

**\$456,510,276**



**FannieMae®**

**Guaranteed REMIC Pass-Through Certificates  
Fannie Mae REMIC Trust 2012-24**

**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 class), and
- principal to the extent available for payment on your class.

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

**The Fannie Mae Guaranty**

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

**The Trust and its Assets**

The trust will own

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

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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
AC(2) . . . .	1	\$72,857,143	SEQ	2.5%	FIX	3136A4DA4	May 2030
F(2) . . . .	1	29,142,857	SEQ	(3)	FLT	3136A4DB2	May 2030
S(2) . . . .	1	29,142,857(4)	NTL	(3)	INV/IO	3136A4DC0	May 2030
AL . . . . .	1	18,000,000	SEQ	3.5	FIX	3136A4DD8	March 2032
K . . . . .	2	90,000,000	SEQ	3.5	FIX	3136A4DE6	September 2029
KL . . . . .	2	22,500,000	SEQ	3.5	FIX	3136A4DF3	March 2032
PM(2) . . . .	3	2,000,000	PAC	4.0	FIX	3136A4DG1	March 2014
PN(2) . . . .	3	62,343,000	PAC	4.0	FIX	3136A4DH9	June 2039
PL . . . . .	3	15,279,000	PAC	4.0	FIX	3136A4DJ5	March 2042
CE . . . . .	3	1,803,000	PAC	4.0	FIX	3136A4DK2	March 2042
CF . . . . .	3	8,162,000	SUP	(3)	FLT	3136A4DL0	January 2042
CS . . . . .	3	4,081,000	SUP	(3)	INV	3136A4DM8	January 2042
CG . . . . .	3	1,670,366	SUP	4.0	FIX	3136A4DN6	March 2042
HA . . . . .	4	28,867,800	PAC/AD	2.0	FIX	3136A4DP1	September 2040
HF . . . . .	4	19,245,200	PAC/AD	(3)	FLT	3136A4DQ9	September 2040
HS . . . . .	4	19,245,200(4)	NTL	(3)	INV/IO	3136A4DR7	September 2040
HE . . . . .	4	6,150,000	PAC/AD	4.0	FIX	3136A4DS5	March 2042
HZ . . . . .	4	11,491,364	SUP	4.0	FIX/Z	3136A4DT3	March 2042
JF . . . . .	4	13,150,872	PT	(3)	FLT	3136A4DU0	March 2042
JS . . . . .	4	13,150,872(4)	NTL	(3)	INV/IO	3136A4DV8	March 2042
FA . . . . .	5	49,766,674	SC/PT	(3)	FLT	3136A4DW6	September 2041
SA . . . . .	5	49,766,674(4)	NTL	(3)	INV/IO	3136A4DX4	September 2041
R . . . . .		0	NPR	0	NPR	3136A4DY2	March 2042
RL . . . . .		0	NPR	0	NPR	3136A4DZ9	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.

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 AB, A and P Classes are the RCR classes. For a more detailed description of the RCR classes, see Schedule 1 attached to this prospectus supplement and "Description of the Certificates—The Certificates—Combination and Recombination" in the REMIC prospectus.

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

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

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

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

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

**BNP PARIBAS**

The date of this Prospectus Supplement is 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 5 Class or the R or RL Class, the disclosure document relating to the underlying REMIC certificates (the “Underlying REMIC Disclosure Document”); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading “Incorporation by Reference” in the REMIC Prospectus.

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

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

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

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

In addition, the Disclosure Documents, together with the class factors, are available on our corporate Web site at [www.fanniemae.com](http://www.fanniemae.com).

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

Static Data NY Securities  
BNP Paribas  
525 Washington Boulevard  
Jersey City, New Jersey 07310  
(telephone (201) 850-5627).  
[StaticDataNYSecurities@americas.bnpparibas.com](mailto:StaticDataNYSecurities@americas.bnpparibas.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
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 MBS
5	Class 2011-93-HT REMIC Certificate Class 2011-93-PT REMIC Certificate

