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

$247,850,000

FannieMae

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2011-112

The Certificates

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

Payments to Certificateholder

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

- interest accrued on the balance of your certificate, and
- principal to the extent available for payment on your class.

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own Fannie Mae MBS.

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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
FA	1	$48,866,666	PT	(2)	FLT	3136A1G41	November 2041
SA	1	48,866,666(3)	NTL	(2)	INV/IO	3136A1G58	November 2041
PI	1	24,000,000(3)	NTL	5.00%	FIX/IO	3136A1G66	April 2039
PD	1	60,000,000	PAC	2.00	FIX	3136A1G74	April 2039
PB	1	14,795,054	PAC	4.00	FIX	3136A1G82	November 2041
JA	1	3,967,000	PAC	4.00	FIX	3136A1G90	November 2041
GF	1	2,000,000	SUP	(2)	FLT	3136A1H24	May 2041
GS	1	1,000,000	SUP	(2)	INV	3136A1H32	May 2041
GA	1	11,674,000	SUP	4.00	FIX	3136A1H40	May 2041
JF	1	1,272,666	SUP	(2)	FLT	3136A1H57	August 2041
JS	1	636,334	SUP	(2)	INV	3136A1H65	August 2041
GB	1	196,000	SUP	4.00	FIX	3136A1H73	August 2041
GC	1	2,192,280	SUP	4.00	FIX	3136A1H81	November 2041
DJ(4)	2	22,158,000	PAC	1.75	FIX	3136A1H99	October 2040
DI(4)	2	9,064,636(3)	NTL	5.50	FIX/IO	3136A1J22	October 2040
DB	2	2,358,000	PAC	4.00	FIX	3136A1J30	November 2041
CD	2	3,125,000	PAC	4.00	FIX	3136A1J48	November 2041
CA	2	6,077,000	SUP	4.00	FIX	3136A1J55	June 2041
CB	2	1,282,000	SUP	4.00	FIX	3136A1J63	November 2041
DF	2	35,000,000	PT	(2)	FLT	3136A1J71	November 2041
DS	2	35,000,000(3)	NTL	(2)	INV/IO	3136A1J89	November 2041
QD	3	25,000,000	SEQ	3.00	FIX	3136A1J97	May 2029
QI	3	3,571,428(3)	NTL	3.50	FIX/IO	3136A1K20	May 2029
QB	3	6,250,000	SEQ	3.50	FIX	3136A1K38	November 2031
R		0	NPR	0	NPR	3136A1K46	November 2041
RL		0	NPR	0	NPR	3136A1K53	November 2041

(1) See "Description of the Certificates—The Certificates—Class Definitions and Abbreviations" in the REMIC prospectus.
(2) Based on LIBOR.
(3) Notional balances. These classes are interest only classes. See page S-6 for a description of how their notional balances are calculated.
(4) Exchangeable classes.

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 DA, DC, DE, DG and DH Classes are the RCR classes. For a more detailed description of the RCR classes, see Schedule 1 attached to this prospectus supplement and "Description of the Certificates—The Certificates—Combination and Recombination" in the REMIC prospectus.

The dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be October 28, 2011.

Carefully consider the risk factors 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.

UBS Investment Bank

October 24, 2011

TABLE OF CONTENTS

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
  - July 1, 2011, for all MBS issued on or after July 1, 2011,
  - June 1, 2009, for all MBS issued on or after January 1, 2009 and prior to July 1, 2011,
  - April 1, 2008, for all MBS issued on or after June 1, 2007 and prior to January 1, 2009, or
  - January 1, 2006, for all other MBS

  (as applicable, the “MBS Prospectus”); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading “Incorporation by Reference” in the REMIC Prospectus.

For a description of current servicing policies generally applicable to existing Fannie Mae MBS pools, see “Yield, Maturity, and Prepayment Considerations” in the MBS Prospectus dated July 1, 2011.

The MBS Prospectus is incorporated by reference in this prospectus supplement. This means that we are disclosing information in that document by referring you to it. That document is considered part of this prospectus supplement, so you should read this prospectus supplement, and any applicable supplements or amendments, together with that document.

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

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

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

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

UBS Securities LLC
MBS Trade Support
480 Washington Boulevard, 12th Floor
Jersey City, New Jersey 07310
(telephone 201-793-6918).

RECENT DEVELOPMENTS

Ratings Matters

Standard and Poor's Ratings Services

On August 8, 2011, Standard and Poor's Ratings Services ("Standard & Poor's") announced that it had downgraded Fannie Mae senior unsecured long-term debt from "AAA" to "AA+" with a negative outlook. This announcement followed a similar action by Standard & Poor's taken on August 5, 2011 on the United States sovereign long-term debt rating. Standard & Poor's also announced that Fannie Mae's debt ratings were no longer on CreditWatch Negative, and that the ratings on Fannie Mae short term debt and subordinated debt remain unchanged at "A-1+" and "A", respectively.

The action taken by Standard & Poor's with respect to Fannie Mae's ratings was announced at the same time as similar ratings actions on other institutions with ties to the United States Government, including Freddie Mac, select Federal Home Loan Banks, and the Farm Credit System.

Moody's Investors Service

On August 2, 2011, Moody's Investors Service ("Moody's") confirmed the "Aaa" rating of institutions directly linked to the United States Government, including Fannie Mae. Moody's also announced that the rating outlook for Fannie Mae and other institutions directly linked to the United States Government was being revised to negative, following a similar revision on the outlook of the United States Government.

Fitch Ratings Limited

On August 16, 2011, Fitch Ratings Limited ("Fitch") affirmed the long-term issuer default rating and senior unsecured debt rating of Fannie Mae at "AAA", with a Ratings Outlook of Stable, following a similar affirmation of the United States sovereign rating. Fitch has previously indicated that the ratings of Fannie Mae and other issuers with ties to the United States Government would ultimately be aligned with the United States sovereign rating assigned by Fitch.

For additional information on the impacts of a credit rating downgrade on Fannie Mae and its securities, please refer to our Quarterly Report on Form 10-Q for the quarterly period ended June 30, 2011, including the Risk Factors set forth in that Quarterly Report.

SUMMARY

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

Group	Assets
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS

Group 1, Group 2 and Group 3

Characteristics of the MBS

	Approximate Principal Balance	Pass-Through Rate	Range of Weighted Average Coupons or WACs (annual percentages)	Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)
Group 1 MBS	$146,600,000	5.00%	5.25% to 7.50%	241 to 360
Group 2 MBS	$ 70,000,000	5.50%	5.75% to 8.00%	241 to 360
Group 3 MBS	$ 31,250,000	3.50%	3.75% to 6.00%	181 to 240

Assumed Characteristics of the Underlying Mortgage Loans

	Principal Balance	Original Term to Maturity (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Interest Rate
Group 1 MBS	$146,600,000	360	352	6	5.386%
Group 2 MBS	$ 70,000,000	360	351	7	5.878%
Group 3 MBS	$ 31,250,000	240	238	2	4.187%

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

Settlement Date

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

Distribution Dates

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

Record Date

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

Book-Entry and Physical Certificates

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

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

Exchanging Certificates Through Combination and Recombination

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

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

Interest Rates

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

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

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate(1)
FA	0.68944%	7.00000%	0.45%	LIBOR + 45 basis points
SA	6.31056%	6.55000%	0.00%	6.55% − LIBOR
GF	1.43944%	6.00000%	1.20%	LIBOR + 120 basis points
GS	9.12112%	9.60000%	0.00%	9.6% − (2 × LIBOR)
JF	1.43944%	6.00000%	1.20%	LIBOR + 120 basis points
JS	9.12111%	9.59999%	0.00%	9.59999% − (1.99999686 × LIBOR)
DF	0.68900%	7.00000%	0.45%	LIBOR + 45 basis points
DS	6.31100%	6.55000%	0.00%	6.55% − LIBOR

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

Notional Classes

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

Class	
SA	100% of the FA Class
PI	40% of the PD Class
DI	40.9090892680% of the DJ Class
DS	100% of the DF Class
QI	14.2857120000% of the QD Class

Distributions of Principal

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

Weighted Average Lives (years)*

	PSA Prepayment Assumption										
Group 1 Classes	**0%**	**100%**	**120%**	**140%**	**200%**	**230%**	**250%**	**400%**	**700%**	**1000%**	**1500%**
FA and SA	20.2	10.8	9.8	9.0	7.2	6.5	6.1	4.2	2.6	1.9	1.3
PI and PD	15.7	5.6	5.0	5.0	5.0	5.0	5.0	3.6	2.4	1.8	1.3
PB	25.7	15.8	15.6	15.6	15.6	15.6	15.6	10.5	6.0	4.0	2.4
JA	27.2	15.0	11.2	2.9	2.9	2.9	2.9	2.0	1.3	1.0	0.7
GF, GS and GA	28.5	20.8	18.5	15.6	4.9	2.5	2.1	1.1	0.6	0.5	0.3
JF, JS and GB	29.6	26.6	25.5	24.1	17.1	7.4	4.5	1.9	1.1	0.8	0.6
GC	29.9	28.4	28.0	27.3	23.5	17.8	6.1	2.1	1.3	0.9	0.7

	PSA Prepayment Assumption									
Group 2 Classes	**0%**	**100%**	**130%**	**175%**	**210%**	**320%**	**400%**	**700%**	**1000%**	**1500%**
DJ, DI, DA, DC, DE, DG and DH	16.4	5.8	5.0	5.0	5.0	5.0	4.3	2.7	2.0	1.4
DB	25.5	16.0	15.9	15.9	15.9	15.9	13.1	7.4	4.9	2.7
CD	26.7	14.9	11.0	2.9	2.9	2.9	2.3	1.4	1.0	0.7
CA	28.5	21.4	18.7	14.2	9.2	1.8	1.3	0.7	0.5	0.3
CB	29.8	27.9	27.0	25.0	22.8	4.5	2.5	1.3	0.9	0.6
DF and DS	20.5	10.8	9.5	7.9	6.9	5.0	4.1	2.5	1.8	1.2

	PSA Prepayment Assumption					
Group 3 Classes	**0%**	**100%**	**279%**	**400%**	**600%**	**900%**
QD and QI	10.3	6.0	3.5	2.8	2.2	1.7
QB	18.8	16.3	11.4	8.9	6.4	4.4

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

DESCRIPTION OF THE CERTIFICATES

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

General

Structure. We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the "Trust") pursuant to a trust agreement dated as of May 1, 2010 and a supplement thereto dated as of October 1, 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 three groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the "Group 1 MBS," "Group 2 MBS" and "Group 3 MBS," and together, the "MBS").

