial Percent	100	100	100	100	100	100	100	100	100	100
June 2012	100	100	100	72	63	15	0	0	0	0
June 2013	100	100	100	52	37	0	0	0	0	0
June 2014	100	100	100	38	19	0	0	0	0	0
June 2015	100	100	100	29	8	0	0	0	0	0
June 2016	100	100	100	23	2	0	0	0	0	0
June 2017	100	100	100	21	*	0	0	0	0	0
June 2018	100	100	98	19	*	0	0	0	0	0
June 2019	100	100	93	18	*	0	0	0	0	0
June 2020	100	100	87	16	*	0	0	0	0	0
June 2021	100	100	80	14	*	0	0	0	0	0
June 2022	100	100	72	12	*	0	0	0	0	0
June 2023	100	100	65	10	*	0	0	0	0	0
June 2024	100	100	58	9	*	0	0	0	0	0
June 2025	100	100	51	7	*	0	0	0	0	0
June 2026	100	100	44	6	*	0	0	0	0	0
June 2027	100	100	38	5	*	0	0	0	0	0
June 2028	100	89	32	4	*	0	0	0	0	0
June 2029	100	78	27	3	*	0	0	0	0	0
June 2030	100	67	22	3	*	0	0	0	0	0
June 2031	100	57	18	2	*	0	0	0	0	0
June 2032	100	46	14	1	*	0	0	0	0	0
June 2033	100	37	11	1	*	0	0	0	0	0
June 2034	100	27	8	1	*	0	0	0	0	0
June 2035	100	18	5	*	*	0	0	0	0	0
June 2036	100	10	2	*	*	0	0	0	0	0
June 2037	94	2	*	*	*	0	0	0	0	0
June 2038	55	0	0	0	0	0	0	0	0	0
June 2039	11	0	0	0	0	0	0	0	0	0
June 2040	0	0	0	0	0	0	0	0	0	0
June 2041	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.1	20.8	14.8	4.2	1.8	0.6	0.3	0.2	0.1	0.1

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

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

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

Date	BG, BH and IB [†] Classes					
	PSA Prepayment Assumption					
	0%	100%	333%	600%	800%	1200%
Initial Percent	100	100	100	100	100	100
June 2012	93	80	68	54	44	24
June 2013	85	61	44	28	19	5
June 2014	77	44	27	14	7	1
June 2015	69	27	14	6	3	*
June 2016	59	12	5	2	1	*
June 2017	49	0	0	0	0	0
June 2018	38	0	0	0	0	0
June 2019	26	0	0	0	0	0
June 2020	14	0	0	0	0	0
June 2021	0	0	0	0	0	0
June 2022	0	0	0	0	0	0
June 2023	0	0	0	0	0	0
June 2024	0	0	0	0	0	0
June 2025	0	0	0	0	0	0
June 2026	0	0	0	0	0	0
Weighted Average Life (years)**	5.6	2.8	2.1	1.5	1.2	0.7

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

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

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

Characteristics of the Residual Classes

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

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

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

U.S. Treasury Circular 230 Notice

The tax discussions contained in the REMIC Prospectus (including the sections entitled “Material Federal Income Tax Consequences” and “ERISA Considerations”) and this prospectus

supplement were not intended or written to be used, and cannot be used, for the purpose of avoiding United States federal tax penalties. These discussions were written to support the promotion or marketing of the transactions or matters addressed in this prospectus supplement. You should seek advice based on your particular circumstances from an independent tax advisor.

REMIC Elections and Special Tax Attributes

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

Taxation of Beneficial Owners of Regular Certificates

The Notional Classes, the Principal Only Classes, the Accrual Classes and the SC 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	265% PSA
2	307% PSA
3	290% PSA
4	285% PSA
5	192% PSA
6	324% PSA
7	246% PSA
8	400% PSA
9	400% PSA
10	285% PSA
11	333% 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 JC, SD, SB, JP, ZB, WK, WN, W, OA, BU, CU, and PA Classes of RCR Certificates are Combination RCR Certificates. The remaining Classes of RCR Certificates are Strip 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 will deliver the Group 1 MBS to the Trust in exchange for the U and UL Classes, and will sell the JC Class of RCR Certificates to J.P. Morgan Securities LLC (the “Dealer”) for aggregate cash proceeds estimated to be approximately \$97,636,646. We are obligated to deliver the remaining Certificates (other than the A Class) to the Dealer in exchange for the remaining Trust MBS, the Underlying REMIC Certificates and the Group 9 SMBS.

On the Settlement Date, we expect to transfer the A Class to Fannie Mae Mega Trust Number 310086 (CUSIP Number 31374CNB8) and to deliver the related Mega certificates to the Dealer.

The Dealer proposes to offer the Certificates (other than the U, UL and A Classes) directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers. The U and UL Classes initially will be retained by Fannie Mae, which may sell some or all of the Certificates of the U and UL Classes at any time in negotiated transactions at varying prices to be determined at the time of sale.

LEGAL MATTERS

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

Exhibit A

Group 6 Underlying REMIC 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	June 2011 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2010-54	HA	May 2010	31398RSX4	3.75000%	FIX	June 2025	PT	\$100,024,738	\$0.63315242	\$47,502,094	140	35
2010-54	WA	May 2010	31398RSZ9	3.75000%	FIX	June 2025	PT	\$ 104,134,036	0.61848294	\$52,035,465	137	38

(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.