### Group 1, Group 2, Group 3 and Group 4

#### 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 . . . . .	\$120,000,000	3.50%	3.75% to 6.00%	181 to 240
Group 2 MBS . . . . .	\$112,500,000	3.50%	3.75% to 6.00%	181 to 240
Group 3 MBS . . . . .	\$ 95,338,366	4.00%	4.25% to 6.50%	241 to 360
Group 4 MBS . . . . .	\$ 78,905,236	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 . . . . .	\$120,000,000	240	238	2	3.900%
Group 2 MBS . . . . .	\$112,500,000	240	237	2	3.975%
Group 3 MBS . . . . .	\$ 95,338,366	360	351	4	4.482%
Group 4 MBS . . . . .	\$ 78,905,236	360	356	1	4.958%

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 5

Exhibit A describes the underlying REMIC certificates in Group 5, including certain information about the related mortgage loans. To learn more about the underlying REMIC certificates, you should obtain from us the current class factors and the related disclosure document 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:

<u>Fed Book-Entry</u>	<u>Physical</u>
All classes of certificates other than the R and RL Classes	R and RL Classes

## Exchanging Certificates Through Combination and Recombination

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

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

## Interest Rates

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

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

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate(1)</u>
F .....	0.75000%	6.00%	0.50%	LIBOR + 50 basis points
S .....	5.25000%	5.50%	0.00%	5.50% – LIBOR
CF .....	1.25475%	6.00%	1.00%	LIBOR + 100 basis points
CS .....	9.49050%	10.00%	0.00%	10% – (2 × LIBOR)
HF .....	0.70000%	7.00%	0.45%	LIBOR + 45 basis points
HS .....	6.30000%	6.55%	0.00%	6.55% – LIBOR
JF .....	0.80000%	7.00%	0.55%	LIBOR + 55 basis points
JS .....	6.20000%	6.45%	0.00%	6.45% – LIBOR
FA .....	0.68000%	7.00%	0.43%	LIBOR + 43 basis points
SA .....	6.32000%	6.57%	0.00%	6.57% – 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

S .....	100% of the F Class
HS .....	100% of the HF Class
JS .....	100% of the JF Class
SA .....	100% of the FA Class

## Distributions of Principal

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

## Weighted Average Lives (years)\*

<u>Group 1 Classes</u>	<u>PSA Prepayment Assumption</u>						
	<u>0%</u>	<u>100%</u>	<u>303%</u>	<u>450%</u>	<u>600%</u>	<u>800%</u>	<u>1000%</u>
AC, F, S, AB and A .....	10.7	6.5	3.6	2.8	2.3	1.9	1.7
AL .....	19.1	17.0	11.7	8.9	6.9	5.3	4.2

<u>Group 2 Classes</u>	<u>PSA Prepayment Assumption</u>						
	<u>0%</u>	<u>100%</u>	<u>321%</u>	<u>500%</u>	<u>650%</u>	<u>800%</u>	<u>1000%</u>
K .....	10.3	6.0	3.2	2.4	2.1	1.8	1.6
KL .....	18.8	16.2	10.4	7.4	5.9	4.9	3.9

<u>Group 3 Classes</u>	<u>PSA Prepayment Assumption</u>											
	<u>0%</u>	<u>100%</u>	<u>150%</u>	<u>160%</u>	<u>200%</u>	<u>249%</u>	<u>250%</u>	<u>400%</u>	<u>700%</u>	<u>1000%</u>	<u>1400%</u>	<u>2000%</u>
PM .....	1.0	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
PN .....	16.2	6.3	4.9	4.9	4.9	4.9	4.9	3.6	2.4	1.9	1.5	1.1
PL .....	26.4	16.6	15.1	15.1	15.1	15.1	15.2	10.3	6.0	4.1	2.8	1.7
CE .....	27.8	18.0	9.8	3.0	3.0	3.0	3.0	1.8	1.2	0.9	0.7	0.5
CF and CS .....	28.9	22.8	17.7	16.2	8.0	2.4	2.3	1.1	0.7	0.5	0.4	0.3
CG .....	29.9	28.5	27.4	27.0	24.6	7.1	5.6	2.0	1.2	0.9	0.7	0.5
P .....	15.7	6.1	4.8	4.8	4.8	4.8	4.8	3.5	2.3	1.8	1.4	1.1

