

\$322,196,974



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2012-18**

The Certificates

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

Payments to Certificateholders

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

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

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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
MA	1	\$81,353,000	SC/PAC/AD	4.0%	FIX	3136A4SQ3	July 2041
MZ	1	1,309,000	SC/PAC	4.0	FIX/Z	3136A4SR1	March 2042
FM(2)	1	8,160,749	SC/SUP	(3)	FLT	3136A4SS9	March 2042
MS(2)	1	8,160,749(4)	NTL	(3)	INV/IO	3136A4ST7	March 2042
SL(2)	1	4,080,375	SC/SUP	(3)	INV	3136A4SU4	March 2042
QF(2)	2	8,400,000	PT	(3)	FLT	3136A4SV2	March 2042
QS(2)	2	8,400,000(4)	NTL	(3)	INV/IO	3136A4SW0	March 2042
QA	2	20,373,000	SC/PAC/AD	2.5	FIX	3136A4SX8	February 2042
QB	2	38,776	SC/PAC/AD	2.5	FIX	3136A4SY6	March 2042
Z	2	2,000,000	SC/SUP	2.5	FIX/Z	3136A4SZ3	October 2040
UA	2	2,982,308	SC/SUP/AD	2.5	FIX	3136A4TA7	March 2042
UZ	2	1,000	SC/SUP/AD	2.5	FIX/Z	3136A4TB5	March 2042
FB(2)	3	53,452,697	PT	(3)	FLT	3136A4TC3	March 2042
SB(2)	3	53,452,697(4)	NTL	(3)	INV/IO	3136A4TD1	March 2042
FC(2)	3	54,046,616	PT	(3)	FLT	3136A4TE9	March 2042
SC(2)	3	54,046,616(4)	NTL	(3)	INV/IO	3136A4TF6	March 2042
GA	3	53,980,000	PAC	2.0	FIX	3136A4TG4	December 2041
GB	3	20,699,000	PAC	2.0	FIX	3136A4TH2	December 2041
GM	3	1,858,774	PAC	2.0	FIX	3136A4TJ8	March 2042
HA	3	9,461,679	SUP	2.0	FIX	3136A4TK5	March 2042
R		0	NPR	0	NPR	3136A4TL3	March 2042
RL		0	NPR	0	NPR	3136A4TM1	March 2042

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

- (3) Based on LIBOR.
(4) Notional balances. These classes are interest only classes. See page S-7 for a description of how their notional balances are calculated.

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 and
- underlying RCR certificates backed by 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 FL, SM, LA, QY, GW, GY, FH and SH 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 on page S-8 of this prospectus supplement and starting on page 11 of the REMIC prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.

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

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

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

Nomura

February 23, 2012

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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”);
- if you are purchasing a Group 1 or Group 2 Class (other than the QF and QS Classes) or the R or RL Class, the disclosure documents relating to the applicable underlying RCR certificates (the “Underlying REMIC Disclosure Documents”); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading “Incorporation by Reference” in the REMIC Prospectus.

For a description of current servicing policies generally applicable to existing Fannie Mae MBS pools, see “Yield, Maturity, and Prepayment Considerations” in the MBS Prospectus dated February 1, 2012.

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

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

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

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

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

Nomura Securities International, Inc.
Prospectus Department
2 World Financial Center, Building B
New York, NY 10281
(telephone 1-212-667-1578).
mbstradesupport@us.nomura.com.

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 Class 2011-65-A RCR Certificate
2	Subgroup 2a MBS Class 2011-76-NE RCR Certificate
3	Subgroup 3a MBS Subgroup 3b MBS

Group 1, Subgroup 2a, Subgroup 3a and Subgroup 3b MBS

Characteristics of the Trust MBS

	<u>Approximate Principal Balance</u>	<u>Pass- Through Rate</u>	<u>Range of Weighted Average Coupons or WACs (annual percentages)</u>	<u>Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)</u>
Group 1 MBS	\$68,000,000	4.00%	4.25% to 6.50%	241 to 360
Subgroup 2a MBS	\$16,800,000	4.50%	4.75% to 7.00%	241 to 360
Subgroup 3a MBS	\$96,214,856	4.50%	4.75% to 7.00%	241 to 360
Subgroup 3b MBS	\$97,283,910	4.50%	4.75% to 7.00%	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	\$68,000,000	360	356	3	4.426%
Subgroup 2a MBS	\$16,800,000	360	357	3	4.970%
Subgroup 3a MBS	\$96,214,856	360	357	3	4.970%
Subgroup 3b MBS	\$97,283,910	360	344	13	5.160%

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

Group 1 and Subgroup 2b Underlying RCR Certificates

Exhibit A describes the underlying RCR certificates in Group 1 and Subgroup 2b, including certain information about the related mortgage loans. To learn more about the underlying RCR certificates, you should obtain from us the current class factors and the related disclosure documents as described on page S-3.

Settlement Date

We expect to issue the certificates on 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:

Fed Book-Entry

All classes other than the R and RL Classes

Physical

R and RL Classes

Exchanging Certificates Through Combination and Recombination

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

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

Interest Rates

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

During 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>
FM	1.3000%	6.00%	1.05%	LIBOR + 105 basis points
MS	0.0500%	0.05%	0.00%	4.95% – LIBOR
SL	9.3000%	9.80%	0.00%	9.8% – (2 × LIBOR)
QF	0.8035%	6.50%	0.55%	LIBOR + 55 basis points
QS	5.6965%	5.95%	0.00%	5.95% – LIBOR
FB	0.8035%	6.50%	0.55%	LIBOR + 55 basis points
SB	5.6965%	5.95%	0.00%	5.95% – LIBOR
FC	0.8035%	6.50%	0.55%	LIBOR + 55 basis points
SC	5.6965%	5.95%	0.00%	5.95% – LIBOR
FL	1.3500%	6.00%	1.10%	LIBOR + 110 basis points
SM	9.4000%	9.90%	0.00%	9.9% – (2 × LIBOR)
FH	0.8035%	6.50%	0.55%	LIBOR + 55 basis points
SH	5.6965%	5.95%	0.00%	5.95% – LIBOR

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

Notional Classes

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

Class

MS	100% of the FM Class
QS	100% of the QF Class
SB	100% of the FB Class
SC	100% of the FC Class
SH	100% of the <i>sum</i> of the FB and QF Classes

Distributions of Principal

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

Weighted Average Lives (years)*

PSA Prepayment Assumption										
Group 1 Classes	0%	100%	150%	180%	210%	400%	800%	1400%	2000%	
MA	14.9	6.1	5.5	5.5	5.5	3.5	2.1	1.3	1.0	
MZ	27.1	23.0	23.0	23.0	23.0	15.5	8.0	3.9	1.8	
FM, MS, SL, FL, SM and LA	28.7	21.8	12.8	7.1	2.4	0.7	0.3	0.2	0.1	
PSA Prepayment Assumption										
Group 2 Classes	0%	100%	175%	200%	235%	275%	300%	600%	1200%	1800%
QF, QS and QY	19.9	10.9	8.0	7.3	6.5	5.8	5.4	3.1	1.8	1.2
QA	15.8	6.5	4.8	4.8	4.8	4.8	4.8	2.7	1.4	0.9
QB	26.0	25.4	25.4	25.4	25.4	25.4	25.4	14.5	6.2	2.1
Z	26.2	16.1	10.4	5.1	1.6	1.0	0.9	0.3	0.1	0.1
UA	28.2	21.7	16.0	14.3	10.6	5.6	3.0	0.9	0.4	0.2
UZ	30.0	29.7	29.7	29.7	29.6	29.0	6.2	1.2	0.6	0.3
PSA Prepayment Assumption										
Group 3 Classes	0%	100%	175%	200%	235%	275%	300%	600%	1200%	1800%
FB, SB and GW	19.9	10.9	8.0	7.3	6.5	5.8	5.4	3.1	1.8	1.2
FC, SC and GY	19.9	10.3	7.4	6.8	6.0	5.3	4.9	2.6	1.2	0.7
GA and GB	18.5	8.5	5.9	5.5	5.5	5.5	5.2	2.9	1.6	1.0
GM	28.4	22.5	21.9	21.9	21.9	21.9	20.7	11.1	4.7	2.1
HA	29.3	25.0	19.0	16.0	8.8	2.3	1.7	0.6	0.3	0.2
PSA Prepayment Assumption										
Group 2/Group 3 Classes**	0%	100%	175%	200%	235%	275%	300%	600%	1200%	1800%
FH and SH	19.9	10.9	8.0	7.3	6.5	5.8	5.4	3.1	1.8	1.2

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

** These classes are RCR classes formed by combinations of REMIC classes in two different groups. For additional information, see Schedule 1 attached to this prospectus supplement.

ADDITIONAL RISK FACTOR

Payments on the Group 1 and Group 2 Classes (other than the QF and QS Classes) also will be affected by the applicable payment priorities governing the related underlying RCR certificates. If you invest in a Group 1 or Group 2 Class (other than the QF and QS Classes), the rate at which you receive payments will be affected by the applicable priority sequences governing principal payments on the related underlying RCR certificates.

In particular, as described in the applicable Underlying REMIC Disclosure Document, principal payments on the Subgroup 2b Underlying RCR Certificate are governed by a principal balance schedule. As a result, the Subgroup 2b Underlying RCR Certificate may receive principal payments faster or slower than would otherwise have been the case. In some cases, it may receive no principal payments for extended periods. Prepayments on the related mortgage loans may have occurred at a rate faster or slower than the rate initially assumed. In certain high prepayment scenarios, it is possible that the effect of a principal

balance schedule on principal payments over time may be eliminated. In such a case, the Subgroup 2b Underlying RCR Certificate would receive principal payments at rates that may vary widely from period to period. This prospectus supplement contains no information as to whether

- the Subgroup 2b Underlying RCR Certificate has adhered to the related principal balance schedule,
- any related support classes remain outstanding, or
- the Subgroup 2b Underlying RCR Certificate otherwise has performed as originally anticipated.

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

DESCRIPTION OF THE CERTIFICATES

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

General

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

- one group and three subgroups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Subgroup 2a MBS,” “Subgroup 3a MBS” and “Subgroup 3b MBS,” and together, the “Trust MBS”), and
- one group and one subgroup of previously issued RCR certificates (the “Group 1 Underlying RCR Certificate” and “Subgroup 2b Underlying RCR Certificate,” and together, the

“Underlying RCR Certificates”) issued from the related Fannie Mae REMIC trusts (the “Underlying REMIC Trusts”) as further described in Exhibit A.

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

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

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

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

<u>REMIC Designation</u>	<u>Assets</u>	<u>Regular Interests</u>	<u>Residual Interest</u>
Lower Tier REMIC . . .	Trust MBS and Underlying RCR Certificates	Interests in the Lower Tier REMIC other than the RL Class (the “Lower Tier Regular Interests”)	RL
Upper Tier REMIC . . .	Lower Tier Regular Interests	All Classes of REMIC Certificates other than the R and RL Classes	R

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

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

We will issue 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 Trust MBS

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

In addition, the pools of mortgage loans backing the Group 1 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 Balance 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 1 MBS, see the Final Data Statement for the 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.