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 or Notional Balance of Class	June 2011 Class Factor	Principal or Notional Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WALA	Approximate Weighted Average Term to Expiration of Interest Only Period (in months)
2009-90	MW	October 2009	31398FC39	(2)	WAC	August 2039	SC/PT	\$32,838,710	0.42595135	\$13,987,692	(3)	(3)	(3)
2009-90	SK	October 2009	31398FD32	(2)	INV/IO	August 2039	NTL	\$32,838,710	0.19575464	\$ 6,428,329	(4)	(4)	(4)

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

(2) These classes bear interest as described in the related Underlying REMIC Disclosure Document.

(3) The Class 2009-90-MW RCR Certificate is formed from a combination of the Class 2009-90-OA, Class 2009-90-FK and Class 2009-90-1K REMIC Certificates.

The Class 2009-90-OA REMIC Certificate is backed by the Fannie Mae REMIC certificates listed below having the following characteristics:

Class	Interest Type	Principal Type	Approximate Weighted Average WAC	Approximate Weighted Average WALA	Approximate Weighted Average Term to Expiration of Interest Only Period (in months)	Approximate Weighted Average	
						Remaining	Term to Expiration of Interest Only Period (in months)
2007-16-SC	T	PT	6.687%	305	54	66*	66*
2007-16-SE	T	PT	6.665%	306	54	66*	66*
2007-25-ST	T	SEQ/AD	6.740%	305	55	65	65
2007-31-SC	T	PT	6.717%	305	54	66*	66*

* Weighted on the basis of the principal balances of the related Mortgage Loans with interest only periods. Substantially all of the Mortgage Loans backing the Class 2007-16-SC, 2007-16-SE and 2007-31-SC REMIC Certificates have interest only periods.

The Class 2009-90-FK and 2009-90-1K REMIC Certificates are backed by the Fannie Mae REMIC certificates listed below having the following characteristics:

Class	Interest Type	Principal Type	Approximate Weighted Average WAC	Approximate Weighted Average WALA	Approximate Weighted Average Term to Expiration of Interest Only Period (in months)	Approximate Weighted Average	
						Remaining	Term to Expiration of Interest Only Period (in months)
2009-48-IT	FIX/IO	NTL	5.944%	320	36	*	36
2009-58-LJ	FIX/IO	NTL	*	*	*	*	*
2009-58-JI	FIX/IO	NTL	5.979	327	30	*	30

* The Class 2009-58-LJ REMIC Certificate is backed by MBS and the Fannie Mae RCR certificate listed below with the following characteristics:

Class	Principal Balance	Interest Type	Principal Type	Approximate Weighted Average WAC	Approximate Weighted Average WALA	Approximate Weighted Average Term to Expiration of Interest Only Period (in months)	Approximate Weighted Average	
							Remaining	Term to Expiration of Interest Only Period (in months)
MBS	\$1,508,153.42	5.938%		327	31			
2009-53-MY	\$48,482,849.19	FIX	PAC/AD	5.964%		327		31

(4) The Class 2009-90-SK REMIC Certificate is backed by the Class 2009-48-IT, Class 2009-58-LJ and Class 2009-58-JI REMIC Certificates described above in footnote (3).

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.

Group 9 Underlying REMIC 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	June 2011 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2009-42	AB	May 2009	31397NW50	(2)	WAC	June 2039	SC/PT	\$35,552,389	0.49996355	\$17,774,898	(3)	(3)
2009-42	WA	May 2009	31397NW43	(2)	WAC	June 2039	SC/PT	\$40,000,000	0.47080552	\$18,832,220	(4)	(4)

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

(2) These classes bear interest as described in the related Underlying REMIC Disclosure Document.

(3) The Class 2009-42-AB REMIC Certificate is backed by the Fannie Mae REMIC and RCR certificates and Fannie Mae SMBS certificates listed below having the following characteristics:

Class	Interest Type	Principal Type	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2007-50-UO	PO	PT	*	*
2007-71-OM	PO	PT	6.554%	49
SMBS 334-1	FIX/IO	NIL	6.250	103
SMBS 359-13	FIX/IO	NIL	6.070	75

* The Class 2007-50-UO RCR Certificate is formed from a combination of the Fannie Mae REMIC certificates listed below having the following characteristics:

Class	Interest Type	Principal Type	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2007-50-DO	PO	PT	6.523%	303
2007-50-LO	PO	PT	6.539	306

(4) The Class 2009-42-WA REMIC Certificate is backed by the Fannie Mae REMIC and RCR certificates and Fannie Mae SMBS certificates listed below having the following characteristics:

Class	Interest Type	Principal Type	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2007-50-UO	PO	PT	**	**
2008-91-XI	FIX/IO	NIL	6.010%	84
SMBS 356-15	FIX/IO	NIL	6.106	303
SMBS 379-PO	PO	PT	**	52

* The Class 2007-50-UO RCR Certificate is formed from a combination of the Fannie Mae REMIC certificates listed below having the following characteristics:

Class	Interest Type	Principal Type	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2007-50-DO	PO	PT	6.523%	303
2007-50-LO	PO	PT	6.539	306

** The Class 2008-91-XI REMIC Certificate is backed by the Fannie Mae REMIC Certificates listed below having the following characteristics:

Class	Interest Type	Principal Type	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2007-50-GF†	FIX/IO	NIL	6.120%	286
2007-50-SG†	INV/IO	NIL	6.120	286

† The Class 2007-50-GF and Class 2007-50-SG REMIC Certificates are backed by Fannie Mae SMBS Class 378-10.

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.