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

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

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

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

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

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

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

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

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

The MBS

The MBS provide that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the MBS are conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 30 years in the case of the Group 1 MBS and Group 2 MBS, and up to 20 years in the case of the Group 3 MBS.

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

Distributions of Interest

General. The Certificates will bear interest at the rates specified in this prospectus supplement. Interest to be paid on each Certificate on a Distribution Date will consist of one month's interest on the outstanding balance of that Certificate immediately prior to that Distribution Date.

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

Delay Classes	No-Delay Classes
Fixed-Rate Classes and GF and GS Classes	Floating Rate and Inverse Floating Rate Classes other than the GF and GS Classes

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

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 as follows:

— 33.3333328786% to FA until retired, and } **Pass-Through Class**

— 66.6666671214% as follows:

first, to Aggregate Group I to its Planned Balance;
second, to JA to its Planned Balance; — PAC Group and Class

third, to GF, GS and GA, pro rata, until retired;
fourth, to JF, JS and GB, pro rata, until retired;
fifth, to GC until retired; — Support Classes

sixth, to JA until retired; and
seventh, to Aggregate Group I to zero. — PAC Class and Group

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

"Aggregate Group I" consists of the PD and PB Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I to PD and PB, 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 as follows:

— 50% to DF until retired, and — Pass-Through Class

— 50% as follows:

first, to Aggregate Group II to its Planned Balance;
second, to CD to its Planned Balance; — PAC Group and Class

third, to CA and CB, in that order, until retired; — Support Classes

fourth, to CD until retired; and
fifth, to Aggregate Group II to zero. — PAC Class and Group

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

"Aggregate Group II" consists of the DJ and DB Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II to DJ and DB, 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 3*

The Group 3 Principal Distribution Amount to QD and QB, in that order, until retired. — Sequential Pay Classes

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

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the following assumptions (the "Pricing Assumptions"):

- the Mortgage Loans underlying the MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under "Summary—Group 1, Group 2 and Group 3—Assumed Characteristics of the Underlying Mortgage Loans" in this prospectus supplement;

- the Mortgage Loans prepay at the constant percentages of PSA specified in the related tables;
- the settlement date for the Certificates is October 28, 2011; and
- each Distribution Date occurs on the 25th day of a month.

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

Principal Balance 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 that shown below for the related Aggregate Group.

Groups and Classes	Structuring Ranges	Initial Effective Ranges
Aggregate Group I Planned Balances	Between 120% and 250% PSA	Between 120% and 250% PSA
JA Class Planned Balances	Between 140% and 230% PSA	Between 140% and 256% PSA
Aggregate Group II Planned Balances	Between 130% and 320% PSA	Between 130% and 320% PSA
CD Class Planned Balances	Between 175% and 320% PSA	Between 175% and 320% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	PD and PB
Aggregate Group II	DJ and DB

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 an Aggregate Group or a Class will conform on any Distribution Date to the balance specified in the Principal Balance Schedules or that distributions of principal of an Aggregate Group or a 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 a Structuring Range or an Effective Range, principal distributions may be insufficient to reduce an Aggregate Group or a Class to its scheduled balance 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 applicable Classes 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 any Class or Aggregate Group that has a scheduled balance will be supported by other Classes. When the related supporting Classes are retired, the Class or Aggregate Group receiving the benefit of that support, if still outstanding, may no longer have an Effective Range and will be much more sensitive to prepayments of the related Mortgage Loans.

Yield Tables

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

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

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

We cannot assure you that

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

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

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

The 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 SA and DS Classes would lose money on their initial investments under certain Index and prepayment scenarios.**

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

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

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

Class	Price*
SA	18.0000%
GS	96.4375%
JS	95.4250%
DS	16.0000%

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

	PSA Prepayment Assumption										
LIBOR	50%	100%	120%	140%	200%	230%	250%	400%	700%	1000%	1500%
0.12000% . . .	33.7%	31.0%	29.9%	28.8%	25.4%	23.7%	22.6%	13.9%	(4.4)%	(24.2)%	(61.5)%
0.23944% . . .	33.0%	30.2%	29.1%	28.0%	24.7%	23.0%	21.8%	13.1%	(5.2)%	(25.1)%	(62.5)%
2.23944% . . .	20.4%	17.6%	16.5%	15.4%	11.9%	10.2%	9.0%	0.1%	(19.0)%	(39.8)%	(79.9)%
4.23944% . . .	7.6%	4.7%	3.6%	2.4%	(1.1)%	(2.9)%	(4.0)%	(13.2)%	(33.1)%	(55.4)%	*
6.23944% . . .	(11.0)%	(13.8)%	(14.9)%	(16.1)%	(19.5)%	(21.3)%	(22.4)%	(31.5)%	(51.8)%	(77.2)%	*
6.55000% . . .	*	*	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption										
LIBOR	50%	100%	120%	140%	200%	230%	250%	400%	700%	1000%	1500%
0.12000% . . .	9.9%	9.9%	9.9%	9.9%	10.4%	11.0%	11.2%	12.6%	14.7%	16.6%	19.6%
0.23944% . . .	9.6%	9.6%	9.7%	9.7%	10.2%	10.7%	11.0%	12.4%	14.5%	16.4%	19.4%
2.23944% . . .	5.4%	5.4%	5.5%	5.5%	6.0%	6.6%	6.9%	8.4%	10.7%	12.8%	16.1%
4.23944% . . .	1.3%	1.3%	1.3%	1.4%	1.9%	2.6%	2.9%	4.5%	7.0%	9.2%	12.8%
4.80000% . . .	0.1%	0.2%	0.2%	0.2%	0.8%	1.5%	1.8%	3.4%	5.9%	8.2%	11.9%

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

	PSA Prepayment Assumption										
LIBOR	**50%**	**100%**	**120%**	**140%**	**200%**	**230%**	**250%**	**400%**	**700%**	**1000%**	**1500%**
0.12000% . . .	10.0%	10.0%	10.1%	10.1%	10.1%	10.5%	10.9%	12.3%	14.1%	15.7%	18.4%
0.23944% . . .	9.8%	9.8%	9.8%	9.8%	9.9%	10.2%	10.6%	12.1%	13.9%	15.4%	18.2%
2.23944% . . .	5.5%	5.5%	5.5%	5.5%	5.6%	6.0%	6.4%	8.0%	9.9%	11.5%	14.4%
4.23944% . . .	1.3%	1.4%	1.4%	1.4%	1.5%	1.9%	2.3%	3.9%	5.9%	7.6%	10.7%
4.80000% . . .	0.2%	0.2%	0.2%	0.2%	0.3%	0.7%	1.2%	2.8%	4.8%	6.6%	9.6%

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

	PSA Prepayment Assumption									
LIBOR	**50%**	**100%**	**130%**	**175%**	**210%**	**320%**	**400%**	**700%**	**1000%**	**1500%**
0.120%	39.1%	36.3%	34.6%	32.0%	30.0%	23.7%	18.9%	0.2%	(20.1)%	(58.9)%
0.239%	38.2%	35.4%	33.7%	31.2%	29.2%	22.8%	18.0%	(0.7)%	(21.1)%	(59.9)%
2.239%	24.0%	21.2%	19.4%	16.8%	14.8%	8.3%	3.4%	(15.9)%	(37.2)%	(78.4)%
4.239%	9.7%	6.8%	5.1%	2.4%	0.3%	(6.3)%	(11.3)%	(31.4)%	(53.9)%	(99.5)%
6.239%	(10.2)%	(13.0)%	(14.7)%	(17.3)%	(19.3)%	(25.9)%	(30.8)%	(51.3)%	(76.9)%	*
6.550%	*	*	*	*	*	*	*	*	*	*

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 the Fixed Rate Interest Only Classes would be 0% if prepayments of the related Mortgage Loans were to occur at the following constant rates:**

Class	**% PSA**
PI	425%
DI.	535%
QI.	390%

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

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

Class	**Price***
PI	17.0000%
DI	18.2500%
QI	9.8125%

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

Sensitivity of the PI Class to Prepayments

	PSA Prepayment Assumption										
	50%	100%	120%	140%	200%	230%	250%	400%	700%	1000%	1500%
Pre-Tax Yields to Maturity . .	21.6%	15.1%	12.3%	12.3%	12.3%	12.3%	12.3%	2.1%	(24.2)%	(49.2)%	(83.8)%

Sensitivity of the DI Class to Prepayments

	PSA Prepayment Assumption									
	50%	100%	130%	175%	210%	320%	400%	700%	1000%	1500%
Pre-Tax Yields to Maturity . .	23.0%	16.8%	13.0%	13.0%	13.0%	13.0%	9.1%	(12.5)%	(36.4)%	(73.8)%

Sensitivity of the QI Class to Prepayments

	PSA Prepayment Assumption					
	50%	100%	279%	400%	600%	900%
Pre-Tax Yields to Maturity . .	27.8%	24.1%	9.6%	(0.9)%	(17.6)%	(39.7)%

Weighted Average Lives of the Certificates

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

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

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

See "—Distributions of Principal" above.