Furthermore, the Mortgage Loans underlying the Subgroup 2a MBS and Subgroup 3a MBS have been refinanced under Fannie Mae Refi Plus and are designated as “high loan-to-value ratio” loans, with loan-to-value ratios ranging from greater than 105% up to 125% at the time of refinance. These loans are targeted at borrowers who have demonstrated an acceptable payment history on their mortgage loans but may have been unable to refinance due to a decline in home prices or the unavailability of mortgage insurance. Fannie Mae Refi Plus refinancing is available only if the new mortgage loan either reduces the monthly principal and interest payment for the borrower or provides a more stable loan product (such as movement from an adjustable-rate loan to a fixed rate loan). For more information on the Home Affordable Refinance Program, see “The Mortgage Loans—High Loan-to-Value Mortgage Loans” in the MBS Prospectus dated February 1, 2012 and on our Web site at www.fanniemae.com. See also “Risk Factors—*Mortgage loans with loan-to-value ratios greater than 80% may have different prepayment and default characteristics than conforming mortgage loans generally*” in the MBS Prospectus.

Finally, the Mortgage Loans backing the Subgroup 3b MBS are insured by the Federal Housing Administration (FHA) or guaranteed by the U.S. Department of Veterans Affairs (VA) or the Rural Housing Service of the U.S. Department of Agriculture (RHS). These Mortgage Loans may include certain higher balance FHA loans originated on or after March 6, 2008.

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

The Underlying RCR Certificates

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

In addition, the pools of mortgage loans backing the Underlying RCR Certificates 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 Underlying RCR Certificates, see the Final Data Statements for the related trusts 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.

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

For further information about the Underlying RCR Certificates telephone us at 1-800-237-8627. Additional information about the Underlying RCR Certificates is also available at <http://sls.fanniemae.com/slsSearch/Home.do>. There may have been material changes in facts and circumstances since the dates we prepared the Underlying REMIC Disclosure Documents. These may include changes in prepayment speeds, prevailing interest rates and other economic factors. As a result, the usefulness of the information set forth in those documents may be limited.

Distributions of Interest

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

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

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

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

Accrual Classes. The MZ, Z and UZ Classes are Accrual Classes. Interest will accrue on each Accrual Class at the applicable annual rate 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 MZ Accrual Amount to MA until retired, and thereafter to MZ.

} Accretion
Directed
Class and
Accrual Class

The Group 1 Cash Flow Distribution Amount in the following priority:

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

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

The “Group 1 Cash Flow Distribution Amount” is the aggregate amount of principal then paid on the Group 1 MBS and the Group 1 Underlying RCR Certificate.

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

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

- *Group 2*

The UZ Accrual Amount to UA until retired, and thereafter to UZ.	} Accretion Directed Class and Accrual Class

The Z Accrual Amount in the following priority:

- | | | |
|--|---|------------------------------|
| 1. To Aggregate Group II to its Planned Balance. | } PAC Group
} Support Classes
} Accrual Class | } Accretion Directed Classes |
| 2. To UA and UZ, in that order, until retired. | | |
| 3. Thereafter to Z. | | |

50% of the Subgroup 2a Cash Flow Distribution Amount to QF until retired.	} Pass-Through Class
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The remaining Subgroup 2a Cash Flow Distribution Amount, *plus* the Subgroup 2b Cash Flow Distribution Amount in the following priority:

- | | | |
|---|---|-------------------------|
| 1. To Aggregate Group II to its Planned Balance. | } PAC Group
} Support Classes
} PAC Group | } Structured Collateral |
| 2. To Z, UA and UZ, in that order, until retired. | | |
| 3. To Aggregate Group II to zero. | | |

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

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

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

The “Subgroup 2b Cash Flow Distribution Amount” is the principal then paid on the Subgroup 2b Underlying RCR Certificate.

“Aggregate Group II” consists of the QA and QB Classes. On each Distribution Date we will apply payments of principal of Aggregate Group II to QA and QB, 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*

55.5555547472% of the Subgroup 3a Principal Distribution Amount to FB until retired. } Pass-Through Class

55.5555548703% of the Subgroup 3b Principal Distribution Amount to FC until retired. } Pass-Through Class

The remaining Subgroup 3a Principal Distribution Amount *plus* the remaining Subgroup 3b Principal Distribution Amount in the following priority:

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

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

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

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

- first*, to GA and GB, pro rata, until retired; and
- second*, to GM until retired.

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

Structuring Assumptions

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

- the Mortgage Loans underlying the Trust MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—Group 1, Subgroup 2a, Subgroup 3a and Subgroup 3b MBS—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, 2011; and
- each Distribution Date occurs on the 25th day of a month.

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

Principal Balance Schedules. The Principal Balance Schedules are set forth beginning on page B-1 of this prospectus supplement. The Principal Balance Schedules were prepared based on the Pricing Assumptions and the assumption that the related Mortgage Loans prepay at a *constant* rate within the applicable “Structuring Ranges” specified in the chart below. The “Effective Range” for an Aggregate Group is the range of prepayment rates (measured by *constant* PSA rates) that would

reduce that Aggregate Group to its scheduled balance each month based on the Pricing Assumptions. We have not provided separate schedules for the individual Classes included in the Aggregate Groups. However, those Classes are designed to receive principal distributions in the same fashion as if separate schedules had been provided (with schedules based on the same underlying assumptions that apply to the related Aggregate Group schedule). If such separate schedules had been provided for the individual Classes included in the Aggregate Groups, we expect that the effective ranges for those Classes would not be narrower than those shown below for the related Aggregate Groups.

<u>Groups</u>	<u>Structuring Ranges</u>	<u>Initial Effective Ranges</u>
Aggregate Group I Planned Balances	Between 150% and 210% PSA	Between 150% and 210% PSA
Aggregate Group II Planned Balances	Between 175% and 300% PSA	Between 175% and 300% PSA
Aggregate Group III Planned Balances	Between 200% and 275% PSA	Between 200% and 275% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	MA and MZ
Aggregate Group II	QA and QB
Aggregate Group III	GA, GB and GM

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

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

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

Yield Tables for the Inverse Floating Rate Classes

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 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 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 MS, QS, SB, SC and SH Classes would lose money on their initial investments under certain Index and prepayment scenarios.

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

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

- the interest rates for the Inverse Floating Rate Classes for the initial Interest Accrual Period are the rates listed in the table under “Summary—Interest Rates” in this prospectus supplement and for each following Interest Accrual Period will be based on the specified level of the Index, and

- the aggregate purchase prices of these Classes (expressed in each case as a percentage of original principal balance) are as follows:

<u>Class</u>	<u>Price*</u>
MS	0.03125%
SL	99.50000%
QS	21.50000%
SB	21.25000%
SC	18.00000%
SM	99.62500%
SH	21.37500%

* 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 MS 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>150%</u>	<u>180%</u>	<u>210%</u>	<u>400%</u>	<u>800%</u>	<u>1400%</u>	<u>2000%</u>
4.900% and below . . .	224.8%	224.8%	224.6%	204.8%	182.1%	28.4%	*	*	*
4.925%	101.2%	101.2%	99.6%	82.4%	59.3%	(77.4)%	*	*	*
4.950%	*	*	*	*	*	*	*	*	*

**Sensitivity of the SL 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>150%</u>	<u>180%</u>	<u>210%</u>	<u>400%</u>	<u>800%</u>	<u>1400%</u>	<u>2000%</u>
0.125%	9.8%	9.8%	9.8%	9.9%	10.0%	10.5%	11.4%	12.6%	13.9%
0.250%	9.5%	9.5%	9.6%	9.6%	9.8%	10.3%	11.2%	12.4%	13.7%
2.250%	5.4%	5.4%	5.5%	5.5%	5.7%	6.6%	7.9%	9.8%	11.8%
4.250%	1.4%	1.4%	1.4%	1.5%	1.8%	2.9%	4.6%	7.2%	9.8%
4.900% and above . . .	0.0%	0.1%	0.1%	0.2%	0.5%	1.7%	3.6%	6.3%	9.2%

**Sensitivity of the QS 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>175%</u>	<u>200%</u>	<u>235%</u>	<u>275%</u>	<u>300%</u>	<u>600%</u>	<u>1200%</u>	<u>1800%</u>
0.1250%	23.9%	21.2%	17.2%	15.9%	14.0%	11.8%	10.4%	(6.6)%	(44.0)%	(86.4)%
0.2535%	23.2%	20.6%	16.6%	15.2%	13.3%	11.1%	9.7%	(7.4)%	(45.0)%	(87.5)%
2.2535%	12.7%	9.9%	5.8%	4.4%	2.4%	0.1%	(1.3)%	(19.3)%	(59.9)%	*
4.2535%	1.1%	(1.6)%	(5.9)%	(7.3)%	(9.4)%	(11.7)%	(13.2)%	(32.0)%	(77.3)%	*
5.9500%	*	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption									
	50%	100%	175%	200%	235%	275%	300%	600%	1200%	1800%
0.1250%	24.2%	21.6%	17.6%	16.3%	14.4%	12.2%	10.8%	(6.2)%	(43.5)%	(85.8)%
0.2535%	23.6%	20.9%	16.9%	15.6%	13.7%	11.5%	10.1%	(7.0)%	(44.5)%	(86.9)%
2.2535%	12.9%	10.2%	6.0%	4.6%	2.7%	0.4%	(1.1)%	(19.0)%	(59.6)%	*
4.2535%	1.3%	(1.5)%	(5.8)%	(7.2)%	(9.2)%	(11.6)%	(13.1)%	(31.9)%	(76.9)%	*
5.9500%	*	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption									
	50%	100%	175%	200%	235%	275%	300%	600%	1200%	1800%
0.1250%	29.3%	26.2%	21.5%	19.9%	17.6%	15.0%	13.3%	(7.6)%	(58.8)%	*
0.2535%	28.5%	25.4%	20.7%	19.1%	16.8%	14.2%	12.5%	(8.4)%	(59.6)%	*
2.2535%	16.1%	13.0%	8.3%	6.8%	4.5%	1.9%	0.3%	(20.5)%	(72.0)%	*
4.2535%	2.8%	(0.2)%	(4.7)%	(6.3)%	(8.5)%	(11.0)%	(12.6)%	(33.0)%	(85.4)%	*
5.9500%	*	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption								
	50%	100%	150%	180%	210%	400%	800%	1400%	2000%
0.125%	9.9%	9.9%	9.9%	9.9%	10.0%	10.4%	11.1%	12.0%	13.0%
0.250%	9.6%	9.6%	9.7%	9.7%	9.8%	10.2%	10.9%	11.8%	12.8%
2.250%	5.5%	5.5%	5.5%	5.6%	5.8%	6.5%	7.6%	9.2%	10.9%
4.250%	1.4%	1.5%	1.5%	1.6%	1.8%	2.8%	4.4%	6.6%	8.9%
4.950%	0.0%	0.0%	0.1%	0.2%	0.4%	1.5%	3.2%	5.7%	8.2%

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

LIBOR	PSA Prepayment Assumption									
	50%	100%	175%	200%	235%	275%	300%	600%	1200%	1800%
0.1250%	24.0%	21.4%	17.4%	16.1%	14.2%	12.0%	10.6%	(6.4)%	(43.8)%	(86.1)%
0.2535%	23.4%	20.7%	16.7%	15.4%	13.5%	11.3%	9.9%	(7.2)%	(44.7)%	(87.2)%
2.2535%	12.8%	10.0%	5.9%	4.5%	2.5%	0.3%	(1.2)%	(19.1)%	(59.7)%	*
4.2535%	1.2%	(1.6)%	(5.8)%	(7.3)%	(9.3)%	(11.6)%	(13.1)%	(31.9)%	(77.0)%	*
5.9500%	*	*	*	*	*	*	*	*	*	*

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions,
- the priority sequences of distributions of principal of the Classes, and
- in the case of the Group 1 and Group 2 Classes (other than the QF and QS Classes), the applicable priority sequences affecting principal payments on the related Underlying RCR Certificates.