Group 10 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	June 2011 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)	Approximate Weighted Average Term to Expiration of Interest Only Period (in months)
2009-84	AW	September 2009	31398FHC8	5.00000%	FIX	October 2039	PT	\$71,849,851	0.45308306	\$32,553,950	6.705%	315	45	75

(1) See "Description of 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 Distribution Date
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 1								
FB	\$ 79,357,881	JC	\$ 95,229,457	SUP	5.00%	FIX	31397U2M0	July 2041
SC	15,871,576							
SI	47,614,728(3)							
Recombination 2								
SC	15,871,576	SD	15,871,576	SUP	(4)	INV	31397U2J7	July 2041
SI	15,871,576(3)							
Recombination 3								
SC	15,871,576	SB	15,871,576	SUP	(4)	INV	31397U2K4	July 2041
SI	47,614,728(3)							
Recombination 4								
U	177,714,000	UA	177,714,000	PAC	2.00	FIX	31397U2N8	September 2039
		UI	106,628,400(3)	NTL	5.00	FIX/IO	31397U3A5	September 2039
Recombination 5								
U	177,714,000	UB	177,714,000	PAC	2.25	FIX	31397U2P3	September 2039
		UI	97,742,700(3)	NTL	5.00	FIX/IO	31397U3A5	September 2039
Recombination 6								
U	177,714,000	UC	177,714,000	PAC	2.50	FIX	31397U2Q1	September 2039
		UI	88,857,000(3)	NTL	5.00	FIX/IO	31397U3A5	September 2039
Recombination 7								
U	177,714,000	UD	177,714,000	PAC	2.75	FIX	31397U2R9	September 2039
		UI	79,971,300(3)	NTL	5.00	FIX/IO	31397U3A5	September 2039
Recombination 8								
U	177,714,000	UE	177,714,000	PAC	3.00	FIX	31397U2S7	September 2039
		UI	71,085,600(3)	NTL	5.00	FIX/IO	31397U3A5	September 2039
Recombination 9								
U	177,714,000	UG	177,714,000	PAC	3.25	FIX	31397U2T5	September 2039
		UI	62,199,900(3)	NTL	5.00	FIX/IO	31397U3A5	September 2039

<u>REMIC Certificates</u>		<u>RCR Certificates</u>						
<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 10		UH	\$177,714,000	PAC	3.50%	FIX	31397U2U2	September 2039
U	\$177,714,000	UI	53,314,200(3)	NTL	5.00	FIX/IO	31397U3A5	September 2039
Recombination 11		UK	177,714,000	PAC	3.75	FIX	31397U2V0	September 2039
U	177,714,000	UI	44,428,500(3)	NTL	5.00	FIX/IO	31397U3A5	September 2039
Recombination 12		UM	177,714,000	PAC	4.00	FIX	31397U2W8	September 2039
U	177,714,000	UI	35,542,800(3)	NTL	5.00	FIX/IO	31397U3A5	September 2039
Recombination 13		UN	177,714,000	PAC	4.25	FIX	31397U2X6	September 2039
U	177,714,000	UI	26,657,100(3)	NTL	5.00	FIX/IO	31397U3A5	September 2039
Recombination 14		UP	177,714,000	PAC	4.50	FIX	31397U2Y4	September 2039
U	177,714,000	UI	17,771,400(3)	NTL	5.00	FIX/IO	31397U3A5	September 2039
Recombination 15		UQ	177,714,000	PAC	4.75	FIX	31397U2Z1	September 2039
U	177,714,000	UI	8,885,700(3)	NTL	5.00	FIX/IO	31397U3A5	September 2039
Recombination 16		JP	207,913,000	PAC	5.00	FIX	31397U2L2	July 2041
U	177,714,000							
UL	30,199,000							
Recombination 17		ZB	30,583,543	SUP	5.00	FIX/Z	31397U3B3	July 2041
ZP	2,831,000							
CZ	27,752,543							
Recombination 18		WK	99,537,559	SC/PT	3.00	FIX	31397U3C1	June 2025
WH	99,537,559							
WI	11,059,729(3)							
Recombination 19		WN	99,537,559	SC/PT	3.50	FIX	31397U3D9	June 2025
WH	99,537,559							
WI	22,119,458(3)							
Recombination 20		W	99,537,559	SC/PT	3.75	FIX	31397U3E7	June 2025
WH	99,537,559							
WI	27,649,321(3)							

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 21								
OB	\$ 13,987,692	OA(5)	\$ 38,420,473	SC/PT	0.00%	PO	31397U3F4	August 2039
OC	24,432,781							
Recombination 22								
AU	16,809,826	BU	16,809,826	SC/PAC	3.00	FIX	31397U3G2	October 2039
IU	1,400,819(3)							
Recombination 23								
AU	16,809,826	CU	16,809,826	SC/PAC	3.50	FIX	31397U3H0	October 2039
IU	2,801,638(3)							
Recombination 24								
AU	16,809,826	PA	16,809,826	SC/PAC	4.00	FIX	31397U3J6	October 2039
IU	4,202,456(3)							

(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) Notional balances. These classes are Interest Only Classes. See page S-8 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.

(5) The OA Class is an RCR Class formed from a combination of the OB Class in Group 8 and the OC Class in Group 9.