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

Decrement Tables

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

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

Mortgage Loans Backing Trust Assets Specified Below	Original and Remaining Terms to Maturity	Interest Rates
Group 1 MBS	360 months	7.50%
Group 2 MBS	360 months	8.00%
Group 3 MBS	240 months	6.00%

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

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

	FA and SA† Classes										
	PSA Prepayment Assumption										
Date	0%	100%	120%	140%	200%	230%	250%	400%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
October 2012	99	96	96	95	94	93	92	89	81	74	61
October 2013	98	90	89	87	83	81	80	70	52	37	14
October 2014	97	83	81	79	72	69	67	52	30	14	1
October 2015	96	77	74	71	62	58	56	39	17	6	*
October 2016	95	71	67	64	54	49	46	29	10	2	*
October 2017	93	65	61	57	46	42	39	22	6	1	*
October 2018	92	60	55	51	40	35	32	16	3	*	*
October 2019	90	55	50	46	34	29	27	12	2	*	*
October 2020	89	50	45	41	29	25	22	9	1	*	*
October 2021	87	46	41	36	25	21	18	7	1	*	0
October 2022	85	42	37	32	21	17	15	5	*	*	0
October 2023	83	38	33	29	18	14	12	4	*	*	0
October 2024	80	35	30	25	15	12	10	3	*	*	0
October 2025	78	31	26	22	13	10	8	2	*	*	0
October 2026	75	28	23	19	11	8	7	1	*	*	0
October 2027	73	25	21	17	9	7	5	1	*	*	0
October 2028	70	22	18	15	8	6	4	1	*	*	0
October 2029	66	20	16	13	6	4	4	1	*	*	0
October 2030	63	17	14	11	5	4	3	*	*	*	0
October 2031	59	15	12	9	4	3	2	*	*	*	0
October 2032	55	13	10	8	3	2	2	*	*	0	0
October 2033	50	11	8	6	3	2	1	*	*	0	0
October 2034	46	9	7	5	2	1	1	*	*	0	0
October 2035	40	7	6	4	2	1	1	*	*	0	0
October 2036	35	6	4	3	1	1	1	*	*	0	0
October 2037	29	4	3	2	1	*	*	*	*	0	0
October 2038	22	3	2	1	1	*	*	*	*	0	0
October 2039	16	2	1	1	*	*	*	*	*	0	0
October 2040	8	*	*	*	*	*	*	*	0	0	0
October 2041	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.2	10.8	9.8	9.0	7.2	6.5	6.1	4.2	2.6	1.9	1.3

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

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

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

PI† and PD Classes

Date	PSA Prepayment Assumption 0%	100%	120%	140%	200%	230%	250%	400%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
October 2012	98	94	93	93	93	93	93	93	93	93	74
October 2013	97	84	81	81	81	81	81	81	61	35	0
October 2014	95	73	69	69	69	69	69	61	24	0	0
October 2015	93	62	57	57	57	57	57	39	3	0	0
October 2016	91	52	46	46	46	46	46	23	0	0	0
October 2017	89	43	36	36	36	36	36	11	0	0	0
October 2018	87	35	27	27	27	27	27	2	0	0	0
October 2019	84	27	19	19	19	19	19	0	0	0	0
October 2020	81	19	11	11	11	11	11	0	0	0	0
October 2021	78	12	5	5	5	5	5	0	0	0	0
October 2022	75	5	0	0	0	0	0	0	0	0	0
October 2023	72	0	0	0	0	0	0	0	0	0	0
October 2024	68	0	0	0	0	0	0	0	0	0	0
October 2025	64	0	0	0	0	0	0	0	0	0	0
October 2026	60	0	0	0	0	0	0	0	0	0	0
October 2027	55	0	0	0	0	0	0	0	0	0	0
October 2028	50	0	0	0	0	0	0	0	0	0	0
October 2029	45	0	0	0	0	0	0	0	0	0	0
October 2030	39	0	0	0	0	0	0	0	0	0	0
October 2031	33	0	0	0	0	0	0	0	0	0	0
October 2032	26	0	0	0	0	0	0	0	0	0	0
October 2033	19	0	0	0	0	0	0	0	0	0	0
October 2034	11	0	0	0	0	0	0	0	0	0	0
October 2035	3	0	0	0	0	0	0	0	0	0	0
October 2036	0	0	0	0	0	0	0	0	0	0	0
October 2037	0	0	0	0	0	0	0	0	0	0	0
October 2038	0	0	0	0	0	0	0	0	0	0	0
October 2039	0	0	0	0	0	0	0	0	0	0	0
October 2040	0	0	0	0	0	0	0	0	0	0	0
October 2041	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.7	5.6	5.0	5.0	5.0	5.0	5.0	3.6	2.4	1.8	1.3

PB Class

Date	PSA Prepayment Assumption 0%	100%	120%	140%	200%	230%	250%	400%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
October 2012	100	100	100	100	100	100	100	100	100	100	100
October 2013	100	100	100	100	100	100	100	100	100	100	96
October 2014	100	100	100	100	100	100	100	100	100	95	9
October 2015	100	100	100	100	100	100	100	100	100	37	1
October 2016	100	100	100	100	100	100	100	100	64	15	*
October 2017	100	100	100	100	100	100	100	100	36	6	*
October 2018	100	100	100	100	100	100	100	100	21	2	*
October 2019	100	100	100	100	100	100	100	79	12	1	*
October 2020	100	100	100	100	100	100	100	59	7	*	*
October 2021	100	100	100	100	100	100	100	43	4	*	0
October 2022	100	100	99	99	99	99	99	32	2	*	0
October 2023	100	97	82	82	82	82	82	23	1	*	0
October 2024	100	73	67	67	67	67	67	17	1	*	0
October 2025	100	55	55	55	55	55	55	13	*	*	0
October 2026	100	44	44	44	44	44	44	9	*	*	0
October 2027	100	36	36	36	36	36	36	7	*	*	0
October 2028	100	29	29	29	29	29	29	5	*	*	0
October 2029	100	23	23	23	23	23	23	3	*	*	0
October 2030	100	18	18	18	18	18	18	2	*	*	0
October 2031	100	14	14	14	14	14	14	2	*	*	0
October 2032	100	11	11	11	11	11	11	1	*	*	0
October 2033	100	9	9	9	9	9	9	1	*	*	0
October 2034	100	7	7	7	7	7	7	1	*	0	0
October 2035	100	5	5	5	5	5	5	*	*	0	0
October 2036	75	3	3	3	3	3	3	*	*	0	0
October 2037	36	2	2	2	2	2	2	*	*	0	0
October 2038	1	1	1	1	1	1	1	*	*	0	0
October 2039	1	1	1	1	1	1	1	*	*	0	0
October 2040	*	*	*	*	*	*	*	*	*	0	0
October 2041	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.7	15.8	15.6	15.6	15.6	15.6	15.6	10.5	6.0	4.0	2.4

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

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

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

JA Class

Date	PSA Prepayment Assumption 0%	100%	120%	140%	200%	230%	250%	400%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
October 2012	100	100	100	88	88	88	88	88	88	36	0
October 2013	100	100	100	66	66	66	66	66	0	0	0
October 2014	100	100	100	44	44	44	44	0	0	0	0
October 2015	100	100	100	26	26	26	26	0	0	0	0
October 2016	100	100	100	12	12	12	12	0	0	0	0
October 2017	100	100	100	2	2	2	2	0	0	0	0
October 2018	100	100	100	0	0	0	0	0	0	0	0
October 2019	100	100	100	0	0	0	0	0	0	0	0
October 2020	100	100	95	0	0	0	0	0	0	0	0
October 2021	100	100	80	0	0	0	0	0	0	0	0
October 2022	100	100	58	0	0	0	0	0	0	0	0
October 2023	100	100	31	0	0	0	0	0	0	0	0
October 2024	100	100	*	0	0	0	0	0	0	0	0
October 2025	100	87	0	0	0	0	0	0	0	0	0
October 2026	100	48	0	0	0	0	0	0	0	0	0
October 2027	100	7	0	0	0	0	0	0	0	0	0
October 2028	100	0	0	0	0	0	0	0	0	0	0
October 2029	100	0	0	0	0	0	0	0	0	0	0
October 2030	100	0	0	0	0	0	0	0	0	0	0
October 2031	100	0	0	0	0	0	0	0	0	0	0
October 2032	100	0	0	0	0	0	0	0	0	0	0
October 2033	100	0	0	0	0	0	0	0	0	0	0
October 2034	100	0	0	0	0	0	0	0	0	0	0
October 2035	100	0	0	0	0	0	0	0	0	0	0
October 2036	100	0	0	0	0	0	0	0	0	0	0
October 2037	100	0	0	0	0	0	0	0	0	0	0
October 2038	70	0	0	0	0	0	0	0	0	0	0
October 2039	0	0	0	0	0	0	0	0	0	0	0
October 2040	0	0	0	0	0	0	0	0	0	0	0
October 2041	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.2	15.0	11.2	2.9	2.9	2.9	2.9	2.0	1.3	1.0	0.7