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

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

Decrement Tables

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

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

<u>Mortgage Loans Backing Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	360 months	360 months	6.50%
Group 1 Underlying RCR Certificate	360 months	352 months	6.50%
Subgroup 2a MBS	360 months	360 months	7.00%
Subgroup 2b Underlying RCR Certificate	360 months	353 months	7.00%
Subgroup 3a MBS	360 months	360 months	7.00%
Subgroup 3b MBS	360 months	360 months	7.00%

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

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

Percent of Original Principal Balances Outstanding

Date	MA Class									MZ Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	150%	180%	210%	400%	800%	1400%	2000%	0%	100%	150%	180%	210%	400%	800%	1400%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	98	92	90	90	90	90	74	58	48	104	104	104	104	104	104	104	104	104
February 2014	96	81	75	75	75	62	43	21	0	108	108	108	108	108	108	108	108	0
February 2015	94	70	60	60	60	44	21	2	0	113	113	113	113	113	113	113	113	0
February 2016	91	59	48	48	48	32	10	0	0	117	117	117	117	117	117	117	36	0
February 2017	89	48	41	41	41	24	4	0	0	122	122	122	122	122	122	122	6	0
February 2018	86	39	35	35	35	17	1	0	0	127	127	127	127	127	127	127	1	0
February 2019	83	33	30	30	30	12	0	0	0	132	132	132	132	132	132	95	*	0
February 2020	80	28	25	25	25	8	0	0	0	138	138	138	138	138	138	48	*	0
February 2021	77	24	21	21	21	5	0	0	0	143	143	143	143	143	143	24	*	0
February 2022	73	21	17	17	17	3	0	0	0	149	149	149	149	149	149	12	*	0
February 2023	69	17	14	14	14	2	0	0	0	155	155	155	155	155	155	6	*	0
February 2024	65	14	12	12	12	*	0	0	0	161	161	161	161	161	161	3	0	0
February 2025	61	11	9	9	9	0	0	0	0	168	168	168	168	168	139	2	0	0
February 2026	56	8	7	7	7	0	0	0	0	175	175	175	175	175	101	1	0	0
February 2027	52	5	5	5	5	0	0	0	0	182	182	182	182	182	73	*	0	0
February 2028	46	4	4	4	4	0	0	0	0	189	189	189	189	189	53	*	0	0
February 2029	41	3	3	3	3	0	0	0	0	197	197	197	197	197	38	*	0	0
February 2030	35	1	1	1	1	0	0	0	0	205	205	205	205	205	27	*	0	0
February 2031	31	*	*	*	*	0	0	0	0	214	214	214	214	214	19	*	0	0
February 2032	28	0	0	0	0	0	0	0	0	222	191	191	191	191	14	*	0	0
February 2033	24	0	0	0	0	0	0	0	0	231	153	153	153	153	9	*	0	0
February 2034	21	0	0	0	0	0	0	0	0	241	121	121	121	121	6	*	0	0
February 2035	17	0	0	0	0	0	0	0	0	251	94	94	94	94	4	*	0	0
February 2036	12	0	0	0	0	0	0	0	0	261	71	71	71	71	3	*	0	0
February 2037	8	0	0	0	0	0	0	0	0	271	52	52	52	52	2	*	0	0
February 2038	3	0	0	0	0	0	0	0	0	282	37	37	37	37	1	*	0	0
February 2039	0	0	0	0	0	0	0	0	0	136	24	24	24	24	1	0	0	0
February 2040	0	0	0	0	0	0	0	0	0	13	13	13	13	13	*	0	0	0
February 2041	0	0	0	0	0	0	0	0	0	5	5	5	5	5	*	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)**	14.9	6.1	5.5	5.5	5.5	3.5	2.1	1.3	1.0	27.1	23.0	23.0	23.0	23.0	15.5	8.0	3.9	1.8

Date	FM, MS†, SL, FL, SM and LA Classes									QF, QS† and QY Classes									
	PSA Prepayment Assumption									PSA Prepayment Assumption									
	0%	100%	150%	180%	210%	400%	800%	1400%	2000%	0%	100%	175%	200%	235%	275%	300%	600%	1200%	1800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	100	100	100	91	81	22	0	0	0	99	97	95	95	94	93	93	87	76	64
February 2014	100	100	100	76	53	0	0	0	0	98	91	87	85	83	81	80	64	35	11
February 2015	100	100	100	62	26	0	0	0	0	97	84	76	74	70	67	64	40	10	0
February 2016	100	100	87	39	13	0	0	0	0	95	78	67	64	59	55	52	25	3	0
February 2017	100	100	59	33	8	0	0	0	0	94	72	59	55	50	45	42	16	1	0
February 2018	100	100	59	30	3	0	0	0	0	93	66	52	47	42	36	33	10	*	0
February 2019	100	100	59	29	1	0	0	0	0	91	60	45	41	35	30	27	6	*	0
February 2020	100	100	59	28	*	0	0	0	0	89	55	39	35	30	24	21	4	*	0
February 2021	100	100	59	27	*	0	0	0	0	88	51	34	30	25	20	17	2	*	0
February 2022	100	100	57	26	*	0	0	0	0	86	46	30	26	21	16	14	2	*	0
February 2023	100	100	55	25	*	0	0	0	0	84	42	26	22	17	13	11	1	*	0
February 2024	100	100	52	23	*	0	0	0	0	82	38	22	19	14	10	9	1	*	0
February 2025	100	100	49	22	*	0	0	0	0	79	35	19	16	12	8	7	*	*	0
February 2026	100	100	45	20	*	0	0	0	0	77	31	17	13	10	7	5	*	*	0
February 2027	100	97	42	18	*	0	0	0	0	74	28	14	11	8	5	4	*	*	0
February 2028	100	90	38	16	*	0	0	0	0	71	25	12	9	7	4	3	*	0	0
February 2029	100	83	34	15	*	0	0	0	0	68	23	10	8	5	3	3	*	0	0
February 2030	100	76	31	13	*	0	0	0	0	65	20	9	7	4	3	2	*	0	0
February 2031	100	68	27	11	*	0	0	0	0	61	18	7	5	3	2	2	*	0	0
February 2032	100	61	24	10	*	0	0	0	0	57	15	6	4	3	2	1	*	0	0
February 2033	100	54	20	8	*	0	0	0	0	53	13	5	4	2	1	1	*	0	0
February 2034	100	47	17	7	*	0	0	0	0	49	11	4	3	2	1	1	*	0	0
February 2035	100	40	14	6	*	0	0	0	0	44	9	3	2	1	1	*	*	0	0
February 2036	100	33	12	5	*	0	0	0	0	39	8	3	2	1	1	*	*	0	0
February 2037	100	26	9	4	*	0	0	0	0	34	6	2	1	1	*	*	*	0	0
February 2038	100	20	7	3	*	0	0	0	0	28	5	1	1	*	*	*	*	0	0
February 2039	100	14	5	2	*	0	0	0	0	22	3	1	1	*	*	*	*	0	0
February 2040	77	9	3	1	*	0	0	0	0	15	2	1	*	*	*	*	*	0	0
February 2041	40	3	1	*	*	0	0	0	0	8	1	*	*	*	*	*	*	0	0
February 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.7	21.8	12.8	7.1	2.4	0.7	0.3	0.2	0.1	19.9	10.9	8.0	7.3	6.5	5.8	5.4	3.1	1.8	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.

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

Date	QA Class										QB Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	175%	200%	235%	275%	300%	600%	1200%	1800%	0%	100%	175%	200%	235%	275%	300%	600%	1200%	1800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	98	93	90	90	90	90	90	90	65	29	100	100	100	100	100	100	100	100	100	100
February 2014	97	84	76	76	76	76	76	60	18	4	100	100	100	100	100	100	100	100	100	100
February 2015	95	74	63	63	63	63	63	34	4	0	100	100	100	100	100	100	100	100	100	0
February 2016	93	66	51	51	51	51	51	18	1	0	100	100	100	100	100	100	100	100	100	0
February 2017	91	57	41	41	41	41	41	8	*	0	100	100	100	100	100	100	100	100	100	0
February 2018	88	50	31	31	31	31	31	4	0	0	100	100	100	100	100	100	100	100	45	0
February 2019	86	42	23	23	23	23	23	2	0	0	100	100	100	100	100	100	100	100	12	0
February 2020	83	36	17	17	17	17	17	1	0	0	100	100	100	100	100	100	100	100	3	0
February 2021	81	29	12	12	12	12	12	1	0	0	100	100	100	100	100	100	100	100	1	0
February 2022	78	23	8	8	8	8	8	*	0	0	100	100	100	100	100	100	100	100	*	0
February 2023	75	17	4	4	4	4	4	*	0	0	100	100	100	100	100	100	100	100	*	0
February 2024	71	12	3	3	3	3	3	*	0	0	100	100	100	100	100	100	100	100	*	0
February 2025	68	7	3	3	3	3	3	0	0	0	100	100	100	100	100	100	100	77	*	0
February 2026	64	2	2	2	2	2	2	0	0	0	100	100	100	100	100	100	100	47	0	0
February 2027	60	2	2	2	2	2	2	0	0	0	100	100	100	100	100	100	100	29	0	0
February 2028	55	1	1	1	1	1	1	0	0	0	100	100	100	100	100	100	100	18	0	0
February 2029	51	1	1	1	1	1	1	0	0	0	100	100	100	100	100	100	100	11	0	0
February 2030	46	1	1	1	1	1	1	0	0	0	100	100	100	100	100	100	100	6	0	0
February 2031	41	*	*	*	*	*	*	0	0	0	100	100	100	100	100	100	100	4	0	0
February 2032	35	*	*	*	*	*	*	0	0	0	100	100	100	100	100	100	100	2	0	0
February 2033	29	*	*	*	*	*	*	0	0	0	100	100	100	100	100	100	100	1	0	0
February 2034	22	*	*	*	*	*	*	0	0	0	100	100	100	100	100	100	100	1	0	0
February 2035	15	*	*	*	*	*	*	0	0	0	100	100	100	100	100	100	100	*	0	0
February 2036	8	0	0	0	0	0	0	0	0	0	100	73	73	73	73	73	73	*	0	0
February 2037	*	0	0	0	0	0	0	0	0	0	100	50	50	50	50	50	50	*	0	0
February 2038	0	0	0	0	0	0	0	0	0	0	33	33	33	33	33	33	33	*	0	0
February 2039	0	0	0	0	0	0	0	0	0	0	21	21	21	21	21	21	21	*	0	0
February 2040	0	0	0	0	0	0	0	0	0	0	11	11	11	11	11	11	11	*	0	0
February 2041	0	0	0	0	0	0	0	0	0	0	4	4	4	4	4	4	4	*	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)**	15.8	6.5	4.8	4.8	4.8	4.8	4.8	2.7	1.4	0.9	26.0	25.4	25.4	25.4	25.4	25.4	25.4	14.5	6.2	2.1

