

\$1,659,214,547



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2012-16**

The Certificates

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

Payments to Certificateholders

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

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

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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
UF	1	\$151,875,000	PT	(2)	FLT	3136A4PX 1	March 2042
ST	1	51,875,000(3)	NTL	(2)	INV/IO	3136A4PY 9	March 2042
IT	1	51,875,000(3)	NTL	(2)	INV/IO	3136A4PZ 6	March 2042
US	1	100,000,000(3)	NTL	(2)	INV/IO	3136A4QA 0	March 2042
GA	1	10,000,000	PAC	2.0%	FIX	3136A4QB 8	November 2041
G	1	25,000,000	PAC	3.0	FIX	3136A4QC 6	November 2041
FY(4)	1	12,383,319	PAC	(2)	FLT	3136A4QD 4	November 2041
SY(4)	1	12,383,319(3)	NTL	(2)	INV/IO	3136A4QE 2	November 2041
GC	1	79,066,555	PAC	2.5	FIX	3136A4QF 9	November 2041
AW	1	50,000,000	PAC	2.0	FIX	3136A4QG 7	May 2041
FW(4)	1	12,500,000	PAC	(2)	FLT	3136A4QH 5	May 2041
SW(4)	1	12,500,000(3)	NTL	(2)	INV/IO	3136A4QJ 1	May 2041
AL	1	2,332,126	PAC	3.0	FIX	3136A4QK 8	November 2041
KL	1	5,898,000	PAC	3.0	FIX	3136A4QL 6	March 2042
TD	1	5,342,000	PAC	3.0	FIX	3136A4QM 4	March 2042
TA	1	12,126,000	SUP	3.0	FIX	3136A4QN 2	August 2041
TK	1	15,457,000	SUP	3.0	FIX	3136A4QP 7	October 2040
TL	1	11,154,000	SUP	3.0	FIX	3136A4QQ 5	August 2041
TB	1	3,541,000	SUP	3.0	FIX	3136A4QR 3	December 2041
TC	1	2,719,000	SUP	3.0	FIX	3136A4QS 1	March 2042
TE	1	2,803,000	SUP	2.0	FIX	3136A4QT 9	March 2042
TG	1	2,803,000	SUP	4.0	FIX	3136A4QU 6	March 2042

(Table continued on next page)

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.

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 FQ, SQ, ZN, FE, SE, FG, HF and WJ Classes are the RCR classes. For a more detailed description of the RCR classes, see Schedule 1 attached to this prospectus supplement and "Description of the Certificates—The Certificates—Combination and Recombination" in the REMIC prospectus.

The dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be February 29, 2012.

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.

J.P. Morgan

February 23, 2012

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
K	2	\$272,830,000	PAC/AD	4.0%	FIX	3136A4QV4	October 2041
ZK(4) . . .	2	2,718,618	PAC/AD	4.0	FIX/Z	3136A4QW2	March 2042
ZG(4) . . .	2	44,424,001	SUP	4.0	FIX/Z	3136A4QX0	March 2042
MG	3	94,694,333	PT	(5)	ARB	3136A4QY8	March 2027
IG	3	94,694,333(3)(6)	NTL	1.5	FIX/IO	3136A4QZ5	February 2015
AJ	4	50,000,000	PT	3.5	FIX	3136A4RA9	March 2027
AI	4	6,250,000(3)	NTL	4.0	FIX/IO	3136A4RB7	March 2027
WA	5	43,982,000	PAC	3.0	FIX	3136A4RC5	March 2031
WT	5	4,138,750	PAC	3.0	FIX	3136A4RD3	March 2032
WN	5	16,040,250	PAC	5.0	FIX	3136A4RE1	March 2032
WX	5	406,000	SCH	3.5	FIX	3136A4RF8	March 2032
WF	5	280,000	SUP	(2)	FLT	3136A4RG6	March 2032
WS	5	200,000	SUP	(2)	INV	3136A4RH4	March 2032
WP	5	9,953,000	SUP	3.5	FIX	3136A4RJ0	March 2032
DA	6	30,211,764	SEQ	3.0	FIX	3136A4RK7	September 2026
DB	6	1,600,000	SEQ	3.0	FIX	3136A4RL5	March 2027
FD(4) . . .	7	163,028,157	PAC	(2)	FLT	3136A4RM3	March 2042
SD(4) . . .	7	163,028,157(3)	NTL	(2)	INV/IO	3136A4RN1	March 2042
BD	7	108,685,438	PAC	2.0	FIX	3136A4RP6	March 2042
BF	7	81,367,972	SUP	(2)	FLT	3136A4RQ4	March 2042
BS	7	8,136,797	SUP	(2)	INV	3136A4RR2	March 2042
FL(4) . . .	8	46,919,577	PT	(2)	FLT	3136A4RS0	March 2042
LT(4) . . .	8	46,919,577(3)	NTL	(2)	INV/IO	3136A4RT8	March 2042
GT(4) . . .	8	46,919,577(3)	NTL	(2)	INV/IO	3136A4RU5	March 2042
HS	8	46,919,577(3)	NTL	(2)	INV/IO	3136A4RV3	March 2042
Y	8	39,228,342	PAC/AD	2.0	FIX	3136A4RW1	November 2041
YZ	8	1,608,508	PAC/AD	4.0	FIX/Z	3136A4RX9	March 2042
DZ	8	36,847,673	SUP	4.0	FIX/Z	3136A4RY7	March 2042
YA	8	156,913,367	PAC/AD	4.5	FIX	3136A4RZ4	November 2041
WG(4) . . .	9	2,100,000	PAC/AD	4.0	FIX	3136A4SA8	November 2016
WH(4) . . .	9	30,479,000	PAC/AD	4.0	FIX	3136A4SB6	July 2041
WL	9	1,880,000	PAC/AD	4.0	FIX	3136A4SC4	March 2042
WZ	9	5,541,000	SUP	4.0	FIX/Z	3136A4SD2	March 2042
R		0	NPR	0	NPR	3136A4SE0	March 2042
RL		0	NPR	0	NPR	3136A4SF7	March 2042

- (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-7 for a description of how their notional balances are calculated.
- (4) Exchangeable classes.
- (5) The MG Class will bear interest at an annual rate of 2.0% for the first 36 interest accrual periods and will bear interest at an annual rate of 3.5% thereafter.
- (6) After the first 36 interest accrual periods, the notional principal balance of the IG Class will equal zero. As a result, no distributions will be made on the IG Class following the distribution date in February 2015.

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AVAILABLE INFORMATION

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

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated May 1, 2010 (the “REMIC Prospectus”);
- our Prospectus for Fannie Mae Guaranteed Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated
 - February 1, 2012, for all MBS issued on or after February 1, 2012,
 - July 1, 2011, for all MBS issued on or after July 1, 2011 and prior to February 1, 2012,
 - 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 February 1, 2012.

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:

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

RECENT DEVELOPMENTS

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 November 28, 2011, Fitch Ratings Limited ("Fitch") affirmed the long-term issuer default rating and senior unsecured debt rating of Fannie Mae at "AAA", but revised its Ratings Outlook on Fannie Mae's long-term issuer default rating to Negative from Stable. This action followed a similar action by Fitch on 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 September 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 February 1, 2012. You should purchase the certificates only after reading this prospectus supplement and each of the additional disclosure documents listed on page S-3. In particular, please see the discussion of risk factors that appears in each of those additional disclosure documents.

Assets Underlying Each Group of Classes

<u>Group</u>	<u>Assets</u>
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 MBS
5	Group 5 MBS
6	Group 6 MBS
7	Group 7 MBS
8	Group 8 MBS
9	Group 9 MBS

Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8 and Group 9

Characteristics of the MBS

	<u>Approximate Principal Balance</u>	<u>Pass- Through Rate</u>	<u>Range of Weighted Average Coupons or WACs (annual percentages)</u>	<u>Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)</u>
Group 1 MBS	\$405,000,000	4.50%	4.75% to 7.00%	241 to 360
Group 2 MBS	\$319,972,619	4.00%	4.25% to 6.50%	200 to 360
Group 3 MBS	\$ 94,694,333	3.50%	3.75% to 6.00%	121 to 180
Group 4 MBS	\$ 50,000,000	4.00%	4.25% to 6.50%	70 to 180
Group 5 MBS	\$ 75,000,000	3.50%	3.75% to 6.00%	181 to 240
Group 6 MBS	\$ 31,811,764	3.00%	3.25% to 5.50%	121 to 180
Group 7 MBS	\$361,218,364	5.00%	5.25% to 7.50%	241 to 360
Group 8 MBS	\$281,517,467	4.50%	4.75% to 7.00%	241 to 360
Group 9 MBS	\$ 40,000,000	4.00%	4.25% to 6.50%	241 to 360

Assumed Characteristics of the Underlying Mortgage Loans

	<u>Principal Balance</u>	<u>Original Term to Maturity (in months)</u>	<u>Remaining Term to Maturity (in months)</u>	<u>Loan Age (in months)</u>	<u>Interest Rate</u>
Group 1 MBS	\$405,000,000	360	351	7	4.929%
Group 2 MBS	\$319,972,619	360	357	3	4.518%
Group 3 MBS	\$ 94,694,333	180	178	2	3.943%
Group 4 MBS	\$ 50,000,000	180	74	101	4.619%
Group 5 MBS	\$ 75,000,000	240	238	2	4.000%
Group 6 MBS	\$ 31,811,764	180	178	2	3.393%
Group 7 MBS	\$361,218,364	360	338	18	5.437%
Group 8 MBS	\$281,517,467	360	352	5	5.012%
Group 9 MBS	\$ 40,000,000	360	357	3	4.400%

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 February 29, 2012.

Distribution Dates

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

Record Date

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

Book-Entry and Physical Certificates

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

<u>Fed Book-Entry</u>	<u>Physical</u>
All classes other than the R 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 and ascending rate classes will bear interest at the applicable annual interest rates listed or described on the cover of this prospectus supplement or on Schedule 1.

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

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate(1)</u>
UF	0.76775%	7.00%	0.50%	LIBOR + 50 basis points
ST	6.18750%	6.45%	0.00%	6.45% – LIBOR
IT	(2)	0.05%	0.00%	6.50% – LIBOR
US	6.23225%	6.50%	0.00%	6.50% – LIBOR
FY	0.72890%	7.00%	0.45%	LIBOR + 45 basis points
SY	6.27110%	6.55%	0.00%	6.55% – LIBOR
FW	0.72890%	7.00%	0.45%	LIBOR + 45 basis points
SW	6.27110%	6.55%	0.00%	6.55% – LIBOR
WF	1.27050%	6.00%	1.00%	LIBOR + 100 basis points
WS	6.62130%	7.00%	0.00%	7.00% – (1.4 × LIBOR)
FD	0.75350%	7.00%	0.50%	LIBOR + 50 basis points
SD	6.24650%	6.50%	0.00%	6.50% – LIBOR
BF	1.35350%	5.50%	1.10%	LIBOR + 110 basis points
BS	41.46500%	44.00%	0.00%	44% – (10 × LIBOR)
FL	0.70050%	7.00%	0.45%	LIBOR + 45 basis points
LT	0.05000%	0.05%	0.00%	6.55% – LIBOR
GT	0.05000%	0.05%	0.00%	6.50% – LIBOR
HS	6.19950%	6.45%	0.00%	6.45% – LIBOR
FQ	0.72890%	7.00%	0.45%	LIBOR + 45 basis points
SQ	6.27110%	6.55%	0.00%	6.55% – LIBOR
FE	0.70350%	7.00%	0.45%	LIBOR + 45 basis points
SE	6.29650%	6.55%	0.00%	6.55% – LIBOR
FG	0.75050%	7.00%	0.50%	LIBOR + 50 basis points
HF	0.80050%	7.00%	0.55%	LIBOR + 55 basis points

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

(2) During its initial interest accrual period, the interest rate of the IT Class will be 0.04475% per annum. Thereafter, the interest rate for the IT Class will be calculated as specified in the table above.

Notional Classes

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

<u>Class</u>	
ST	34.1563786008% of the UF Class
IT	34.1563786008% of the UF Class
US	65.8436213992% of the UF Class
SY	100% of the FY Class
SW	100% of the FW Class
SQ	100% of the sum of the FY and FW Classes
IG*	100% of the MG Class
AI	12.5% of the AJ Class
SD	100% of the FD Class
SE	100% of the FD Class
LT	100% of the FL Class
GT	100% of the FL Class
HS	100% of the FL Class

* After the first 36 interest accrual periods, the notional principal balance of the IG Class will equal zero. As a result, no distributions will be made on the IG Class following the distribution date in February 2015.

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%	125%	135%	215%	250%	500%	700%	1000%	1500%
UF, ST, IT and US . . .	19.9	10.6	9.5	9.1	6.7	6.0	3.4	2.5	1.8	1.2
GA, G, FY, SY and GC	17.2	7.1	6.4	6.4	6.4	6.4	3.7	2.8	2.0	1.4
AW, FW and SW	16.8	6.7	6.0	6.0	6.0	6.0	3.5	2.6	1.9	1.4
AL	26.4	17.7	17.7	17.7	17.7	17.7	9.5	6.7	4.4	2.6
KL	26.9	22.8	22.8	22.8	22.8	22.8	13.2	9.2	6.0	3.2
TD	27.1	14.9	10.0	3.0	3.0	3.0	1.6	1.2	0.9	0.6
TA	28.4	20.2	17.2	15.8	3.0	2.0	0.8	0.6	0.4	0.3
TK	27.9	18.2	14.7	13.0	1.7	1.3	0.6	0.4	0.3	0.2
TL	29.0	23.0	20.6	19.6	4.8	2.9	1.2	0.9	0.6	0.4
TB	29.6	26.3	24.9	24.2	13.2	4.4	1.5	1.1	0.8	0.6
TC	29.9	28.3	27.8	27.5	21.7	5.9	1.7	1.2	0.9	0.6
TE and TG	29.7	27.2	26.2	25.7	16.9	5.0	1.6	1.2	0.8	0.6
FE and SQ	17.0	6.9	6.2	6.2	6.2	6.2	3.6	2.7	2.0	1.4
PSA Prepayment Assumption										
Group 2 Classes	0%	100%	200%	265%	300%	600%	900%	1200%	1400%	2000%
K	14.6	7.1	5.6	5.6	5.6	3.3	2.4	1.9	1.7	1.3
ZK	24.4	21.6	21.6	21.6	21.6	12.4	8.0	5.6	4.4	1.8
ZG	27.3	21.2	15.8	6.3	2.5	0.9	0.6	0.5	0.4	0.3
ZN	27.0	21.3	17.2	9.1	6.1	2.6	1.6	1.1	0.9	0.5
PSA Prepayment Assumption										
Group 3 Classes	0%	100%	250%	436%	700%	1000%	1500%			
MG	8.6	6.4	4.7	3.5	2.6	2.0	1.5			
IG	2.8	2.7	2.5	2.3	2.1	1.8	1.5			
PSA Prepayment Assumption										
Group 4 Classes	0%	100%	363%	500%	700%	1000%	1400%			
AJ and AI	8.7	2.9	2.1	1.8	1.4	0.9	0.5			
PSA Prepayment Assumption										
Group 5 Classes	0%	100%	125%	165%	185%	220%	500%	700%	1000%	
WA	10.1	5.9	5.4	5.4	5.4	5.4	3.3	2.6	2.0	
WT	17.9	15.9	15.9	15.9	15.9	15.9	9.8	7.2	5.0	
WN	10.8	6.7	6.3	6.3	6.3	6.3	3.8	3.0	2.3	
WX	18.6	13.9	11.3	2.9	2.9	2.9	1.4	1.1	0.9	
WF and WS	19.5	17.7	16.8	13.8	9.4	2.7	0.8	0.6	0.4	
WP	19.1	16.0	14.3	8.8	6.5	2.8	1.1	0.8	0.6	
PSA Prepayment Assumption										
Group 6 Classes	0%	100%	343%	600%	800%	1200%				
DA	8.2	6.0	3.6	2.6	2.1	1.6				
DB	14.8	14.2	11.7	8.4	6.6	4.3				
PSA Prepayment Assumption										
Group 7 Classes	0%	100%	115%	215%	250%	500%	700%	1000%	1500%	
FD, SD, BD, FE and SE	17.5	7.0	6.6	6.6	6.6	3.6	2.5	1.6	0.9	
BF and BS	28.4	19.8	18.1	5.2	2.3	0.7	0.5	0.3	0.2	

		PSA Prepayment Assumption									
<u>Group 8 Classes</u>		<u>0%</u>	<u>100%</u>	<u>155%</u>	<u>215%</u>	<u>250%</u>	<u>500%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>	
FL, LT, GT, HS, FG and HF		19.9	10.7	8.5	6.8	6.1	3.5	2.6	1.9	1.3	
Y and YA		14.4	7.1	6.5	6.5	6.5	3.8	2.9	2.1	1.5	
YZ		24.6	24.1	24.1	24.1	24.1	15.1	10.8	7.2	3.8	
DZ		27.1	20.3	17.7	7.2	2.7	1.0	0.7	0.5	0.4	
		PSA Prepayment Assumption									
<u>Group 9 Classes</u>		<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>260%</u>	<u>300%</u>	<u>600%</u>	<u>900%</u>	<u>1200%</u>	<u>1400%</u>	<u>2000%</u>
WG		1.5	0.7	0.6	0.6	0.6	0.6	0.6	0.6	0.5	0.5
WH		15.3	7.2	5.5	5.5	5.5	3.3	2.4	1.9	1.7	1.3
WL		24.0	18.1	18.1	18.1	18.1	9.7	6.2	4.4	3.5	1.8
WZ		27.3	21.2	15.8	6.9	2.5	0.9	0.6	0.5	0.4	0.3
WJ		14.4	6.7	5.2	5.2	5.2	3.1	2.3	1.8	1.6	1.2

* 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 February 1, 2012 (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 nine groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 2 MBS,” “Group 3 MBS,” “Group 4 MBS,” “Group 5 MBS,” “Group 6 MBS,” “Group 7 MBS,” “Group 8 MBS” and “Group 9 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.”

<u>REMIC Designation</u>	<u>Assets</u>	<u>Regular Interests</u>	<u>Residual Interest</u>
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:

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

The 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, Group 2 MBS, Group 7 MBS, Group 8 MBS and Group 9 MBS, up to 15 years in the case of the Group 3 MBS, Group 4 MBS and Group 6 MBS, and up to 20 years in the case of the Group 5 MBS.

In addition, the pools of mortgage loans backing the Group 2 MBS and Group 9 MBS have been designated as pools that include “jumbo-conforming” or “high balance” mortgage loans as described further under “The Mortgage Loans—Special Feature Mortgage Loans—*Loans with Original Principal Balances Exceeding our Traditional Conforming Loan Limits*” in the MBS Prospectus dated February 1, 2012. For periodic updates to that description, please refer to the Pool Prefix Glossary available on our Web site at www.fanniemae.com. For additional information about the particular pools underlying the Group 2 MBS and Group 9 MBS, see the Final Data Statement for the related trust and the related prospectus supplement for each MBS. See also “Risk Factors—Risks Relating to Yield and Prepayment—*Refinancing—“Jumbo-conforming” mortgage loans, which have original principal balances that exceed our traditional conforming loan limits, may prepay at different rates than conforming balance mortgage loans generally*” in the MBS Prospectus dated February 1, 2012.

For additional information, see “Summary—Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8 and Group 9—Characteristics of the MBS” and “—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement and “The Mortgage Pools” and “Yield, Maturity, and Prepayment Considerations” in the MBS Prospectus.

Distributions of Interest

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

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

<u>Delay Classes</u>	<u>No-Delay Classes</u>
Fixed-Rate Classes and the MG, WF, WS, BF and BS Classes	Floating Rate and Inverse Floating Rate Classes (other than the WF, WS, BF and BS Classes)

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

Accrual Classes. The ZK, ZG, YZ, DZ, WZ and ZN Classes are Accrual Classes. Interest will accrue on the Accrual Classes at the annual rates specified on the cover of this prospectus supplement. However, we will not pay any interest on the Accrual Classes. Instead, interest accrued on each Accrual Class will be added as principal to its principal balance on each Distribution Date. We will pay principal on the Accrual Classes as described under “—Distributions of Principal” below.