GF, GS and GA Classes

Date	PSA Prepayment Assumption 0%	100%	120%	140%	200%	230%	250%	400%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
October 2012	100	100	100	100	90	85	82	57	7	0	0
October 2013	100	100	100	100	73	59	51	0	0	0	0
October 2014	100	100	100	100	56	35	21	0	0	0	0
October 2015	100	100	100	100	43	17	*	0	0	0	0
October 2016	100	100	100	100	35	5	0	0	0	0	0
October 2017	100	100	100	100	29	0	0	0	0	0	0
October 2018	100	100	100	98	24	0	0	0	0	0	0
October 2019	100	100	100	97	21	0	0	0	0	0	0
October 2020	100	100	100	95	19	0	0	0	0	0	0
October 2021	100	100	100	91	16	0	0	0	0	0	0
October 2022	100	100	100	85	13	0	0	0	0	0	0
October 2023	100	100	100	79	10	0	0	0	0	0	0
October 2024	100	100	100	71	6	0	0	0	0	0	0
October 2025	100	100	91	63	3	0	0	0	0	0	0
October 2026	100	100	82	55	0	0	0	0	0	0	0
October 2027	100	100	72	47	0	0	0	0	0	0	0
October 2028	100	91	63	40	0	0	0	0	0	0	0
October 2029	100	79	53	32	0	0	0	0	0	0	0
October 2030	100	68	44	24	0	0	0	0	0	0	0
October 2031	100	57	35	17	0	0	0	0	0	0	0
October 2032	100	46	26	11	0	0	0	0	0	0	0
October 2033	100	36	18	5	0	0	0	0	0	0	0
October 2034	100	25	10	0	0	0	0	0	0	0	0
October 2035	100	16	3	0	0	0	0	0	0	0	0
October 2036	100	6	0	0	0	0	0	0	0	0	0
October 2037	100	0	0	0	0	0	0	0	0	0	0
October 2038	100	0	0	0	0	0	0	0	0	0	0
October 2039	74	0	0	0	0	0	0	0	0	0	0
October 2040	24	0	0	0	0	0	0	0	0	0	0
October 2041	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.5	20.8	18.5	15.6	4.9	2.5	2.1	1.1	0.6	0.5	0.3

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

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

JF, JS and GB Classes

Date	PSA Prepayment Assumption										
	0%	100%	120%	140%	200%	230%	250%	400%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
October 2012	100	100	100	100	100	100	100	100	100	0	0
October 2013	100	100	100	100	100	100	100	5	0	0	0
October 2014	100	100	100	100	100	100	100	0	0	0	0
October 2015	100	100	100	100	100	100	100	0	0	0	0
October 2016	100	100	100	100	100	100	4	0	0	0	0
October 2017	100	100	100	100	100	81	0	0	0	0	0
October 2018	100	100	100	100	100	43	0	0	0	0	0
October 2019	100	100	100	100	100	27	0	0	0	0	0
October 2020	100	100	100	100	100	20	0	0	0	0	0
October 2021	100	100	100	100	100	12	0	0	0	0	0
October 2022	100	100	100	100	100	3	0	0	0	0	0
October 2023	100	100	100	100	100	0	0	0	0	0	0
October 2024	100	100	100	100	100	0	0	0	0	0	0
October 2025	100	100	100	100	100	0	0	0	0	0	0
October 2026	100	100	100	100	94	0	0	0	0	0	0
October 2027	100	100	100	100	71	0	0	0	0	0	0
October 2028	100	100	100	100	49	0	0	0	0	0	0
October 2029	100	100	100	100	29	0	0	0	0	0	0
October 2030	100	100	100	100	10	0	0	0	0	0	0
October 2031	100	100	100	100	0	0	0	0	0	0	0
October 2032	100	100	100	100	0	0	0	0	0	0	0
October 2033	100	100	100	100	0	0	0	0	0	0	0
October 2034	100	100	100	90	0	0	0	0	0	0	0
October 2035	100	100	100	52	0	0	0	0	0	0	0
October 2036	100	100	71	17	0	0	0	0	0	0	0
October 2037	100	81	26	0	0	0	0	0	0	0	0
October 2038	100	22	0	0	0	0	0	0	0	0	0
October 2039	100	0	0	0	0	0	0	0	0	0	0
October 2040	100	0	0	0	0	0	0	0	0	0	0
October 2041	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.6	26.6	25.5	24.1	17.1	7.4	4.5	1.9	1.1	0.8	0.6

GC Class

Date	PSA Prepayment Assumption										
	0%	100%	120%	140%	200%	230%	250%	400%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
October 2012	100	100	100	100	100	100	100	100	100	0	0
October 2013	100	100	100	100	100	100	100	100	0	0	0
October 2014	100	100	100	100	100	100	100	0	0	0	0
October 2015	100	100	100	100	100	100	100	0	0	0	0
October 2016	100	100	100	100	100	100	100	0	0	0	0
October 2017	100	100	100	100	100	100	48	0	0	0	0
October 2018	100	100	100	100	100	100	12	0	0	0	0
October 2019	100	100	100	100	100	100	*	0	0	0	0
October 2020	100	100	100	100	100	100	*	0	0	0	0
October 2021	100	100	100	100	100	100	*	0	0	0	0
October 2022	100	100	100	100	100	100	*	0	0	0	0
October 2023	100	100	100	100	100	94	*	0	0	0	0
October 2024	100	100	100	100	100	84	*	0	0	0	0
October 2025	100	100	100	100	100	75	*	0	0	0	0
October 2026	100	100	100	100	100	66	*	0	0	0	0
October 2027	100	100	100	100	100	58	*	0	0	0	0
October 2028	100	100	100	100	100	50	*	0	0	0	0
October 2029	100	100	100	100	100	43	*	0	0	0	0
October 2030	100	100	100	100	100	36	*	0	0	0	0
October 2031	100	100	100	100	92	30	*	0	0	0	0
October 2032	100	100	100	100	77	25	*	0	0	0	0
October 2033	100	100	100	100	63	20	*	0	0	0	0
October 2034	100	100	100	100	51	16	*	0	0	0	0
October 2035	100	100	100	100	40	12	*	0	0	0	0
October 2036	100	100	100	100	30	9	*	0	0	0	0
October 2037	100	100	100	86	21	6	*	0	0	0	0
October 2038	100	100	84	57	14	4	*	0	0	0	0
October 2039	100	67	46	31	7	2	*	0	0	0	0
October 2040	100	16	11	7	2	*	*	0	0	0	0
October 2041	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.9	28.4	28.0	27.3	23.5	17.8	6.1	2.1	1.3	0.9	0.7

DJ, DI†, DA, DC, DE, DG and DH Classes

Date	PSA Prepayment Assumption									
	0%	100%	130%	175%	210%	320%	400%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100
October 2012	99	94	92	92	92	92	92	92	92	81
October 2013	97	84	80	80	80	80	80	69	44	9
October 2014	96	73	68	68	68	68	68	35	11	0
October 2015	94	63	56	56	56	56	50	15	0	0
October 2016	92	54	45	45	45	45	35	4	0	0
October 2017	90	45	35	35	35	35	23	0	0	0
October 2018	88	37	26	26	26	26	15	0	0	0
October 2019	86	29	19	19	19	19	8	0	0	0
October 2020	83	22	12	12	12	12	3	0	0	0
October 2021	81	15	7	7	7	7	0	0	0	0
October 2022	78	9	4	4	4	4	0	0	0	0
October 2023	75	3	*	*	*	*	0	0	0	0
October 2024	71	0	0	0	0	0	0	0	0	0
October 2025	67	0	0	0	0	0	0	0	0	0
October 2026	63	0	0	0	0	0	0	0	0	0
October 2027	59	0	0	0	0	0	0	0	0	0
October 2028	54	0	0	0	0	0	0	0	0	0
October 2029	49	0	0	0	0	0	0	0	0	0
October 2030	44	0	0	0	0	0	0	0	0	0
October 2031	38	0	0	0	0	0	0	0	0	0
October 2032	31	0	0	0	0	0	0	0	0	0
October 2033	24	0	0	0	0	0	0	0	0	0
October 2034	16	0	0	0	0	0	0	0	0	0
October 2035	8	0	0	0	0	0	0	0	0	0
October 2036	0	0	0	0	0	0	0	0	0	0
October 2037	0	0	0	0	0	0	0	0	0	0
October 2038	0	0	0	0	0	0	0	0	0	0
October 2039	0	0	0	0	0	0	0	0	0	0
October 2040	0	0	0	0	0	0	0	0	0	0
October 2041	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.4	5.8	5.0	5.0	5.0	5.0	4.3	2.7	2.0	1.4

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

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

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

DB Class

Date	PSA Prepayment Assumption 0%	100%	130%	175%	210%	320%	400%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100
October 2012	100	100	100	100	100	100	100	100	100	100
October 2013	100	100	100	100	100	100	100	100	100	100
October 2014	100	100	100	100	100	100	100	100	100	18
October 2015	100	100	100	100	100	100	100	100	79	2
October 2016	100	100	100	100	100	100	100	100	31	*
October 2017	100	100	100	100	100	100	100	79	12	*
October 2018	100	100	100	100	100	100	100	45	5	*
October 2019	100	100	100	100	100	100	100	26	2	*
October 2020	100	100	100	100	100	100	100	14	1	*
October 2021	100	100	100	100	100	100	97	8	*	*
October 2022	100	100	100	100	100	100	71	5	*	0
October 2023	100	100	100	100	100	100	53	3	*	0
October 2024	100	81	81	81	81	81	39	1	*	0
October 2025	100	63	63	63	63	63	28	1	*	0
October 2026	100	49	49	49	49	49	21	*	*	0
October 2027	100	38	38	38	38	38	15	*	*	0
October 2028	100	29	29	29	29	29	11	*	*	0
October 2029	100	22	22	22	22	22	8	*	*	0
October 2030	100	17	17	17	17	17	5	*	*	0
October 2031	100	12	12	12	12	12	4	*	*	0
October 2032	100	9	9	9	9	9	3	*	*	0
October 2033	100	7	7	7	7	7	2	*	*	0
October 2034	100	5	5	5	5	5	1	*	0	0
October 2035	100	3	3	3	3	3	1	*	0	0
October 2036	93	2	2	2	2	2	1	*	0	0
October 2037	2	1	1	1	1	1	*	*	0	0
October 2038	1	1	1	1	1	1	*	*	0	0
October 2039	*	*	*	*	*	*	*	*	0	0
October 2040	*	*	*	*	*	*	*	*	0	0
October 2041	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.5	16.0	15.9	15.9	15.9	15.9	13.1	7.4	4.9	2.7