Date	Z Class										UA Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	175%	200%	235%	275%	300%	600%	1200%	1800%	0%	100%	175%	200%	235%	275%	300%	600%	1200%	1800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	103	103	100	88	72	52	40	0	0	0	100	100	100	100	100	100	100	31	0	0
February 2014	105	105	100	73	36	0	0	0	0	0	100	100	100	100	100	96	79	0	0	0
February 2015	108	108	100	61	7	0	0	0	0	0	100	100	100	100	100	65	41	0	0	0
February 2016	111	111	100	52	0	0	0	0	0	0	100	100	100	100	91	45	18	0	0	0
February 2017	113	113	100	46	0	0	0	0	0	0	100	100	100	100	83	33	5	0	0	0
February 2018	116	116	100	42	0	0	0	0	0	0	100	100	100	100	79	28	*	0	0	0
February 2019	119	119	98	39	0	0	0	0	0	0	100	100	100	100	76	27	0	0	0	0
February 2020	122	122	90	31	0	0	0	0	0	0	100	100	100	100	72	25	0	0	0	0
February 2021	125	125	78	20	0	0	0	0	0	0	100	100	100	100	67	23	0	0	0	0
February 2022	128	128	63	7	0	0	0	0	0	0	100	100	100	100	61	21	0	0	0	0
February 2023	132	132	46	0	0	0	0	0	0	0	100	100	100	95	54	17	0	0	0	0
February 2024	135	135	10	0	0	0	0	0	0	0	100	100	100	73	36	5	0	0	0	0
February 2025	138	138	0	0	0	0	0	0	0	0	100	100	85	54	20	5	0	0	0	0
February 2026	142	142	0	0	0	0	0	0	0	0	100	100	66	38	12	4	0	0	0	0
February 2027	145	107	0	0	0	0	0	0	0	0	100	100	49	23	11	3	0	0	0	0
February 2028	149	72	0	0	0	0	0	0	0	0	100	100	33	17	9	3	0	0	0	0
February 2029	153	38	0	0	0	0	0	0	0	0	100	100	22	15	8	2	0	0	0	0
February 2030	157	7	0	0	0	0	0	0	0	0	100	100	19	13	7	2	0	0	0	0
February 2031	161	0	0	0	0	0	0	0	0	0	100	84	16	11	5	2	0	0	0	0
February 2032	165	0	0	0	0	0	0	0	0	0	100	65	14	9	5	1	0	0	0	0
February 2033	169	0	0	0	0	0	0	0	0	0	100	48	11	7	4	1	0	0	0	0
February 2034	173	0	0	0	0	0	0	0	0	0	100	31	9	6	3	1	0	0	0	0
February 2035	178	0	0	0	0	0	0	0	0	0	100	25	8	5	2	1	0	0	0	0
February 2036	182	0	0	0	0	0	0	0	0	0	100	21	6	4	2	*	0	0	0	0
February 2037	187	0	0	0	0	0	0	0	0	0	100	17	5	3	1	*	0	0	0	0
February 2038	111	0	0	0	0	0	0	0	0	0	98	13	3	2	1	*	0	0	0	0
February 2039	25	0	0	0	0	0	0	0	0	0	97	9	2	1	1	*	0	0	0	0
February 2040	0	0	0	0	0	0	0	0	0	0	51	5	1	1	*	*	0	0	0	0
February 2041	0	0	0	0	0	0	0	0	0	0	22	2	*	*	*	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)**	26.2	16.1	10.4	5.1	1.6	1.0	0.9	0.3	0.1	0.1	28.2	21.7	16.0	14.3	10.6	5.6	3.0	0.9	0.4	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	UZ Class										FB, SB† and GW Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	175%	200%	235%	275%	300%	600%	1200%	1800%	0%	100%	175%	200%	235%	275%	300%	600%	1200%	1800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	103	103	103	103	103	103	103	103	0	0	99	97	95	95	94	93	93	87	76	64
February 2014	105	105	105	105	105	105	105	0	0	0	98	91	87	85	83	81	80	64	35	11
February 2015	108	108	108	108	108	108	108	0	0	0	97	84	76	74	70	67	64	40	10	0
February 2016	111	111	111	111	111	111	111	0	0	0	95	78	67	64	59	55	52	25	3	0
February 2017	113	113	113	113	113	113	113	0	0	0	94	72	59	55	50	45	42	16	1	0
February 2018	116	116	116	116	116	116	116	0	0	0	93	66	52	47	42	36	33	10	*	0
February 2019	119	119	119	119	119	119	0	0	0	0	91	60	45	41	35	30	27	6	*	0
February 2020	122	122	122	122	122	122	0	0	0	0	89	55	39	35	30	24	21	4	*	0
February 2021	125	125	125	125	125	125	0	0	0	0	88	51	34	30	25	20	17	2	*	0
February 2022	128	128	128	128	128	128	0	0	0	0	86	46	30	26	21	16	14	2	*	0
February 2023	132	132	132	132	132	132	0	0	0	0	84	42	26	22	17	13	11	1	*	0
February 2024	135	135	135	135	135	135	0	0	0	0	82	38	22	19	14	10	9	1	*	0
February 2025	138	138	138	138	138	138	0	0	0	0	79	35	19	16	12	8	7	*	*	0
February 2026	142	142	142	142	142	142	0	0	0	0	77	31	17	13	10	7	5	*	*	0
February 2027	145	145	145	145	145	145	0	0	0	0	74	28	14	11	8	5	4	*	*	0
February 2028	149	149	149	149	149	149	0	0	0	0	71	25	12	9	7	4	3	*	0	0
February 2029	153	153	153	153	153	153	0	0	0	0	68	23	10	8	5	3	3	*	0	0
February 2030	157	157	157	157	157	157	0	0	0	0	65	20	9	7	4	3	2	*	0	0
February 2031	161	161	161	161	161	161	0	0	0	0	61	18	7	5	3	2	2	*	0	0
February 2032	165	165	165	165	165	165	0	0	0	0	57	15	6	4	3	2	1	*	0	0
February 2033	169	169	169	169	169	169	0	0	0	0	53	13	5	4	2	1	1	*	0	0
February 2034	173	173	173	173	173	173	0	0	0	0	49	11	4	3	2	1	1	*	0	0
February 2035	178	178	178	178	178	178	0	0	0	0	44	9	3	2	1	1	*	*	0	0
February 2036	182	182	182	182	182	182	0	0	0	0	39	8	3	2	1	1	*	*	0	0
February 2037	187	187	187	187	187	187	0	0	0	0	34	6	2	1	1	*	*	*	0	0
February 2038	191	191	191	191	191	191	0	0	0	0	28	5	1	1	*	*	*	*	0	0
February 2039	196	196	196	196	196	196	0	0	0	0	22	3	1	1	*	*	*	*	0	0
February 2040	201	201	201	201	201	201	0	0	0	0	15	2	1	*	*	*	*	*	0	0
February 2041	206	206	206	206	206	206	0	0	0	0	8	1	*	*	*	*	*	*	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)**	30.0	29.7	29.7	29.7	29.6	29.0	6.2	1.2	0.6	0.3	19.9	10.9	8.0	7.3	6.5	5.8	5.4	3.1	1.8	1.2

Date	FC, SC† and GY Classes										GA and GB Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	175%	200%	235%	275%	300%	600%	1200%	1800%	0%	100%	175%	200%	235%	275%	300%	600%	1200%	1800%
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	95	92	91	89	88	87	75	52	26	99	95	92	92	92	92	92	91	71	49
February 2014	98	88	81	79	76	73	70	48	15	0	98	88	81	79	79	79	79	62	27	4
February 2015	97	81	71	68	64	59	57	30	4	0	96	80	70	67	67	67	67	38	6	0
February 2016	95	75	62	59	54	49	46	19	1	0	95	72	59	55	55	55	54	23	0	0
February 2017	94	69	55	51	45	40	37	12	*	0	93	66	50	46	46	46	43	13	0	0
February 2018	93	63	48	44	38	33	29	7	*	0	92	59	42	37	37	37	34	7	0	0
February 2019	91	58	42	37	32	27	24	5	*	0	90	53	35	30	30	30	26	4	0	0
February 2020	89	53	37	32	27	22	19	3	*	0	88	47	29	24	24	24	21	1	0	0
February 2021	88	48	32	27	22	18	15	2	*	0	86	42	23	19	19	19	16	0	0	0
February 2022	86	44	28	23	19	14	12	1	*	0	84	37	18	15	15	15	12	0	0	0
February 2023	84	40	24	20	15	11	9	1	*	0	81	32	13	12	12	12	9	0	0	0
February 2024	82	36	21	17	13	9	7	*	*	0	79	28	10	9	9	9	7	0	0	0
February 2025	79	33	18	14	11	7	6	*	*	0	76	24	7	7	7	7	5	0	0	0
February 2026	77	30	15	12	9	6	5	*	*	0	73	20	5	5	5	5	3	0	0	0
February 2027	74	27	13	10	7	5	4	*	0	0	70	16	3	3	3	3	2	0	0	0
February 2028	71	24	11	8	6	4	3	*	0	0	67	13	2	2	2	2	1	0	0	0
February 2029	68	21	9	7	5	3	2	*	0	0	63	10	1	1	1	1	*	0	0	0
February 2030	65	18	8	6	4	2	2	*	0	0	59	7	*	*	*	*	0	0	0	0
February 2031	61	16	6	5	3	2	1	*	0	0	55	4	0	0	0	0	0	0	0	0
February 2032	57	14	5	4	2	1	1	*	0	0	51	2	0	0	0	0	0	0	0	0
February 2033	53	12	4	3	2	1	1	*	0	0	46	0	0	0	0	0	0	0	0	0
February 2034	49	10	3	2	1	1	1	*	0	0	41	0	0	0	0	0	0	0	0	0
February 2035	44	8	3	2	1	1	1	*	0	0	36	0	0	0	0	0	0	0	0	0
February 2036	39	6	2	1	1	1	*	*	0	0	30	0	0	0	0	0	0	0	0	0
February 2037	34	5	1	1	1	1	*	*	0	0	24	0	0	0	0	0	0	0	0	0
February 2038	28	3	1	1	*	*	*	*	0	0	17	0	0	0	0	0	0	0	0	0
February 2039	22	2	1	*	*	*	*	*	0	0	10	0	0	0	0	0	0	0	0	0
February 2040	15	1	*	*	*	*	*	*	0	0	2	0	0	0	0	0	0	0	0	0
February 2041	8	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)**	19.9	10.3	7.4	6.8	6.0	5.3	4.9	2.6	1.2	0.7	18.5	8.5	5.9	5.5	5.5	5.5	5.2	2.9	1.6	1.0