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	\$207,913,000.00	October 2015	\$106,973,863.04	February 2020	\$ 38,505,658.38
July 2011	205,696,946.65	November 2015	105,293,956.25	March 2020	37,685,400.98
August 2011	203,492,621.93	December 2015	103,623,012.09	April 2020	36,880,826.68
September 2011	201,299,965.36	January 2016	101,960,984.32	May 2020	36,091,651.90
October 2011	199,118,916.76	February 2016	100,307,826.92	June 2020	35,317,598.03
November 2011	196,949,416.26	March 2016	98,663,494.09	July 2020	34,558,391.34
December 2011	194,791,404.31	April 2016	97,027,940.31	August 2020	33,813,762.90
January 2012	192,644,821.66	May 2016	95,401,120.24	September 2020	33,083,448.48
February 2012	190,509,609.35	June 2016	93,782,988.82	October 2020	32,367,188.48
March 2012	188,385,708.74	July 2016	92,173,501.19	November 2020	31,664,727.85
April 2012	186,273,061.49	August 2016	90,572,612.73	December 2020	30,975,816.03
May 2012	184,171,609.55	September 2016	88,980,279.07	January 2021	30,300,206.84
June 2012	182,081,295.19	October 2016	87,396,456.03	February 2021	29,637,658.41
July 2012	180,002,060.95	November 2016	85,821,099.69	March 2021	28,987,933.16
August 2012	177,933,849.68	December 2016	84,254,166.34	April 2021	28,350,797.63
September 2012	175,876,604.53	January 2017	82,695,612.49	May 2021	27,726,022.50
October 2012	173,830,268.92	February 2017	81,145,394.90	June 2021	27,113,382.46
November 2012	171,794,786.60	March 2017	79,603,470.52	July 2021	26,512,656.17
December 2012	169,770,101.56	April 2017	78,069,796.55	August 2021	25,923,626.20
January 2013	167,756,158.12	May 2017	76,544,330.38	September 2021	25,346,078.91
February 2013	165,752,900.87	June 2017	75,027,029.64	October 2021	24,779,804.45
March 2013	163,760,274.67	July 2017	73,520,435.26	November 2021	24,224,596.65
April 2013	161,778,224.70	August 2017	72,041,812.83	December 2021	23,680,253.00
May 2013	159,806,696.38	September 2017	70,590,665.01	January 2022	23,146,574.52
June 2013	157,845,635.45	October 2017	69,166,503.12	February 2022	22,623,365.78
July 2013	155,894,987.89	November 2017	67,768,846.90	March 2022	22,110,434.76
August 2013	153,954,700.00	December 2017	66,397,224.44	April 2022	21,607,592.86
September 2013	152,024,718.33	January 2018	65,051,171.99	May 2022	21,114,654.78
October 2013	150,104,989.70	February 2018	63,730,233.85	June 2022	20,631,438.53
November 2013	148,195,461.21	March 2018	62,433,962.23	July 2022	20,157,765.30
December 2013	146,296,080.26	April 2018	61,161,917.10	August 2022	19,693,459.46
January 2014	144,406,794.47	May 2018	59,913,666.06	September 2022	19,238,348.50
February 2014	142,527,551.77	June 2018	58,688,784.22	October 2022	18,792,262.93
March 2014	140,658,300.34	July 2018	57,486,854.09	November 2022	18,355,036.28
April 2014	138,798,988.63	August 2018	56,307,465.40	December 2022	17,926,505.03
May 2014	136,949,565.36	September 2018	55,150,215.02	January 2023	17,506,508.54
June 2014	135,109,979.50	October 2018	54,014,706.84	February 2023	17,094,889.05
July 2014	133,280,180.29	November 2018	52,900,551.61	March 2023	16,691,491.56
August 2014	131,460,117.25	December 2018	51,807,366.87	April 2023	16,296,163.85
September 2014	129,649,740.13	January 2019	50,734,776.82	May 2023	15,908,756.39
October 2014	127,848,998.95	February 2019	49,682,412.18	June 2023	15,529,122.29
November 2014	126,057,843.99	March 2019	48,649,910.10	July 2023	15,157,117.30
December 2014	124,276,225.79	April 2019	47,636,914.07	August 2023	14,792,599.72
January 2015	122,504,095.13	May 2019	46,643,073.78	September 2023	14,435,430.35
February 2015	120,741,403.05	June 2019	45,668,045.01	October 2023	14,085,472.51
March 2015	118,988,100.86	July 2019	44,711,489.56	November 2023	13,742,591.92
April 2015	117,244,140.08	August 2019	43,773,075.12	December 2023	13,406,656.69
May 2015	115,509,472.53	September 2019	42,852,475.18	January 2024	13,077,537.30
June 2015	113,784,050.23	October 2019	41,949,368.92	February 2024	12,755,106.53
July 2015	112,067,825.47	November 2019	41,063,441.12	March 2024	12,439,239.42
August 2015	110,360,750.80	December 2019	40,194,382.08	April 2024	12,129,813.26
September 2015	108,662,778.98	January 2020	39,341,887.50	May 2024	11,826,707.50