CD Class

Date	PSA Prepayment Assumption 0%	100%	130%	175%	210%	320%	400%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100
October 2012	100	100	100	87	87	87	87	87	72	0
October 2013	100	100	100	64	64	64	64	0	0	0
October 2014	100	100	100	42	42	42	23	0	0	0
October 2015	100	100	100	25	25	25	0	0	0	0
October 2016	100	100	100	13	13	13	0	0	0	0
October 2017	100	100	100	4	4	4	0	0	0	0
October 2018	100	100	100	0	0	0	0	0	0	0
October 2019	100	100	96	0	0	0	0	0	0	0
October 2020	100	100	86	0	0	0	0	0	0	0
October 2021	100	100	71	0	0	0	0	0	0	0
October 2022	100	100	53	0	0	0	0	0	0	0
October 2023	100	100	33	0	0	0	0	0	0	0
October 2024	100	95	13	0	0	0	0	0	0	0
October 2025	100	72	0	0	0	0	0	0	0	0
October 2026	100	47	0	0	0	0	0	0	0	0
October 2027	100	23	0	0	0	0	0	0	0	0
October 2028	100	0	0	0	0	0	0	0	0	0
October 2029	100	0	0	0	0	0	0	0	0	0
October 2030	100	0	0	0	0	0	0	0	0	0
October 2031	100	0	0	0	0	0	0	0	0	0
October 2032	100	0	0	0	0	0	0	0	0	0
October 2033	100	0	0	0	0	0	0	0	0	0
October 2034	100	0	0	0	0	0	0	0	0	0
October 2035	100	0	0	0	0	0	0	0	0	0
October 2036	100	0	0	0	0	0	0	0	0	0
October 2037	100	0	0	0	0	0	0	0	0	0
October 2038	26	0	0	0	0	0	0	0	0	0
October 2039	0	0	0	0	0	0	0	0	0	0
October 2040	0	0	0	0	0	0	0	0	0	0
October 2041	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.7	14.9	11.0	2.9	2.9	2.9	2.3	1.4	1.0	0.7

CA Class

Date	PSA Prepayment Assumption 0%	100%	130%	175%	210%	320%	400%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100
October 2012	100	100	100	100	95	78	65	19	0	0
October 2013	100	100	100	100	86	42	12	0	0	0
October 2014	100	100	100	100	78	12	0	0	0	0
October 2015	100	100	100	100	72	0	0	0	0	0
October 2016	100	100	100	100	68	0	0	0	0	0
October 2017	100	100	100	100	66	0	0	0	0	0
October 2018	100	100	100	99	64	0	0	0	0	0
October 2019	100	100	100	96	60	0	0	0	0	0
October 2020	100	100	100	90	55	0	0	0	0	0
October 2021	100	100	100	83	49	0	0	0	0	0
October 2022	100	100	100	75	43	0	0	0	0	0
October 2023	100	100	100	66	36	0	0	0	0	0
October 2024	100	100	100	58	30	0	0	0	0	0
October 2025	100	100	95	50	24	0	0	0	0	0
October 2026	100	100	85	42	18	0	0	0	0	0
October 2027	100	100	74	34	13	0	0	0	0	0
October 2028	100	99	64	27	8	0	0	0	0	0
October 2029	100	87	54	20	3	0	0	0	0	0
October 2030	100	75	44	14	0	0	0	0	0	0
October 2031	100	63	35	9	0	0	0	0	0	0
October 2032	100	52	27	4	0	0	0	0	0	0
October 2033	100	41	19	0	0	0	0	0	0	0
October 2034	100	31	12	0	0	0	0	0	0	0
October 2035	100	22	6	0	0	0	0	0	0	0
October 2036	100	13	0	0	0	0	0	0	0	0
October 2037	100	4	0	0	0	0	0	0	0	0
October 2038	100	0	0	0	0	0	0	0	0	0
October 2039	72	0	0	0	0	0	0	0	0	0
October 2040	27	0	0	0	0	0	0	0	0	0
October 2041	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.5	21.4	18.7	14.2	9.2	1.8	1.3	0.7	0.5	0.3

CB Class

Date	PSA Prepayment Assumption 0%	100%	130%	175%	210%	320%	400%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100
October 2012	100	100	100	100	100	100	100	100	0	0
October 2013	100	100	100	100	100	100	100	0	0	0
October 2014	100	100	100	100	100	100	0	0	0	0
October 2015	100	100	100	100	100	70	0	0	0	0
October 2016	100	100	100	100	100	21	0	0	0	0
October 2017	100	100	100	100	100	2	0	0	0	0
October 2018	100	100	100	100	100	*	0	0	0	0
October 2019	100	100	100	100	100	*	0	0	0	0
October 2020	100	100	100	100	100	*	0	0	0	0
October 2021	100	100	100	100	100	*	0	0	0	0
October 2022	100	100	100	100	100	*	0	0	0	0
October 2023	100	100	100	100	100	*	0	0	0	0
October 2024	100	100	100	100	100	*	0	0	0	0
October 2025	100	100	100	100	100	*	0	0	0	0
October 2026	100	100	100	100	100	*	0	0	0	0
October 2027	100	100	100	100	100	*	0	0	0	0
October 2028	100	100	100	100	100	*	0	0	0	0
October 2029	100	100	100	100	100	*	0	0	0	0
October 2030	100	100	100	100	98	*	0	0	0	0
October 2031	100	100	100	100	81	*	0	0	0	0
October 2032	100	100	100	100	66	*	0	0	0	0
October 2033	100	100	100	96	53	*	0	0	0	0
October 2034	100	100	100	77	42	*	0	0	0	0
October 2035	100	100	100	61	32	*	0	0	0	0
October 2036	100	100	98	46	24	*	0	0	0	0
October 2037	100	100	72	32	17	*	0	0	0	0
October 2038	100	79	47	21	10	*	0	0	0	0
October 2039	100	43	25	11	5	*	0	0	0	0
October 2040	100	8	5	2	1	*	0	0	0	0
October 2041	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.8	27.9	27.0	25.0	22.8	4.5	2.5	1.3	0.9	0.6

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

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

Date	DF and DS† Classes									
	PSA Prepayment Assumption									
	0%	100%	130%	175%	210%	320%	400%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100
October 2012	99	96	95	94	93	90	88	80	72	58
October 2013	98	90	88	84	82	74	69	51	34	12
October 2014	97	83	80	74	71	59	52	29	14	1
October 2015	96	77	72	65	61	47	39	16	5	*
October 2016	95	71	65	58	52	37	29	9	2	*
October 2017	94	65	59	51	45	30	21	5	1	*
October 2018	92	60	53	44	38	23	16	3	*	*
October 2019	91	55	48	39	33	18	12	2	*	*
October 2020	89	51	43	34	28	15	9	1	*	*
October 2021	88	46	39	29	24	11	7	1	*	0
October 2022	86	42	35	26	20	9	5	*	*	0
October 2023	84	39	31	22	17	7	4	*	*	0
October 2024	82	35	28	19	14	5	3	*	*	0
October 2025	79	32	25	17	12	4	2	*	*	0
October 2026	77	29	22	14	10	3	1	*	*	0
October 2027	74	26	19	12	8	3	1	*	*	0
October 2028	71	23	17	10	7	2	1	*	*	0
October 2029	68	20	14	9	6	1	1	*	*	0
October 2030	64	18	12	7	5	1	*	*	*	0
October 2031	60	15	11	6	4	1	*	*	*	0
October 2032	56	13	9	5	3	1	*	*	0	0
October 2033	52	11	7	4	2	*	*	*	0	0
October 2034	47	9	6	3	2	*	*	*	0	0
October 2035	42	8	5	2	1	*	*	*	0	0
October 2036	36	6	4	2	1	*	*	*	0	0
October 2037	30	4	3	1	1	*	*	*	0	0
October 2038	23	3	2	1	*	*	*	*	0	0
October 2039	16	2	1	*	*	*	*	*	0	0
October 2040	8	*	*	*	*	*	*	0	0	0
October 2041	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.5	10.8	9.5	7.9	6.9	5.0	4.1	2.5	1.8	1.2

Date	QD and QI† Classes					
	PSA Prepayment Assumption					
	0%	100%	279%	400%	600%	900%
Initial Percent	100	100	100	100	100	100
October 2012	97	94	90	88	83	77
October 2013	93	85	73	66	54	37
October 2014	89	74	54	42	24	3
October 2015	85	65	38	24	5	0
October 2016	81	55	25	10	0	0
October 2017	77	47	15	*	0	0
October 2018	72	39	6	0	0	0
October 2019	67	31	0	0	0	0
October 2020	61	24	0	0	0	0
October 2021	56	18	0	0	0	0
October 2022	50	12	0	0	0	0
October 2023	43	6	0	0	0	0
October 2024	36	1	0	0	0	0
October 2025	29	0	0	0	0	0
October 2026	21	0	0	0	0	0
October 2027	13	0	0	0	0	0
October 2028	4	0	0	0	0	0
October 2029	0	0	0	0	0	0
October 2030	0	0	0	0	0	0
October 2031	0	0	0	0	0	0
Weighted Average Life (years)**	10.3	6.0	3.5	2.8	2.2	1.7

Date	QB Class					
	PSA Prepayment Assumption					
	0%	100%	279%	400%	600%	900%
Initial Percent	100	100	100	100	100	100
October 2012	100	100	100	100	100	100
October 2013	100	100	100	100	100	100
October 2014	100	100	100	100	100	100
October 2015	100	100	100	100	100	49
October 2016	100	100	100	100	73	22
October 2017	100	100	100	100	45	9
October 2018	100	100	100	73	27	4
October 2019	100	100	98	52	16	2
October 2020	100	100	76	37	10	1
October 2021	100	100	58	26	6	*
October 2022	100	100	45	18	3	*
October 2023	100	100	34	12	2	*
October 2024	100	100	25	8	1	*
October 2025	100	86	18	6	1	*
October 2026	100	69	13	4	*	*
October 2027	100	52	9	2	*	*
October 2028	100	37	5	1	*	*
October 2029	81	23	3	1	*	*
October 2030	42	10	1	*	*	*
October 2031	0	0	0	0	0	0
Weighted Average Life (years)**	18.8	16.3	11.4	8.9	6.4	4.4

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

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

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

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 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:

Group	Prepayment Assumption
1	200% PSA
2	210% PSA
3	279% 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. All of the Classes of RCR Certificates are Combination RCR Certificates. See "Material Federal Income Tax Consequences—Taxation of Beneficial Owners of RCR Certificates" in the REMIC Prospectus for a general discussion of the federal income tax treatment of beneficial owners of RCR Certificates.