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:

- 37.5% to UF until retired, and } Pass-Through Class
- 62.5% as follows:
 - first*, to Aggregate Group I to its Planned Balance; } PAC Group and Class
 - second*, to TD to its Planned Balance;
 - third*, — 31.3034050133% to TA until retired, and }
 - 68.6965949867% to TK and TL, in that order, until retired; } Support Classes
 - fourth*, — 52.7557727962% to TB and TC, in that order, until retired, and }
 - 47.2442272038% to TE and TG, pro rata, until retired; } PAC Class and Group
 - fifth*, to TD until retired; and
 - sixth*, to Aggregate Group I to zero.

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

“Aggregate Group I consists of the GA, G, FY, GC, AW, FW, AL and KL Classes. On each Distribution Date we will apply payments of principal of Aggregate Group I as follows:

- first*, — 66.1065202162% to GA, G, FY and GC, pro rata, until retired, and
- 33.8934797838% as follows:
 - first*, to AW and FW, pro rata, until retired; and
 - second*, to AL until retired; and
 - second*, to KL 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 ZK Accrual Amount to K until retired, and thereafter to ZK. } Accretion Directed Class and Accrual Class

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

The Group 2 Cash Flow Distribution Amount in the following priority:

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

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

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

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

“Aggregate Group II” consists of the K and ZK Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II to K and ZK, 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 MG until retired. } Pass-Through Class

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

- *Group 4*

The Group 4 Principal Distribution Amount to AJ until retired. } Pass-Through Class

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

- *Group 5*

The Group 5 Principal Distribution Amount in the following priority:

1. To Aggregate Group III to its Planned Balance. } PAC Group
2. — 8.1741858105% as follows:
 - first*, to WX to its Scheduled Balance; } Scheduled Class
 - second*, to WF and WS, pro rata, until retired; and } Support Classes
 - third*, to WX, until retired, and } Scheduled Class
 - 91.8258141895% to WP until retired. } Support Class
3. To Aggregate Group III to zero. } PAC Group

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

“Aggregate Group III” consists of the WA, WT and WN Classes. On each Distribution Date we will apply payments of principal of Aggregate Group III as follows:

- 75% to WA and WT, in that order, until retired, and
- 25% to WN until retired.

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

- *Group 6*

The Group 6 Principal Distribution Amount to DA and DB, in that order, until retired. } Sequential Pay Classes

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

- *Group 7*

The Group 7 Principal Distribution Amount in the following priority:

1. To Aggregate Group IV to its Planned Balance. } PAC Group
2. To BF and BS, pro rata, until retired. } Support Classes
3. To Aggregate Group IV to zero. } PAC Group

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

“Aggregate Group IV” consists of the FD and BD Classes. On each Distribution Date we will apply payments of principal of Aggregate Group IV to FD and BD, pro rata, until retired.

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

- *Group 8*

The YZ Accrual Amount to YA and Y, pro rata, until retired, and thereafter to YZ. } Accretion Directed Classes and Accrual Class

The DZ Accrual Amount to Aggregate Group V to its Planned Balance, and thereafter to DZ } Accretion Directed/ PAC Group and Accrual Class

The Group 8 Cash Flow Distribution Amount as follows:

- 16.6666663707% to FL until retired, and } Pass-Through Class
- 83.3333336293% as follows:
 - first*, to Aggregate Group V to its Planned Balance; } PAC Group
 - second*, to DZ until retired; and } Support Class
 - third*, to Aggregate Group V to zero. } PAC Group

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

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

The “Group 8 Cash Flow Principal Distribution Amount” is the principal then paid on the Group 8 MBS.

“Aggregate Group V” consists of the YA, Y and YZ Classes. On each Distribution Date we will apply payments of principal of Aggregate Group V as follows:

- first*, to YA and Y, pro rata, until retired; and
- second*, to YZ until retired.

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

- *Group 9*

The WZ Accrual Amount to Aggregate Group VI to its Planned Balance, and thereafter to WZ

} Accretion Directed/
PAC Group and Accrual Class

The Group 9 Cash Flow Distribution Amount in the following priority:

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

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

The “Group 9 Cash Flow Distribution Amount” is the principal then paid on the Group 9 MBS.

“Aggregate Group VI” consists of the WG, WH and WL Classes. On each Distribution Date we will apply payments of principal of Aggregate Group VI to WG, WH and WL, in that order, until retired.

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

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, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8 and Group 9—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related tables;
- the settlement date for the Certificates is February 29, 2012; 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 any applicable Aggregate Group or 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 applicable Aggregate Groups,

we expect that the effective ranges for those Classes would not be narrower than those shown below for the related Aggregate Groups.

<u>Groups and Classes</u>	<u>Structuring Ranges</u>	<u>Initial Effective Ranges</u>
Aggregate Group I Planned Balances	Between 125% and 250% PSA	Between 125% and 250% PSA
TD Class Planned Balances	Between 135% and 250% PSA	Between 135% and 251% PSA
Aggregate Group II Planned Balances	Between 200% and 300% PSA	Between 200% and 300% PSA
Aggregate Group III Planned Balances	Between 125% and 220% PSA	Between 125% and 220% PSA
WX Class Scheduled Balances	Between 165% and 220% PSA	Between 165% and 220% PSA
Aggregate Group IV Planned Balances	Between 115% and 250% PSA	Between 115% and 250% PSA
Aggregate Group V Planned Balances	Between 155% and 250% PSA	Between 155% and 250% PSA
Aggregate Group VI Planned Balances	Between 200% and 300% PSA	Between 200% and 300% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	GA, G, FY, GC, AW, FW, AL and KL
Aggregate Group II	K and ZK
Aggregate Group III.	WA, WT and WN
Aggregate Group IV.	FD and BD
Aggregate Group V	YA, Y and YZ
Aggregate Group VI.	WG, WH and WL

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

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

If you are considering the purchase of a PAC or Scheduled 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 any Aggregate Group or Class to its scheduled balance in any month. As a result, the likelihood of reducing any Aggregate Group or Class to its scheduled balance each month will not be improved by the averaging of high and low principal distributions from month to month.
- Even if the related Mortgage Loans prepay at rates falling within a Structuring Range or an Effective Range, principal distributions may be insufficient to reduce the applicable Aggregate Groups and Classes to their scheduled balances each month if prepayments do not occur at a *constant* PSA rate.
- The actual Effective Ranges at any time will be based upon the actual characteristics of the related Mortgage Loans at that time, which are likely to vary (and may vary considerably) from the Pricing Assumptions. As a result, the actual Effective Ranges will likely differ from the Initial Effective Ranges specified above. For the same reason, the applicable Aggregate Groups and 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 each applicable Aggregate Group or Class will be supported by other Classes. When the related supporting Classes are retired, the Aggregate Group or Class 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 Inverse Floating Rate Classes (other than the WS Class) would lose money on their initial investments under certain Index and prepayment scenarios.**

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

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

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

<u>Class</u>	<u>Price*</u>
ST	22.28125%
IT	0.12500%
US	22.40625%
SY	17.25000%
SW	17.00000%
WS	98.40625%
SD	19.68013%
BS	125.00000%
LT	0.12500%
GT	0.12500%
HS	20.62500%
SQ	17.12441%
SE	20.00001%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>									
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>135%</u>	<u>215%</u>	<u>250%</u>	<u>500%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>
0.1300%	25.0%	22.2%	20.8%	20.2%	15.6%	13.5%	(1.8)%	(14.8)%	(36.0)%	(77.1)%
0.2625%	24.4%	21.5%	20.1%	19.5%	14.9%	12.8%	(2.5)%	(15.5)%	(36.7)%	(78.0)%
2.2625%	14.3%	11.4%	9.9%	9.4%	4.7%	2.6%	(13.0)%	(26.4)%	(48.5)%	(92.4)%
4.2625%	3.5%	0.6%	(0.8)%	(1.4)%	(6.1)%	(8.2)%	(24.0)%	(37.8)%	(61.0)%	*
6.4500% and above . . .	*	*	*	*	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>									
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>135%</u>	<u>215%</u>	<u>250%</u>	<u>500%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>
6.450% and below . . .	38.5%	35.7%	34.3%	33.7%	29.2%	27.1%	12.2%	(0.5)%	(20.8)%	(59.7)%
6.475%	15.8%	12.9%	11.5%	10.9%	6.2%	4.1%	(11.4)%	(24.8)%	(46.8)%	(90.2)%
6.500%	*	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption									
	50%	100%	125%	135%	215%	250%	500%	700%	1000%	1500%
0.13000%	25.1%	22.3%	20.9%	20.3%	15.6%	13.6%	(1.7)%	(14.7)%	(35.9)%	(77.0)%
0.26775%	24.4%	21.6%	20.2%	19.6%	14.9%	12.9%	(2.4)%	(15.4)%	(36.7)%	(77.9)%
2.26775%	14.4%	11.5%	10.1%	9.5%	4.8%	2.7%	(12.9)%	(26.3)%	(48.4)%	(92.3)%
4.26775%	3.7%	0.8%	(0.6)%	(1.2)%	(5.9)%	(8.0)%	(23.8)%	(37.6)%	(60.8)%	*
6.50000%	*	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption									
	50%	100%	125%	135%	215%	250%	500%	700%	1000%	1500%
0.1300%	33.3%	29.1%	26.9%	26.9%	26.9%	26.9%	14.8%	1.8%	(19.7)%	(57.7)%
0.2789%	32.3%	28.0%	25.9%	25.9%	25.9%	25.9%	13.6%	0.6%	(21.1)%	(59.2)%
2.2789%	18.9%	14.1%	12.0%	12.0%	12.0%	12.0%	(2.8)%	(17.5)%	(41.0)%	(80.6)%
4.2789%	4.6%	(1.0)%	(3.0)%	(3.0)%	(3.0)%	(3.0)%	(21.5)%	(38.6)%	(64.8)%	*
6.5500%	*	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption									
	50%	100%	125%	135%	215%	250%	500%	700%	1000%	1500%
0.1300%	33.7%	29.1%	26.8%	26.8%	26.8%	26.8%	13.7%	(0.4)%	(23.2)%	(61.0)%
0.2789%	32.7%	28.1%	25.8%	25.8%	25.8%	25.8%	12.4%	(1.7)%	(24.7)%	(62.6)%
2.2789%	18.9%	13.8%	11.4%	11.4%	11.4%	11.4%	(4.9)%	(20.9)%	(45.7)%	(84.5)%
4.2789%	4.3%	(1.9)%	(4.4)%	(4.4)%	(4.4)%	(4.4)%	(25.2)%	(43.8)%	(71.1)%	*
6.5500%	*	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption									
	50%	100%	125%	165%	185%	220%	500%	700%	1000%	
0.1400%	7.0%	7.0%	7.0%	7.0%	7.1%	7.4%	8.5%	9.0%	9.7%	
0.2705%	6.8%	6.8%	6.8%	6.8%	6.9%	7.2%	8.3%	8.8%	9.5%	
2.2705%	4.0%	4.0%	4.0%	4.0%	4.0%	4.4%	5.7%	6.3%	7.1%	
4.2705%	1.1%	1.1%	1.1%	1.1%	1.2%	1.6%	3.1%	3.7%	4.6%	
5.0000%	0.1%	0.1%	0.1%	0.1%	0.2%	0.6%	2.1%	2.8%	3.7%	

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

LIBOR	PSA Prepayment Assumption									
	50%	100%	115%	215%	250%	500%	700%	1000%	1500%	
0.1200%	26.9%	21.8%	20.3%	20.3%	20.3%	5.8%	(9.6)%	(36.7)%	*	
0.2535%	26.2%	21.0%	19.5%	19.5%	19.5%	5.0%	(10.5)%	(37.5)%	*	
2.2535%	14.4%	9.1%	7.9%	7.9%	7.9%	(7.7)%	(23.1)%	(49.6)%	*	
4.2535%	1.7%	(3.6)%	(4.5)%	(4.5)%	(4.5)%	(20.8)%	(35.9)%	(62.0)%	*	
6.5000%	*	*	*	*	*	*	*	*	*	

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

LIBOR	PSA Prepayment Assumption								
	50%	100%	115%	215%	250%	500%	700%	1000%	1500%
0.1200%	35.9%	35.9%	35.9%	30.2%	26.3%	2.9%	(12.6)%	(34.9)%	(70.7)%
0.2535%	34.8%	34.7%	34.7%	29.1%	25.2%	1.9%	(13.5)%	(35.6)%	(71.2)%
2.2535%	17.5%	17.4%	17.3%	12.8%	8.4%	(12.9)%	(26.8)%	(46.5)%	(78.5)%
4.2535%	0.4%	0.2%	0.1%	(2.6)%	(7.8)%	(27.1)%	(39.4)%	(57.0)%	(85.6)%
4.4000%	(0.9)%	(1.1)%	(1.2)%	(3.7)%	(9.0)%	(28.2)%	(40.3)%	(57.7)%	(86.1)%

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

LIBOR	PSA Prepayment Assumption								
	50%	100%	155%	215%	250%	500%	700%	1000%	1500%
6.500% and below . . .	38.8%	36.1%	33.2%	29.9%	28.0%	13.9%	2.1%	(16.7)%	(51.3)%
6.525%	15.9%	13.2%	10.1%	6.6%	4.6%	(10.4)%	(23.2)%	(44.0)%	(83.5)%
6.550%	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption								
	50%	100%	155%	215%	250%	500%	700%	1000%	1500%
6.450% and below . . .	38.8%	36.1%	33.2%	29.9%	28.0%	13.9%	2.1%	(16.7)%	(51.3)%
6.475%	15.9%	13.2%	10.1%	6.6%	4.6%	(10.4)%	(23.2)%	(44.0)%	(83.5)%
6.500% and above . . .	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption								
	50%	100%	155%	215%	250%	500%	700%	1000%	1500%
0.1200%	27.9%	25.1%	22.1%	18.8%	16.8%	2.3%	(9.9)%	(29.5)%	(65.9)%
0.2505%	27.1%	24.4%	21.4%	18.1%	16.1%	1.6%	(10.7)%	(30.3)%	(66.9)%
2.2505%	16.2%	13.4%	10.3%	6.9%	4.9%	(10.1)%	(22.9)%	(43.7)%	(83.1)%
4.2505%	4.7%	1.9%	(1.2)%	(4.7)%	(6.8)%	(22.3)%	(35.7)%	(58.0)%	*
6.4500% and above . . .	*	*	*	*	*	*	*	*	*

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

<u>LIBOR</u>	PSA Prepayment Assumption									
	50%	100%	125%	135%	215%	250%	500%	700%	1000%	1500%
0.1300%	33.5%	29.1%	26.9%	26.9%	26.9%	26.9%	14.3%	0.8%	(21.4)%	(59.3)%
0.2789%	32.5%	28.1%	25.9%	25.9%	25.9%	25.9%	13.1%	(0.5)%	(22.8)%	(60.8)%
2.2789%	18.9%	14.0%	11.7%	11.7%	11.7%	11.7%	(3.8)%	(19.1)%	(43.2)%	(82.5)%
4.2789%	4.5%	(1.4)%	(3.6)%	(3.6)%	(3.6)%	(3.6)%	(23.2)%	(40.9)%	(67.6)%	*
6.5500%	*	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption								
	50%	100%	115%	215%	250%	500%	700%	1000%	1500%
0.1200%	26.6%	21.4%	20.0%	20.0%	20.0%	5.5%	(10.0)%	(37.0)%	*
0.2535%	25.9%	20.7%	19.2%	19.2%	19.2%	4.6%	(10.8)%	(37.8)%	*
2.2535%	14.3%	9.0%	7.8%	7.8%	7.8%	(7.8)%	(23.2)%	(49.8)%	*
4.2535%	1.7%	(3.5)%	(4.4)%	(4.4)%	(4.4)%	(20.7)%	(35.8)%	(61.9)%	*
6.5500%	*	*	*	*	*	*	*	*	*

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 yields 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:

<u>Class</u>	<u>% PSA</u>
IG	795%
AI	561%

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

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

<u>Class</u>	<u>Price*</u>
IG	2.89313%
AI	6.25000%

* 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 IG Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	250%	436%	700%	1000%	1500%
Pre-Tax Yields to Maturity	23.1%	21.7%	17.3%	11.6%	3.2%	(7.2)%	(27.2)%

Sensitivity of the AI Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	363%	500%	700%	1000%	1400%
Pre-Tax Yields to Maturity	39.6%	36.0%	16.3%	5.2%	(12.4)%	(42.7)%	(98.2)%

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 Group 1, Group 2, Group 5, Group 6, Group 7, Group 8 and Group 9 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.

<u>Mortgage Loans Backing Trust Assets Specified Below</u>	<u>Original and Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	360 months	7.00%
Group 2 MBS	360 months	6.50%
Group 3 MBS	180 months	6.00%
Group 4 MBS	180 months	6.50%
Group 5 MBS	240 months	6.00%
Group 6 MBS	180 months	5.50%
Group 7 MBS	360 months	7.50%
Group 8 MBS	360 months	7.00%
Group 9 MBS	360 months	6.50%

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

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

Percent of Original Principal Balances Outstanding

Date	UF, ST†, IT† and US† Classes										GA, G, FY, SY† and GC Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	125%	135%	215%	250%	500%	700%	1000%	1500%	0%	100%	125%	135%	215%	250%	500%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	99	96	95	95	93	92	85	80	72	58	99	94	94	94	94	94	94	94	92	73
February 2014	98	89	88	87	81	79	62	50	34	12	97	86	84	84	84	84	79	64	42	13
February 2015	97	83	80	78	69	66	43	29	13	1	96	77	73	73	73	73	54	35	15	0
February 2016	95	76	72	71	59	55	29	16	5	*	94	68	63	63	63	63	36	19	4	0
February 2017	94	70	65	64	51	46	20	9	2	*	92	60	54	54	54	54	24	9	0	0
February 2018	93	64	59	57	43	38	14	5	1	*	90	53	46	46	46	46	15	4	0	0
February 2019	91	59	53	51	37	31	9	3	*	*	88	46	38	38	38	38	9	1	0	0
February 2020	89	54	48	46	31	26	6	2	*	*	86	39	31	31	31	31	5	0	0	0
February 2021	88	50	43	41	26	22	4	1	*	*	84	33	25	25	25	25	3	0	0	0
February 2022	86	45	39	37	22	18	3	1	*	0	81	27	20	20	20	20	1	0	0	0
February 2023	84	41	35	33	19	15	2	*	*	0	79	22	16	16	16	16	0	0	0	0
February 2024	82	37	31	29	16	12	1	*	*	0	76	17	13	13	13	13	0	0	0	0
February 2025	79	34	28	26	13	10	1	*	*	0	73	12	10	10	10	10	0	0	0	0
February 2026	77	30	25	23	11	8	1	*	*	0	69	8	8	8	8	8	0	0	0	0
February 2027	74	27	22	20	9	6	*	*	*	0	66	6	6	6	6	6	0	0	0	0
February 2028	71	24	19	17	8	5	*	*	*	0	62	4	4	4	4	4	0	0	0	0
February 2029	68	22	17	15	6	4	*	*	*	0	58	2	2	2	2	2	0	0	0	0
February 2030	65	19	14	13	5	3	*	*	*	0	53	1	1	1	1	1	0	0	0	0
February 2031	61	17	12	11	4	3	*	*	*	0	49	*	*	*	*	*	0	0	0	0
February 2032	57	15	11	9	3	2	*	*	*	0	43	0	0	0	0	0	0	0	0	0
February 2033	53	12	9	8	3	2	*	*	0	0	38	0	0	0	0	0	0	0	0	0
February 2034	49	11	7	7	2	1	*	*	0	0	32	0	0	0	0	0	0	0	0	0
February 2035	44	9	6	5	2	1	*	*	0	0	26	0	0	0	0	0	0	0	0	0
February 2036	39	7	5	4	1	1	*	*	0	0	19	0	0	0	0	0	0	0	0	0
February 2037	34	6	4	3	1	*	*	*	0	0	12	0	0	0	0	0	0	0	0	0
February 2038	28	4	3	2	1	*	*	*	0	0	4	0	0	0	0	0	0	0	0	0
February 2039	22	3	2	1	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0
February 2040	15	1	1	1	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0
February 2041	8	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.9	10.6	9.5	9.1	6.7	6.0	3.4	2.5	1.8	1.2	17.2	7.1	6.4	6.4	6.4	6.4	3.7	2.8	2.0	1.4