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>
June 2024	\$ 11,529,803.77	January 2027	\$ 4,844,789.48	August 2029	\$ 1,476,127.15
July 2024	11,238,985.81	February 2027	4,694,962.33	September 2029	1,403,236.44
August 2024	10,954,139.44	March 2027	4,548,423.91	October 2029	1,332,116.37
September 2024	10,675,152.50	April 2027	4,405,110.48	November 2029	1,262,731.11
October 2024	10,401,914.87	May 2027	4,264,959.42	December 2029	1,195,045.47
November 2024	10,134,318.37	June 2027	4,127,909.27	January 2030	1,129,024.96
December 2024	9,872,256.80	July 2027	3,993,899.70	February 2030	1,064,635.70
January 2025	9,615,625.82	August 2027	3,862,871.47	March 2030	1,001,844.47
February 2025	9,364,322.99	September 2027	3,734,766.43	April 2030	940,618.63
March 2025	9,118,247.69	October 2027	3,609,527.47	May 2030	880,926.20
April 2025	8,877,301.12	November 2027	3,487,098.57	June 2030	822,735.77
May 2025	8,641,386.25	December 2027	3,367,424.69	July 2030	766,016.53
June 2025	8,410,407.79	January 2028	3,250,451.82	August 2030	710,738.23
July 2025	8,184,272.18	February 2028	3,136,126.94	September 2030	656,871.22
August 2025	7,962,887.51	March 2028	3,024,398.00	October 2030	604,386.38
September 2025	7,746,163.56	April 2028	2,915,213.91	November 2030	553,255.15
October 2025	7,534,011.72	May 2028	2,808,524.50	December 2030	503,449.50
November 2025	7,326,344.97	June 2028	2,704,280.56	January 2031	454,941.95
December 2025	7,123,077.88	July 2028	2,602,433.73	February 2031	407,705.52
January 2026	6,924,126.53	August 2028	2,502,936.60	March 2031	361,713.73
February 2026	6,729,408.56	September 2028	2,405,742.60	April 2031	316,940.62
March 2026	6,538,843.05	October 2028	2,310,806.01	May 2031	273,360.72
April 2026	6,352,350.57	November 2028	2,218,081.98	June 2031	230,949.04
May 2026	6,169,853.12	December 2028	2,127,526.47	July 2031	189,681.05
June 2026	5,991,274.12	January 2029	2,039,096.26	August 2031	149,532.71
July 2026	5,816,538.37	February 2029	1,952,748.94	September 2031	110,480.41
August 2026	5,645,572.02	March 2029	1,868,442.86	October 2031	72,501.02
September 2026	5,478,302.58	April 2029	1,786,137.17	November 2031	35,571.82
October 2026	5,314,658.87	May 2029	1,705,791.75	December 2031 and thereafter	0.00
November 2026	5,154,570.99	June 2029	1,627,367.24		
December 2026	4,997,970.32	July 2029	1,550,825.01		

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	\$102,831,000.00	January 2013	\$ 89,220,103.59	August 2014	\$ 68,296,488.41
July 2011	102,332,394.05	February 2013	88,178,864.54	September 2014	67,273,113.41
August 2011	101,910,948.75	March 2013	87,109,191.80	October 2014	66,259,816.23
September 2011	101,451,267.35	April 2013	86,011,898.55	November 2014	65,256,500.97
October 2011	100,953,621.17	May 2013	84,887,820.54	December 2014	64,263,072.64
November 2011	100,418,316.01	June 2013	83,737,814.94	January 2015	63,279,437.14
December 2011	99,845,691.92	July 2013	82,562,759.33	February 2015	62,305,501.25
January 2012	99,236,122.88	August 2013	81,399,223.04	March 2015	61,341,172.62
February 2012	98,590,016.47	September 2013	80,247,096.70	April 2015	60,386,359.78
March 2012	97,907,813.45	October 2013	79,106,271.96	May 2015	59,440,972.08
April 2012	97,189,987.29	November 2013	77,976,641.49	June 2015	58,504,919.75
May 2012	96,437,043.72	December 2013	76,858,098.95	July 2015	57,578,113.86
June 2012	95,649,520.12	January 2014	75,750,539.01	August 2015	56,660,466.30
July 2012	94,827,984.93	February 2014	74,653,857.32	September 2015	55,751,889.79
August 2012	93,973,037.02	March 2014	73,567,950.49	October 2015	54,852,297.87
September 2012	93,085,304.96	April 2014	72,492,716.13	November 2015	53,961,604.88
October 2012	92,165,446.29	May 2014	71,428,052.77	December 2015	53,079,725.98
November 2012	91,214,146.74	June 2014	70,373,859.92	January 2016	52,206,577.11
December 2012	90,232,119.33	July 2014	69,330,038.01	February 2016	51,342,075.01