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

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

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

Date	GM Class										HA Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	175%	200%	235%	275%	300%	600%	1200%	1800%	0%	100%	175%	200%	235%	275%	300%	600%	1200%	1800%
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	100	91	80	74	0	0	0
February 2014	100	100	100	100	100	100	100	100	100	100	100	100	100	100	77	52	36	0	0	0
February 2015	100	100	100	100	100	100	100	100	100	100	100	100	100	100	66	28	5	0	0	0
February 2016	100	100	100	100	100	100	100	100	90	0	100	100	100	100	58	12	0	0	0	0
February 2017	100	100	100	100	100	100	100	100	25	0	100	100	100	100	53	4	0	0	0	0
February 2018	100	100	100	100	100	100	100	100	7	0	100	100	100	100	51	*	0	0	0	0
February 2019	100	100	100	100	100	100	100	100	2	0	100	100	100	99	50	*	0	0	0	0
February 2020	100	100	100	100	100	100	100	100	1	0	100	100	100	97	48	*	0	0	0	0
February 2021	100	100	100	100	100	100	100	97	*	0	100	100	100	92	45	*	0	0	0	0
February 2022	100	100	100	100	100	100	100	61	*	0	100	100	100	86	41	*	0	0	0	0
February 2023	100	100	100	100	100	100	100	38	*	0	100	100	100	79	37	*	0	0	0	0
February 2024	100	100	100	100	100	100	100	23	*	0	100	100	100	72	34	*	0	0	0	0
February 2025	100	100	100	100	100	100	100	14	*	0	100	100	96	65	30	*	0	0	0	0
February 2026	100	100	100	100	100	100	100	9	*	0	100	100	87	58	26	*	0	0	0	0
February 2027	100	100	100	100	100	100	100	5	*	0	100	100	78	51	23	*	0	0	0	0
February 2028	100	100	100	100	100	100	100	3	*	0	100	100	69	45	20	*	0	0	0	0
February 2029	100	100	100	100	100	100	100	2	*	0	100	100	60	39	17	*	0	0	0	0
February 2030	100	100	100	100	100	100	84	1	0	0	100	100	52	33	14	*	0	0	0	0
February 2031	100	100	89	89	89	89	64	1	0	0	100	100	45	28	12	*	0	0	0	0
February 2032	100	100	69	69	69	69	49	*	0	0	100	100	38	24	10	*	0	0	0	0
February 2033	100	70	53	53	53	53	36	*	0	0	100	100	32	20	8	*	0	0	0	0
February 2034	100	39	39	39	39	39	27	*	0	0	100	88	26	16	6	*	0	0	0	0
February 2035	100	29	29	29	29	29	19	*	0	0	100	74	21	13	5	*	0	0	0	0
February 2036	100	21	21	21	21	21	14	*	0	0	100	60	16	10	4	*	0	0	0	0
February 2037	100	14	14	14	14	14	9	*	0	0	100	47	12	7	3	*	0	0	0	0
February 2038	100	9	9	9	9	9	6	*	0	0	100	35	9	5	2	*	0	0	0	0
February 2039	100	6	6	6	6	6	3	*	0	0	100	23	6	3	1	*	0	0	0	0
February 2040	100	3	3	3	3	3	2	*	0	0	100	12	3	2	1	*	0	0	0	0
February 2041	1	1	1	1	1	1	*	*	0	0	70	4	1	*	*	*	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	22.5	21.9	21.9	21.9	21.9	20.7	11.1	4.7	2.1	29.3	25.0	19.0	16.0	8.8	2.3	1.7	0.6	0.3	0.2

Date	FH and SH† Classes									
	PSA Prepayment Assumption									
	0%	100%	175%	200%	235%	275%	300%	600%	1200%	1800%
Initial Percent	100	100	100	100	100	100	100	100	100	100
February 2013	99	97	95	95	94	93	93	87	76	64
February 2014	98	91	87	85	83	81	80	64	35	11
February 2015	97	84	76	74	70	67	64	40	10	0
February 2016	95	78	67	64	59	55	52	25	3	0
February 2017	94	72	59	55	50	45	42	16	1	0
February 2018	93	66	52	47	42	36	33	10	*	0
February 2019	91	60	45	41	35	30	27	6	*	0
February 2020	89	55	39	35	30	24	21	4	*	0
February 2021	88	51	34	30	25	20	17	2	*	0
February 2022	86	46	30	26	21	16	14	2	*	0
February 2023	84	42	26	22	17	13	11	1	*	0
February 2024	82	38	22	19	14	10	9	1	*	0
February 2025	79	35	19	16	12	8	7	*	*	0
February 2026	77	31	17	13	10	7	5	*	*	0
February 2027	74	28	14	11	8	5	4	*	*	0
February 2028	71	25	12	9	7	4	3	*	0	0
February 2029	68	23	10	8	5	3	3	*	0	0
February 2030	65	20	9	7	4	3	2	*	0	0
February 2031	61	18	7	5	3	2	2	*	0	0
February 2032	57	15	6	4	3	2	1	*	0	0
February 2033	53	13	5	4	2	1	1	*	0	0
February 2034	49	11	4	3	2	1	1	*	0	0
February 2035	44	9	3	2	1	1	*	*	0	0
February 2036	39	8	3	2	1	1	*	*	0	0
February 2037	34	6	2	1	1	*	*	*	0	0
February 2038	28	5	1	1	*	*	*	*	0	0
February 2039	22	3	1	1	*	*	*	*	0	0
February 2040	15	2	1	*	*	*	*	*	0	0
February 2041	8	1	*	*	*	*	*	*	0	0
February 2042	0	0	0	0	0	0	0	0	0	0
Weighted Average										
Life (years)**	19.9	10.9	8.0	7.3	6.5	5.8	5.4	3.1	1.8	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.

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

Characteristics of the Residual Classes

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

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

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

U.S. Treasury Circular 230 Notice

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

REMIC Elections and Special Tax Attributes

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

Notwithstanding the foregoing, the Mortgage Loans underlying the Subgroup 2a MBS and Subgroup 3a MBS have loan-to-value ratios at origination ranging from greater than 105% up to 125%. See “Description of the Certificates—The Trust MBS” in this prospectus supplement. A portion of the Group 2 Classes and Group 3 Classes may not be treated as “real estate assets” within the

meaning of section 856(c)(5)(B) of the Code. See “Material Federal Income Tax Consequences—Special Tax Attributes” in the MBS Prospectus dated February 1, 2012. Accordingly, special tax considerations may apply to a real estate investment trust that holds a REMIC Certificate of a Group 2 or Group 3 Class, and we may be obligated to provide additional information, pursuant to Regulations under section 6049 of the Code, on such Classes. 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 QB and GM Classes will be issued with original issue discount (“OID”), and certain other Classes of REMIC Certificates may be issued with OID. If a Class is issued with OID, a beneficial owner of a Certificate of that Class generally must recognize some taxable income in advance of the receipt of the cash attributable to that income. See “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Treatment of Original Issue Discount*” in the REMIC Prospectus. In addition, certain Classes of REMIC Certificates may be treated as having been issued at a premium. See “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Regular Certificates Purchased at a Premium*” in the REMIC Prospectus.

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

<u>Group</u>	<u>Prepayment Assumption</u>
1	180% PSA
2	235% PSA
3	235% PSA

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

Taxation of Beneficial Owners of Residual Certificates

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

Taxation of Beneficial Owners of RCR Certificates

The RCR Classes will be created, sold and administered pursuant to an arrangement that will be classified as a grantor trust under subpart E, part I of subchapter J of the Code. The Regular Certificates that are exchanged for RCR Certificates set forth in Schedule 1 (including any exchanges effective on the Settlement Date) will be the assets of the trust, and the RCR Certificates will represent an ownership interest of the underlying Regular Certificates. For a general discussion of

the federal income tax treatment of beneficial owners of Regular Certificates, see “Material Federal Income Tax Consequences” in the REMIC Prospectus.

Generally, the ownership interest represented by an RCR certificate will be one of two types. A certificate of a Combination RCR Class (a “Combination RCR Certificate”) will represent beneficial ownership of undivided interests in one or more underlying Regular Certificates. A certificate of a Strip RCR Class (a “Strip RCR Certificate”) will represent the right to receive a disproportionate part of the principal or interest payments on one or more underlying Regular Certificates. All of the 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 Nomura Securities International Inc. (the “Dealer”) in exchange for the Trust MBS and the Underlying RCR Certificates. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

LEGAL MATTERS

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

Group 1 Underlying RCR Certificate

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	February 2012 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2011-65	A	June 2011	31397UJ23	4.0%	FIX	October 2031	SEQ	\$180,000,000	0.79513744	\$26,903,124.63	4.421%	345	13

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

Subgroup 2b Underlying RCR Certificate

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	February 2012 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2011-76	NE	July 2011	3136A0XZ5	2.5%	FIX	July 2040	PAC	\$101,409,343	0.94417133	\$16,995,084.88	4.854%	342	15

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

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

Available Recombinations(1)

REMIC Certificates		RCR Certificates					Final Distribution Date
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	
Recombination 1							
FM	\$ 8,160,749	FL	\$ 8,160,749	SC/SUP	(3)	FLT	March 2042
MS	8,160,749(4)						
Recombination 2							
MS	8,160,749(4)	SM	4,080,375	SC/SUP	(3)	INV	March 2042
SL	4,080,375						
Recombination 3							
FM	8,160,749	LA	12,241,124	SC/SUP	4.0%	FIX	March 2042
MS	8,160,749(4)						
SL	4,080,375						
Recombination 4							
QF	8,400,000	QY	8,400,000	PT	6.5	FIX	March 2042
QS	8,400,000(4)						
Recombination 5							
FB	53,452,697	GW	53,452,697	PT	6.5	FIX	March 2042
SB	53,452,697(4)						
Recombination 6							
FC	54,046,616	GY	54,046,616	PT	6.5	FIX	March 2042
SC	54,046,616(4)						
Recombination 7							
QF	8,400,000	FH(5)	61,852,697	PT	(3)	FLT	March 2042
FB	53,452,697						

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 8								
QS	\$ 8,400,000(4)	SH(6)	\$61,852,697(4)	NTL	(3)	INV/IO	3136A4TV1	March 2042
SB	53,452,697(4)							

- (1) REMIC Certificates and RCR Certificates in any Recombination may be exchanged only in the proportions of *original* principal balances for the related Classes shown in this Schedule 1 (disregarding any retired Classes). For example, if a particular Recombination includes two REMIC Classes and one RCR Class whose *original* principal balances shown in the schedule reflect a 1:1:2 relationship, the same 1:1:2 relationship among the *original* principal balances of those REMIC and RCR Classes must be maintained in any exchange. This is true even if, as a result of the applicable payment priority sequence, the relationship between their *current* principal balances has changed over time. Moreover, if as a result of a proposed exchange, a Certificateholder would hold a REMIC Certificate or RCR Certificate of a Class in an amount less than the applicable minimum denomination for that Class, the Certificateholder will be unable to effect the proposed exchange. See “Description of the Certificates—General—*Authorized Denominations*” in this prospectus supplement.
- (2) See “Description of the Certificates—The Certificates—*Class Definitions and Abbreviations*” in the REMIC Prospectus.
- (3) 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.
- (5) The FH Class is an RCR Class formed by a combination of the QF Class in Group 2 and the FB Class in Group 3.
- (6) The SH Class is an RCR Class formed by a combination of the QS Class in Group 2 and the SB Class in Group 3.