PLAN OF DISTRIBUTION

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

LEGAL MATTERS

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

Schedule 1

Available Recombinations(1)

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 1								
DJ	$22,158,000	DA	$22,158,000	PAC	2.0%	FIX	3136A1K61	October 2040
DI	1,007,181(3)							
Recombination 2								
DJ	22,158,000	DC	22,158,000	PAC	2.5	FIX	3136A1K79	October 2040
DI	3,021,545(3)							
Recombination 3								
DJ	22,158,000	DE	22,158,000	PAC	3.0	FIX	3136A1K87	October 2040
DI	5,035,909(3)							
Recombination 4								
DJ	22,158,000	DG	22,158,000	PAC	3.5	FIX	3136A1K95	October 2040
DI	7,050,272(3)							
Recombination 5								
DJ	22,158,000	DH	22,158,000	PAC	4.0	FIX	3136A1L29	October 2040
DI	9,064,636(3)							

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

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

(3) Notional balances. These Classes are Interest Only Classes. See page S-6 for a description of how their notional balances are calculated.

Principal Balance Schedules

Aggregate Group I Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$74,795,054.00	February 2016	$46,885,367.58	June 2020	$22,994,929.43
November 2011.	74,543,009.15	March 2016	46,341,970.20	July 2020	22,635,598.37
December 2011	74,271,169.04	April 2016	45,802,138.13	August 2020	22,281,552.26
January 2012	73,979,650.28	May 2016	45,265,848.91	September 2020	21,932,715.91
February 2012	73,668,581.75	June 2016	44,733,080.22	October 2020	21,589,015.23
March 2012	73,338,104.50	July 2016	44,203,809.85	November 2020.	21,250,377.13
April 2012	72,988,371.70	August 2016	43,678,015.77	December 2020	20,916,729.54
May 2012	72,619,548.52	September 2016	43,155,676.05	January 2021	20,588,001.41
June 2012	72,231,812.01	October 2016	42,636,768.93	February 2021	20,264,122.66
July 2012	71,825,350.94	November 2016.	42,121,272.76	March 2021	19,945,024.20
August 2012	71,400,365.72	December 2016	41,609,166.04	April 2021	19,630,637.92
September 2012	70,957,068.17	January 2017	41,100,427.39	May 2021	19,320,896.63
October 2012	70,495,681.43	February 2017	40,595,035.58	June 2021	19,015,734.10
November 2012.	70,016,439.72	March 2017	40,092,969.51	July 2021	18,715,085.02
December 2012	69,519,588.15	April 2017	39,594,208.19	August 2021	18,418,884.98
January 2013	69,005,382.58	May 2017	39,098,730.78	September 2021	18,127,070.48
February 2013	68,474,089.33	June 2017	38,606,516.58	October 2021	17,839,578.92
March 2013	67,925,984.99	July 2017	38,117,544.99	November 2021.	17,556,348.55
April 2013	67,361,356.19	August 2017	37,631,795.57	December 2021	17,277,318.50
May 2013	66,780,499.34	September 2017	37,149,247.97	January 2022	17,002,428.73
June 2013	66,183,720.36	October 2017	36,669,882.01	February 2022	16,731,620.08
July 2013	65,571,334.45	November 2017.	36,193,677.60	March 2022	16,464,834.18
August 2013	64,943,665.78	December 2017	35,720,614.80	April 2022	16,202,013.48
September 2013	64,301,047.21	January 2018	35,250,673.78	May 2022	15,943,101.26
October 2013	63,643,820.00	February 2018	34,783,834.83	June 2022	15,688,041.56
November 2013.	62,990,874.72	March 2018	34,320,078.38	July 2022	15,436,779.23
December 2013	62,342,184.42	April 2018	33,859,384.97	August 2022	15,189,259.89
January 2014	61,697,722.34	May 2018	33,401,735.27	September 2022	14,945,429.89
February 2014	61,057,461.89	June 2018	32,947,110.05	October 2022	14,705,236.38
March 2014	60,421,376.62	July 2018	32,495,490.23	November 2022.	14,468,627.22
April 2014	59,789,440.28	August 2018	32,046,856.82	December 2022	14,235,550.99
May 2014	59,161,626.75	September 2018	31,601,190.97	January 2023	14,005,957.02
June 2014	58,537,910.09	October 2018	31,158,473.94	February 2023	13,779,795.33
July 2014	57,918,264.53	November 2018.	30,718,687.10	March 2023	13,557,016.65
August 2014	57,302,664.44	December 2018	30,281,811.95	April 2023	13,337,572.40
September 2014	56,691,084.37	January 2019	29,847,830.09	May 2023	13,121,414.68
October 2014	56,083,499.00	February 2019	29,416,723.25	June 2023	12,908,496.25
November 2014.	55,479,883.20	March 2019	28,988,473.26	July 2023	12,698,770.55
December 2014	54,880,211.98	April 2019	28,563,062.08	August 2023	12,492,191.67
January 2015	54,284,460.51	May 2019	28,140,471.77	September 2023	12,288,714.33
February 2015	53,692,604.11	June 2019	27,720,684.49	October 2023	12,088,293.91
March 2015	53,104,618.26	July 2019	27,303,682.55	November 2023.	11,890,886.39
April 2015	52,520,478.59	August 2019	26,889,448.32	December 2023	11,696,448.40
May 2015	51,940,160.88	September 2019	26,477,964.33	January 2024	11,504,937.14
June 2015	51,363,641.05	October 2019	26,069,213.18	February 2024	11,316,310.44
July 2015	50,790,895.21	November 2019.	25,664,765.98	March 2024	11,130,526.71
August 2015	50,221,899.57	December 2019	25,266,244.57	April 2024	10,947,544.96
September 2015	49,656,630.51	January 2020	24,873,564.85	May 2024	10,767,324.76
October 2015	49,095,064.57	February 2020	24,486,643.89	June 2024	10,589,826.25
November 2015.	48,537,178.42	March 2020	24,105,399.94	July 2024	10,415,010.14
December 2015	47,982,948.87	April 2020	23,729,752.37	August 2024	10,242,837.69
January 2016	47,432,352.88	May 2020	23,359,621.66	September 2024	10,073,270.69