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>
March 2016	\$ 50,486,137.17	October 2020	\$ 17,317,894.27	May 2025	\$ 5,484,460.93
April 2016	49,638,681.90	November 2020	16,968,257.55	June 2025	5,367,572.60
May 2016	48,799,628.25	December 2020	16,625,416.94	July 2025	5,253,030.14
June 2016	47,968,896.01	January 2021	16,289,243.50	August 2025	5,140,788.13
July 2016	47,146,405.76	February 2021	15,959,610.69	September 2025	5,030,801.99
August 2016	46,332,078.80	March 2021	15,636,394.33	October 2025	4,923,028.00
September 2016	45,525,837.17	April 2021	15,319,472.56	November 2025	4,817,423.26
October 2016	44,727,603.66	May 2021	15,008,725.80	December 2025	4,713,945.68
November 2016	43,937,301.75	June 2021	14,704,036.69	January 2026	4,612,553.97
December 2016	43,154,855.67	July 2021	14,405,290.09	February 2026	4,513,207.63
January 2017	42,380,190.34	August 2021	14,112,372.98	March 2026	4,415,866.92
February 2017	41,613,231.40	September 2021	13,825,174.48	April 2026	4,320,492.86
March 2017	40,853,905.16	October 2021	13,543,585.78	May 2026	4,227,047.20
April 2017	40,102,138.66	November 2021	13,267,500.08	June 2026	4,135,492.42
May 2017	39,357,859.60	December 2021	12,996,812.62	July 2026	4,045,791.71
June 2017	38,620,996.36	January 2022	12,731,420.56	August 2026	3,957,908.98
July 2017	37,891,477.99	February 2022	12,471,223.01	September 2026	3,871,808.79
August 2017	37,169,234.21	March 2022	12,216,120.96	October 2026	3,787,456.40
September 2017	36,454,195.41	April 2022	11,966,017.26	November 2026	3,704,817.72
October 2017	35,746,292.62	May 2022	11,720,816.58	December 2026	3,623,859.32
November 2017	35,045,457.52	June 2022	11,480,425.36	January 2027	3,544,548.38
December 2017	34,354,199.96	July 2022	11,244,751.81	February 2027	3,466,852.73
January 2018	33,676,183.52	August 2022	11,013,705.85	March 2027	3,390,740.81
February 2018	33,011,159.39	September 2022	10,787,199.11	April 2027	3,316,181.64
March 2018	32,358,883.40	October 2022	10,565,144.85	May 2027	3,243,144.85
April 2018	31,719,115.88	November 2022	10,347,457.97	June 2027	3,171,600.65
May 2018	31,091,621.61	December 2022	10,134,054.96	July 2027	3,101,519.80
June 2018	30,476,169.75	January 2023	9,924,853.90	August 2027	3,032,873.63
July 2018	29,872,533.73	February 2023	9,719,774.38	September 2027	2,965,634.03
August 2018	29,280,491.19	March 2023	9,518,737.51	October 2027	2,899,773.39
September 2018	28,699,823.90	April 2023	9,321,665.88	November 2027	2,835,264.66
October 2018	28,130,317.68	May 2023	9,128,483.54	December 2027	2,772,081.30
November 2018	27,571,762.32	June 2023	8,939,115.97	January 2028	2,710,197.26
December 2018	27,023,951.53	July 2023	8,753,490.03	February 2028	2,649,587.00
January 2019	26,486,682.84	August 2023	8,571,533.98	March 2028	2,590,225.48
February 2019	25,959,757.55	September 2023	8,393,177.41	April 2028	2,532,088.11
March 2019	25,442,980.64	October 2023	8,218,351.25	May 2028	2,475,150.80
April 2019	24,936,160.73	November 2023	8,046,987.71	June 2028	2,419,389.90
May 2019	24,439,109.99	December 2023	7,879,020.30	July 2028	2,364,782.22
June 2019	23,951,644.09	January 2024	7,714,383.76	August 2028	2,311,305.02
July 2019	23,473,582.12	February 2024	7,553,014.07	September 2028	2,258,935.99
August 2019	23,004,746.54	March 2024	7,394,848.42	October 2028	2,207,653.24
September 2019	22,544,963.10	April 2024	7,239,825.17	November 2028	2,157,435.32
October 2019	22,094,060.82	May 2024	7,087,883.85	December 2028	2,108,261.16
November 2019	21,651,871.87	June 2024	6,938,965.13	January 2029	2,060,110.13
December 2019	21,218,231.58	July 2024	6,793,010.79	February 2029	2,012,961.96
January 2020	20,792,978.31	August 2024	6,649,963.73	March 2029	1,966,796.81
February 2020	20,375,953.46	September 2024	6,509,767.89	April 2029	1,921,595.18
March 2020	19,967,001.36	October 2024	6,372,368.30	May 2029	1,877,337.97
April 2020	19,565,969.26	November 2024	6,237,711.02	June 2029	1,834,006.45
May 2020	19,172,707.24	December 2024	6,105,743.12	July 2029	1,791,582.22
June 2020	18,787,068.19	January 2025	5,976,412.68	August 2029	1,750,047.27
July 2020	18,408,907.74	February 2025	5,849,668.75	September 2029	1,709,383.92
August 2020	18,038,084.20	March 2025	5,725,461.36	October 2029	1,669,574.82
September 2020	17,674,458.52	April 2025	5,603,741.45	November 2029	1,630,602.98

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>
December 2029	\$ 1,592,451.72	September 2033	\$ 507,931.16	June 2037	\$ 117,726.74
January 2030	1,555,104.68	October 2033	494,048.43	July 2037	113,021.31
February 2030	1,518,545.81	November 2033	480,478.96	August 2037	108,435.16
March 2030	1,482,759.40	December 2033	467,216.26	September 2037	103,965.68
April 2030	1,447,730.02	January 2034	454,253.98	October 2037	99,610.30
May 2030	1,413,442.52	February 2034	441,585.89	November 2037	95,366.54
June 2030	1,379,882.08	March 2034	429,205.87	December 2037	91,231.94
July 2030	1,347,034.15	April 2034	417,107.95	January 2038	87,204.08
August 2030	1,314,884.46	May 2034	405,286.24	February 2038	83,280.62
September 2030	1,283,419.01	June 2034	393,735.01	March 2038	79,459.25
October 2030	1,252,624.09	July 2034	382,448.60	April 2038	75,737.72
November 2030	1,222,486.23	August 2034	371,421.50	May 2038	72,113.80
December 2030	1,192,992.24	September 2034	360,648.29	June 2038	68,585.34
January 2031	1,164,129.18	October 2034	350,123.64	July 2038	65,150.20
February 2031	1,135,884.36	November 2034	339,842.37	August 2038	61,806.31
March 2031	1,108,245.33	December 2034	329,799.37	September 2038	58,551.64
April 2031	1,081,199.90	January 2035	319,989.64	October 2038	55,384.19
May 2031	1,054,736.10	February 2035	310,408.28	November 2038	52,302.00
June 2031	1,028,842.19	March 2035	301,050.48	December 2038	49,303.16
July 2031	1,003,506.68	April 2035	291,911.54	January 2039	46,385.80
August 2031	978,718.27	May 2035	282,986.85	February 2039	43,548.09
September 2031	954,465.91	June 2035	274,271.88	March 2039	40,788.22
October 2031	930,738.76	July 2035	265,762.20	April 2039	38,104.44
November 2031	907,526.16	August 2035	257,453.48	May 2039	35,495.02
December 2031	884,817.71	September 2035	249,341.45	June 2039	32,958.28
January 2032	862,603.17	October 2035	241,421.95	July 2039	30,492.56
February 2032	840,872.51	November 2035	233,690.88	August 2039	28,096.24
March 2032	819,615.91	December 2035	226,144.24	September 2039	25,767.75
April 2032	798,823.72	January 2036	218,778.11	October 2039	23,505.52
May 2032	778,486.50	February 2036	211,588.64	November 2039	21,308.04
June 2032	758,594.98	March 2036	204,572.06	December 2039	19,173.83
July 2032	739,140.08	April 2036	197,724.68	January 2040	17,101.42
August 2032	720,112.88	May 2036	191,042.87	February 2040	15,089.39
September 2032	701,504.66	June 2036	184,523.10	March 2040	13,136.34
October 2032	683,306.86	July 2036	178,161.88	April 2040	11,240.92
November 2032	665,511.07	August 2036	171,955.81	May 2040	9,401.76
December 2032	648,109.07	September 2036	165,901.56	June 2040	7,617.58
January 2033	631,092.80	October 2036	159,995.86	July 2040	5,887.08
February 2033	614,454.33	November 2036	154,235.49	August 2040	4,209.02
March 2033	598,185.92	December 2036	148,617.33	September 2040	2,582.15
April 2033	582,279.96	January 2037	143,138.30	October 2040	1,005.29
May 2033	566,729.00	February 2037	137,795.39	November 2040 and thereafter	0.00
June 2033	551,525.74	March 2037	132,585.64		
July 2033	536,663.00	April 2037	127,506.16		
August 2033	522,133.77	May 2037	122,554.12		