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	\$82,662,000.00	June 2016	\$38,561,770.35	October 2020	\$20,050,036.19
March 2012	82,168,140.81	July 2016	38,096,070.63	November 2020	19,778,438.79
April 2012	81,640,546.20	August 2016	37,640,332.63	December 2020	19,510,231.83
May 2012	81,079,512.46	September 2016	37,194,315.24	January 2021	19,245,374.76
June 2012	80,485,361.69	October 2016	36,757,110.11	February 2021	18,983,827.53
July 2012	79,858,441.60	November 2016	36,329,184.94	March 2021	18,725,550.54
August 2012	79,199,125.10	December 2016	35,908,322.91	April 2021	18,470,504.65
September 2012	78,507,810.06	January 2017	35,491,087.10	May 2021	18,218,651.18
October 2012	77,784,918.85	February 2017	35,077,447.72	June 2021	17,969,951.90
November 2012	77,030,897.98	March 2017	34,667,375.26	July 2021	17,724,369.04
December 2012	76,246,217.66	April 2017	34,260,840.40	August 2021	17,481,865.24
January 2013	75,431,516.87	May 2017	33,857,814.11	September 2021	17,242,403.62
February 2013	74,587,308.03	June 2017	33,458,267.54	October 2021	17,005,947.68
March 2013	73,714,125.70	July 2017	33,062,172.11	November 2021	16,772,461.40
April 2013	72,812,526.01	August 2017	32,669,499.45	December 2021	16,541,909.12
May 2013	71,883,086.05	September 2017	32,280,221.42	January 2022	16,314,255.66
June 2013	70,926,403.29	October 2017	31,894,310.11	February 2022	16,089,466.21
July 2013	69,949,833.58	November 2017	31,511,737.84	March 2022	15,867,506.37
August 2013	68,955,484.51	December 2017	31,132,477.14	April 2022	15,648,342.16
September 2013	67,946,026.72	January 2018	30,756,500.77	May 2022	15,431,939.98
October 2013	66,925,576.02	February 2018	30,383,781.69	June 2022	15,218,266.63
November 2013	65,896,383.52	March 2018	30,014,293.11	July 2022	15,007,289.31
December 2013	64,858,720.34	April 2018	29,648,008.43	August 2022	14,798,975.59
January 2014	63,812,867.37	May 2018	29,284,901.26	September 2022	14,593,293.41
February 2014	62,759,114.97	June 2018	28,924,945.44	October 2022	14,390,211.10
March 2014	61,697,762.54	July 2018	28,568,115.02	November 2022	14,189,697.36
April 2014	60,629,118.19	August 2018	28,214,384.25	December 2022	13,991,721.27
May 2014	59,553,498.36	September 2018	27,863,727.57	January 2023	13,796,252.23
June 2014	58,487,055.69	October 2018	27,516,119.66	February 2023	13,603,260.04
July 2014	57,429,715.20	November 2018	27,171,535.39	March 2023	13,412,714.84
August 2014	56,381,402.47	December 2018	26,829,949.82	April 2023	13,224,587.11
September 2014	55,342,043.71	January 2019	26,491,338.21	May 2023	13,038,847.69
October 2014	54,311,565.70	February 2019	26,155,676.05	June 2023	12,855,467.76
November 2014	53,289,895.82	March 2019	25,822,938.99	July 2023	12,674,418.83
December 2014	52,276,962.01	April 2019	25,493,102.90	August 2023	12,495,672.75
January 2015	51,272,692.83	May 2019	25,166,143.83	September 2023	12,319,201.70
February 2015	50,277,017.35	June 2019	24,842,038.03	October 2023	12,144,978.17
March 2015	49,289,865.27	July 2019	24,520,761.94	November 2023	11,972,975.01
April 2015	48,311,166.81	August 2019	24,202,292.19	December 2023	11,803,165.36
May 2015	47,340,852.77	September 2019	23,886,605.59	January 2024	11,635,522.68
June 2015	46,378,854.49	October 2019	23,573,679.14	February 2024	11,470,020.74
July 2015	45,425,103.88	November 2019	23,263,490.04	March 2024	11,306,633.63
August 2015	44,479,533.38	December 2019	22,956,015.66	April 2024	11,145,335.73
September 2015	43,542,075.98	January 2020	22,651,233.55	May 2024	10,986,101.72
October 2015	42,713,717.96	February 2020	22,349,121.45	June 2024	10,828,906.61
November 2015	42,147,316.40	March 2020	22,049,657.26	July 2024	10,673,725.65
December 2015	41,595,720.41	April 2020	21,753,150.86	August 2024	10,520,534.42
January 2016	41,058,495.04	May 2020	21,460,332.37	September 2024	10,369,308.79
February 2016	40,534,508.27	June 2020	21,171,157.78	October 2024	10,220,024.88
March 2016	40,023,390.43	July 2020	20,885,583.61	November 2024	10,072,659.13
April 2016	39,524,794.10	August 2020	20,603,566.86	December 2024	9,927,188.22
May 2016	39,037,686.35	September 2020	20,325,065.05	January 2025	9,783,589.14

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>
February 2025	\$ 9,641,839.12	September 2029	\$ 4,128,147.24	April 2034	\$ 1,518,151.84
March 2025	9,501,915.68	October 2029	4,060,729.08	May 2034	1,487,108.24
April 2025	9,363,796.61	November 2029	3,994,223.67	June 2034	1,456,517.01
May 2025	9,227,459.92	December 2029	3,928,619.62	July 2034	1,426,372.31
June 2025	9,092,883.93	January 2030	3,863,905.69	August 2034	1,396,668.35
July 2025	8,960,047.19	February 2030	3,800,070.75	September 2034	1,367,399.44
August 2025	8,828,928.50	March 2030	3,737,103.80	October 2034	1,338,559.95
September 2025	8,699,506.92	April 2030	3,674,994.01	November 2034	1,310,144.30
October 2025	8,571,761.76	May 2030	3,613,730.63	December 2034	1,282,147.01
November 2025	8,445,672.55	June 2030	3,553,303.08	January 2035	1,254,562.64
December 2025	8,321,219.10	July 2030	3,493,700.88	February 2035	1,227,385.83
January 2026	8,198,381.42	August 2030	3,434,913.69	March 2035	1,200,611.28
February 2026	8,077,139.79	September 2030	3,376,931.28	April 2035	1,174,233.77
March 2026	7,957,474.69	October 2030	3,319,743.55	May 2035	1,148,248.11
April 2026	7,839,366.86	November 2030	3,263,340.54	June 2035	1,122,649.21
May 2026	7,722,797.24	December 2030	3,207,712.38	July 2035	1,097,432.02
June 2026	7,607,747.02	January 2031	3,152,849.32	August 2035	1,072,591.57
July 2026	7,494,197.60	February 2031	3,098,741.76	September 2035	1,048,122.92
August 2026	7,382,130.61	March 2031	3,045,380.18	October 2035	1,024,021.22
September 2026	7,271,527.87	April 2031	2,992,755.18	November 2035	1,000,281.68
October 2026	7,162,371.45	May 2031	2,940,857.49	December 2035	976,899.54
November 2026	7,054,643.61	June 2031	2,889,677.94	January 2036	953,870.13
December 2026	6,948,326.83	July 2031	2,839,207.48	February 2036	931,188.81
January 2027	6,843,403.78	August 2031	2,789,437.14	March 2036	908,851.03
February 2027	6,739,857.37	September 2031	2,740,358.09	April 2036	886,852.26
March 2027	6,637,670.68	October 2031	2,691,961.59	May 2036	865,188.05
April 2027	6,536,827.01	November 2031	2,644,239.02	June 2036	843,854.00
May 2027	6,437,309.83	December 2031	2,597,181.84	July 2036	822,845.75
June 2027	6,339,102.84	January 2032	2,550,781.64	August 2036	802,159.02
July 2027	6,242,189.92	February 2032	2,505,030.08	September 2036	781,789.56
August 2027	6,146,555.14	March 2032	2,459,918.96	October 2036	761,733.18
September 2027	6,052,182.75	April 2032	2,415,440.14	November 2036	741,985.74
October 2027	5,959,057.20	May 2032	2,371,585.61	December 2036	722,543.15
November 2027	5,867,163.13	June 2032	2,328,347.42	January 2037	703,401.39
December 2027	5,776,485.34	July 2032	2,285,717.76	February 2037	684,556.45
January 2028	5,687,008.82	August 2032	2,243,688.88	March 2037	666,004.41
February 2028	5,598,718.76	September 2032	2,202,253.14	April 2037	647,741.37
March 2028	5,511,600.49	October 2032	2,161,402.99	May 2037	629,763.49
April 2028	5,425,639.54	November 2032	2,121,130.97	June 2037	612,066.99
May 2028	5,340,821.60	December 2032	2,081,429.70	July 2037	594,648.10
June 2028	5,257,132.54	January 2033	2,042,291.91	August 2037	577,503.14
July 2028	5,174,558.39	February 2033	2,003,710.40	September 2037	560,628.45
August 2028	5,093,085.34	March 2033	1,965,678.06	October 2037	544,020.41
September 2028	5,012,699.76	April 2033	1,928,187.89	November 2037	527,675.47
October 2028	4,933,388.17	May 2033	1,891,232.93	December 2037	511,590.10
November 2028	4,855,137.26	June 2033	1,854,806.35	January 2038	495,760.83
December 2028	4,777,933.87	July 2033	1,818,901.36	February 2038	480,184.23
January 2029	4,701,765.01	August 2033	1,783,511.30	March 2038	464,856.90
February 2029	4,626,617.82	September 2033	1,748,629.55	April 2038	449,775.49
March 2029	4,552,479.62	October 2033	1,714,249.58	May 2038	434,936.70
April 2029	4,479,337.86	November 2033	1,680,364.96	June 2038	420,337.26
May 2029	4,407,180.16	December 2033	1,646,969.31	July 2038	405,973.94
June 2029	4,335,994.27	January 2034	1,614,056.36	August 2038	391,843.57
July 2029	4,265,768.10	February 2034	1,581,619.87	September 2038	377,942.99
August 2029	4,196,489.70	March 2034	1,549,653.72	October 2038	364,269.10