Aggregate Group I (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
October 2024	$ 9,906,271.48	May 2029	$ 3,768,767.95	December 2033	$ 1,221,676.68
November 2024	9,741,802.95	June 2029	3,699,113.87	January 2034	1,193,728.44
December 2024	9,579,828.47	July 2029	3,630,567.85	February 2034	1,166,260.06
January 2025	9,420,311.96	August 2029	3,563,113.43	March 2034	1,139,264.15
February 2025	9,263,217.84	September 2029	3,496,734.39	April 2034	1,112,733.43
March 2025	9,108,511.02	October 2029	3,431,414.76	May 2034	1,086,660.71
April 2025	8,956,156.91	November 2029	3,367,138.77	June 2034	1,061,038.93
May 2025	8,806,121.43	December 2029	3,303,890.91	July 2034	1,035,861.11
June 2025	8,658,370.94	January 2030	3,241,655.87	August 2034	1,011,120.39
July 2025	8,512,872.31	February 2030	3,180,418.56	September 2034	986,810.00
August 2025	8,369,592.85	March 2030	3,120,164.10	October 2034	962,923.26
September 2025	8,228,500.35	April 2030	3,060,877.86	November 2034	939,453.61
October 2025	8,089,563.05	May 2030	3,002,545.36	December 2034	916,394.57
November 2025	7,952,749.64	June 2030	2,945,152.39	January 2035	893,739.77
December 2025	7,818,029.24	July 2030	2,888,684.89	February 2035	871,482.91
January 2026	7,685,371.43	August 2030	2,833,129.05	March 2035	849,617.81
February 2026	7,554,746.19	September 2030	2,778,471.21	April 2035	828,138.35
March 2026	7,426,123.94	October 2030	2,724,697.95	May 2035	807,038.53
April 2026	7,299,475.53	November 2030	2,671,796.01	June 2035	786,312.42
May 2026	7,174,772.21	December 2030	2,619,752.34	July 2035	765,954.19
June 2026	7,051,985.62	January 2031	2,568,554.07	August 2035	745,958.07
July 2026	6,931,087.82	February 2031	2,518,188.52	September 2035	726,318.40
August 2026	6,812,051.28	March 2031	2,468,643.18	October 2035	707,029.60
September 2026	6,694,848.83	April 2031	2,419,905.74	November 2035	688,086.17
October 2026	6,579,453.69	May 2031	2,371,964.04	December 2035	669,482.69
November 2026	6,465,839.48	June 2031	2,324,806.13	January 2036	651,213.80
December 2026	6,353,980.18	July 2031	2,278,420.21	February 2036	633,274.26
January 2027	6,243,850.13	August 2031	2,232,794.64	March 2036	615,658.88
February 2027	6,135,424.04	September 2031	2,187,917.97	April 2036	598,362.54
March 2027	6,028,676.99	October 2031	2,143,778.91	May 2036	581,380.22
April 2027	5,923,584.39	November 2031	2,100,366.32	June 2036	564,706.96
May 2027	5,820,122.03	December 2031	2,057,669.23	July 2036	548,337.87
June 2027	5,718,266.02	January 2032	2,015,676.84	August 2036	532,268.14
July 2027	5,617,992.81	February 2032	1,974,378.49	September 2036	516,493.03
August 2027	5,519,279.19	March 2032	1,933,763.67	October 2036	501,007.87
September 2027	5,422,102.29	April 2032	1,893,822.04	November 2036	485,808.06
October 2027	5,326,439.54	May 2032	1,854,543.40	December 2036	470,889.06
November 2027	5,232,268.71	June 2032	1,815,917.68	January 2037	456,246.40
December 2027	5,139,567.88	July 2032	1,777,934.99	February 2037	441,875.69
January 2028	5,048,315.44	August 2032	1,740,585.57	March 2037	427,772.59
February 2028	4,958,490.09	September 2032	1,703,859.78	April 2037	413,932.84
March 2028	4,870,070.84	October 2032	1,667,748.15	May 2037	400,352.21
April 2028	4,783,036.98	November 2032	1,632,241.33	June 2037	387,026.58
May 2028	4,697,368.10	December 2032	1,597,330.11	July 2037	373,951.85
June 2028	4,613,044.10	January 2033	1,563,005.42	August 2037	361,124.01
July 2028	4,530,045.15	February 2033	1,529,258.30	September 2037	348,539.10
August 2028	4,448,351.70	March 2033	1,496,079.95	October 2037	336,193.20
September 2028	4,367,944.48	April 2033	1,463,461.68	November 2037	324,082.48
October 2028	4,288,804.50	May 2033	1,431,394.92	December 2037	312,203.15
November 2028	4,210,913.04	June 2033	1,399,871.25	January 2038	300,551.48
December 2028	4,134,251.65	July 2033	1,368,882.34	February 2038	289,123.79
January 2029	4,058,802.13	August 2033	1,338,420.00	March 2038	277,916.46
February 2029	3,984,546.55	September 2033	1,308,476.16	April 2038	266,925.94
March 2029	3,911,467.23	October 2033	1,279,042.87	May 2038	256,148.70
April 2029	3,839,546.76	November 2033	1,250,112.29	June 2038	245,581.28

Aggregate Group I (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
July 2038	$ 235,220.29	June 2039	$ 133,948.06	May 2040	$ 53,214.29
August 2038	225,062.35	July 2039	125,816.17	June 2040	46,769.17
September 2038	215,104.17	August 2039	117,850.80	July 2040	40,462.46
October 2038	205,342.50	September 2039	110,049.18	August 2040	34,291.81
November 2038	195,774.11	October 2039	102,408.60	September 2040	28,254.95
December 2038	186,395.85	November 2039	94,926.39	October 2040	22,349.61
January 2039	177,204.62	December 2039	87,599.92	November 2040	16,573.56
February 2039	168,197.33	January 2040	80,426.60	December 2040	10,924.62
March 2039	159,370.99	February 2040	73,403.87	January 2041	5,400.64
April 2039	150,722.61	March 2040	66,529.22	February 2041 and thereafter	0.00
May 2039	142,249.26	April 2040	59,800.17		

JA Class Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$3,967,000.00	December 2013	$2,459,688.37	February 2016	$ 825,679.48
November 2011	3,943,835.45	January 2014	2,380,953.08	March 2016	778,403.75
December 2011	3,917,436.77	February 2014	2,303,604.05	April 2016	732,162.50
January 2012	3,887,833.07	March 2014	2,227,626.14	May 2016	686,943.84
February 2012	3,855,057.88	April 2014	2,153,004.28	June 2016	642,735.99
March 2012	3,819,149.03	May 2014	2,079,723.60	July 2016	599,527.32
April 2012	3,780,148.64	June 2014	2,007,769.33	August 2016	557,306.25
May 2012	3,738,103.06	July 2014	1,937,126.85	September 2016	516,061.38
June 2012	3,693,062.84	August 2014	1,867,781.67	October 2016	475,781.36
July 2012	3,645,082.65	September 2014	1,799,719.43	November 2016	436,454.97
August 2012	3,594,221.18	October 2014	1,732,925.95	December 2016	398,071.10
September 2012	3,540,541.17	November 2014	1,667,387.11	January 2017	360,618.75
October 2012	3,484,109.16	December 2014	1,603,088.98	February 2017	324,087.01
November 2012	3,424,995.57	January 2015	1,540,017.73	March 2017	288,465.07
December 2012	3,363,274.50	February 2015	1,478,159.67	April 2017	253,742.26
January 2013	3,299,023.64	March 2015	1,417,501.23	May 2017	219,907.97
February 2013	3,232,324.19	April 2015	1,358,028.98	June 2017	186,951.71
March 2013	3,163,260.75	May 2015	1,299,729.60	July 2017	154,863.10
April 2013	3,091,921.12	June 2015	1,242,589.93	August 2017	123,631.83
May 2013	3,018,396.28	July 2015	1,186,596.87	September 2017	93,247.72
June 2013	2,942,780.19	August 2015	1,131,737.52	October 2017	63,700.67
July 2013	2,865,169.65	September 2015	1,077,999.04	November 2017	34,980.68
August 2013	2,785,664.18	October 2015	1,025,368.73	December 2017	7,077.85
September 2013	2,704,365.88	November 2015	973,834.01	January 2018 and thereafter	0.00
October 2013	2,621,379.25	December 2015	923,382.44		
November 2013	2,539,825.28	January 2016	874,001.68		

Aggregate Group II Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$24,516,000.00	July 2012	$23,355,985.73	April 2013	$21,622,158.91
November 2011	24,417,194.13	August 2012	23,190,501.36	May 2013	21,397,202.46
December 2011	24,310,733.18	September 2012	23,017,990.76	June 2013	21,166,224.62
January 2012	24,196,666.90	October 2012	22,838,548.08	July 2013	20,929,357.33
February 2012	24,075,050.20	November 2012	22,652,272.09	August 2013	20,686,736.14
March 2012	23,945,943.05	December 2012	22,459,266.04	September 2013	20,438,500.13
April 2012	23,809,410.50	January 2013	22,259,637.61	October 2013	20,192,009.80
May 2012	23,665,522.61	February 2013	22,053,498.79	November 2013	19,947,253.24
June 2012	23,514,354.39	March 2013	21,840,965.79	December 2013	19,704,218.63

Aggregate Group II (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
January 2014	$19,462,894.22	August 2018	$ 8,511,425.82	March 2023	$ 2,841,676.07
February 2014	19,223,268.34	September 2018	8,349,363.89	April 2023	2,784,212.63
March 2014	18,985,329.40	October 2018	8,188,458.81	May 2023	2,727,855.92
April 2014	18,749,065.89	November 2018	8,029,585.93	June 2023	2,672,585.25
May 2014	18,514,466.38	December 2018	7,873,698.40	July 2023	2,618,380.29
June 2014	18,281,519.52	January 2019	7,720,741.23	August 2023	2,565,221.10
July 2014	18,050,214.01	February 2019	7,570,660.47	September 2023	2,513,088.08
August 2014	17,820,538.67	March 2019	7,423,403.11	October 2023	2,461,962.03
September 2014	17,592,482.36	April 2019	7,278,917.14	November 2023	2,411,824.06
October 2014	17,366,034.04	May 2019	7,137,151.45	December 2023	2,362,655.65
November 2014	17,141,182.72	June 2019	6,998,055.91	January 2024	2,314,438.63
December 2014	16,917,917.51	July 2019	6,861,581.27	February 2024	2,267,155.14
January 2015	16,696,227.57	August 2019	6,727,679.17	March 2024	2,220,787.67
February 2015	16,476,102.15	September 2019	6,596,302.16	April 2024	2,175,319.01
March 2015	16,257,530.58	October 2019	6,467,403.62	May 2024	2,130,732.28
April 2015	16,040,502.23	November 2019	6,340,937.81	June 2024	2,087,010.93
May 2015	15,825,006.57	December 2019	6,216,859.80	July 2024	2,044,138.67
June 2015	15,611,033.13	January 2020	6,095,125.48	August 2024	2,002,099.55
July 2015	15,398,571.52	February 2020	5,975,691.56	September 2024	1,960,877.89
August 2015	15,187,611.42	March 2020	5,858,515.51	October 2024	1,920,458.32
September 2015	14,978,142.55	April 2020	5,743,555.59	November 2024	1,880,825.72
October 2015	14,770,154.75	May 2020	5,630,770.84	December 2024	1,841,965.29
November 2015	14,563,637.89	June 2020	5,520,121.01	January 2025	1,803,862.46
December 2015	14,358,581.92	July 2020	5,411,566.61	February 2025	1,766,502.98
January 2016	14,154,976.86	August 2020	5,305,068.85	March 2025	1,729,872.81
February 2016	13,952,812.80	September 2020	5,200,589.67	April 2025	1,693,958.20
March 2016	13,752,079.89	October 2020	5,098,091.69	May 2025	1,658,745.66
April 2016	13,552,768.36	November 2020	4,997,538.20	June 2025	1,624,221.91
May 2016	13,354,868.48	December 2020	4,898,893.18	July 2025	1,590,373.96
June 2016	13,158,370.61	January 2021	4,802,121.27	August 2025	1,557,189.04
July 2016	12,963,265.17	February 2021	4,707,187.73	September 2025	1,524,654.62
August 2016	12,769,542.64	March 2021	4,614,058.47	October 2025	1,492,758.38
September 2016	12,577,193.57	April 2021	4,522,700.04	November 2025	1,461,488.27
October 2016	12,386,208.56	May 2021	4,433,079.56	December 2025	1,430,832.42
November 2016	12,196,578.30	June 2021	4,345,164.78	January 2026	1,400,779.22
December 2016	12,008,293.52	July 2021	4,258,924.03	February 2026	1,371,317.24
January 2017	11,821,345.02	August 2021	4,174,326.23	March 2026	1,342,435.27
February 2017	11,635,723.66	September 2021	4,091,340.85	April 2026	1,314,122.33
March 2017	11,451,420.37	October 2021	4,009,937.93	May 2026	1,286,367.61
April 2017	11,268,426.13	November 2021	3,930,088.05	June 2026	1,259,160.53
May 2017	11,086,731.99	December 2021	3,851,762.33	July 2026	1,232,490.68
June 2017	10,906,329.06	January 2022	3,774,932.42	August 2026	1,206,347.87
July 2017	10,727,208.51	February 2022	3,699,570.50	September 2026	1,180,722.08
August 2017	10,549,361.56	March 2022	3,625,649.23	October 2026	1,155,603.47
September 2017	10,372,779.49	April 2022	3,553,141.80	November 2026	1,130,982.40
October 2017	10,197,453.66	May 2022	3,482,021.87	December 2026	1,106,849.41
November 2017	10,023,375.48	June 2022	3,412,263.60	January 2027	1,083,195.20
December 2017	9,850,536.39	July 2022	3,343,841.61	February 2027	1,060,010.65
January 2018	9,678,927.93	August 2022	3,276,730.98	March 2027	1,037,286.81
February 2018	9,508,541.67	September 2022	3,210,907.26	April 2027	1,015,014.90
March 2018	9,339,369.24	October 2022	3,146,346.45	May 2027	993,186.30
April 2018	9,171,402.34	November 2022	3,083,024.98	June 2027	971,792.54
May 2018	9,004,632.72	December 2022	3,020,919.71	July 2027	950,825.32
June 2018	8,839,052.18	January 2023	2,960,007.93	August 2027	930,276.50
July 2018	8,674,652.57	February 2023	2,900,267.34	September 2027	910,138.07