Date	AW, FW and SW† Classes										AL Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	125%	135%	215%	250%	500%	700%	1000%	1500%	0%	100%	125%	135%	215%	250%	500%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	99	94	93	93	93	93	93	93	91	72	100	100	100	100	100	100	100	100	100	100
February 2014	97	85	83	83	83	83	79	62	40	10	100	100	100	100	100	100	100	100	100	100
February 2015	96	76	72	72	72	72	52	32	12	0	100	100	100	100	100	100	100	100	100	0
February 2016	94	67	62	62	62	62	33	15	*	0	100	100	100	100	100	100	100	100	100	0
February 2017	92	59	53	53	53	53	21	6	0	0	100	100	100	100	100	100	100	100	0	0
February 2018	90	51	44	44	44	44	12	*	0	0	100	100	100	100	100	100	100	100	0	0
February 2019	88	44	36	36	36	36	6	0	0	0	100	100	100	100	100	100	100	24	0	0
February 2020	86	37	29	29	29	29	2	0	0	0	100	100	100	100	100	100	100	0	0	0
February 2021	83	31	23	23	23	23	0	0	0	0	100	100	100	100	100	100	76	0	0	0
February 2022	81	25	17	17	17	17	0	0	0	0	100	100	100	100	100	100	24	0	0	0
February 2023	78	19	13	13	13	13	0	0	0	0	100	100	100	100	100	100	0	0	0	0
February 2024	75	14	10	10	10	10	0	0	0	0	100	100	100	100	100	100	0	0	0	0
February 2025	71	9	7	7	7	7	0	0	0	0	100	100	100	100	100	100	0	0	0	0
February 2026	68	4	4	4	4	4	0	0	0	0	100	100	100	100	100	100	0	0	0	0
February 2027	64	2	2	2	2	2	0	0	0	0	100	100	100	100	100	100	0	0	0	0
February 2028	60	*	*	*	*	*	0	0	0	0	100	100	100	100	100	100	0	0	0	0
February 2029	56	0	0	0	0	0	0	0	0	0	100	69	69	69	69	69	0	0	0	0
February 2030	52	0	0	0	0	0	0	0	0	0	100	38	38	38	38	38	0	0	0	0
February 2031	47	0	0	0	0	0	0	0	0	0	100	12	12	12	12	12	0	0	0	0
February 2032	41	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2033	36	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2034	30	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2035	23	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2036	16	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2037	9	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2038	1	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.8	6.7	6.0	6.0	6.0	6.0	3.5	2.6	1.9	1.4	26.4	17.7	17.7	17.7	17.7	17.7	9.5	6.7	4.4	2.6

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

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

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

Date	KL Class										TD Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	125%	135%	215%	250%	500%	700%	1000%	1500%	0%	100%	125%	135%	215%	250%	500%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	100	100	100	100	100	100	100	100	100	100	100	100	100	87	87	87	87	87	0	0
February 2014	100	100	100	100	100	100	100	100	100	100	100	100	100	66	66	66	0	0	0	0
February 2015	100	100	100	100	100	100	100	100	100	51	100	100	100	45	45	45	0	0	0	0
February 2016	100	100	100	100	100	100	100	100	100	5	100	100	100	28	28	28	0	0	0	0
February 2017	100	100	100	100	100	100	100	100	89	*	100	100	100	15	15	15	0	0	0	0
February 2018	100	100	100	100	100	100	100	100	35	*	100	100	100	6	6	6	0	0	0	0
February 2019	100	100	100	100	100	100	100	100	14	*	100	100	100	0	0	0	0	0	0	0
February 2020	100	100	100	100	100	100	100	72	5	*	100	100	99	0	0	0	0	0	0	0
February 2021	100	100	100	100	100	100	100	41	2	*	100	100	85	0	0	0	0	0	0	0
February 2022	100	100	100	100	100	100	100	23	1	*	100	100	53	0	0	0	0	0	0	0
February 2023	100	100	100	100	100	100	87	13	*	0	100	100	10	0	0	0	0	0	0	0
February 2024	100	100	100	100	100	100	59	7	*	0	100	100	0	0	0	0	0	0	0	0
February 2025	100	100	100	100	100	100	39	4	*	0	100	100	0	0	0	0	0	0	0	0
February 2026	100	100	100	100	100	100	26	2	*	0	100	100	0	0	0	0	0	0	0	0
February 2027	100	100	100	100	100	100	18	1	*	0	100	38	0	0	0	0	0	0	0	0
February 2028	100	100	100	100	100	100	12	1	*	0	100	0	0	0	0	0	0	0	0	0
February 2029	100	100	100	100	100	100	8	*	*	0	100	0	0	0	0	0	0	0	0	0
February 2030	100	100	100	100	100	100	5	*	*	0	100	0	0	0	0	0	0	0	0	0
February 2031	100	100	100	100	100	100	3	*	*	0	100	0	0	0	0	0	0	0	0	0
February 2032	100	90	90	90	90	90	2	*	*	0	100	0	0	0	0	0	0	0	0	0
February 2033	100	70	70	70	70	70	1	*	*	0	100	0	0	0	0	0	0	0	0	0
February 2034	100	53	53	53	53	53	1	*	*	0	100	0	0	0	0	0	0	0	0	0
February 2035	100	40	40	40	40	40	1	*	*	0	100	0	0	0	0	0	0	0	0	0
February 2036	100	29	29	29	29	29	*	*	0	0	100	0	0	0	0	0	0	0	0	0
February 2037	100	21	21	21	21	21	*	*	0	0	100	0	0	0	0	0	0	0	0	0
February 2038	100	14	14	14	14	14	*	*	0	0	100	0	0	0	0	0	0	0	0	0
February 2039	8	8	8	8	8	8	*	*	0	0	65	0	0	0	0	0	0	0	0	0
February 2040	4	4	4	4	4	4	*	*	0	0	0	0	0	0	0	0	0	0	0	0
February 2041	1	1	1	1	1	1	*	*	0	0	0	0	0	0	0	0	0	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.9	22.8	22.8	22.8	22.8	22.8	13.2	9.2	6.0	3.2	27.1	14.9	10.0	3.0	3.0	3.0	1.6	1.2	0.9	0.6

Date	TA Class										TK Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	125%	135%	215%	250%	500%	700%	1000%	1500%	0%	100%	125%	135%	215%	250%	500%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	100	100	100	100	86	80	36	1	0	0	100	100	100	100	76	65	0	0	0	0
February 2014	100	100	100	100	63	47	0	0	0	0	100	100	100	100	36	9	0	0	0	0
February 2015	100	100	100	100	42	17	0	0	0	0	100	100	100	100	0	0	0	0	0	0
February 2016	100	100	100	100	26	0	0	0	0	0	100	100	100	100	0	0	0	0	0	0
February 2017	100	100	100	100	15	0	0	0	0	0	100	100	100	100	0	0	0	0	0	0
February 2018	100	100	100	100	8	0	0	0	0	0	100	100	100	100	0	0	0	0	0	0
February 2019	100	100	100	100	4	0	0	0	0	0	100	100	100	100	0	0	0	0	0	0
February 2020	100	100	100	99	2	0	0	0	0	0	100	100	100	99	0	0	0	0	0	0
February 2021	100	100	100	97	1	0	0	0	0	0	100	100	100	95	0	0	0	0	0	0
February 2022	100	100	100	92	0	0	0	0	0	0	100	100	100	87	0	0	0	0	0	0
February 2023	100	100	100	87	0	0	0	0	0	0	100	100	100	77	0	0	0	0	0	0
February 2024	100	100	94	80	0	0	0	0	0	0	100	100	90	65	0	0	0	0	0	0
February 2025	100	100	86	72	0	0	0	0	0	0	100	100	76	52	0	0	0	0	0	0
February 2026	100	100	78	64	0	0	0	0	0	0	100	100	61	38	0	0	0	0	0	0
February 2027	100	100	69	56	0	0	0	0	0	0	100	100	46	24	0	0	0	0	0	0
February 2028	100	94	60	48	0	0	0	0	0	0	100	90	31	10	0	0	0	0	0	0
February 2029	100	83	51	40	0	0	0	0	0	0	100	71	15	0	0	0	0	0	0	0
February 2030	100	72	42	32	0	0	0	0	0	0	100	52	*	0	0	0	0	0	0	0
February 2031	100	61	34	24	0	0	0	0	0	0	100	33	0	0	0	0	0	0	0	0
February 2032	100	51	25	17	0	0	0	0	0	0	100	15	0	0	0	0	0	0	0	0
February 2033	100	40	18	10	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2034	100	30	10	4	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2035	100	20	3	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2036	100	11	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2037	100	2	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2038	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2039	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2040	66	0	0	0	0	0	0	0	0	0	41	0	0	0	0	0	0	0	0	0
February 2041	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.4	20.2	17.2	15.8	3.0	2.0	0.8	0.6	0.4	0.3	27.9	18.2	14.7	13.0	1.7	1.3	0.6	0.4	0.3	0.2

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

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

Date	TL Class										TB Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	125%	135%	215%	250%	500%	700%	1000%	1500%	0%	100%	125%	135%	215%	250%	500%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	100	100	100	100	100	100	86	2	0	0	100	100	100	100	100	100	100	100	0	0
February 2014	100	100	100	100	100	100	100	0	0	0	100	100	100	100	100	100	0	0	0	0
February 2015	100	100	100	100	99	41	0	0	0	0	100	100	100	100	100	100	0	0	0	0
February 2016	100	100	100	100	62	0	0	0	0	0	100	100	100	100	100	80	0	0	0	0
February 2017	100	100	100	100	36	0	0	0	0	0	100	100	100	100	100	0	0	0	0	0
February 2018	100	100	100	100	20	0	0	0	0	0	100	100	100	100	100	0	0	0	0	0
February 2019	100	100	100	100	10	0	0	0	0	0	100	100	100	100	100	0	0	0	0	0
February 2020	100	100	100	100	6	0	0	0	0	0	100	100	100	100	100	0	0	0	0	0
February 2021	100	100	100	100	2	0	0	0	0	0	100	100	100	100	100	0	0	0	0	0
February 2022	100	100	100	100	0	0	0	0	0	0	100	100	100	100	93	0	0	0	0	0
February 2023	100	100	100	100	0	0	0	0	0	0	100	100	100	100	80	0	0	0	0	0
February 2024	100	100	100	100	0	0	0	0	0	0	100	100	100	100	66	0	0	0	0	0
February 2025	100	100	100	100	0	0	0	0	0	0	100	100	100	100	52	0	0	0	0	0
February 2026	100	100	100	100	0	0	0	0	0	0	100	100	100	100	38	0	0	0	0	0
February 2027	100	100	100	100	0	0	0	0	0	0	100	100	100	100	25	0	0	0	0	0
February 2028	100	100	100	100	0	0	0	0	0	0	100	100	100	100	12	0	0	0	0	0
February 2029	100	100	100	95	0	0	0	0	0	0	100	100	100	100	1	0	0	0	0	0
February 2030	100	100	100	76	0	0	0	0	0	0	100	100	100	100	0	0	0	0	0	0
February 2031	100	100	80	58	0	0	0	0	0	0	100	100	100	100	0	0	0	0	0	0
February 2032	100	100	60	41	0	0	0	0	0	0	100	100	100	100	0	0	0	0	0	0
February 2033	100	96	42	25	0	0	0	0	0	0	100	100	100	100	0	0	0	0	0	0
February 2034	100	72	24	9	0	0	0	0	0	0	100	100	100	100	0	0	0	0	0	0
February 2035	100	49	8	0	0	0	0	0	0	0	100	100	100	87	0	0	0	0	0	0
February 2036	100	26	0	0	0	0	0	0	0	0	100	100	81	55	0	0	0	0	0	0
February 2037	100	5	0	0	0	0	0	0	0	0	100	100	46	25	0	0	0	0	0	0
February 2038	100	0	0	0	0	0	0	0	0	0	100	64	13	0	0	0	0	0	0	0
February 2039	100	0	0	0	0	0	0	0	0	0	100	18	0	0	0	0	0	0	0	0
February 2040	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2041	47	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.0	23.0	20.6	19.6	4.8	2.9	1.2	0.9	0.6	0.4	29.6	26.3	24.9	24.2	13.2	4.4	1.5	1.1	0.8	0.6

Date	TC Class										TE and TG Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	125%	135%	215%	250%	500%	700%	1000%	1500%	0%	100%	125%	135%	215%	250%	500%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	100	100	100	100	100	100	100	100	0	0	100	100	100	100	100	100	100	100	0	0
February 2014	100	100	100	100	100	100	100	0	0	0	100	100	100	100	100	100	0	0	0	0
February 2015	100	100	100	100	100	100	100	0	0	0	100	100	100	100	100	100	0	0	0	0
February 2016	100	100	100	100	100	100	100	0	0	0	100	100	100	100	100	88	0	0	0	0
February 2017	100	100	100	100	100	99	0	0	0	0	100	100	100	100	100	43	0	0	0	0
February 2018	100	100	100	100	100	37	0	0	0	0	100	100	100	100	100	16	0	0	0	0
February 2019	100	100	100	100	100	7	0	0	0	0	100	100	100	100	100	3	0	0	0	0
February 2020	100	100	100	100	100	*	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2021	100	100	100	100	100	*	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2022	100	100	100	100	100	*	0	0	0	0	100	100	100	100	96	*	0	0	0	0
February 2023	100	100	100	100	100	*	0	0	0	0	100	100	100	100	89	*	0	0	0	0
February 2024	100	100	100	100	100	*	0	0	0	0	100	100	100	100	81	*	0	0	0	0
February 2025	100	100	100	100	100	*	0	0	0	0	100	100	100	100	73	*	0	0	0	0
February 2026	100	100	100	100	100	*	0	0	0	0	100	100	100	100	65	*	0	0	0	0
February 2027	100	100	100	100	100	*	0	0	0	0	100	100	100	100	58	*	0	0	0	0
February 2028	100	100	100	100	100	*	0	0	0	0	100	100	100	100	50	*	0	0	0	0
February 2029	100	100	100	100	100	*	0	0	0	0	100	100	100	100	44	*	0	0	0	0
February 2030	100	100	100	100	87	*	0	0	0	0	100	100	100	100	38	*	0	0	0	0
February 2031	100	100	100	100	73	*	0	0	0	0	100	100	100	100	32	*	0	0	0	0
February 2032	100	100	100	100	62	*	0	0	0	0	100	100	100	100	27	*	0	0	0	0
February 2033	100	100	100	100	51	*	0	0	0	0	100	100	100	100	22	*	0	0	0	0
February 2034	100	100	100	100	41	*	0	0	0	0	100	100	100	100	18	*	0	0	0	0
February 2035	100	100	100	100	33	*	0	0	0	0	100	100	100	93	14	*	0	0	0	0
February 2036	100	100	100	100	25	*	0	0	0	0	100	100	89	75	11	*	0	0	0	0
February 2037	100	100	100	100	19	*	0	0	0	0	100	100	69	58	8	*	0	0	0	0
February 2038	100	100	100	97	13	*	0	0	0	0	100	80	51	42	6	*	0	0	0	0
February 2039	100	100	77	64	8	*	0	0	0	0	100	54	34	28	4	*	0	0	0	0
February 2040	100	66	41	34	4	*	0	0	0	0	100	29	18	15	2	*	0	0	0	0
February 2041	100	13	8	6	1	*	0	0	0	0	100	6	3	3	*	*	0	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.9	28.3	27.8	27.5	21.7	5.9	1.7	1.2	0.9	0.6	29.7	27.2	26.2	25.7	16.9	5.0	1.6	1.2	0.8	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	FQ and SQ [†] Classes										K Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	125%	135%	215%	250%	500%	700%	1000%	1500%	0%	100%	200%	265%	300%	600%	900%	1200%	1400%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	99	94	93	93	93	93	93	93	91	73	98	95	94	94	94	94	94	88	83	69
February 2014	97	86	83	83	83	83	79	63	41	11	96	88	82	82	82	73	56	40	31	0
February 2015	96	76	72	72	72	72	53	34	13	0	94	79	69	69	69	46	25	11	4	0
February 2016	94	68	62	62	62	62	35	17	2	0	91	70	57	57	57	28	11	2	0	0
February 2017	92	60	53	53	53	53	22	7	0	0	89	62	46	46	46	17	4	0	0	0
February 2018	90	52	45	45	45	45	14	2	0	0	86	55	37	37	37	10	1	0	0	0
February 2019	88	45	37	37	37	37	8	*	0	0	83	47	30	30	30	6	0	0	0	0
February 2020	86	38	30	30	30	30	4	0	0	0	80	41	23	23	23	3	0	0	0	0
February 2021	83	32	24	24	24	24	1	0	0	0	77	34	18	18	18	1	0	0	0	0
February 2022	81	26	19	19	19	19	*	0	0	0	74	28	14	14	14	*	0	0	0	0
February 2023	78	21	15	15	15	15	0	0	0	0	70	22	11	11	11	0	0	0	0	0
February 2024	75	15	11	11	11	11	0	0	0	0	66	16	8	8	8	0	0	0	0	0
February 2025	72	11	8	8	8	8	0	0	0	0	62	11	6	6	6	0	0	0	0	0
February 2026	69	6	6	6	6	6	0	0	0	0	58	6	4	4	4	0	0	0	0	0
February 2027	65	4	4	4	4	4	0	0	0	0	54	3	3	3	3	0	0	0	0	0
February 2028	61	2	2	2	2	2	0	0	0	0	49	2	2	2	2	0	0	0	0	0
February 2029	57	1	1	1	1	1	0	0	0	0	44	1	1	1	1	0	0	0	0	0
February 2030	52	1	1	1	1	1	0	0	0	0	39	*	*	*	*	0	0	0	0	0
February 2031	48	*	*	*	*	*	0	0	0	0	33	0	0	0	0	0	0	0	0	0
February 2032	42	0	0	0	0	0	0	0	0	0	27	0	0	0	0	0	0	0	0	0
February 2033	37	0	0	0	0	0	0	0	0	0	21	0	0	0	0	0	0	0	0	0
February 2034	31	0	0	0	0	0	0	0	0	0	14	0	0	0	0	0	0	0	0	0
February 2035	25	0	0	0	0	0	0	0	0	0	7	0	0	0	0	0	0	0	0	0
February 2036	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2037	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2038	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.0	6.9	6.2	6.2	6.2	6.2	3.6	2.7	2.0	1.4	14.6	7.1	5.6	5.6	5.6	3.3	2.4	1.9	1.7	1.3

Date	ZK Class										ZG Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	200%	265%	300%	600%	900%	1200%	1400%	2000%	0%	100%	200%	265%	300%	600%	900%	1200%	1400%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	104	104	104	104	104	104	104	104	104	104	104	104	100	92	87	46	5	0	0	0
February 2014	108	108	108	108	108	108	108	108	108	0	108	108	100	74	60	0	0	0	0	0
February 2015	113	113	113	113	113	113	113	113	113	0	113	113	100	55	32	0	0	0	0	0
February 2016	117	117	117	117	117	117	117	117	82	0	117	117	100	43	14	0	0	0	0	0
February 2017	122	122	122	122	122	122	122	88	13	0	122	122	100	36	4	0	0	0	0	0
February 2018	127	127	127	127	127	127	127	24	2	0	127	127	100	32	*	0	0	0	0	0
February 2019	132	132	132	132	132	132	107	7	*	0	132	132	100	31	*	0	0	0	0	0
February 2020	138	138	138	138	138	138	48	2	*	0	138	138	97	29	*	0	0	0	0	0
February 2021	143	143	143	143	143	143	21	*	*	0	143	143	92	27	*	0	0	0	0	0
February 2022	149	149	149	149	149	149	10	*	*	0	149	149	85	25	*	0	0	0	0	0
February 2023	155	155	155	155	155	108	4	*	*	0	155	155	78	22	*	0	0	0	0	0
February 2024	161	161	161	161	161	67	2	*	*	0	161	161	71	19	*	0	0	0	0	0
February 2025	168	168	168	168	168	41	1	*	*	0	168	168	64	17	*	0	0	0	0	0
February 2026	175	175	175	175	175	25	*	*	*	0	175	175	56	15	*	0	0	0	0	0
February 2027	182	182	182	182	182	15	*	*	0	0	182	170	50	12	*	0	0	0	0	0
February 2028	189	189	189	189	189	9	*	*	0	0	189	155	43	11	*	0	0	0	0	0
February 2029	197	197	197	197	197	6	*	*	0	0	197	140	37	9	*	0	0	0	0	0
February 2030	205	205	205	205	205	3	*	*	0	0	205	126	32	7	*	0	0	0	0	0
February 2031	214	173	173	173	173	2	*	0	0	0	214	112	27	6	*	0	0	0	0	0
February 2032	222	131	131	131	131	1	*	0	0	0	222	99	23	5	*	0	0	0	0	0
February 2033	231	98	98	98	98	1	*	0	0	0	231	86	19	4	*	0	0	0	0	0
February 2034	241	73	73	73	73	*	*	0	0	0	241	74	15	3	*	0	0	0	0	0
February 2035	251	53	53	53	53	*	*	0	0	0	251	62	12	2	*	0	0	0	0	0
February 2036	165	38	38	38	38	*	*	0	0	0	261	51	9	2	*	0	0	0	0	0
February 2037	26	26	26	26	26	*	*	0	0	0	231	41	7	1	*	0	0	0	0	0
February 2038	17	17	17	17	17	*	*	0	0	0	191	31	5	1	*	0	0	0	0	0
February 2039	11	11	11	11	11	*	*	0	0	0	148	22	3	1	*	0	0	0	0	0
February 2040	6	6	6	6	6	*	*	0	0	0	102	14	2	*	*	0	0	0	0	0
February 2041	2	2	2	2	2	*	0	0	0	0	53	6	1	*	*	0	0	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.4	21.6	21.6	21.6	21.6	12.4	8.0	5.6	4.4	1.8	27.3	21.2	15.8	6.3	2.5	0.9	0.6	0.5	0.4	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.