Aggregate Group I (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
November 2038	\$ 350,818.84	December 2039	\$ 194,986.95	January 2041	\$ 70,411.20
December 2038	337,589.16	January 2040	184,365.93	February 2041	61,968.79
January 2039	324,577.09	February 2040	173,926.86	March 2041	53,678.11
February 2039	311,779.67	March 2040	163,667.24	April 2041	45,537.02
March 2039	299,193.97	April 2040	153,584.59	May 2041	37,543.43
April 2039	286,817.12	May 2040	143,676.47	June 2041	29,695.26
May 2039	274,646.28	June 2040	133,940.46	July 2041	21,990.47
June 2039	262,678.64	July 2040	124,374.19	August 2041	14,427.04
July 2039	250,911.42	August 2040	114,975.30	September 2041	7,002.97
August 2039	239,341.87	September 2040	105,741.45	October 2041 and thereafter	0.00
September 2039	227,967.31	October 2040	96,670.38		
October 2039	216,785.06	November 2040	87,759.79		
November 2039	205,792.47	December 2040	79,007.47		

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	\$20,411,776.00	March 2015	\$12,631,961.92	April 2018	\$ 6,140,244.83
March 2012	20,271,803.26	April 2015	12,422,887.68	May 2018	5,996,300.49
April 2012	20,128,369.24	May 2015	12,215,897.08	June 2018	5,854,108.77
May 2012	19,977,406.05	June 2015	12,010,970.14	July 2018	5,714,439.04
June 2012	19,819,019.22	July 2015	11,808,087.05	August 2018	5,577,247.57
July 2012	19,653,320.87	August 2015	11,607,228.17	September 2018	5,442,491.40
August 2012	19,480,429.63	September 2015	11,408,374.08	October 2018	5,310,128.28
September 2012	19,300,470.48	October 2015	11,211,505.51	November 2018	5,180,116.71
October 2012	19,113,574.63	November 2015	11,016,603.39	December 2018	5,052,415.87
November 2012	18,919,879.32	December 2015	10,823,648.82	January 2019	4,926,985.66
December 2012	18,719,527.70	January 2016	10,632,623.10	February 2019	4,803,786.65
January 2013	18,512,668.63	February 2016	10,443,507.67	March 2019	4,682,780.09
February 2013	18,299,456.52	March 2016	10,256,284.17	April 2019	4,563,927.89
March 2013	18,080,051.11	April 2016	10,070,934.42	May 2019	4,447,192.61
April 2013	17,857,166.72	May 2016	9,887,440.38	June 2019	4,332,537.46
May 2013	17,630,899.02	June 2016	9,705,784.21	July 2019	4,219,926.26
June 2013	17,401,710.64	July 2016	9,525,948.22	August 2019	4,109,323.48
July 2013	17,170,727.81	August 2016	9,347,914.89	September 2019	4,000,694.16
August 2013	16,938,748.80	September 2016	9,171,666.88	October 2019	3,894,003.96
September 2013	16,706,480.43	October 2016	8,997,187.00	November 2019	3,789,219.13
October 2013	16,473,952.36	November 2016	8,824,458.22	December 2019	3,686,306.50
November 2013	16,241,196.05	December 2016	8,653,463.68	January 2020	3,585,233.44
December 2013	16,008,244.77	January 2017	8,484,186.67	February 2020	3,485,967.91
January 2014	15,775,133.47	February 2017	8,316,610.64	March 2020	3,388,478.40
February 2014	15,541,898.75	March 2017	8,150,719.19	April 2020	3,292,733.96
March 2014	15,308,578.78	April 2017	7,986,496.10	May 2020	3,198,704.15
April 2014	15,075,213.24	May 2017	7,823,925.28	June 2020	3,106,359.06
May 2014	14,841,843.24	June 2017	7,662,990.79	July 2020	3,015,669.29
June 2014	14,610,789.83	July 2017	7,503,676.85	August 2020	2,926,605.96
July 2014	14,382,030.81	August 2017	7,345,967.84	September 2020	2,839,140.65
August 2014	14,155,544.19	September 2017	7,189,848.25	October 2020	2,753,245.46
September 2014	13,931,308.22	October 2017	7,035,302.76	November 2020	2,668,892.96
October 2014	13,709,301.31	November 2017	6,882,316.17	December 2020	2,586,056.18
November 2014	13,489,502.11	December 2017	6,730,873.42	January 2021	2,504,708.63
December 2014	13,271,889.43	January 2018	6,580,959.61	February 2021	2,424,824.27
January 2015	13,056,442.32	February 2018	6,432,559.97	March 2021	2,346,377.49
February 2015	12,843,140.01	March 2018	6,285,659.88	April 2021	2,269,343.13

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>
May 2021	\$ 2,193,696.49	December 2025	\$ 467,050.53	July 2030	\$ 148,147.80
June 2021	2,119,413.24	January 2026	457,807.44	August 2030	144,917.91
July 2021	2,046,469.52	February 2026	448,735.45	September 2030	141,750.85
August 2021	1,974,841.85	March 2026	439,831.54	October 2030	138,645.48
September 2021	1,904,507.16	April 2026	431,092.70	November 2030	135,600.66
October 2021	1,835,442.78	May 2026	422,515.98	December 2030	132,615.28
November 2021	1,767,626.43	June 2026	414,098.51	January 2031	129,688.26
December 2021	1,701,036.22	July 2026	405,837.43	February 2031	126,818.51
January 2022	1,635,650.61	August 2026	397,729.96	March 2031	124,004.99
February 2022	1,571,448.46	September 2026	389,773.35	April 2031	121,246.65
March 2022	1,508,408.98	October 2026	381,964.92	May 2031	118,542.49
April 2022	1,446,511.74	November 2026	374,302.00	June 2031	115,891.50
May 2022	1,385,736.68	December 2026	366,782.01	July 2031	113,292.70
June 2022	1,326,064.05	January 2027	359,402.37	August 2031	110,745.13
July 2022	1,267,474.46	February 2027	352,160.59	September 2031	108,247.85
August 2022	1,209,948.86	March 2027	345,054.19	October 2031	105,799.92
September 2022	1,153,468.53	April 2027	338,080.75	November 2031	103,400.42
October 2022	1,098,015.05	May 2027	331,237.88	December 2031	101,048.48
November 2022	1,043,570.33	June 2027	324,523.24	January 2032	98,743.19
December 2022	990,116.62	July 2027	317,934.54	February 2032	96,483.70
January 2023	937,636.42	August 2027	311,469.51	March 2032	94,269.16
February 2023	908,889.82	September 2027	305,125.93	April 2032	92,098.74
March 2023	891,569.52	October 2027	298,901.62	May 2032	89,971.61
April 2023	874,563.04	November 2027	292,794.44	June 2032	87,886.97
May 2023	857,864.88	December 2027	286,802.28	July 2032	85,844.02
June 2023	841,469.62	January 2028	280,923.06	August 2032	83,842.00
July 2023	825,371.92	February 2028	275,154.76	September 2032	81,880.14
August 2023	809,566.56	March 2028	269,495.38	October 2032	79,957.69
September 2023	794,048.39	April 2028	263,942.96	November 2032	78,073.92
October 2023	778,812.36	May 2028	258,495.56	December 2032	76,228.09
November 2023	763,853.50	June 2028	253,151.29	January 2033	74,419.51
December 2023	749,166.92	July 2028	247,908.30	February 2033	72,647.48
January 2024	734,747.83	August 2028	242,764.74	March 2033	70,911.31
February 2024	720,591.52	September 2028	237,718.84	April 2033	69,210.33
March 2024	706,693.35	October 2028	232,768.81	May 2033	67,543.88
April 2024	693,048.76	November 2028	227,912.93	June 2033	65,911.31
May 2024	679,653.28	December 2028	223,149.49	July 2033	64,311.99
June 2024	666,502.51	January 2029	218,476.81	August 2033	62,745.28
July 2024	653,592.14	February 2029	213,893.27	September 2033	61,210.59
August 2024	640,917.91	March 2029	209,397.22	October 2033	59,707.30
September 2024	628,475.65	April 2029	204,987.10	November 2033	58,234.82
October 2024	616,261.25	May 2029	200,661.34	December 2033	56,792.57
November 2024	604,270.70	June 2029	196,418.41	January 2034	55,379.98
December 2024	592,500.02	July 2029	192,256.80	February 2034	53,996.49
January 2025	580,945.32	August 2029	188,175.04	March 2034	52,641.55
February 2025	569,602.78	September 2029	184,171.67	April 2034	51,314.62
March 2025	558,468.64	October 2029	180,245.27	May 2034	50,015.17
April 2025	547,539.21	November 2029	176,394.43	June 2034	48,742.67
May 2025	536,810.86	December 2029	172,617.78	July 2034	47,496.62
June 2025	526,280.01	January 2030	168,913.97	August 2034	46,276.52
July 2025	515,943.16	February 2030	165,281.66	September 2034	45,081.86
August 2025	505,796.88	March 2030	161,719.55	October 2034	43,912.16
September 2025	495,837.77	April 2030	158,226.35	November 2034	42,766.96
October 2025	486,062.51	May 2030	154,800.82	December 2034	41,645.78
November 2025	476,467.84	June 2030	151,441.71	January 2035	40,548.16

Aggregate Group II (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
February 2035	\$ 39,473.65	June 2037	\$ 17,177.84	October 2039	\$ 5,394.94
March 2035	38,421.82	July 2037	16,610.36	November 2039	5,104.55
April 2035	37,392.22	August 2037	16,055.70	December 2039	4,821.42
May 2035	36,384.44	September 2037	15,513.62	January 2040	4,545.39
June 2035	35,398.04	October 2037	14,983.87	February 2040	4,276.32
July 2035	34,432.63	November 2037	14,466.20	March 2040	4,014.05
August 2035	33,487.80	December 2037	13,960.38	April 2040	3,758.46
September 2035	32,563.15	January 2038	13,466.16	May 2040	3,509.40
October 2035	31,658.29	February 2038	12,983.31	June 2040	3,266.73
November 2035	30,772.85	March 2038	12,511.62	July 2040	3,030.33
December 2035	29,906.44	April 2038	12,050.85	August 2040	2,800.05
January 2036	29,058.70	May 2038	11,600.79	September 2040	2,575.78
February 2036	28,229.27	June 2038	11,161.22	October 2040	2,357.39
March 2036	27,417.79	July 2038	10,731.94	November 2040	2,144.75
April 2036	26,623.92	August 2038	10,312.73	December 2040	1,937.74
May 2036	25,847.31	September 2038	9,903.40	January 2041	1,736.25
June 2036	25,087.63	October 2038	9,503.74	February 2041	1,540.15
July 2036	24,344.55	November 2038	9,113.56	March 2041	1,349.34
August 2036	23,617.75	December 2038	8,732.67	April 2041	1,163.70
September 2036	22,906.90	January 2039	8,360.88	May 2041	983.11
October 2036	22,211.70	February 2039	7,998.00	June 2041	807.48
November 2036	21,531.84	March 2039	7,643.86	July 2041	636.70
December 2036	20,867.02	April 2039	7,298.27	August 2041	470.66
January 2037	20,216.95	May 2039	6,961.07	September 2041	309.26
February 2037	19,581.33	June 2039	6,632.08	October 2041	152.41
March 2037	18,959.89	July 2039	6,311.14	November 2041 and thereafter	0.00
April 2037	18,352.34	August 2039	5,998.07		
May 2037	17,758.42	September 2039	5,692.72		