Aggregate Group II (Continued)

Distribution Date	Planned Balance
October 2027	$ 890,402.20
November 2027	871,061.17
December 2027	852,107.43
January 2028	833,533.56
February 2028	815,332.29
March 2028	797,496.46
April 2028	780,019.07
May 2028	762,893.24
June 2028	746,112.22
July 2028	729,669.38
August 2028	713,558.22
September 2028	697,772.36
October 2028	682,305.54
November 2028	667,151.62
December 2028	652,304.57
January 2029	637,758.47
February 2029	623,507.52
March 2029	609,546.01
April 2029	595,868.37
May 2029	582,469.11
June 2029	569,342.84
July 2029	556,484.28
August 2029	543,888.26
September 2029	531,549.67
October 2029	519,463.55
November 2029	507,624.99
December 2029	496,029.18
January 2030	484,671.41
February 2030	473,547.07
March 2030	462,651.60
April 2030	451,980.56
May 2030	441,529.58
June 2030	431,294.37
July 2030	421,270.73
August 2030	411,454.53
September 2030	401,841.72
October 2030	392,428.33
November 2030	383,210.46
December 2030	374,184.29
January 2031	365,346.06
February 2031	356,692.10
March 2031	348,218.80
April 2031	339,922.60
May 2031	331,800.04
June 2031	323,847.71
July 2031	316,062.26
August 2031	308,440.40
September 2031	300,978.92
October 2031	293,674.66
November 2031	286,524.52
December 2031	279,525.47
January 2032	272,674.50
February 2032	265,968.71
March 2032	259,405.22
April 2032	$ 252,981.22
May 2032	246,693.93
June 2032	240,540.67
July 2032	234,518.75
August 2032	228,625.59
September 2032	222,858.61
October 2032	217,215.32
November 2032	211,693.24
December 2032	206,289.98
January 2033	201,003.15
February 2033	195,830.43
March 2033	190,769.55
April 2033	185,818.28
May 2033	180,974.41
June 2033	176,235.80
July 2033	171,600.35
August 2033	167,065.97
September 2033	162,630.65
October 2033	158,292.39
November 2033	154,049.24
December 2033	149,899.29
January 2034	145,840.66
February 2034	141,871.50
March 2034	137,990.02
April 2034	134,194.44
May 2034	130,483.02
June 2034	126,854.05
July 2034	123,305.88
August 2034	119,836.86
September 2034	116,445.38
October 2034	113,129.86
November 2034	109,888.77
December 2034	106,720.58
January 2035	103,623.81
February 2035	100,597.00
March 2035	97,638.72
April 2035	94,747.58
May 2035	91,922.18
June 2035	89,161.20
July 2035	86,463.30
August 2035	83,827.19
September 2035	81,251.60
October 2035	78,735.29
November 2035	76,277.02
December 2035	73,875.61
January 2036	71,529.87
February 2036	69,238.66
March 2036	67,000.85
April 2036	64,815.33
May 2036	62,681.01
June 2036	60,596.84
July 2036	58,561.75
August 2036	56,574.74
September 2036	54,634.80
October 2036	$ 52,740.95
November 2036	50,892.22
December 2036	49,087.67
January 2037	47,326.36
February 2037	45,607.40
March 2037	43,929.89
April 2037	42,292.96
May 2037	40,695.75
June 2037	39,137.42
July 2037	37,617.16
August 2037	36,134.15
September 2037	34,687.60
October 2037	33,276.75
November 2037	31,900.82
December 2037	30,559.08
January 2038	29,250.80
February 2038	27,975.27
March 2038	26,731.77
April 2038	25,519.63
May 2038	24,338.17
June 2038	23,186.73
July 2038	22,064.67
August 2038	20,971.35
September 2038	19,906.15
October 2038	18,868.46
November 2038	17,857.69
December 2038	16,873.24
January 2039	15,914.56
February 2039	14,981.07
March 2039	14,072.23
April 2039	13,187.50
May 2039	12,326.34
June 2039	11,488.25
July 2039	10,672.71
August 2039	9,879.23
September 2039	9,107.32
October 2039	8,356.50
November 2039	7,626.31
December 2039	6,916.29
January 2040	6,225.98
February 2040	5,554.96
March 2040	4,902.78
April 2040	4,269.04
May 2040	3,653.30
June 2040	3,055.18
July 2040	2,474.27
August 2040	1,910.18
September 2040	1,362.53
October 2040	830.96
November 2040	315.09
December 2040 and thereafter	0.00

CD Class Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$3,125,000.00	March 2014	$1,689,714.79	August 2016	$ 459,287.17
November 2011	3,103,542.05	April 2014	1,632,429.26	September 2016	430,830.06
December 2011	3,079,481.24	May 2014	1,576,335.64	October 2016	403,177.05
January 2012	3,052,846.96	June 2014	1,521,418.31	November 2016	376,316.93
February 2012	3,023,672.68	July 2014	1,467,661.89	December 2016	350,238.60
March 2012	2,991,996.01	August 2014	1,415,051.09	January 2017	324,931.11
April 2012	2,957,858.56	September 2014	1,363,570.86	February 2017	300,383.61
May 2012	2,921,305.92	October 2014	1,313,206.26	March 2017	276,585.40
June 2012	2,882,387.60	November 2014	1,263,942.57	April 2017	253,525.89
July 2012	2,841,156.96	December 2014	1,215,765.20	May 2017	231,194.60
August 2012	2,797,671.13	January 2015	1,168,659.74	June 2017	209,581.20
September 2012	2,751,990.91	February 2015	1,122,611.94	July 2017	188,675.44
October 2012	2,704,180.71	March 2015	1,077,607.69	August 2017	168,467.23
November 2012	2,654,308.39	April 2015	1,033,633.07	September 2017	148,946.58
December 2012	2,602,445.21	May 2015	990,674.30	October 2017	130,103.60
January 2013	2,548,665.67	June 2015	948,717.77	November 2017	111,928.53
February 2013	2,493,047.43	July 2015	907,749.98	December 2017	94,411.72
March 2013	2,435,671.13	August 2015	867,757.63	January 2018	77,543.64
April 2013	2,376,620.31	September 2015	828,727.57	February 2018	61,314.86
May 2013	2,315,981.21	October 2015	790,646.75	March 2018	45,716.07
June 2013	2,253,842.64	November 2015	753,502.32	April 2018	32,285.64
July 2013	2,190,295.85	December 2015	717,281.55	May 2018	21,057.62
August 2013	2,125,434.37	January 2016	681,971.87	June 2018	11,977.73
September 2013	2,059,353.79	February 2016	647,560.82	July 2018	4,992.74
October 2013	1,994,579.32	March 2016	614,036.13	August 2018	50.48
November 2013	1,931,094.09	April 2016	581,385.61	September 2018 and thereafter	0.00
December 2013	1,868,881.43	May 2016	549,597.28		
January 2014	1,807,924.84	June 2016	518,659.24		
February 2014	1,748,208.00	July 2016	488,559.74		

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.

TABLE OF CONTENTS

$247,850,000

FannieMae

Guaranteed REMIC Pass-Through Certificates

Fannie Mae REMIC Trust 2011-112

PROSPECTUS SUPPLEMENT

UBS Investment Bank

October 24, 2011