AU 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	\$16,809,826.00	November 2011	\$15,800,557.83	April 2012	\$14,838,225.07
July 2011	16,604,109.23	December 2011	15,604,407.79	May 2012	14,651,196.88
August 2011	16,400,342.42	January 2012	15,410,117.04	June 2012	14,465,941.50
September 2011	16,198,507.09	February 2012	15,217,667.94	July 2012	14,282,442.14
October 2011	15,998,584.94	March 2012	15,027,043.05	August 2012	14,100,682.15

AU Class (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>
September 2012	\$13,920,645.04	April 2017	\$ 6,245,741.08	November 2021	\$ 2,083,858.53
October 2012	13,742,314.48	May 2017	6,139,332.00	December 2021	2,041,070.31
November 2012	13,565,674.29	June 2017	6,033,934.84	January 2022	1,999,109.41
December 2012	13,390,708.46	July 2017	5,929,540.00	February 2022	1,957,960.37
January 2013	13,217,401.11	August 2017	5,822,421.58	March 2022	1,917,607.99
February 2013	13,045,736.52	September 2017	5,711,603.58	April 2022	1,878,037.39
March 2013	12,875,699.11	October 2017	5,602,837.38	May 2022	1,839,233.92
April 2013	12,707,273.48	November 2017	5,495,451.97	June 2022	1,801,183.23
May 2013	12,540,444.33	December 2017	5,390,063.18	July 2022	1,763,871.23
June 2013	12,375,196.53	January 2018	5,286,634.59	August 2022	1,727,284.07
July 2013	12,211,515.10	February 2018	5,182,864.13	September 2022	1,691,408.16
August 2013	12,049,385.19	March 2018	5,081,050.39	October 2022	1,656,230.17
September 2013	11,888,792.08	April 2018	4,981,157.36	November 2022	1,621,737.02
October 2013	11,729,721.22	May 2018	4,883,149.65	December 2022	1,587,915.83
November 2013	11,572,158.18	June 2018	4,786,992.53	January 2023	1,554,754.01
December 2013	11,416,088.66	July 2018	4,692,651.92	February 2023	1,522,239.16
January 2014	11,261,498.50	August 2018	4,600,094.32	March 2023	1,490,359.14
February 2014	11,108,373.68	September 2018	4,509,286.86	April 2023	1,459,102.00
March 2014	10,956,700.32	October 2018	4,420,197.27	May 2023	1,428,456.03
April 2014	10,806,464.65	November 2018	4,332,793.86	June 2023	1,398,409.74
May 2014	10,657,653.05	December 2018	4,247,045.50	July 2023	1,368,951.83
June 2014	10,510,252.01	January 2019	4,162,921.66	August 2023	1,340,071.23
July 2014	10,364,248.18	February 2019	4,080,392.34	September 2023	1,311,757.06
August 2014	10,219,628.30	March 2019	3,999,428.08	October 2023	1,283,998.65
September 2014	10,076,379.25	April 2019	3,919,999.98	November 2023	1,256,785.51
October 2014	9,934,488.04	May 2019	3,842,079.64	December 2023	1,230,107.36
November 2014	9,793,941.81	June 2019	3,765,639.19	January 2024	1,203,954.11
December 2014	9,654,727.79	July 2019	3,690,651.27	February 2024	1,178,315.84
January 2015	9,516,833.37	August 2019	3,617,089.00	March 2024	1,153,182.82
February 2015	9,380,246.03	September 2019	3,544,926.01	April 2024	1,128,545.50
March 2015	9,244,953.39	October 2019	3,474,136.40	May 2024	1,104,394.52
April 2015	9,110,943.18	November 2019	3,404,694.74	June 2024	1,080,720.67
May 2015	8,978,203.23	December 2019	3,336,576.06	July 2024	1,057,514.92
June 2015	8,846,721.51	January 2020	3,269,755.85	August 2024	1,034,768.40
July 2015	8,716,486.08	February 2020	3,204,210.06	September 2024	1,012,472.43
August 2015	8,587,485.15	March 2020	3,139,915.04	October 2024	990,618.45
September 2015	8,459,707.00	April 2020	3,076,847.62	November 2024	969,198.09
October 2015	8,333,140.04	May 2020	3,014,985.00	December 2024	948,203.12
November 2015	8,207,772.80	June 2020	2,954,304.85	January 2025	927,625.46
December 2015	8,083,593.90	July 2020	2,894,785.19	February 2025	907,457.19
January 2016	7,960,592.08	August 2020	2,836,404.50	March 2025	887,690.53
February 2016	7,838,756.17	September 2020	2,779,141.60	April 2025	868,317.84
March 2016	7,718,075.14	October 2020	2,722,975.72	May 2025	849,331.64
April 2016	7,598,538.02	November 2020	2,667,886.48	June 2025	830,724.56
May 2016	7,480,133.99	December 2020	2,613,853.86	July 2025	812,489.39
June 2016	7,362,852.29	January 2021	2,560,858.19	August 2025	794,619.03
July 2016	7,246,682.30	February 2021	2,508,880.18	September 2025	777,106.55
August 2016	7,131,613.46	March 2021	2,457,900.89	October 2025	759,945.11
September 2016	7,017,635.35	April 2021	2,407,901.72	November 2025	743,128.01
October 2016	6,904,737.63	May 2021	2,358,864.42	December 2025	726,648.67
November 2016	6,792,910.05	June 2021	2,310,771.05	January 2026	710,500.66
December 2016	6,681,395.48	July 2021	2,263,604.02	February 2026	694,677.63
January 2017	6,570,940.94	August 2021	2,217,346.06	March 2026	679,173.37
February 2017	6,461,536.36	September 2021	2,171,980.21	April 2026	663,981.77
March 2017	6,353,171.77	October 2021	2,127,489.81	May 2026	649,096.86