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	\$76,537,774.00	December 2013	\$62,670,065.18	October 2015	\$45,854,043.94
March 2012	76,165,942.62	January 2014	61,860,224.37	November 2015	45,180,280.10
April 2012	75,765,844.92	February 2014	61,045,370.88	December 2015	44,514,218.27
May 2012	75,337,769.27	March 2014	60,225,798.69	January 2016	43,855,773.22
June 2012	74,882,032.88	April 2014	59,401,810.82	February 2016	43,204,860.65
July 2012	74,398,981.51	May 2014	58,573,718.75	March 2016	42,561,397.18
August 2012	73,888,989.03	June 2014	57,755,033.17	April 2016	41,925,300.33
September 2012	73,352,456.98	July 2014	56,945,650.36	May 2016	41,296,488.52
October 2012	72,789,814.13	August 2014	56,145,467.69	June 2016	40,674,881.07
November 2012	72,201,515.91	September 2014	55,354,383.69	July 2016	40,060,398.15
December 2012	71,588,043.83	October 2014	54,572,297.95	August 2016	39,452,960.81
January 2013	70,949,904.86	November 2014	53,799,111.18	September 2016	38,852,490.98
February 2013	70,287,630.74	December 2014	53,034,725.16	October 2016	38,258,911.41
March 2013	69,601,777.29	January 2015	52,279,042.71	November 2016	37,672,145.69
April 2013	68,892,923.60	February 2015	51,531,967.75	December 2016	37,092,118.27
May 2013	68,161,671.29	March 2015	50,793,405.20	January 2017	36,518,754.40
June 2013	67,408,643.62	April 2015	50,063,261.04	February 2017	35,951,980.15
July 2013	66,634,484.61	May 2015	49,341,442.27	March 2017	35,391,722.39
August 2013	65,853,766.10	June 2015	48,627,856.88	April 2017	34,837,908.79
September 2013	65,066,717.73	July 2015	47,922,413.87	May 2017	34,290,467.80
October 2013	64,273,581.02	August 2015	47,225,023.24	June 2017	33,749,328.67
November 2013	63,474,608.86	September 2015	46,535,595.95	July 2017	33,214,421.40

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	\$32,685,676.75	March 2022	\$12,748,168.28	October 2026	\$ 4,686,339.82
September 2017	32,163,026.26	April 2022	12,525,517.26	November 2026	4,598,508.11
October 2017	31,646,402.18	May 2022	12,306,536.82	December 2026	4,512,179.33
November 2017	31,135,737.53	June 2022	12,091,168.46	January 2027	4,427,329.01
December 2017	30,630,966.05	July 2022	11,879,354.59	February 2027	4,343,933.03
January 2018	30,132,022.18	August 2022	11,671,038.49	March 2027	4,261,967.67
February 2018	29,638,841.12	September 2022	11,466,164.37	April 2027	4,181,409.59
March 2018	29,151,358.73	October 2022	11,264,677.28	May 2027	4,102,235.81
April 2018	28,669,511.59	November 2022	11,066,523.15	June 2027	4,024,423.72
May 2018	28,193,236.98	December 2022	10,871,648.72	July 2027	3,947,951.05
June 2018	27,722,472.85	January 2023	10,680,001.60	August 2027	3,872,795.92
July 2018	27,257,157.84	February 2023	10,491,530.21	September 2027	3,798,936.76
August 2018	26,798,290.73	March 2023	10,306,183.76	October 2027	3,726,352.36
September 2018	26,346,830.52	April 2023	10,123,912.26	November 2027	3,655,021.85
October 2018	25,902,660.69	May 2023	9,944,666.53	December 2027	3,584,924.68
November 2018	25,465,666.51	June 2023	9,768,398.11	January 2028	3,516,040.64
December 2018	25,035,735.04	July 2023	9,595,059.33	February 2028	3,448,349.82
January 2019	24,612,755.06	August 2023	9,424,603.28	March 2028	3,381,832.65
February 2019	24,196,617.09	September 2023	9,256,983.74	April 2028	3,316,469.86
March 2019	23,787,213.36	October 2023	9,092,155.25	May 2028	3,252,242.48
April 2019	23,384,437.74	November 2023	8,930,073.06	June 2028	3,189,131.85
May 2019	22,988,185.76	December 2023	8,770,693.09	July 2028	3,127,119.62
June 2019	22,598,354.58	January 2024	8,613,972.00	August 2028	3,066,187.69
July 2019	22,214,842.92	February 2024	8,459,867.08	September 2028	3,006,318.30
August 2019	21,837,551.10	March 2024	8,308,336.32	October 2028	2,947,493.93
September 2019	21,466,380.98	April 2024	8,159,338.36	November 2028	2,889,697.38
October 2019	21,101,235.93	May 2024	8,012,832.49	December 2028	2,832,911.68
November 2019	20,742,020.82	June 2024	7,868,778.64	January 2029	2,777,120.16
December 2019	20,388,642.01	July 2024	7,727,137.36	February 2029	2,722,306.41
January 2020	20,041,007.29	August 2024	7,587,869.84	March 2029	2,668,454.27
February 2020	19,699,025.91	September 2024	7,450,937.85	April 2029	2,615,547.87
March 2020	19,362,608.50	October 2024	7,316,303.79	May 2029	2,563,571.55
April 2020	19,031,667.09	November 2024	7,183,930.63	June 2029	2,512,509.93
May 2020	18,706,115.09	December 2024	7,053,781.93	July 2029	2,462,347.86
June 2020	18,385,867.22	January 2025	6,925,821.82	August 2029	2,413,070.45
July 2020	18,070,839.55	February 2025	6,800,014.99	September 2029	2,364,663.03
August 2020	17,760,949.45	March 2025	6,676,326.71	October 2029	2,317,111.17
September 2020	17,456,115.57	April 2025	6,554,722.75	November 2029	2,270,400.68
October 2020	17,156,257.82	May 2025	6,435,169.47	December 2029	2,224,517.59
November 2020	16,861,297.37	June 2025	6,317,633.72	January 2030	2,179,448.14
December 2020	16,571,156.60	July 2025	6,202,082.90	February 2030	2,135,178.81
January 2021	16,285,759.11	August 2025	6,088,484.90	March 2030	2,091,696.30
February 2021	16,005,029.67	September 2025	5,976,808.12	April 2030	2,048,987.50
March 2021	15,728,894.24	October 2025	5,867,021.48	May 2030	2,007,039.53
April 2021	15,457,279.91	November 2025	5,759,094.37	June 2030	1,965,839.71
May 2021	15,190,114.93	December 2025	5,652,996.66	July 2030	1,925,375.56
June 2021	14,927,328.65	January 2026	5,548,698.70	August 2030	1,885,634.81
July 2021	14,668,851.52	February 2026	5,446,171.31	September 2030	1,846,605.38
August 2021	14,414,615.09	March 2026	5,345,385.78	October 2030	1,808,275.38
September 2021	14,164,551.95	April 2026	5,246,313.83	November 2030	1,770,633.11
October 2021	13,918,595.75	May 2026	5,148,927.65	December 2030	1,733,667.08
November 2021	13,676,681.18	June 2026	5,053,199.85	January 2031	1,697,365.97
December 2021	13,438,743.96	July 2026	4,959,103.48	February 2031	1,661,718.62
January 2022	13,204,720.77	August 2026	4,866,612.02	March 2031	1,626,714.09
February 2022	12,974,549.33	September 2026	4,775,699.36	April 2031	1,592,341.59

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>
May 2031	\$ 1,558,590.51	December 2034	\$ 569,184.11	July 2038	\$ 142,767.75
June 2031	1,525,450.41	January 2035	554,480.50	August 2038	136,735.19
July 2031	1,492,911.03	February 2035	540,063.03	September 2038	130,834.58
August 2031	1,460,962.25	March 2035	525,926.73	October 2038	125,063.52
September 2031	1,429,594.14	April 2035	512,066.69	November 2038	119,419.63
October 2031	1,398,796.91	May 2035	498,478.09	December 2038	113,900.55
November 2031	1,368,560.95	June 2035	485,156.17	January 2039	108,504.00
December 2031	1,338,876.78	July 2035	472,096.28	February 2039	103,227.72
January 2032	1,309,735.09	August 2035	459,293.82	March 2039	98,069.48
February 2032	1,281,126.72	September 2035	446,744.28	April 2039	93,027.10
March 2032	1,253,042.65	October 2035	434,443.23	May 2039	88,098.43
April 2032	1,225,474.00	November 2035	422,386.29	June 2039	83,281.36
May 2032	1,198,412.06	December 2035	410,569.17	July 2039	78,573.82
June 2032	1,171,848.24	January 2036	398,987.65	August 2039	73,973.77
July 2032	1,145,774.10	February 2036	387,637.58	September 2039	69,479.21
August 2032	1,120,181.31	March 2036	376,514.88	October 2039	65,088.16
September 2032	1,095,061.72	April 2036	365,615.53	November 2039	60,798.69
October 2032	1,070,407.28	May 2036	354,935.57	December 2039	56,608.90
November 2032	1,046,210.07	June 2036	344,471.13	January 2040	52,516.90
December 2032	1,022,462.31	July 2036	334,218.38	February 2040	48,520.88
January 2033	999,156.36	August 2036	324,173.58	March 2040	44,619.02
February 2033	976,284.67	September 2036	314,333.02	April 2040	40,809.53
March 2033	953,839.83	October 2036	304,693.08	May 2040	37,090.69
April 2033	931,814.57	November 2036	295,250.19	June 2040	33,460.76
May 2033	910,201.70	December 2036	286,000.82	July 2040	29,918.08
June 2033	888,994.18	January 2037	276,941.54	August 2040	26,460.97
July 2033	868,185.07	February 2037	268,068.93	September 2040	23,087.81
August 2033	847,767.53	March 2037	259,379.67	October 2040	19,796.99
September 2033	827,734.86	April 2037	250,870.48	November 2040	18,038.43
October 2033	808,080.46	May 2037	242,538.11	December 2040	16,321.94
November 2033	788,797.82	June 2037	234,379.40	January 2041	14,646.74
December 2033	769,880.55	July 2037	226,391.23	February 2041	13,012.04
January 2034	751,322.38	August 2037	218,570.53	March 2041	11,417.06
February 2034	733,117.10	September 2037	210,914.27	April 2041	9,861.05
March 2034	715,258.66	October 2037	203,419.50	May 2041	8,343.26
April 2034	697,741.05	November 2037	196,083.29	June 2041	6,862.96
May 2034	680,558.40	December 2037	188,902.79	July 2041	5,419.43
June 2034	663,704.91	January 2038	181,875.15	August 2041	4,011.96
July 2034	647,174.90	February 2038	174,997.63	September 2041	2,639.85
August 2034	630,962.76	March 2038	168,267.48	October 2041	1,302.43
September 2034	615,062.98	April 2038	161,682.03	November 2041 and thereafter	0.00
October 2034	599,470.15	May 2038	155,238.65		
November 2034	584,178.94	June 2038	148,934.73		

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

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\$322,196,974



**Guaranteed REMIC
Pass-Through Certificates**

Fannie Mae REMIC Trust 2012-18

PROSPECTUS SUPPLEMENT

Nomura

February 23, 2012