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

Date	ZN Class									
	PSA Prepayment Assumption									
	0%	100%	200%	265%	300%	600%	900%	1200%	1400%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100
February 2013	104	104	101	93	89	52	14	10	10	10
February 2014	108	108	101	77	65	11	11	11	11	0
February 2015	113	113	102	61	40	11	11	11	11	0
February 2016	117	117	102	50	25	12	12	12	8	0
February 2017	122	122	103	44	16	12	12	9	1	0
February 2018	127	127	103	42	13	13	13	2	*	0
February 2019	132	132	103	41	13	13	11	1	*	0
February 2020	138	138	101	40	14	14	5	*	*	0
February 2021	143	143	97	39	14	14	2	*	*	0
February 2022	149	149	92	37	15	15	1	*	*	0
February 2023	155	155	86	35	16	11	*	*	*	0
February 2024	161	161	80	34	16	7	*	*	*	0
February 2025	168	168	74	32	17	4	*	*	0	0
February 2026	175	175	68	31	18	3	*	*	0	0
February 2027	182	171	63	29	18	2	*	*	0	0
February 2028	189	158	58	28	19	1	*	*	0	0
February 2029	197	146	53	28	20	1	*	*	0	0
February 2030	205	134	49	27	21	*	*	0	0	0
February 2031	214	118	42	23	17	*	*	0	0	0
February 2032	222	102	33	18	13	*	*	0	0	0
February 2033	231	87	27	13	10	*	*	0	0	0
February 2034	241	74	21	10	7	*	*	0	0	0
February 2035	251	61	16	8	5	*	*	0	0	0
February 2036	251	50	12	5	4	*	*	0	0	0
February 2037	211	39	9	4	3	*	*	0	0	0
February 2038	174	30	6	3	2	*	*	0	0	0
February 2039	134	21	4	2	1	*	0	0	0	0
February 2040	92	13	2	1	1	*	0	0	0	0
February 2041	48	5	1	*	*	*	0	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.0	21.3	17.2	9.1	6.1	2.6	1.6	1.1	0.9	0.5

Date	MG Class							IG† Class							AJ and AI† Classes						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	250%	436%	700%	1000%	1500%	0%	100%	250%	436%	700%	1000%	1500%	0%	100%	363%	500%	700%	1000%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	96	93	91	88	84	79	70	96	93	91	88	84	79	70	96	81	67	60	50	34	14
February 2014	91	85	77	68	56	43	24	91	85	77	68	56	43	24	92	62	43	35	24	11	2
February 2015	86	75	62	47	31	17	3	0	0	0	0	0	0	0	87	46	26	19	11	4	*
February 2016	81	65	49	33	17	6	*	0	0	0	0	0	0	0	82	30	14	9	4	1	*
February 2017	76	57	38	22	9	2	*	0	0	0	0	0	0	0	77	16	6	4	1	*	*
February 2018	70	49	30	15	5	1	*	0	0	0	0	0	0	0	71	2	1	*	*	*	*
February 2019	64	42	23	10	2	*	*	0	0	0	0	0	0	0	65	0	0	0	0	0	0
February 2020	58	35	17	7	1	*	*	0	0	0	0	0	0	0	59	0	0	0	0	0	0
February 2021	51	28	13	4	1	*	*	0	0	0	0	0	0	0	52	0	0	0	0	0	0
February 2022	44	23	9	3	*	*	0	0	0	0	0	0	0	0	45	0	0	0	0	0	0
February 2023	36	17	6	2	*	*	0	0	0	0	0	0	0	0	37	0	0	0	0	0	0
February 2024	28	12	4	1	*	*	0	0	0	0	0	0	0	0	28	0	0	0	0	0	0
February 2025	19	8	2	*	*	*	0	0	0	0	0	0	0	0	20	0	0	0	0	0	0
February 2026	10	3	1	*	*	*	0	0	0	0	0	0	0	0	10	0	0	0	0	0	0
February 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.6	6.4	4.7	3.5	2.6	2.0	1.5	2.8	2.7	2.5	2.3	2.1	1.8	1.5	8.7	2.9	2.1	1.8	1.4	0.9	0.5

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

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

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

Date	WA Class									WT Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	125%	165%	185%	220%	500%	700%	1000%	0%	100%	125%	165%	185%	220%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	97	94	93	93	93	93	93	93	93	100	100	100	100	100	100	100	100	100
February 2014	93	84	83	83	83	83	77	65	48	100	100	100	100	100	100	100	100	100
February 2015	89	74	71	71	71	71	49	33	13	100	100	100	100	100	100	100	100	100
February 2016	85	63	59	59	59	59	30	14	0	100	100	100	100	100	100	100	100	92
February 2017	81	54	49	49	49	49	17	3	0	100	100	100	100	100	100	100	100	35
February 2018	76	45	40	40	40	40	8	0	0	100	100	100	100	100	100	100	76	13
February 2019	71	37	31	31	31	31	2	0	0	100	100	100	100	100	100	100	41	5
February 2020	66	29	24	24	24	24	0	0	0	100	100	100	100	100	100	80	23	2
February 2021	60	22	17	17	17	17	0	0	0	100	100	100	100	100	100	53	12	1
February 2022	55	16	12	12	12	12	0	0	0	100	100	100	100	100	100	34	7	*
February 2023	48	10	8	8	8	8	0	0	0	100	100	100	100	100	100	22	3	*
February 2024	42	4	4	4	4	4	0	0	0	100	100	100	100	100	100	14	2	*
February 2025	35	1	1	1	1	1	0	0	0	100	100	100	100	100	100	9	1	*
February 2026	27	0	0	0	0	0	0	0	0	100	83	83	83	83	83	5	*	*
February 2027	20	0	0	0	0	0	0	0	0	100	61	61	61	61	61	3	*	*
February 2028	11	0	0	0	0	0	0	0	0	100	43	43	43	43	43	2	*	*
February 2029	2	0	0	0	0	0	0	0	0	100	28	28	28	28	28	1	*	*
February 2030	0	0	0	0	0	0	0	0	0	23	16	16	16	16	16	*	*	*
February 2031	0	0	0	0	0	0	0	0	0	6	6	6	6	6	6	*	*	*
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	10.1	5.9	5.4	5.4	5.4	5.4	3.3	2.6	2.0	17.9	15.9	15.9	15.9	15.9	15.9	9.8	7.2	5.0

Date	WN Class									WX Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	125%	165%	185%	220%	500%	700%	1000%	0%	100%	125%	165%	185%	220%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	97	94	94	94	94	94	94	94	93	100	100	100	90	90	90	90	74	0
February 2014	94	86	84	84	84	84	79	68	53	100	100	100	68	68	68	0	0	0
February 2015	90	76	73	73	73	73	54	38	21	100	100	100	43	43	43	0	0	0
February 2016	86	67	63	63	63	63	36	21	8	100	100	100	24	24	24	0	0	0
February 2017	82	58	53	53	53	53	24	12	3	100	100	100	11	11	11	0	0	0
February 2018	78	50	45	45	45	45	16	6	1	100	100	100	3	3	3	0	0	0
February 2019	74	42	37	37	37	37	11	4	*	100	100	100	0	0	0	0	0	0
February 2020	69	35	30	30	30	30	7	2	*	100	100	97	0	0	0	0	0	0
February 2021	64	29	24	24	24	24	5	1	*	100	100	88	0	0	0	0	0	0
February 2022	59	23	20	20	20	20	3	1	*	100	100	75	0	0	0	0	0	0
February 2023	53	17	16	16	16	16	2	*	*	100	100	59	0	0	0	0	0	0
February 2024	47	12	12	12	12	12	1	*	*	100	100	40	0	0	0	0	0	0
February 2025	40	9	9	9	9	9	1	*	*	100	75	20	0	0	0	0	0	0
February 2026	34	7	7	7	7	7	*	*	*	100	47	0	0	0	0	0	0	0
February 2027	26	5	5	5	5	5	*	*	*	100	19	0	0	0	0	0	0	0
February 2028	19	4	4	4	4	4	*	*	*	100	0	0	0	0	0	0	0	0
February 2029	11	2	2	2	2	2	*	*	*	100	0	0	0	0	0	0	0	0
February 2030	2	1	1	1	1	1	*	*	*	100	0	0	0	0	0	0	0	0
February 2031	1	1	1	1	1	1	*	*	0	*	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	10.8	6.7	6.3	6.3	6.3	6.3	3.8	3.0	2.3	18.6	13.9	11.3	2.9	2.9	2.9	1.4	1.1	0.9

* 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	WF and WS Classes									WP Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	125%	165%	185%	220%	500%	700%	1000%	0%	100%	125%	165%	185%	220%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	100	100	100	100	96	88	29	0	0	100	100	100	95	93	89	57	34	0
February 2014	100	100	100	100	87	64	0	0	0	100	100	100	86	78	66	0	0	0
February 2015	100	100	100	100	76	36	0	0	0	100	100	100	74	61	39	0	0	0
February 2016	100	100	100	100	69	17	0	0	0	100	100	100	65	49	20	0	0	0
February 2017	100	100	100	100	65	6	0	0	0	100	100	100	59	40	9	0	0	0
February 2018	100	100	100	100	62	1	0	0	0	100	100	100	56	35	2	0	0	0
February 2019	100	100	100	100	61	*	0	0	0	100	100	100	54	33	*	0	0	0
February 2020	100	100	100	97	59	*	0	0	0	100	100	99	53	32	*	0	0	0
February 2021	100	100	100	92	56	*	0	0	0	100	100	95	50	30	*	0	0	0
February 2022	100	100	100	84	51	*	0	0	0	100	100	89	46	28	*	0	0	0
February 2023	100	100	100	76	45	*	0	0	0	100	100	81	41	25	*	0	0	0
February 2024	100	100	100	67	40	*	0	0	0	100	100	72	36	22	*	0	0	0
February 2025	100	100	100	58	34	*	0	0	0	100	88	63	31	18	*	0	0	0
February 2026	100	100	99	48	28	*	0	0	0	100	76	54	26	15	*	0	0	0
February 2027	100	100	81	39	23	*	0	0	0	100	63	44	21	12	*	0	0	0
February 2028	100	91	63	30	17	*	0	0	0	100	50	34	16	9	*	0	0	0
February 2029	100	67	46	21	12	*	0	0	0	100	36	25	12	7	*	0	0	0
February 2030	100	43	29	13	7	*	0	0	0	100	23	16	7	4	*	0	0	0
February 2031	100	19	13	6	3	*	0	0	0	54	10	7	3	2	*	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.5	17.7	16.8	13.8	9.4	2.7	0.8	0.6	0.4	19.1	16.0	14.3	8.8	6.5	2.8	1.1	0.8	0.6

Date	DA Class						DB Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	343%	600%	800%	1200%	0%	100%	343%	600%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	95	93	89	84	81	74	100	100	100	100	100	100
February 2014	90	83	71	58	49	32	100	100	100	100	100	100
February 2015	85	73	51	33	22	5	100	100	100	100	100	100
February 2016	80	63	37	18	8	0	100	100	100	100	100	50
February 2017	74	54	25	8	1	0	100	100	100	100	100	13
February 2018	68	45	17	3	0	0	100	100	100	100	56	3
February 2019	61	38	11	0	0	0	100	100	100	86	26	1
February 2020	55	31	6	0	0	0	100	100	100	49	12	*
February 2021	47	24	2	0	0	0	100	100	100	27	5	*
February 2022	40	18	0	0	0	0	100	100	98	15	2	*
February 2023	32	12	0	0	0	0	100	100	63	8	1	*
February 2024	23	7	0	0	0	0	100	100	37	4	*	*
February 2025	14	2	0	0	0	0	100	100	20	2	*	*
February 2026	5	0	0	0	0	0	100	63	7	*	*	*
February 2027	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.2	6.0	3.6	2.6	2.1	1.6	14.8	14.2	11.7	8.4	6.6	4.3

* 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.

Date	FD, SD†, BD, FE and SE† Classes									BF and BS Classes								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	115%	215%	250%	500%	700%	1000%	1500%	0%	100%	115%	215%	250%	500%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	99	92	91	91	91	91	86	66	32	100	100	100	80	74	25	0	0	0
February 2014	97	82	80	80	80	68	49	26	3	100	100	100	61	48	0	0	0	0
February 2015	96	73	70	70	70	47	28	10	*	100	100	100	47	29	0	0	0	0
February 2016	94	65	61	61	61	32	16	4	*	100	100	100	36	16	0	0	0	0
February 2017	93	57	53	53	53	22	9	2	*	100	100	100	28	7	0	0	0	0
February 2018	91	50	45	45	45	15	5	1	*	100	100	100	24	2	0	0	0	0
February 2019	89	43	38	38	38	10	3	*	*	100	100	100	21	*	0	0	0	0
February 2020	87	37	32	32	32	7	2	*	*	100	100	100	20	0	0	0	0	0
February 2021	85	31	26	26	26	5	1	*	0	100	100	98	19	0	0	0	0	0
February 2022	82	25	22	22	22	3	1	*	0	100	100	95	18	0	0	0	0	0
February 2023	80	20	18	18	18	2	*	*	0	100	100	90	16	0	0	0	0	0
February 2024	77	15	15	15	15	1	*	*	0	100	100	85	15	0	0	0	0	0
February 2025	74	12	12	12	12	1	*	*	0	100	95	80	13	0	0	0	0	0
February 2026	71	10	10	10	10	1	*	*	0	100	88	74	12	0	0	0	0	0
February 2027	67	8	8	8	8	*	*	*	0	100	81	68	10	0	0	0	0	0
February 2028	64	6	6	6	6	*	*	*	0	100	75	61	9	0	0	0	0	0
February 2029	60	5	5	5	5	*	*	*	0	100	67	55	8	0	0	0	0	0
February 2030	55	4	4	4	4	*	*	*	0	100	60	49	7	0	0	0	0	0
February 2031	50	3	3	3	3	*	*	*	0	100	54	43	6	0	0	0	0	0
February 2032	45	2	2	2	2	*	*	0	0	100	47	37	5	0	0	0	0	0
February 2033	40	2	2	2	2	*	*	0	0	100	40	32	4	0	0	0	0	0
February 2034	34	1	1	1	1	*	*	0	0	100	34	27	3	0	0	0	0	0
February 2035	28	1	1	1	1	*	*	0	0	100	28	22	2	0	0	0	0	0
February 2036	21	1	1	1	1	*	*	0	0	100	22	17	2	0	0	0	0	0
February 2037	13	*	*	*	*	*	*	0	0	100	16	12	1	0	0	0	0	0
February 2038	6	*	*	*	*	*	*	0	0	100	11	8	1	0	0	0	0	0
February 2039	*	*	*	*	*	*	*	0	0	90	6	4	*	0	0	0	0	0
February 2040	*	*	*	*	*	*	0	0	0	63	1	1	*	0	0	0	0	0
February 2041	0	0	0	0	0	0	0	0	0	33	0	0	0	0	0	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.5	7.0	6.6	6.6	6.6	3.6	2.5	1.6	0.9	28.4	19.8	18.1	5.2	2.3	0.7	0.5	0.3	0.2

Date	FL, LT†, GT†, HS†, FG and HF Classes									Y and YA Classes								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	155%	215%	250%	500%	700%	1000%	1500%	0%	100%	155%	215%	250%	500%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	99	96	95	94	93	87	82	76	64	98	95	94	94	94	94	94	89	75
February 2014	98	90	87	83	81	65	54	39	17	96	87	84	84	84	77	64	46	20
February 2015	97	83	77	71	67	45	31	15	2	94	77	73	73	73	53	36	17	1
February 2016	95	77	69	61	56	31	18	6	*	91	69	62	62	62	36	20	6	0
February 2017	94	71	61	52	47	21	10	2	*	89	61	53	53	53	24	11	2	0
February 2018	93	65	54	44	39	15	6	1	*	86	53	45	45	45	16	6	*	0
February 2019	91	60	48	37	32	10	3	*	*	83	46	37	37	37	11	3	0	0
February 2020	89	55	42	32	27	7	2	*	*	80	39	31	31	31	7	1	0	0
February 2021	88	50	37	27	22	5	1	*	*	77	32	25	25	25	4	*	0	0
February 2022	86	46	33	23	18	3	1	*	0	73	25	21	21	21	3	0	0	0
February 2023	84	42	29	19	15	2	*	*	0	70	19	17	17	17	1	0	0	0
February 2024	82	38	25	16	12	1	*	*	0	66	14	13	13	13	*	0	0	0
February 2025	79	34	22	14	10	1	*	*	0	62	11	11	11	11	0	0	0	0
February 2026	77	31	19	11	8	1	*	*	0	57	8	8	8	8	0	0	0	0
February 2027	74	28	17	9	7	*	*	*	0	53	7	7	7	7	0	0	0	0
February 2028	71	25	14	8	5	*	*	*	0	48	5	5	5	5	0	0	0	0
February 2029	68	22	12	6	4	*	*	*	0	43	4	4	4	4	0	0	0	0
February 2030	65	19	11	5	3	*	*	*	0	37	2	2	2	2	0	0	0	0
February 2031	61	17	9	4	3	*	*	*	0	31	2	2	2	2	0	0	0	0
February 2032	57	15	7	3	2	*	*	*	0	25	1	1	1	1	0	0	0	0
February 2033	53	13	6	3	2	*	*	0	0	18	*	*	*	*	0	0	0	0
February 2034	49	11	5	2	1	*	*	0	0	11	0	0	0	0	0	0	0	0
February 2035	44	9	4	2	1	*	*	0	0	4	0	0	0	0	0	0	0	0
February 2036	39	7	3	1	1	*	*	0	0	0	0	0	0	0	0	0	0	0
February 2037	34	6	2	1	1	*	*	0	0	0	0	0	0	0	0	0	0	0
February 2038	28	4	2	1	*	*	*	0	0	0	0	0	0	0	0	0	0	0
February 2039	22	3	1	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0
February 2040	15	2	1	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0
February 2041	8	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.9	10.7	8.5	6.8	6.1	3.5	2.6	1.9	1.3	14.4	7.1	6.5	6.5	6.5	3.8	2.9	2.1	1.5