AU Class (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>
June 2026	\$ 634,512.76	May 2030	\$ 201,567.49	April 2034	\$ 45,888.06
July 2026	620,223.70	June 2030	196,261.47	May 2034	44,089.70
August 2026	606,224.02	July 2030	191,070.17	June 2034	42,335.02
September 2026	592,508.16	August 2030	185,991.32	July 2034	40,623.08
October 2026	579,070.69	September 2030	181,022.68	August 2034	38,953.01
November 2026	565,906.25	October 2030	176,162.05	September 2034	37,323.92
December 2026	553,009.59	November 2030	171,407.30	October 2034	35,734.94
January 2027	540,375.56	December 2030	166,756.30	November 2034	34,185.24
February 2027	527,999.10	January 2031	162,207.00	December 2034	32,673.98
March 2027	515,875.26	February 2031	157,757.34	January 2035	31,200.35
April 2027	503,999.16	March 2031	153,405.36	February 2035	29,763.56
May 2027	492,366.03	April 2031	149,149.08	March 2035	28,362.83
June 2027	480,971.17	May 2031	144,986.61	April 2035	26,997.39
July 2027	469,810.00	June 2031	140,916.04	May 2035	25,666.48
August 2027	458,877.98	July 2031	136,935.55	June 2035	24,369.38
September 2027	448,170.70	August 2031	133,043.32	July 2035	23,105.36
October 2027	437,683.80	September 2031	129,237.57	August 2035	21,873.72
November 2027	427,413.02	October 2031	125,516.58	September 2035	20,673.77
December 2027	417,354.17	November 2031	121,878.62	October 2035	19,504.82
January 2028	407,503.14	December 2031	118,322.03	November 2035	18,366.21
February 2028	397,855.89	January 2032	114,845.16	December 2035	17,257.28
March 2028	388,408.49	February 2032	111,446.40	January 2036	16,177.41
April 2028	379,157.03	March 2032	108,124.17	February 2036	15,125.95
May 2028	370,097.72	April 2032	104,876.93	March 2036	14,102.30
June 2028	361,226.81	May 2032	101,703.15	April 2036	13,105.85
July 2028	352,540.64	June 2032	98,601.33	May 2036	12,136.02
August 2028	344,035.61	July 2032	95,570.03	June 2036	11,192.22
September 2028	335,708.19	August 2032	92,607.80	July 2036	10,273.89
October 2028	327,554.91	September 2032	89,713.23	August 2036	9,380.48
November 2028	319,572.37	October 2032	86,884.96	September 2036	8,511.43
December 2028	311,757.23	November 2032	84,121.62	October 2036	7,666.21
January 2029	304,106.23	December 2032	81,421.89	November 2036	6,844.30
February 2029	296,616.16	January 2033	78,784.46	December 2036	6,068.12
March 2029	289,283.85	February 2033	76,208.07	January 2037	5,313.55
April 2029	282,106.22	March 2033	73,691.46	February 2037	4,580.11
May 2029	275,080.23	April 2033	71,233.40	March 2037	3,867.35
June 2029	268,202.92	May 2033	68,832.68	April 2037	3,177.88
July 2029	261,471.35	June 2033	66,488.14	May 2037	2,508.08
August 2029	254,882.67	July 2033	64,198.60	June 2037	1,857.52
September 2029	248,434.06	August 2033	61,962.94	July 2037	1,225.76
October 2029	242,122.76	September 2033	59,780.05	August 2037	728.97
November 2029	235,946.07	October 2033	57,648.82	September 2037	553.30
December 2029	229,901.33	November 2033	55,568.20	October 2037	382.69
January 2030	223,985.94	December 2033	53,537.12	November 2037	250.94
February 2030	218,197.35	January 2034	51,554.57	December 2037	123.04
March 2030	212,533.04	February 2034	49,619.54	January 2038 and thereafter	0.00
April 2030	206,990.56	March 2034	47,731.02		

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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\$893,295,634



**Guaranteed REMIC
Pass-Through Certificates
Fannie Mae REMIC Trust 2011-60**

PROSPECTUS SUPPLEMENT

J.P. Morgan

June 24, 2011