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

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

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

Date	YZ Class									DZ Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	155%	215%	250%	500%	700%	1000%	1500%	0%	100%	155%	215%	250%	500%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	104	104	104	104	104	104	104	104	104	104	104	100	92	87	50	21	0	0
February 2014	108	108	108	108	108	108	108	108	108	108	108	100	76	62	0	0	0	0
February 2015	113	113	113	113	113	113	113	113	113	113	113	100	60	37	0	0	0	0
February 2016	117	117	117	117	117	117	117	117	24	117	117	100	48	20	0	0	0	0
February 2017	122	122	122	122	122	122	122	122	2	122	122	100	41	9	0	0	0	0
February 2018	127	127	127	127	127	127	127	127	*	127	127	100	36	3	0	0	0	0
February 2019	132	132	132	132	132	132	132	53	*	132	132	100	33	*	0	0	0	0
February 2020	138	138	138	138	138	138	138	21	*	138	138	100	32	0	0	0	0	0
February 2021	143	143	143	143	143	143	143	8	*	143	143	98	31	0	0	0	0	0
February 2022	149	149	149	149	149	149	84	3	*	149	149	94	29	0	0	0	0	0
February 2023	155	155	155	155	155	155	47	1	*	155	155	89	27	0	0	0	0	0
February 2024	161	161	161	161	161	161	27	*	0	161	161	83	24	0	0	0	0	0
February 2025	168	168	168	168	168	141	15	*	0	168	153	77	22	0	0	0	0	0
February 2026	175	175	175	175	175	95	8	*	0	175	144	70	20	0	0	0	0	0
February 2027	182	182	182	182	182	64	5	*	0	182	134	64	17	0	0	0	0	0
February 2028	189	189	189	189	189	42	3	*	0	189	123	57	15	0	0	0	0	0
February 2029	197	197	197	197	197	28	1	*	0	197	113	51	13	0	0	0	0	0
February 2030	205	205	205	205	205	18	1	*	0	205	102	45	11	0	0	0	0	0
February 2031	214	214	214	214	214	12	*	*	0	214	91	39	10	0	0	0	0	0
February 2032	222	222	222	222	222	8	*	*	0	222	81	34	8	0	0	0	0	0
February 2033	231	231	231	231	231	5	*	*	0	231	70	29	7	0	0	0	0	0
February 2034	241	188	188	188	188	3	*	*	0	241	60	24	6	0	0	0	0	0
February 2035	251	141	141	141	141	2	*	*	0	251	51	20	4	0	0	0	0	0
February 2036	103	103	103	103	103	1	*	*	0	244	42	16	3	0	0	0	0	0
February 2037	73	73	73	73	73	1	*	*	0	211	33	12	3	0	0	0	0	0
February 2038	49	49	49	49	49	*	*	0	0	175	25	9	2	0	0	0	0	0
February 2039	30	30	30	30	30	*	*	0	0	136	17	6	1	0	0	0	0	0
February 2040	15	15	15	15	15	*	*	0	0	94	9	3	1	0	0	0	0	0
February 2041	3	3	3	3	3	*	*	0	0	49	2	1	*	0	0	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.6	24.1	24.1	24.1	24.1	15.1	10.8	7.2	3.8	27.1	20.3	17.7	7.2	2.7	1.0	0.7	0.5	0.4

Date	WG Class										WH Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	200%	260%	300%	600%	900%	1200%	1400%	2000%	0%	100%	200%	260%	300%	600%	900%	1200%	1400%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	68	22	0	0	0	0	0	0	0	0	100	100	100	100	100	100	100	93	88	72
February 2014	34	0	0	0	0	0	0	0	0	0	100	93	87	87	87	77	58	40	29	0
February 2015	0	0	0	0	0	0	0	0	0	0	100	83	72	72	72	46	23	7	0	0
February 2016	0	0	0	0	0	0	0	0	0	0	97	74	59	59	59	27	7	0	0	0
February 2017	0	0	0	0	0	0	0	0	0	0	94	65	47	47	47	14	0	0	0	0
February 2018	0	0	0	0	0	0	0	0	0	0	92	56	37	37	37	7	0	0	0	0
February 2019	0	0	0	0	0	0	0	0	0	0	88	48	28	28	28	2	0	0	0	0
February 2020	0	0	0	0	0	0	0	0	0	0	85	41	22	22	22	0	0	0	0	0
February 2021	0	0	0	0	0	0	0	0	0	0	82	33	16	16	16	0	0	0	0	0
February 2022	0	0	0	0	0	0	0	0	0	0	78	26	11	11	11	0	0	0	0	0
February 2023	0	0	0	0	0	0	0	0	0	0	74	20	8	8	8	0	0	0	0	0
February 2024	0	0	0	0	0	0	0	0	0	0	70	14	5	5	5	0	0	0	0	0
February 2025	0	0	0	0	0	0	0	0	0	0	66	8	3	3	3	0	0	0	0	0
February 2026	0	0	0	0	0	0	0	0	0	0	61	2	1	1	1	0	0	0	0	0
February 2027	0	0	0	0	0	0	0	0	0	0	56	0	0	0	0	0	0	0	0	0
February 2028	0	0	0	0	0	0	0	0	0	0	51	0	0	0	0	0	0	0	0	0
February 2029	0	0	0	0	0	0	0	0	0	0	45	0	0	0	0	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0	0	0	39	0	0	0	0	0	0	0	0	0
February 2031	0	0	0	0	0	0	0	0	0	0	33	0	0	0	0	0	0	0	0	0
February 2032	0	0	0	0	0	0	0	0	0	0	26	0	0	0	0	0	0	0	0	0
February 2033	0	0	0	0	0	0	0	0	0	0	19	0	0	0	0	0	0	0	0	0
February 2034	0	0	0	0	0	0	0	0	0	0	12	0	0	0	0	0	0	0	0	0
February 2035	0	0	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0
February 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	1.5	0.7	0.6	0.6	0.6	0.6	0.6	0.6	0.5	0.5	15.3	7.2	5.5	5.5	5.5	3.3	2.4	1.9	1.7	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.

Date	WL Class										WZ Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	200%	260%	300%	600%	900%	1200%	1400%	2000%	0%	100%	200%	260%	300%	600%	900%	1200%	1400%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	100	100	100	100	100	100	100	100	100	100	104	104	100	92	87	46	4	0	0	0
February 2014	100	100	100	100	100	100	100	100	100	0	108	108	100	76	60	0	0	0	0	0
February 2015	100	100	100	100	100	100	100	100	94	0	113	113	100	59	32	0	0	0	0	0
February 2016	100	100	100	100	100	100	100	58	15	0	117	117	100	47	14	0	0	0	0	0
February 2017	100	100	100	100	100	100	96	16	2	0	122	122	100	40	4	0	0	0	0	0
February 2018	100	100	100	100	100	100	43	4	*	0	127	127	100	37	*	0	0	0	0	0
February 2019	100	100	100	100	100	100	19	1	*	0	132	132	100	36	*	0	0	0	0	0
February 2020	100	100	100	100	100	81	9	*	*	0	138	138	97	34	*	0	0	0	0	0
February 2021	100	100	100	100	100	51	4	*	*	0	143	143	92	31	*	0	0	0	0	0
February 2022	100	100	100	100	100	31	2	*	*	0	149	149	85	28	*	0	0	0	0	0
February 2023	100	100	100	100	100	19	1	*	*	0	155	155	78	25	*	0	0	0	0	0
February 2024	100	100	100	100	100	12	*	*	*	0	161	161	71	23	*	0	0	0	0	0
February 2025	100	100	100	100	100	7	*	*	0	0	168	168	63	20	*	0	0	0	0	0
February 2026	100	100	100	100	100	5	*	*	0	0	175	175	56	17	*	0	0	0	0	0
February 2027	100	87	87	87	87	3	*	*	0	0	182	169	49	15	*	0	0	0	0	0
February 2028	100	68	68	68	68	2	*	*	0	0	189	154	43	12	*	0	0	0	0	0
February 2029	100	52	52	52	52	1	*	*	0	0	197	140	37	10	*	0	0	0	0	0
February 2030	100	40	40	40	40	1	*	0	0	0	205	126	32	9	*	0	0	0	0	0
February 2031	100	31	31	31	31	*	*	0	0	0	214	112	27	7	*	0	0	0	0	0
February 2032	100	23	23	23	23	*	*	0	0	0	222	98	22	6	*	0	0	0	0	0
February 2033	100	18	18	18	18	*	*	0	0	0	231	86	19	5	*	0	0	0	0	0
February 2034	100	13	13	13	13	*	*	0	0	0	241	73	15	4	*	0	0	0	0	0
February 2035	100	10	10	10	10	*	*	0	0	0	251	62	12	3	*	0	0	0	0	0
February 2036	31	7	7	7	7	*	*	0	0	0	261	51	9	2	*	0	0	0	0	0
February 2037	5	5	5	5	5	*	*	0	0	0	232	41	7	2	*	0	0	0	0	0
February 2038	3	3	3	3	3	*	*	0	0	0	191	31	5	1	*	0	0	0	0	0
February 2039	2	2	2	2	2	*	0	0	0	0	148	22	3	1	*	0	0	0	0	0
February 2040	1	1	1	1	1	*	0	0	0	0	102	13	2	*	*	0	0	0	0	0
February 2041	*	*	*	*	*	*	0	0	0	0	53	6	1	*	*	0	0	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.0	18.1	18.1	18.1	18.1	9.7	6.2	4.4	3.5	1.8	27.3	21.2	15.8	6.9	2.5	0.9	0.6	0.5	0.4	0.3

Date	WJ Class									
	PSA Prepayment Assumption									
	0%	100%	200%	260%	300%	600%	900%	1200%	1400%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100
February 2013	98	95	93	93	93	93	93	87	82	67
February 2014	96	87	81	81	81	72	54	38	28	0
February 2015	93	78	67	67	67	43	21	6	0	0
February 2016	91	69	55	55	55	25	7	0	0	0
February 2017	88	61	44	44	44	13	0	0	0	0
February 2018	86	53	35	35	35	6	0	0	0	0
February 2019	83	45	27	27	27	2	0	0	0	0
February 2020	80	38	20	20	20	0	0	0	0	0
February 2021	76	31	15	15	15	0	0	0	0	0
February 2022	73	25	11	11	11	0	0	0	0	0
February 2023	69	19	7	7	7	0	0	0	0	0
February 2024	65	13	5	5	5	0	0	0	0	0
February 2025	61	7	2	2	2	0	0	0	0	0
February 2026	57	2	1	1	1	0	0	0	0	0
February 2027	52	0	0	0	0	0	0	0	0	0
February 2028	47	0	0	0	0	0	0	0	0	0
February 2029	42	0	0	0	0	0	0	0	0	0
February 2030	37	0	0	0	0	0	0	0	0	0
February 2031	31	0	0	0	0	0	0	0	0	0
February 2032	25	0	0	0	0	0	0	0	0	0
February 2033	18	0	0	0	0	0	0	0	0	0
February 2034	11	0	0	0	0	0	0	0	0	0
February 2035	4	0	0	0	0	0	0	0	0	0
February 2036	0	0	0	0	0	0	0	0	0	0
February 2037	0	0	0	0	0	0	0	0	0	0
February 2038	0	0	0	0	0	0	0	0	0	0
February 2039	0	0	0	0	0	0	0	0	0	0
February 2040	0	0	0	0	0	0	0	0	0	0
February 2041	0	0	0	0	0	0	0	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.4	6.7	5.2	5.2	5.2	3.1	2.3	1.8	1.6	1.2

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

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

Characteristics of the Residual Classes

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

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

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

U.S. Treasury Circular 230 Notice

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

REMIC Elections and Special Tax Attributes

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

Taxation of Beneficial Owners of Regular Certificates

The Notional Classes, the Accrual Classes and the TE and MG Classes will be issued with original issue discount (“OID”), and certain other Classes of REMIC Certificates may be issued with OID. If a Class is issued with OID, a beneficial owner of a Certificate of that Class generally must

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

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

<u>Group</u>	<u>Prepayment Assumption</u>
1	215% PSA
2	265% PSA
3	436% PSA
4	363% PSA
5	185% PSA
6	343% PSA
7	215% PSA
8	215% PSA
9	260% PSA

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

Taxation of Beneficial Owners of Residual Certificates

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

Taxation of Beneficial Owners of RCR Certificates

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

Generally, the ownership interest represented by an RCR certificate will be one of two types. A certificate of a Combination RCR Class (a “Combination RCR Certificate”) will represent beneficial ownership of undivided interests in one or more underlying Regular Certificates. A certificate of a Strip RCR Class (a “Strip RCR Certificate”) will represent the right to receive a disproportionate part

of the principal or interest payments on one or more underlying Regular Certificates. The FE Class of RCR Certificates is a Class of Strip RCR Certificates. The SE Class represents (i) the right to receive a portion of the interest on the FD Class and (ii) beneficial ownership of an undivided interest in the SD Class. To the extent the SE Class represents the right to receive a portion of the interest on the FD Class, it will be treated as a Strip RCR Certificate. To the extent the SE Class represents beneficial ownership of an undivided interest in the SD Class, it will be treated as a Combination RCR Certificate. The remaining Classes of RCR Certificates are Combination RCR Certificates. See “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of RCR Certificates” in the REMIC Prospectus for a general discussion of the federal income tax treatment of beneficial owners of RCR Certificates.

PLAN OF DISTRIBUTION

We are obligated to deliver the Certificates to J.P. Morgan Securities L.L.C. (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.

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								
FY	\$ 12,383,319	FQ	\$ 24,883,319	PAC	(3)	FLT	3136A4SG5	November 2041
FW	12,500,000							
Recombination 2								
SY	12,383,319(4)	SQ	24,883,319(4)	NTL	(3)	INV/IO	3136A4SH3	November 2041
SW	12,500,000(4)							
Recombination 3								
ZG	24,424,001	ZN	27,142,619	SUP	4.0%	FIX/Z	3136A4SJ9	March 2042
ZK	2,718,618							
Recombination 4								
FD	163,028,157	FE	163,028,157	PAC	(3)	FLT	3136A4SK6	March 2042
SD	163,028,157(4)	SE	163,028,157(4)	NTL	(3)	INV/IO	3136A4SL4	March 2042
Recombination 5								
FL	46,919,577	FG	46,919,577	PT	(3)	FLT	3136A4SM2	March 2042
LT	46,919,577(4)							
Recombination 6								
GT	46,919,577(4)	HF	46,919,577	PT	(3)	FLT	3136A4SN0	March 2042
FL	46,919,577							
LT	46,919,577(4)							
Recombination 7								
WG	2,100,000	WJ	32,579,000	PAC/AD	4.0	FIX	3136A4SP5	July 2041
WH	30,479,000							

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

(4) Notional balances. These Classes are Interest Only Classes. See page S-7 for a description of how their notional balances are calculated.

Principal Balance Schedules

Aggregate Group I Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$197,180,000.00	December 2016	\$112,359,397.16	October 2021	\$ 48,031,057.22
March 2012	196,431,412.93	January 2017	110,973,905.19	November 2021	47,264,819.36
April 2012	195,629,749.38	February 2017	109,598,093.21	December 2021	46,510,018.02
May 2012	194,775,381.43	March 2017	108,231,896.84	January 2022	45,766,488.74
June 2012	193,868,715.41	April 2017	106,875,252.11	February 2022	45,034,069.37
July 2012	192,910,191.57	May 2017	105,528,095.49	March 2022	44,312,600.05
August 2012	191,900,283.78	June 2017	104,190,363.85	April 2022	43,601,923.16
September 2012 . . .	190,839,499.19	July 2017	102,861,994.47	May 2022	42,901,883.30
October 2012	189,728,377.77	August 2017	101,542,925.07	June 2022	42,212,327.26
November 2012	188,567,491.98	September 2017 . . .	100,233,093.73	July 2022	41,533,103.98
December 2012	187,357,446.22	October 2017	98,932,438.97	August 2022	40,864,064.54
January 2013	186,098,876.36	November 2017	97,640,899.71	September 2022 . . .	40,205,062.09
February 2013	184,792,449.20	December 2017	96,358,415.24	October 2022	39,555,951.88
March 2013	183,438,861.93	January 2018	95,084,925.29	November 2022	38,916,591.17
April 2013	182,038,841.46	February 2018	93,820,369.95	December 2022	38,286,839.25
May 2013	180,593,143.85	March 2018	92,564,689.72	January 2023	37,666,557.39
June 2013	179,102,553.60	April 2018	91,317,825.48	February 2023	37,055,608.81
July 2013	177,567,882.96	May 2018	90,079,718.51	March 2023	36,453,858.66
August 2013	175,989,971.21	June 2018	88,850,310.45	April 2023	35,861,173.99
September 2013 . . .	174,369,683.88	July 2018	87,629,543.34	May 2023	35,277,423.73
October 2013	172,707,911.96	August 2018	86,417,359.61	June 2023	34,702,478.66
November 2013	171,005,571.12	September 2018 . . .	85,213,702.04	July 2023	34,136,211.36
December 2013	169,263,600.81	October 2018	84,018,513.80	August 2023	33,578,496.25
January 2014	167,482,963.43	November 2018	82,831,738.43	September 2023 . . .	33,029,209.48
February 2014	165,714,628.72	December 2018	81,653,319.83	October 2023	32,488,228.98
March 2014	163,958,515.15	January 2019	80,483,202.29	November 2023	31,955,434.39
April 2014	162,214,541.75	February 2019	79,321,330.44	December 2023	31,430,707.05
May 2014	160,482,628.05	March 2019	78,167,649.28	January 2024	30,913,929.99
June 2014	158,762,694.13	April 2019	77,022,104.18	February 2024	30,404,987.87
July 2014	157,054,660.58	May 2019	75,884,640.87	March 2024	29,903,766.99
August 2014	155,358,448.50	June 2019	74,755,205.40	April 2024	29,410,155.27
September 2014 . . .	153,673,979.53	July 2019	73,633,744.22	May 2024	28,924,042.19
October 2014	152,001,175.81	August 2019	72,520,204.09	June 2024	28,445,318.83
November 2014	150,339,959.96	September 2019 . . .	71,414,532.16	July 2024	27,973,877.77
December 2014	148,690,255.16	October 2019	70,316,675.89	August 2024	27,509,613.13
January 2015	147,051,985.05	November 2019	69,226,583.10	September 2024 . . .	27,052,420.54
February 2015	145,425,073.78	December 2019	68,146,080.81	October 2024	26,602,197.09
March 2015	143,809,446.00	January 2020	67,081,516.44	November 2024	26,158,841.33
April 2015	142,205,026.86	February 2020	66,032,662.42	December 2024	25,722,253.26
May 2015	140,611,741.97	March 2020	64,999,294.32	January 2025	25,292,334.27
June 2015	139,029,517.45	April 2020	63,981,190.91	February 2025	24,868,987.18
July 2015	137,458,279.91	May 2020	62,978,134.02	March 2025	24,452,116.16
August 2015	135,897,956.41	June 2020	61,989,908.54	April 2025	24,041,626.77
September 2015 . . .	134,348,474.52	July 2020	61,016,302.39	May 2025	23,637,425.86
October 2015	132,809,762.25	August 2020	60,057,106.44	June 2025	23,239,421.66
November 2015	131,281,748.11	September 2020 . . .	59,112,114.51	July 2025	22,847,523.66
December 2015	129,764,361.06	October 2020	58,181,123.29	August 2025	22,461,642.65
January 2016	128,257,530.53	November 2020	57,263,932.34	September 2025 . . .	22,081,690.69
February 2016	126,761,186.41	December 2020	56,360,344.00	October 2025	21,707,581.08
March 2016	125,275,259.04	January 2021	55,470,163.43	November 2025	21,339,228.36
April 2016	123,799,679.23	February 2021	54,593,198.47	December 2025	20,976,548.27
May 2016	122,334,378.23	March 2021	53,729,259.68	January 2026	20,619,457.76
June 2016	120,879,287.76	April 2021	52,878,160.30	February 2026	20,267,874.97
July 2016	119,434,339.95	May 2021	52,039,716.15	March 2026	19,921,719.18
August 2016	117,999,467.41	June 2021	51,213,745.65	April 2026	19,580,910.83
September 2016 . . .	116,574,603.17	July 2021	50,400,069.79	May 2026	19,245,371.49
October 2016	115,159,680.71	August 2021	49,598,512.05	June 2026	18,915,023.85
November 2016	113,754,633.93	September 2021 . . .	48,808,898.38	July 2026	18,589,791.70

Aggregate Group I (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
August 2026	\$ 18,269,599.92	August 2031	\$ 5,985,500.08	August 2036	\$ 1,452,336.00
September 2026 . . .	17,954,374.44	September 2031 . . .	5,865,566.61	September 2036 . . .	1,410,431.77
October 2026	17,644,042.27	October 2031	5,747,616.96	October 2036	1,369,301.44
November 2026	17,338,531.43	November 2031	5,631,620.95	November 2036	1,328,932.64
December 2026	17,037,771.01	December 2031	5,517,548.86	December 2036	1,289,313.16
January 2027	16,741,691.06	January 2032	5,405,371.39	January 2037	1,250,430.98
February 2027	16,450,222.67	February 2032	5,295,059.66	February 2037	1,212,274.26
March 2027	16,163,297.89	March 2032	5,186,585.23	March 2037	1,174,831.35
April 2027	15,880,849.75	April 2032	5,079,920.05	April 2037	1,138,090.76
May 2027	15,602,812.22	May 2032	4,975,036.51	May 2037	1,102,041.16
June 2027	15,329,120.23	June 2032	4,871,907.36	June 2037	1,066,671.42
July 2027	15,059,709.64	July 2032	4,770,505.80	July 2037	1,031,970.56
August 2027	14,794,517.22	August 2032	4,670,805.37	August 2037	997,927.77
September 2027 . . .	14,533,480.63	September 2032 . . .	4,572,780.02	September 2037 . . .	964,532.39
October 2027	14,276,538.45	October 2032	4,476,404.09	October 2037	931,773.94
November 2027	14,023,630.11	November 2032	4,381,652.27	November 2037	899,642.08
December 2027	13,774,695.92	December 2032	4,288,499.64	December 2037	868,126.63
January 2028	13,529,677.05	January 2033	4,196,921.63	January 2038	837,217.58
February 2028	13,288,515.51	February 2033	4,106,894.05	February 2038	806,905.06
March 2028	13,051,154.12	March 2033	4,018,393.03	March 2038	777,179.33
April 2028	12,817,536.54	April 2033	3,931,395.09	April 2038	748,030.82
May 2028	12,587,607.23	May 2033	3,845,877.05	May 2038	719,450.10
June 2028	12,361,311.45	June 2033	3,761,816.11	June 2038	691,427.89
July 2028	12,138,595.24	July 2033	3,679,189.78	July 2038	663,955.02
August 2028	11,919,405.41	August 2033	3,597,975.91	August 2038	637,022.50
September 2028 . . .	11,703,689.55	September 2033 . . .	3,518,152.67	September 2038 . . .	610,621.44
October 2028	11,491,395.98	October 2033	3,439,698.54	October 2038	584,743.11
November 2028	11,282,473.76	November 2033	3,362,592.33	November 2038	559,378.91
December 2028	11,076,872.71	December 2033	3,286,813.17	December 2038	534,520.35
January 2029	10,874,543.35	January 2034	3,212,340.47	January 2039	510,159.08
February 2029	10,675,436.91	February 2034	3,139,153.97	February 2039	486,286.90
March 2029	10,479,505.33	March 2034	3,067,233.69	March 2039	462,895.69
April 2029	10,286,701.22	April 2034	2,996,559.94	April 2039	439,977.49
May 2029	10,096,977.90	May 2034	2,927,113.34	May 2039	417,524.45
June 2029	9,910,289.34	June 2034	2,858,874.78	June 2039	395,528.83
July 2029	9,726,590.19	July 2034	2,791,825.44	July 2039	373,983.02
August 2029	9,545,835.74	August 2034	2,725,946.76	August 2039	352,879.53
September 2029 . . .	9,367,981.92	September 2034 . . .	2,661,220.48	September 2039 . . .	332,210.97
October 2029	9,192,985.31	October 2034	2,597,628.59	October 2039	311,970.06
November 2029	9,020,803.10	November 2034	2,535,153.35	November 2039	292,149.66
December 2029	8,851,393.10	December 2034	2,473,777.28	December 2039	272,742.71
January 2030	8,684,713.74	January 2035	2,413,483.17	January 2040	253,742.26
February 2030	8,520,724.04	February 2035	2,354,254.06	February 2040	235,141.49
March 2030	8,359,383.61	March 2035	2,296,073.22	March 2040	216,933.66
April 2030	8,200,652.64	April 2035	2,238,924.20	April 2040	199,112.15
May 2030	8,044,491.91	May 2035	2,182,790.78	May 2040	181,670.43
June 2030	7,890,862.76	June 2035	2,127,656.96	June 2040	164,602.07
July 2030	7,739,727.07	July 2035	2,073,507.01	July 2040	147,900.74
August 2030	7,591,047.30	August 2035	2,020,325.41	August 2040	131,560.23
September 2030 . . .	7,444,786.43	September 2035 . . .	1,968,096.89	September 2040 . . .	115,574.39
October 2030	7,300,907.98	October 2035	1,916,806.38	October 2040	99,937.18
November 2030	7,159,376.01	November 2035	1,866,439.06	November 2040	84,642.67
December 2030	7,020,155.10	December 2035	1,816,980.31	December 2040	69,685.00
January 2031	6,883,210.31	January 2036	1,768,415.75	January 2041	55,058.39
February 2031	6,748,507.25	February 2036	1,720,731.19	February 2041	40,757.19
March 2031	6,616,012.00	March 2036	1,673,912.66	March 2041	26,775.80
April 2031	6,485,691.14	April 2036	1,627,946.41	April 2041	13,108.72
May 2031	6,357,511.75	May 2036	1,582,818.87	May 2041 and thereafter	0.00
June 2031	6,231,441.35	June 2036	1,538,516.69		
July 2031	6,107,447.97	July 2036	1,495,026.72		

TD Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$5,342,000.00	June 2014	\$3,115,420.18	October 2016	\$1,015,833.75
March 2012	5,307,637.36	July 2014	3,018,851.85	November 2016	961,681.40
April 2012	5,269,114.32	August 2014	2,924,042.55	December 2016	908,803.86
May 2012	5,226,475.75	September 2014	2,830,972.66	January 2017	857,186.09
June 2012	5,179,772.06	October 2014	2,739,622.78	February 2017	806,813.24
July 2012	5,129,059.25	November 2014	2,649,973.70	March 2017	757,670.56
August 2012	5,074,398.80	December 2014	2,562,006.35	April 2017	709,743.49
September 2012	5,015,857.59	January 2015	2,475,701.88	May 2017	663,017.56
October 2012	4,953,507.86	February 2015	2,391,041.60	June 2017	617,478.46
November 2012	4,887,427.06	March 2015	2,308,006.98	July 2017	573,112.03
December 2012	4,817,697.77	April 2015	2,226,579.68	August 2017	529,904.21
January 2013	4,744,407.63	May 2015	2,146,741.54	September 2017	487,841.13
February 2013	4,667,649.18	June 2015	2,068,474.56	October 2017	446,909.01
March 2013	4,587,519.70	July 2015	1,991,760.90	November 2017	407,094.19
April 2013	4,504,121.16	August 2015	1,916,582.92	December 2017	368,383.22
May 2013	4,417,559.99	September 2015	1,842,923.09	January 2018	330,762.68
June 2013	4,327,946.99	October 2015	1,770,764.12	February 2018	294,219.35
July 2013	4,235,397.13	November 2015	1,700,088.83	March 2018	258,740.11
August 2013	4,140,029.40	December 2015	1,630,880.21	April 2018	224,311.98
September 2013	4,041,966.63	January 2016	1,563,121.42	May 2018	190,922.08
October 2013	3,941,335.32	February 2016	1,496,795.77	June 2018	158,557.70
November 2013	3,838,265.41	March 2016	1,431,886.76	July 2018	127,206.21
December 2013	3,732,890.14	April 2016	1,368,378.01	August 2018	96,855.12
January 2014	3,625,345.82	May 2016	1,306,253.31	September 2018	67,492.07
February 2014	3,519,682.00	June 2016	1,245,496.58	October 2018	39,104.81
March 2014	3,415,877.97	July 2016	1,186,091.95	November 2018	11,681.20
April 2014	3,313,913.18	August 2016	1,128,023.65	December 2018 and thereafter	0.00
May 2014	3,213,767.31	September 2016	1,071,276.07		

Aggregate Group II Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$275,548,618.00	May 2014	\$217,860,127.74	August 2016	\$143,704,685.51
March 2012	274,544,891.30	June 2014	214,681,295.11	September 2016	141,379,232.52
April 2012	273,581,351.20	July 2014	211,538,881.13	October 2016	139,080,691.00
May 2012	272,510,455.46	August 2014	208,432,481.10	November 2016	136,808,760.19
June 2012	271,332,852.51	September 2014	205,361,694.75	December 2016	134,563,142.61
July 2012	270,049,301.16	October 2014	202,326,126.17	January 2017	132,343,544.08
August 2012	268,660,670.04	November 2014	199,325,383.79	February 2017	130,149,673.59
September 2012	267,167,936.88	December 2014	196,359,080.28	March 2017	127,981,243.35
October 2012	265,572,187.61	January 2015	193,426,832.58	April 2017	125,837,968.73
November 2012	263,874,615.22	February 2015	190,528,261.78	May 2017	123,719,568.19
December 2012	262,076,518.54	March 2015	187,662,993.14	June 2017	121,625,763.30
January 2013	260,179,300.70	April 2015	184,830,656.00	July 2017	119,556,278.68
February 2013	258,184,467.52	May 2015	182,030,883.73	August 2017	117,510,841.95
March 2013	256,093,625.64	June 2015	179,263,313.73	September 2017	115,489,183.75
April 2013	253,908,480.49	July 2015	176,527,587.37	October 2017	113,491,037.64
May 2013	251,630,834.13	August 2015	173,823,349.91	November 2017	111,516,140.14
June 2013	249,262,582.83	September 2015	171,150,250.52	December 2017	109,564,230.61
July 2013	246,805,714.57	October 2015	168,507,942.19	January 2018	107,635,051.33
August 2013	244,262,306.30	November 2015	165,896,081.69	February 2018	105,728,347.35
September 2013	241,634,521.09	December 2015	163,314,329.56	March 2018	103,843,866.57
October 2013	238,924,605.10	January 2016	160,762,350.07	April 2018	101,981,359.61
November 2013	236,134,884.40	February 2016	158,239,811.12	May 2018	100,140,579.87
December 2013	233,267,761.68	March 2016	155,746,384.28	June 2018	98,321,283.42
January 2014	230,325,712.75	April 2016	153,281,744.70	July 2018	96,523,229.04
February 2014	227,311,283.02	May 2016	150,845,571.07	August 2018	94,748,330.88
March 2014	224,227,083.74	June 2016	148,437,545.63	September 2018	93,004,978.95
April 2014	221,075,788.18	July 2016	146,057,354.06	October 2018	91,292,624.91

Aggregate Group II (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
November 2018	\$ 89,610,729.83	November 2023	\$ 28,608,721.51	November 2028	\$ 8,463,368.65
December 2018	87,958,763.99	December 2023	28,054,856.31	December 2028	8,285,241.59
January 2019	86,336,206.75	January 2024	27,511,150.12	January 2029	8,110,535.32
February 2019	84,742,546.36	February 2024	26,977,422.68	February 2029	7,939,187.40
March 2019	83,177,279.88	March 2024	26,453,496.83	March 2029	7,771,136.49
April 2019	81,639,912.96	April 2024	25,939,198.52	April 2029	7,606,322.33
May 2019	80,129,959.73	May 2024	25,434,356.70	May 2029	7,444,685.72
June 2019	78,646,942.64	June 2024	24,938,803.31	June 2029	7,286,168.54
July 2019	77,190,392.33	July 2024	24,452,373.20	July 2029	7,130,713.68
August 2019	75,759,847.50	August 2024	23,974,904.09	August 2029	6,978,265.02
September 2019	74,354,854.75	September 2024	23,506,236.53	September 2029	6,828,767.48
October 2019	72,974,968.46	October 2024	23,046,213.84	October 2029	6,682,166.91
November 2019	71,619,750.65	November 2024	22,594,682.06	November 2029	6,538,410.17
December 2019	70,288,770.87	December 2024	22,151,489.92	December 2029	6,397,445.02
January 2020	68,981,606.04	January 2025	21,716,488.77	January 2030	6,259,220.17
February 2020	67,697,840.37	February 2025	21,289,532.57	February 2030	6,123,685.24
March 2020	66,437,065.18	March 2025	20,870,477.81	March 2030	5,990,790.74
April 2020	65,198,878.82	April 2025	20,459,183.47	April 2030	5,860,488.07
May 2020	63,982,886.56	May 2025	20,055,511.01	May 2030	5,732,729.47
June 2020	62,788,700.41	June 2025	19,659,324.30	June 2030	5,607,468.05
July 2020	61,615,939.09	July 2025	19,270,489.57	July 2030	5,484,657.76
August 2020	60,464,227.85	August 2025	18,888,875.40	August 2030	5,364,253.36
September 2020	59,333,198.39	September 2025	18,514,352.65	September 2030	5,246,210.41
October 2020	58,222,488.74	October 2025	18,146,794.44	October 2030	5,130,485.27
November 2020	57,131,743.16	November 2025	17,786,076.11	November 2030	5,017,035.08
December 2020	56,060,612.03	December 2025	17,432,075.17	December 2030	4,905,817.75
January 2021	55,008,751.73	January 2026	17,084,671.27	January 2031	4,796,791.91
February 2021	53,975,824.58	February 2026	16,743,746.17	February 2031	4,689,916.97
March 2021	52,961,498.71	March 2026	16,409,183.69	March 2031	4,585,153.04
April 2021	51,965,447.93	April 2026	16,080,869.69	April 2031	4,482,460.95
May 2021	50,987,351.71	May 2026	15,758,692.00	May 2031	4,381,802.23
June 2021	50,026,895.03	June 2026	15,442,540.46	June 2031	4,283,139.09
July 2021	49,083,768.27	July 2026	15,132,306.79	July 2031	4,186,434.43
August 2021	48,157,667.19	August 2026	14,827,884.63	August 2031	4,091,651.81
September 2021	47,248,292.76	September 2026	14,529,169.49	September 2031	3,998,755.44
October 2021	46,355,351.11	October 2026	14,236,058.69	October 2031	3,907,710.16
November 2021	45,478,553.46	November 2026	13,948,451.36	November 2031	3,818,481.46
December 2021	44,617,616.00	December 2026	13,666,248.39	December 2031	3,731,035.44
January 2022	43,772,259.79	January 2027	13,389,352.42	January 2032	3,645,338.80
February 2022	42,942,210.75	February 2027	13,117,667.80	February 2032	3,561,358.86
March 2022	42,127,199.49	March 2027	12,851,100.53	March 2032	3,479,063.50
April 2022	41,326,961.31	April 2027	12,589,558.30	April 2032	3,398,421.19
May 2022	40,541,236.03	May 2027	12,332,950.40	May 2032	3,319,400.98
June 2022	39,769,768.02	June 2027	12,081,187.70	June 2032	3,241,972.45
July 2022	39,012,306.03	July 2027	11,834,182.65	July 2032	3,166,105.74
August 2022	38,268,603.15	August 2027	11,591,849.25	August 2032	3,091,771.53
September 2022	37,538,416.77	September 2027	11,354,102.99	September 2032	3,018,941.02
October 2022	36,821,508.44	October 2027	11,120,860.86	October 2032	2,947,585.95
November 2022	36,117,643.86	November 2027	10,892,041.31	November 2032	2,877,678.54
December 2022	35,426,592.76	December 2027	10,667,564.22	December 2032	2,809,191.53
January 2023	34,748,128.86	January 2028	10,447,350.87	January 2033	2,742,098.14
February 2023	34,082,029.82	February 2028	10,231,323.95	February 2033	2,676,372.09
March 2023	33,428,077.11	March 2028	10,019,407.50	March 2033	2,611,987.55
April 2023	32,786,056.01	April 2028	9,811,526.89	April 2033	2,548,919.18
May 2023	32,155,755.52	May 2028	9,607,608.82	May 2033	2,487,142.09
June 2023	31,536,968.27	June 2028	9,407,581.28	June 2033	2,426,631.84
July 2023	30,929,490.51	July 2028	9,211,373.52	July 2033	2,367,364.43
August 2023	30,333,122.02	August 2028	9,018,916.04	August 2033	2,309,316.29
September 2023	29,747,666.02	September 2028	8,830,140.58	September 2033	2,252,464.29
October 2023	29,172,929.18	October 2028	8,644,980.08	October 2033	2,196,785.72

Aggregate Group II (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
November 2033	\$ 2,142,258.25	August 2036	\$ 864,010.66	May 2039	\$ 253,181.66
December 2033	2,088,860.00	September 2036 . . .	837,861.36	June 2039	241,172.46
January 2034	2,036,569.47	October 2036	812,293.06	July 2039	229,460.00
February 2034	1,985,365.52	November 2036	787,294.28	August 2039	218,038.14
March 2034	1,935,227.45	December 2036	762,853.80	September 2039 . . .	206,900.86
April 2034	1,886,134.90	January 2037	738,960.55	October 2039	196,042.27
May 2034	1,838,067.87	February 2037	715,603.72	November 2039	185,456.56
June 2034	1,791,006.77	March 2037	692,772.66	December 2039	175,138.07
July 2034	1,744,932.31	April 2037	670,456.94	January 2040	165,081.22
August 2034	1,699,825.61	May 2037	648,646.32	February 2040	155,280.55
September 2034	1,655,668.08	June 2037	627,330.75	March 2040	145,730.70
October 2034	1,612,441.50	July 2037	606,500.37	April 2040	136,426.40
November 2034	1,570,127.99	August 2037	586,145.49	May 2040	127,362.51
December 2034	1,528,709.96	September 2037	566,256.62	June 2040	118,533.96
January 2035	1,488,170.19	October 2037	546,824.44	July 2040	109,935.79
February 2035	1,448,491.72	November 2037	527,839.80	August 2040	101,563.15
March 2035	1,409,657.96	December 2037	509,293.71	September 2040	93,411.25
April 2035	1,371,652.57	January 2038	491,177.39	October 2040	85,475.41
May 2035	1,334,459.54	February 2038	473,482.17	November 2040	77,751.06
June 2035	1,298,063.14	March 2038	456,199.59	December 2040	70,233.68
July 2035	1,262,447.95	April 2038	439,321.31	January 2041	62,918.86
August 2035	1,227,598.80	May 2038	422,839.18	February 2041	55,802.27
September 2035	1,193,500.83	June 2038	406,745.17	March 2041	48,879.67
October 2035	1,160,139.43	July 2038	391,031.44	April 2041	42,146.90
November 2035	1,127,500.27	August 2038	375,690.26	May 2041	35,599.87
December 2035	1,095,569.29	September 2038	360,714.06	June 2041	29,234.58
January 2036	1,064,332.66	October 2038	346,095.43	July 2041	23,047.10
February 2036	1,033,776.84	November 2038	331,827.06	August 2041	17,033.59
March 2036	1,003,888.52	December 2038	317,901.83	September 2041	11,190.27
April 2036	974,654.64	January 2039	304,312.71	October 2041	5,513.45
May 2036	946,062.38	February 2039	291,052.81	November 2041 and thereafter	0.00
June 2036	918,099.16	March 2039	278,115.40		
July 2036	890,752.63	April 2039	265,493.85		

Aggregate Group III Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$64,161,000.00	December 2013	\$55,140,618.27	October 2015	\$42,402,254.77
March 2012	63,907,111.61	January 2014	54,578,774.03	November 2015	41,863,102.06
April 2012	63,637,168.62	February 2014	54,005,938.50	December 2015	41,328,055.76
May 2012	63,351,300.75	March 2014	53,422,434.05	January 2016	40,797,087.33
June 2012	63,049,648.31	April 2014	52,828,588.98	February 2016	40,270,168.44
July 2012	62,732,362.13	May 2014	52,224,737.18	March 2016	39,747,270.92
August 2012	62,399,603.42	June 2014	51,611,217.80	April 2016	39,228,366.81
September 2012	62,051,543.64	July 2014	51,002,320.45	May 2016	38,713,428.32
October 2012	61,688,364.37	August 2014	50,398,013.15	June 2016	38,202,427.86
November 2012	61,310,257.20	September 2014	49,798,264.13	July 2016	37,695,338.01
December 2012	60,917,423.49	October 2014	49,203,041.84	August 2016	37,192,131.56
January 2013	60,510,074.28	November 2014	48,612,314.91	September 2016	36,692,781.45
February 2013	60,088,430.06	December 2014	48,026,052.23	October 2016	36,197,260.81
March 2013	59,652,720.57	January 2015	47,444,222.84	November 2016	35,705,542.98
April 2013	59,203,184.66	February 2015	46,866,796.04	December 2016	35,217,601.44
May 2013	58,740,069.98	March 2015	46,293,741.29	January 2017	34,733,409.86
June 2013	58,263,632.86	April 2015	45,725,028.30	February 2017	34,252,942.09
July 2013	57,774,137.99	May 2015	45,160,626.94	March 2017	33,776,172.16
August 2013	57,271,858.23	June 2015	44,600,507.30	April 2017	33,303,074.27
September 2013	56,757,074.32	July 2015	44,044,639.68	May 2017	32,833,622.78
October 2013	56,230,074.67	August 2015	43,492,994.56	June 2017	32,367,792.24
November 2013	55,691,155.04	September 2015	42,945,542.63	July 2017	31,905,557.37

Aggregate Group III (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
August 2017	\$31,446,893.04	June 2022	\$11,676,252.12	April 2027	\$ 3,171,584.99
September 2017	30,991,774.31	July 2022	11,455,927.58	May 2027	3,083,360.69
October 2017	30,540,176.40	August 2022	11,238,890.10	June 2027	2,996,601.31
November 2017	30,092,074.69	September 2022	11,025,095.19	July 2027	2,911,286.04
December 2017	29,647,444.73	October 2022	10,814,498.95	August 2027	2,827,394.35
January 2018	29,206,262.24	November 2022	10,607,058.03	September 2027	2,744,905.97
February 2018	28,768,503.09	December 2022	10,402,729.65	October 2027	2,663,800.90
March 2018	28,334,143.33	January 2023	10,201,471.57	November 2027	2,584,059.43
April 2018	27,903,159.16	February 2023	10,003,242.10	December 2027	2,505,662.08
May 2018	27,475,526.93	March 2023	9,808,000.08	January 2028	2,428,589.63
June 2018	27,051,223.16	April 2023	9,615,704.90	February 2028	2,352,823.13
July 2018	26,630,224.53	May 2023	9,426,316.44	March 2028	2,278,343.87
August 2018	26,212,507.87	June 2023	9,239,795.14	April 2028	2,205,133.39
September 2018	25,798,050.17	July 2023	9,056,101.90	May 2028	2,133,173.49
October 2018	25,386,828.58	August 2023	8,875,198.17	June 2028	2,062,446.18
November 2018	24,978,820.39	September 2023	8,697,045.87	July 2028	1,992,933.73
December 2018	24,574,003.05	October 2023	8,521,607.42	August 2028	1,924,618.66
January 2019	24,172,354.16	November 2023	8,348,845.73	September 2028	1,857,483.68
February 2019	23,773,851.48	December 2023	8,178,724.19	October 2028	1,791,511.77
March 2019	23,378,472.89	January 2024	8,011,206.64	November 2028	1,726,686.12
April 2019	22,988,275.95	February 2024	7,846,257.43	December 2028	1,662,990.13
May 2019	22,603,633.47	March 2024	7,683,841.33	January 2029	1,600,407.46
June 2019	22,224,472.07	April 2024	7,523,923.59	February 2029	1,538,921.95
July 2019	21,850,719.27	May 2024	7,366,469.91	March 2029	1,478,517.68
August 2019	21,482,303.55	June 2024	7,211,446.42	April 2029	1,419,178.91
September 2019	21,119,154.25	July 2024	7,058,819.70	May 2029	1,360,890.16
October 2019	20,761,201.65	August 2024	6,908,556.76	June 2029	1,303,636.11
November 2019	20,408,376.89	September 2024	6,760,625.04	July 2029	1,247,401.67
December 2019	20,060,612.00	October 2024	6,614,992.40	August 2029	1,192,171.95
January 2020	19,717,839.84	November 2024	6,471,627.13	September 2029	1,137,932.26
February 2020	19,379,994.17	December 2024	6,330,497.90	October 2029	1,084,668.08
March 2020	19,047,009.55	January 2025	6,191,573.83	November 2029	1,032,365.13
April 2020	18,718,821.40	February 2025	6,054,824.41	December 2029	981,009.30
May 2020	18,395,365.95	March 2025	5,920,219.54	January 2030	930,586.65
June 2020	18,076,580.25	April 2025	5,787,729.50	February 2030	881,083.45
July 2020	17,762,402.14	May 2025	5,657,324.97	March 2030	832,486.16
August 2020	17,452,770.24	June 2025	5,528,977.02	April 2030	784,781.41
September 2020	17,147,623.99	July 2025	5,402,657.07	May 2030	737,956.00
October 2020	16,846,903.56	August 2025	5,278,336.93	June 2030	691,996.93
November 2020	16,550,549.92	September 2025	5,155,988.78	July 2030	646,891.37
December 2020	16,258,504.76	October 2025	5,035,585.15	August 2030	602,626.65
January 2021	15,970,710.52	November 2025	4,917,098.95	September 2030	559,190.27
February 2021	15,687,110.40	December 2025	4,800,503.42	October 2030	516,569.93
March 2021	15,407,648.30	January 2026	4,685,772.17	November 2030	474,753.45
April 2021	15,132,268.83	February 2026	4,572,879.13	December 2030	433,728.85
May 2021	14,860,917.33	March 2026	4,461,798.61	January 2031	393,484.31
June 2021	14,593,539.83	April 2026	4,352,505.21	February 2031	354,008.15
July 2021	14,330,083.05	May 2026	4,244,973.91	March 2031	315,288.85
August 2021	14,070,494.38	June 2026	4,139,179.97	April 2031	277,315.08
September 2021	13,814,721.90	July 2026	4,035,099.01	May 2031	240,075.61
October 2021	13,562,714.33	August 2026	3,932,706.96	June 2031	203,559.41
November 2021	13,314,421.08	September 2026	3,831,980.06	July 2031	167,755.58
December 2021	13,069,792.19	October 2026	3,732,894.87	August 2031	132,653.37
January 2022	12,828,778.33	November 2026	3,635,428.24	September 2031	98,242.17
February 2022	12,591,330.81	December 2026	3,539,557.36	October 2031	64,511.52
March 2022	12,357,401.58	January 2027	3,445,259.68	November 2031	31,451.11
April 2022	12,126,943.18	February 2027	3,352,512.97	December 2031 and thereafter	0.00
May 2022	11,899,908.77	March 2027	3,261,295.29		

WX Class Scheduled Balances

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
Initial Balance	\$406,000.00	July 2014	\$232,382.75	December 2016	\$ 52,919.48
March 2012	404,767.42	August 2014	223,501.68	January 2017	49,244.10
April 2012	403,129.95	September 2014	214,837.92	February 2017	45,711.94
May 2012	401,091.05	October 2014	206,388.50	March 2017	42,320.85
June 2012	398,654.80	November 2014	198,150.47	April 2017	39,068.72
July 2012	395,825.88	December 2014	190,120.90	May 2017	35,953.45
August 2012	392,609.58	January 2015	182,296.92	June 2017	32,972.99
September 2012	389,011.81	February 2015	174,675.68	July 2017	30,125.27
October 2012	385,039.04	March 2015	167,254.36	August 2017	27,408.30
November 2012	380,698.34	April 2015	160,030.16	September 2017	24,820.06
December 2012	375,997.34	May 2015	153,000.35	October 2017	22,358.59
January 2013	370,944.23	June 2015	146,162.19	November 2017	20,021.93
February 2013	365,547.74	July 2015	139,512.98	December 2017	17,808.17
March 2013	359,817.14	August 2015	133,050.07	January 2018	15,715.38
April 2013	353,762.22	September 2015	126,770.82	February 2018	13,741.70
May 2013	347,393.24	October 2015	120,672.63	March 2018	11,885.26
June 2013	340,720.97	November 2015	114,752.92	April 2018	10,144.22
July 2013	333,756.64	December 2015	109,009.15	May 2018	8,516.76
August 2013	326,511.91	January 2016	103,438.81	June 2018	7,001.10
September 2013	318,998.87	February 2016	98,039.40	July 2018	5,595.45
October 2013	311,230.02	March 2016	92,808.47	August 2018	4,298.06
November 2013	303,218.23	April 2016	87,743.59	September 2018	3,107.21
December 2013	294,976.74	May 2016	82,842.35	October 2018	2,021.17
January 2014	286,519.11	June 2016	78,102.37	November 2018	1,114.21
February 2014	277,859.22	July 2016	73,521.32	December 2018	431.64
March 2014	269,011.24	August 2016	69,096.86	January 2019 and thereafter	0.00
April 2014	259,989.59	September 2016	64,826.70		
May 2014	250,808.94	October 2016	60,708.58		
June 2014	241,484.15	November 2016	56,740.24		

Aggregate Group IV Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$271,713,595.00	April 2014	\$213,231,896.20	June 2016	\$159,347,584.39
March 2012	269,919,225.84	May 2014	210,993,388.75	July 2016	157,445,311.62
April 2012	268,059,407.19	June 2014	208,768,810.92	August 2016	155,554,947.93
May 2012	266,135,058.55	July 2014	206,558,079.04	September 2016	153,676,421.72
June 2012	264,147,136.84	August 2014	204,361,109.97	October 2016	151,809,661.79
July 2012	262,096,635.67	September 2014	202,177,821.04	November 2016	149,954,597.38
August 2012	259,984,584.45	October 2014	200,008,130.09	December 2016	148,111,158.14
September 2012	257,812,047.60	November 2014	197,851,955.44	January 2017	146,279,274.13
October 2012	255,580,123.63	December 2014	195,709,215.89	February 2017	144,458,875.86
November 2012	253,289,944.24	January 2015	193,579,830.73	March 2017	142,649,894.23
December 2012	250,942,673.35	February 2015	191,463,719.74	April 2017	140,852,260.54
January 2013	248,539,506.11	March 2015	189,360,803.17	May 2017	139,065,906.54
February 2013	246,081,667.90	April 2015	187,271,001.75	June 2017	137,290,764.34
March 2013	243,639,075.96	May 2015	185,194,236.66	July 2017	135,526,766.49
April 2013	241,211,638.82	June 2015	183,130,429.58	August 2017	133,773,845.92
May 2013	238,799,265.51	July 2015	181,079,502.64	September 2017	132,031,935.98
June 2013	236,401,865.62	August 2015	179,041,378.43	October 2017	130,300,970.39
July 2013	234,019,349.29	September 2015	177,015,980.02	November 2017	128,580,883.29
August 2013	231,651,627.19	October 2015	175,003,230.92	December 2017	126,871,609.20
September 2013	229,298,610.50	November 2015	173,003,055.11	January 2018	125,173,083.02
October 2013	226,960,210.96	December 2015	171,015,377.00	February 2018	123,485,240.08
November 2013	224,636,340.81	January 2016	169,040,121.47	March 2018	121,808,016.04
December 2013	222,326,912.83	February 2016	167,077,213.85	April 2018	120,141,346.98
January 2014	220,031,840.32	March 2016	165,126,579.90	May 2018	118,485,169.34
February 2014	217,751,037.07	April 2016	163,188,145.84	June 2018	116,839,419.97
March 2014	215,484,417.42	May 2016	161,261,838.31	July 2018	115,204,036.06

Aggregate Group IV (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
August 2018	\$113,578,955.19	August 2023	\$ 43,716,825.57	August 2028	\$ 15,285,194.74
September 2018 . . .	111,964,115.31	September 2023 . . .	42,995,795.81	September 2028 . . .	15,002,205.97
October 2018	110,359,454.76	October 2023	42,285,659.50	October 2028	14,723,718.93
November 2018	108,764,912.20	November 2023	41,586,259.37	November 2028	14,449,666.81
December 2018	107,180,426.71	December 2023	40,897,440.38	December 2028	14,179,983.76
January 2019	105,605,937.70	January 2024	40,219,049.65	January 2029	13,914,604.89
February 2019	104,041,384.94	February 2024	39,550,936.45	February 2029	13,653,466.22
March 2019	102,486,708.58	March 2024	38,892,952.20	March 2029	13,396,504.68
April 2019	100,941,849.11	April 2024	38,244,950.39	April 2029	13,143,658.13
May 2019	99,406,747.37	May 2024	37,606,786.56	May 2029	12,894,865.28
June 2019	97,881,344.58	June 2024	36,978,318.31	June 2029	12,650,065.77
July 2019	96,365,582.28	July 2024	36,359,405.24	July 2029	12,409,200.04
August 2019	94,862,404.02	August 2024	35,749,908.92	August 2029	12,172,209.44
September 2019 . . .	93,381,304.57	September 2024 . . .	35,149,692.88	September 2029 . . .	11,939,036.14
October 2019	91,921,970.26	October 2024	34,558,622.56	October 2029	11,709,623.12
November 2019	90,484,091.76	November 2024	33,976,565.32	November 2029	11,483,914.21
December 2019	89,067,364.06	December 2024	33,403,390.36	December 2029	11,261,854.02
January 2020	87,671,486.38	January 2025	32,838,968.76	January 2030	11,043,387.98
February 2020	86,296,162.17	February 2025	32,283,173.39	February 2030	10,828,462.28
March 2020	84,941,098.97	March 2025	31,735,878.93	March 2030	10,617,023.89
April 2020	83,606,008.44	April 2025	31,196,961.83	April 2030	10,409,020.55
May 2020	82,290,606.23	May 2025	30,666,300.27	May 2030	10,204,400.75
June 2020	80,994,611.96	June 2025	30,143,774.16	June 2030	10,003,113.70
July 2020	79,717,749.18	July 2025	29,629,265.12	July 2030	9,805,109.38
August 2020	78,459,745.28	August 2025	29,122,656.42	August 2030	9,610,338.44
September 2020 . . .	77,220,331.45	September 2025 . . .	28,623,832.99	September 2030 . . .	9,418,752.28
October 2020	75,999,242.65	October 2025	28,132,681.39	October 2030	9,230,302.99
November 2020	74,796,217.52	November 2025	27,649,089.78	November 2030	9,044,943.34
December 2020	73,610,998.37	December 2025	27,172,947.91	December 2030	8,862,626.78
January 2021	72,443,331.10	January 2026	26,704,147.07	January 2031	8,683,307.45
February 2021	71,292,965.14	February 2026	26,242,580.10	February 2031	8,506,940.14
March 2021	70,159,653.45	March 2026	25,788,141.38	March 2031	8,333,480.28
April 2021	69,043,152.42	April 2026	25,340,726.74	April 2031	8,162,883.96
May 2021	67,943,221.87	May 2026	24,900,233.52	May 2031	7,995,107.89
June 2021	66,859,624.94	June 2026	24,466,560.51	June 2031	7,830,109.42
July 2021	65,792,128.11	July 2026	24,039,607.92	July 2031	7,667,846.51
August 2021	64,740,501.12	August 2026	23,619,277.39	August 2031	7,508,277.73
September 2021 . . .	63,704,516.92	September 2026 . . .	23,205,471.94	September 2031 . . .	7,351,362.24
October 2021	62,683,951.66	October 2026	22,798,095.98	October 2031	7,197,059.79
November 2021	61,678,584.58	November 2026	22,397,055.27	November 2031	7,045,330.73
December 2021	60,688,198.06	December 2026	22,002,256.90	December 2031	6,896,135.97
January 2022	59,712,577.49	January 2027	21,613,609.28	January 2032	6,749,436.98
February 2022	58,751,511.27	February 2027	21,231,022.14	February 2032	6,605,195.81
March 2022	57,804,790.77	March 2027	20,854,406.48	March 2032	6,463,375.03
April 2022	56,872,210.29	April 2027	20,483,674.55	April 2032	6,323,937.78
May 2022	55,953,566.99	May 2027	20,118,739.86	May 2032	6,186,847.72
June 2022	55,048,660.89	June 2027	19,759,517.16	June 2032	6,052,069.05
July 2022	54,157,294.80	July 2027	19,405,922.39	July 2032	5,919,566.47
August 2022	53,279,274.31	August 2027	19,057,872.70	August 2032	5,789,305.20
September 2022 . . .	52,414,407.71	September 2027 . . .	18,715,286.42	September 2032 . . .	5,661,250.98
October 2022	51,562,506.01	October 2027	18,378,083.03	October 2032	5,535,370.02
November 2022	50,723,382.84	November 2027	18,046,183.16	November 2032	5,411,629.06
December 2022	49,896,854.47	December 2027	17,719,508.59	December 2032	5,289,995.28
January 2023	49,082,739.72	January 2028	17,397,982.18	January 2033	5,170,436.37
February 2023	48,280,859.99	February 2028	17,081,527.92	February 2033	5,052,920.47
March 2023	47,491,039.15	March 2028	16,770,070.87	March 2033	4,937,416.20
April 2023	46,713,103.56	April 2028	16,463,537.15	April 2033	4,823,892.63
May 2023	45,946,882.03	May 2028	16,161,853.94	May 2033	4,712,319.28
June 2023	45,192,205.74	June 2028	15,864,949.47	June 2033	4,602,666.11
July 2023	44,448,908.29	July 2028	15,572,752.99	July 2033	4,494,903.54

Aggregate Group IV (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
August 2033	\$ 4,389,002.38	December 2035	\$ 2,073,533.81	April 2038	\$ 696,512.76
September 2033 . . .	4,284,933.92	January 2036	2,010,665.27	May 2038	659,976.04
October 2033	4,182,669.81	February 2036	1,948,956.59	June 2038	624,174.83
November 2033	4,082,182.17	March 2036	1,888,389.34	July 2038	589,097.03
December 2033	3,983,443.50	April 2036	1,828,945.37	August 2038	554,730.76
January 2034	3,886,426.69	May 2036	1,770,606.81	September 2038 . . .	521,064.28
February 2034	3,791,105.06	June 2036	1,713,356.02	October 2038	488,086.05
March 2034	3,697,452.29	July 2036	1,657,175.67	November 2038	455,784.69
April 2034	3,605,442.46	August 2036	1,602,048.64	December 2038	424,149.02
May 2034	3,515,050.03	September 2036 . . .	1,547,958.11	January 2039	393,167.98
June 2034	3,426,249.83	October 2036	1,494,887.47	February 2039	362,830.72
July 2034	3,339,017.07	November 2036	1,442,820.39	March 2039	333,126.55
August 2034	3,253,327.31	December 2036	1,391,740.76	April 2039	304,044.92
September 2034 . . .	3,169,156.47	January 2037	1,341,632.72	May 2039	275,575.46
October 2034	3,086,480.84	February 2037	1,292,480.64	June 2039	247,707.94
November 2034	3,005,277.03	March 2037	1,244,269.14	July 2039	220,432.31
December 2034	2,925,522.02	April 2037	1,196,983.05	August 2039	193,738.65
January 2035	2,847,193.12	May 2037	1,150,607.44	September 2039 . . .	167,617.21
February 2035	2,770,267.97	June 2037	1,105,127.59	October 2039	142,058.36
March 2035	2,694,724.55	July 2037	1,060,529.01	November 2039	117,052.65
April 2035	2,620,541.15	August 2037	1,016,797.43	December 2039	92,590.75
May 2035	2,547,696.38	September 2037 . . .	973,918.78	January 2040	68,663.48
June 2035	2,476,169.18	October 2037	931,879.22	February 2040	45,261.82
July 2035	2,405,938.80	November 2037	890,665.10	March 2040	22,376.85
August 2035	2,336,984.78	December 2037	850,262.98	April 2040 and thereafter	0.00
September 2035 . . .	2,269,286.98	January 2038	810,659.63		
October 2035	2,202,825.54	February 2038	771,842.00		
November 2035	2,137,580.90	March 2038	733,797.26		

Aggregate Group V Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$197,750,217.00	May 2014	\$160,393,755.50	August 2016	\$114,912,718.83
March 2012	196,967,436.25	June 2014	158,510,445.35	September 2016 . . .	113,426,750.50
April 2012	196,246,253.78	July 2014	156,643,518.41	October 2016	111,953,832.03
May 2012	195,464,217.09	August 2014	154,792,837.49	November 2016	110,493,853.68
June 2012	194,621,748.17	September 2014 . . .	152,958,266.55	December 2016	109,046,706.64
July 2012	193,719,317.63	October 2014	151,139,670.65	January 2017	107,612,282.98
August 2012	192,757,444.32	November 2014	149,336,915.96	February 2017	106,190,475.67
September 2012 . . .	191,736,694.93	December 2014	147,549,869.77	March 2017	104,781,178.56
October 2012	190,657,683.48	January 2015	145,778,400.43	April 2017	103,384,286.37
November 2012	189,521,070.78	February 2015	144,022,377.42	May 2017	101,999,694.70
December 2012	188,327,563.79	March 2015	142,281,671.25	June 2017	100,627,299.99
January 2013	187,077,914.98	April 2015	140,556,153.52	July 2017	99,266,999.57
February 2013	185,772,921.54	May 2015	138,845,696.88	August 2017	97,918,691.58
March 2013	184,413,424.60	June 2015	137,150,175.03	September 2017 . . .	96,582,275.02
April 2013	183,000,308.34	July 2015	135,469,462.72	October 2017	95,257,649.72
May 2013	181,534,499.11	August 2015	133,803,435.72	November 2017	93,944,716.34
June 2013	180,016,964.38	September 2015 . . .	132,151,970.82	December 2017	92,643,376.36
July 2013	178,448,711.77	October 2015	130,514,945.83	January 2018	91,353,532.05
August 2013	176,830,787.89	November 2015	128,892,239.57	February 2018	90,075,086.53
September 2013 . . .	175,164,277.23	December 2015	127,283,731.86	March 2018	88,807,943.68
October 2013	173,450,300.94	January 2016	125,689,303.51	April 2018	87,552,008.20
November 2013	171,690,015.58	February 2016	124,108,836.29	May 2018	86,307,185.56
December 2013	169,884,611.82	March 2016	122,542,212.98	June 2018	85,073,382.02
January 2014	168,035,313.09	April 2016	120,989,317.30	July 2018	83,850,504.62
February 2014	166,143,374.19	May 2016	119,450,033.93	August 2018	82,638,461.14
March 2014	164,210,079.88	June 2016	117,924,248.53	September 2018 . . .	81,437,160.15
April 2014	162,293,587.19	July 2016	116,411,847.66	October 2018	80,246,510.97

Aggregate Group V (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
November 2018	\$ 79,066,423.66	November 2023	\$ 30,407,763.32	November 2028	\$ 10,772,466.52
December 2018	77,896,809.04	December 2023	29,909,830.08	December 2028	10,576,908.93
January 2019	76,737,578.63	January 2024	29,419,424.48	January 2029	10,384,454.58
February 2019	75,588,644.73	February 2024	28,936,437.52	February 2029	10,195,057.32
March 2019	74,449,920.33	March 2024	28,460,761.74	March 2029	10,008,671.65
April 2019	73,321,319.15	April 2024	27,992,291.20	April 2029	9,825,252.73
May 2019	72,202,755.63	May 2024	27,530,921.43	May 2029	9,644,756.37
June 2019	71,094,144.91	June 2024	27,076,549.47	June 2029	9,467,139.01
July 2019	69,995,402.82	July 2024	26,629,073.80	July 2029	9,292,357.70
August 2019	68,909,092.61	August 2024	26,188,394.32	August 2029	9,120,370.13
September 2019	67,838,746.00	September 2024	25,754,412.38	September 2029	8,951,134.59
October 2019	66,784,135.62	October 2024	25,327,030.70	October 2029	8,784,609.96
November 2019	65,745,037.31	November 2024	24,906,153.37	November 2029	8,620,755.73
December 2019	64,721,230.04	December 2024	24,491,685.85	December 2029	8,459,531.96
January 2020	63,712,495.86	January 2025	24,083,534.93	January 2030	8,300,899.29
February 2020	62,718,619.86	February 2025	23,681,608.74	February 2030	8,144,818.91
March 2020	61,739,390.14	March 2025	23,285,816.67	March 2030	7,991,252.59
April 2020	60,774,597.78	April 2025	22,896,069.43	April 2030	7,840,162.65
May 2020	59,824,036.77	May 2025	22,512,278.98	May 2030	7,691,511.94
June 2020	58,887,503.95	June 2025	22,134,358.53	June 2030	7,545,263.86
July 2020	57,964,799.06	July 2025	21,762,222.51	July 2030	7,401,382.32
August 2020	57,055,724.60	August 2025	21,395,786.57	August 2030	7,259,831.76
September 2020	56,160,085.85	September 2025	21,034,967.56	September 2030	7,120,577.13
October 2020	55,277,690.80	October 2025	20,679,683.50	October 2030	6,983,583.90
November 2020	54,408,350.15	November 2025	20,329,853.58	November 2030	6,848,818.03
December 2020	53,551,877.24	December 2025	19,985,398.13	December 2030	6,716,245.96
January 2021	52,708,088.03	January 2026	19,646,238.63	January 2031	6,585,834.62
February 2021	51,876,801.03	February 2026	19,312,297.64	February 2031	6,457,551.43
March 2021	51,057,837.34	March 2026	18,983,498.84	March 2031	6,331,364.28
April 2021	50,251,020.53	April 2026	18,659,767.00	April 2031	6,207,241.50
May 2021	49,456,176.65	May 2026	18,341,027.94	May 2031	6,085,151.92
June 2021	48,673,134.20	June 2026	18,027,208.56	June 2031	5,965,064.78
July 2021	47,901,724.07	July 2026	17,718,236.76	July 2031	5,846,949.78
August 2021	47,141,779.53	August 2026	17,414,041.51	August 2031	5,730,777.08
September 2021	46,393,136.20	September 2026	17,114,552.76	September 2031	5,616,517.24
October 2021	45,655,631.98	October 2026	16,819,701.47	October 2031	5,504,141.26
November 2021	44,929,107.06	November 2026	16,529,419.56	November 2031	5,393,620.57
December 2021	44,213,403.86	December 2026	16,243,639.95	December 2031	5,284,927.01
January 2022	43,508,367.05	January 2027	15,962,296.50	January 2032	5,178,032.82
February 2022	42,813,843.42	February 2027	15,685,324.01	February 2032	5,072,910.64
March 2022	42,129,681.97	March 2027	15,412,658.20	March 2032	4,969,533.52
April 2022	41,455,733.79	April 2027	15,144,235.73	April 2032	4,867,874.90
May 2022	40,791,852.05	May 2027	14,879,994.15	May 2032	4,767,908.61
June 2022	40,137,892.02	June 2027	14,619,871.88	June 2032	4,669,608.84
July 2022	39,493,710.98	July 2027	14,363,808.26	July 2032	4,572,950.18
August 2022	38,859,168.22	August 2027	14,111,743.47	August 2032	4,477,907.57
September 2022	38,234,125.00	September 2027	13,863,618.53	September 2032	4,384,456.33
October 2022	37,618,444.55	October 2027	13,619,375.33	October 2032	4,292,572.14
November 2022	37,011,992.01	November 2027	13,378,956.57	November 2032	4,202,231.01
December 2022	36,414,634.42	December 2027	13,142,305.78	December 2032	4,113,409.33
January 2023	35,826,240.69	January 2028	12,909,367.30	January 2033	4,026,083.83
February 2023	35,246,681.59	February 2028	12,680,086.24	February 2033	3,940,231.55
March 2023	34,675,829.68	March 2028	12,454,408.52	March 2033	3,855,829.90
April 2023	34,113,559.33	April 2028	12,232,280.82	April 2033	3,772,856.61
May 2023	33,559,746.69	May 2028	12,013,650.59	May 2033	3,691,289.73
June 2023	33,014,269.64	June 2028	11,798,466.03	June 2033	3,611,107.62
July 2023	32,477,007.79	July 2028	11,586,676.08	July 2033	3,532,288.98
August 2023	31,947,842.43	August 2028	11,378,230.41	August 2033	3,454,812.81
September 2023	31,426,656.55	September 2028	11,173,079.41	September 2033	3,378,658.41
October 2023	30,913,334.76	October 2028	10,971,174.18	October 2033	3,303,805.40

Aggregate Group V (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
November 2033	\$ 3,230,233.69	June 2036	\$ 1,487,980.79	January 2039	\$ 503,152.70
December 2033	3,157,923.48	July 2036	1,446,385.38	February 2039	480,247.63
January 2034	3,086,855.26	August 2036	1,405,550.87	March 2039	457,801.26
February 2034	3,017,009.81	September 2036	1,365,465.15	April 2039	435,806.01
March 2034	2,948,368.21	October 2036	1,326,116.28	May 2039	414,254.42
April 2034	2,880,911.77	November 2036	1,287,492.52	June 2039	393,139.14
May 2034	2,814,622.13	December 2036	1,249,582.27	July 2039	372,452.94
June 2034	2,749,481.16	January 2037	1,212,374.14	August 2039	352,188.70
July 2034	2,685,471.01	February 2037	1,175,856.87	September 2039	332,339.39
August 2034	2,622,574.11	March 2037	1,140,019.41	October 2039	312,898.11
September 2034	2,560,773.11	April 2037	1,104,850.85	November 2039	293,858.05
October 2034	2,500,050.94	May 2037	1,070,340.45	December 2039	275,212.50
November 2034	2,440,390.79	June 2037	1,036,477.62	January 2040	256,954.89
December 2034	2,381,776.08	July 2037	1,003,251.95	February 2040	239,078.69
January 2035	2,324,190.48	August 2037	970,653.16	March 2040	221,577.52
February 2035	2,267,617.90	September 2037	938,671.16	April 2040	204,445.08
March 2035	2,212,042.49	October 2037	907,295.97	May 2040	187,675.16
April 2035	2,157,448.63	November 2037	876,517.78	June 2040	171,261.65
May 2035	2,103,820.93	December 2037	846,326.94	July 2040	155,198.54
June 2035	2,051,144.24	January 2038	816,713.92	August 2040	139,479.90
July 2035	1,999,403.62	February 2038	787,669.36	September 2040	124,099.91
August 2035	1,948,584.36	March 2038	759,184.00	October 2040	109,052.82
September 2035	1,898,671.95	April 2038	731,248.77	November 2040	94,332.97
October 2035	1,849,652.12	May 2038	703,854.70	December 2040	79,934.80
November 2035	1,801,510.79	June 2038	676,992.97	January 2041	65,852.83
December 2035	1,754,234.11	July 2038	650,654.89	February 2041	52,081.66
January 2036	1,707,808.42	August 2038	624,831.90	March 2041	38,615.98
February 2036	1,662,220.26	September 2038	599,515.57	April 2041	25,450.56
March 2036	1,617,456.37	October 2038	574,697.60	May 2041	12,580.24
April 2036	1,573,503.71	November 2038	550,369.81	June 2041 and thereafter	0.00
May 2036	1,530,349.41	December 2038	526,524.15		

Aggregate Group VI Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$34,459,000.00	February 2014	\$28,405,074.69	February 2016	\$19,757,954.12
March 2012	34,332,426.85	March 2014	28,018,785.42	March 2016	19,445,917.36
April 2012	34,210,838.83	April 2014	27,624,136.03	April 2016	19,137,492.01
May 2012	34,075,836.27	May 2014	27,221,468.53	May 2016	18,832,637.68
June 2012	33,927,501.39	June 2014	26,823,423.51	June 2016	18,531,314.40
July 2012	33,765,930.20	July 2014	26,429,949.49	July 2016	18,233,482.68
August 2012	33,591,232.44	August 2014	26,040,995.60	August 2016	17,939,103.43
September 2012	33,403,531.47	September 2014	25,656,511.47	September 2016	17,648,138.01
October 2012	33,202,964.17	October 2014	25,276,447.34	October 2016	17,360,548.18
November 2012	32,989,680.78	November 2014	24,900,753.94	November 2016	17,076,296.14
December 2012	32,763,844.77	December 2014	24,529,382.58	December 2016	16,795,344.50
January 2013	32,525,632.60	January 2015	24,162,285.07	January 2017	16,517,656.28
February 2013	32,275,233.58	February 2015	23,799,413.77	February 2017	16,243,194.90
March 2013	32,012,849.57	March 2015	23,440,721.56	March 2017	15,971,924.18
April 2013	31,738,694.78	April 2015	23,086,161.83	April 2017	15,703,808.36
May 2013	31,452,995.45	May 2015	22,735,688.47	May 2017	15,438,812.04
June 2013	31,155,989.60	June 2015	22,389,255.89	June 2017	15,176,900.23
July 2013	30,847,926.66	July 2015	22,046,818.99	July 2017	14,918,038.32
August 2013	30,529,067.15	August 2015	21,708,333.18	August 2017	14,662,192.08
September 2013	30,199,682.34	September 2015	21,373,754.33	September 2017	14,409,327.66
October 2013	29,860,053.83	October 2015	21,043,038.82	October 2017	14,159,411.56
November 2013	29,510,473.20	November 2015	20,716,143.49	November 2017	13,912,410.68
December 2013	29,151,241.55	December 2015	20,393,025.66	December 2017	13,668,292.26
January 2014	28,782,669.09	January 2016	20,073,643.12	January 2018	13,427,023.91

Aggregate Group VI (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
February 2018	\$13,188,573.60	February 2023	\$ 4,242,053.72	February 2028	\$ 1,270,193.88
March 2018	12,952,909.65	March 2023	4,160,499.22	March 2028	1,243,824.29
April 2018	12,720,000.71	April 2023	4,080,435.48	April 2028	1,217,957.91
May 2018	12,489,815.81	May 2023	4,001,836.09	May 2028	1,192,585.60
June 2018	12,262,324.29	June 2023	3,924,675.10	June 2028	1,167,698.35
July 2018	12,037,495.83	July 2023	3,848,927.01	July 2028	1,143,287.33
August 2018	11,815,750.40	August 2023	3,774,566.76	August 2028	1,119,343.85
September 2018	11,597,952.88	September 2023	3,701,569.73	September 2028	1,095,859.39
October 2018	11,384,034.55	October 2023	3,629,911.71	October 2028	1,072,825.58
November 2018	11,173,927.86	November 2023	3,559,568.94	November 2028	1,050,234.17
December 2018	10,967,566.42	December 2023	3,490,518.05	December 2028	1,028,077.10
January 2019	10,764,884.96	January 2024	3,422,736.09	January 2029	1,006,346.42
February 2019	10,565,819.36	February 2024	3,356,200.49	February 2029	985,034.32
March 2019	10,370,306.57	March 2024	3,290,889.09	March 2029	964,133.16
April 2019	10,178,284.64	April 2024	3,226,780.11	April 2029	943,635.40
May 2019	9,989,692.68	May 2024	3,163,852.16	May 2029	923,533.65
June 2019	9,804,470.84	June 2024	3,102,084.20	June 2029	903,820.65
July 2019	9,622,560.31	July 2024	3,041,455.57	July 2029	884,489.27
August 2019	9,443,903.28	August 2024	2,981,945.98	August 2029	865,532.51
September 2019	9,268,442.92	September 2024	2,923,535.46	September 2029	846,943.48
October 2019	9,096,123.41	October 2024	2,866,204.43	October 2029	828,715.43
November 2019	8,926,889.86	November 2024	2,809,933.61	November 2029	810,841.72
December 2019	8,760,688.34	December 2024	2,754,704.10	December 2029	793,315.82
January 2020	8,597,465.83	January 2025	2,700,497.29	January 2030	776,131.34
February 2020	8,437,170.23	February 2025	2,647,294.91	February 2030	759,281.98
March 2020	8,279,750.35	March 2025	2,595,079.02	March 2030	742,761.56
April 2020	8,125,155.87	April 2025	2,543,831.98	April 2030	726,564.02
May 2020	7,973,337.32	May 2025	2,493,536.46	May 2030	710,683.40
June 2020	7,824,246.10	June 2025	2,444,175.43	June 2030	695,113.84
July 2020	7,677,834.44	July 2025	2,395,732.16	July 2030	679,849.60
August 2020	7,534,055.40	August 2025	2,348,190.22	August 2030	664,885.02
September 2020	7,392,862.84	September 2025	2,301,533.45	September 2030	650,214.57
October 2020	7,254,211.42	October 2025	2,255,746.00	October 2030	635,832.78
November 2020	7,118,056.57	November 2025	2,210,812.27	November 2030	621,734.33
December 2020	6,984,354.50	December 2025	2,166,716.94	December 2030	607,913.94
January 2021	6,853,062.17	January 2026	2,123,444.96	January 2031	594,366.47
February 2021	6,724,137.28	February 2026	2,080,981.56	February 2031	581,086.84
March 2021	6,597,538.27	March 2026	2,039,312.20	March 2031	568,070.07
April 2021	6,473,224.28	April 2026	1,998,422.60	April 2031	555,311.28
May 2021	6,351,155.17	May 2026	1,958,298.76	May 2031	542,805.67
June 2021	6,231,291.47	June 2026	1,918,926.89	June 2031	530,548.53
July 2021	6,113,594.43	July 2026	1,880,293.46	July 2031	518,535.21
August 2021	5,998,025.93	August 2026	1,842,385.17	August 2031	506,761.19
September 2021	5,884,548.52	September 2026	1,805,188.96	September 2031	495,221.98
October 2021	5,773,125.41	October 2026	1,768,691.98	October 2031	483,913.21
November 2021	5,663,720.43	November 2026	1,732,881.64	November 2031	472,830.57
December 2021	5,556,298.05	December 2026	1,697,745.55	December 2031	461,969.84
January 2022	5,450,823.33	January 2027	1,663,271.52	January 2032	451,326.84
February 2022	5,347,261.96	February 2027	1,629,447.62	February 2032	440,897.52
March 2022	5,245,580.21	March 2027	1,596,262.08	March 2032	430,677.87
April 2022	5,145,744.93	April 2027	1,563,703.37	April 2032	420,663.94
May 2022	5,047,723.55	May 2027	1,531,760.16	May 2032	410,851.89
June 2022	4,951,484.06	June 2027	1,500,421.30	June 2032	401,237.91
July 2022	4,856,995.00	July 2027	1,469,675.86	July 2032	391,818.29
August 2022	4,764,225.48	August 2027	1,439,513.08	August 2032	382,589.36
September 2022	4,673,145.11	September 2027	1,409,922.41	September 2032	373,547.54
October 2022	4,583,724.04	October 2027	1,380,893.47	October 2032	364,689.30
November 2022	4,495,932.94	November 2027	1,352,416.07	November 2032	356,011.17
December 2022	4,409,742.99	December 2027	1,324,480.20	December 2032	347,509.77
January 2023	4,325,125.86	January 2028	1,297,076.03	January 2033	339,181.74

Aggregate Group VI (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
February 2033	\$ 331,023.81	February 2036	\$ 127,305.10	February 2039	\$ 35,367.08
March 2033	323,032.77	March 2036	123,602.20	March 2039	33,767.69
April 2033	315,205.44	April 2036	119,980.58	April 2039	32,207.45
May 2033	307,538.74	May 2036	116,438.63	May 2039	30,685.55
June 2033	300,029.61	June 2036	112,974.80	June 2039	29,201.21
July 2033	292,675.05	July 2036	109,587.54	July 2039	27,753.65
August 2033	285,472.15	August 2036	106,275.35	August 2039	26,342.10
September 2033	278,418.00	September 2036	103,036.74	September 2039	24,965.82
October 2033	271,509.77	October 2036	99,870.27	October 2039	23,624.07
November 2033	264,744.70	November 2036	96,774.50	November 2039	22,316.14
December 2033	258,120.04	December 2036	93,748.04	December 2039	21,041.31
January 2034	251,633.12	January 2037	90,789.51	January 2040	19,798.90
February 2034	245,281.30	February 2037	87,897.56	February 2040	18,588.23
March 2034	239,062.01	March 2037	85,070.87	March 2040	17,408.62
April 2034	232,972.70	April 2037	82,308.15	April 2040	16,259.44
May 2034	227,010.89	May 2037	79,608.12	May 2040	15,140.03
June 2034	221,174.14	June 2037	76,969.52	June 2040	14,049.78
July 2034	215,460.03	July 2037	74,391.13	July 2040	12,988.05
August 2034	209,866.22	August 2037	71,871.75	August 2040	11,954.26
September 2034	204,390.39	September 2037	69,410.19	September 2040	10,947.80
October 2034	199,030.28	October 2037	67,005.30	October 2040	9,968.10
November 2034	193,783.65	November 2037	64,655.94	November 2040	9,014.58
December 2034	188,648.31	December 2037	62,360.98	December 2040	8,086.69
January 2035	183,622.12	January 2038	60,119.34	January 2041	7,183.87
February 2035	178,702.96	February 2038	57,929.94	February 2041	6,305.60
March 2035	173,888.78	March 2038	55,791.73	March 2041	5,451.34
April 2035	169,177.52	April 2038	53,703.67	April 2041	4,620.58
May 2035	164,567.21	May 2038	51,664.74	May 2041	3,812.81
June 2035	160,055.88	June 2038	49,673.95	June 2041	3,027.53
July 2035	155,641.60	July 2038	47,730.32	July 2041	2,264.26
August 2035	151,322.50	August 2038	45,832.89	August 2041	1,522.51
September 2035	147,096.71	September 2038	43,980.72	September 2041	801.83
October 2035	142,962.43	October 2038	42,172.89	October 2041	101.74
November 2035	138,917.86	November 2038	40,408.49	November 2041 and thereafter	0.00
December 2035	134,961.26	December 2038	38,686.63		
January 2036	131,090.90	January 2039	37,006.45		

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.

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\$1,659,214,547



**Guaranteed REMIC
Pass-Through Certificates
Fannie Mae REMIC Trust 2012-16**

PROSPECTUS SUPPLEMENT

J.P. Morgan

February 23, 2012