<u>Group 4 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>125%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>	<u>700%</u>	<u>1000%</u>
HA, HF and HS .....	13.1	6.1	5.7	5.7	5.7	4.1	2.8	2.2
HE .....	22.6	18.0	18.0	18.0	18.0	12.4	7.2	4.9
HZ .....	26.8	20.0	18.9	9.1	3.0	1.6	1.0	0.8
JF and JS .....	19.9	10.9	9.8	7.4	6.4	4.5	2.9	2.2

<u>Group 5 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>275%</u>	<u>444%</u>	<u>650%</u>	<u>900%</u>	<u>1200%</u>	<u>1400%</u>
FA and SA .....	20.4	9.6	4.9	3.1	2.0	1.3	0.8	0.6

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



## DESCRIPTION OF THE CERTIFICATES

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

### General

*Structure.* We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the “Trust”) pursuant to a trust agreement dated as of May 1, 2010 and a supplement thereto dated as of February 1, 2012 (the “Issue Date”). We will issue the Guaranteed REMIC Pass-Through Certificates (the “REMIC Certificates”) pursuant to that trust agreement and supplement. We will issue the Combinable and Recombinable REMIC Certificates (the “RCR Certificates” and, together with the REMIC Certificates, the “Certificates”) pursuant to a separate trust agreement dated as of May 1, 2010 and a supplement thereto dated as of the Issue Date (together with the trust agreement and supplement relating to the REMIC Certificates, the “Trust Agreement”). We will execute the Trust Agreement in our corporate capacity and as trustee (the “Trustee”). In general, the term “Classes” includes the Classes of REMIC Certificates and RCR Certificates.

The assets of the Trust will include:

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

The Group 5 Underlying REMIC 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 Group 5 Underlying REMIC 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 Group 5 Underlying REMIC Certificates, see the applicable discussions appearing under the heading “Fannie Mae Guaranty” in the REMIC Prospectus, the MBS Prospectus and the Underlying REMIC Disclosure Document. Our guaranties are not backed by the full faith and credit of the United States.

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

We will issue the Residual 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>
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 20 years in the case of the Group 1 MBS and Group 2 MBS, and up to 30 years in the case of the Group 3 MBS and Group 4 MBS.

In addition, the pools of mortgage loans backing the Group 3 MBS have been designated as pools that include “jumbo-conforming” or “high balance” mortgage loans as described further under “The Mortgage Loans—Special Feature Mortgage Loans—*Loans with Original Principal Balances Exceeding our Traditional Conforming Loan Limits*” in the MBS Prospectus dated February 1, 2012. For periodic updates to that description, please refer to the Pool Prefix Glossary available on our Web site and [www.fanniemae.com](http://www.fanniemae.com). For additional information about the particular pools underlying the Group 3 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.

For additional information, see “Summary—Group 1, Group 2, Group 3 and Group 4—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 Group 5 Underlying REMIC Certificates**

The Group 5 Underlying REMIC Certificates represent beneficial ownership interests in the Underlying REMIC Trust. The assets of that trust consist of MBS (or beneficial ownership interests

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

Distributions on the Group 5 Underlying REMIC Certificates will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Group 5 Underlying REMIC Certificates are described in the Underlying REMIC Disclosure Document. See Exhibit A for certain additional information about the Group 5 Underlying REMIC Certificates. Exhibit A is provided in lieu of a Final Data Statement with respect to the Group 5 Underlying REMIC Certificates.

For further information about the Group 5 Underlying REMIC Certificates, telephone us at 1-800-237-8627. Additional information about the Group 5 Underlying REMIC Certificates is also available at <http://sls.fanniemae.com/slsSearch/Home.do>. There may have been material changes in facts and circumstances since the date we prepared the Underlying REMIC Disclosure Document. These may include changes in prepayment speeds, prevailing interest rates and other economic factors. As a result, the usefulness of the information set forth in that document may be limited.

## 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 Class) 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 Class, see “—*Accrual Class*” 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 Class.* The HZ Class is an Accrual Class. Interest will accrue on the 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 Class. Instead, interest accrued on the Accrual Class will be added as principal to its principal balance on each Distribution Date. We will pay principal on the Accrual Class as described under “—*Distributions of Principal*” below.

## Distributions of Principal

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

- *Group 1*

The Group 1 Principal Distribution Amount in the following priority:

1. To AC and F, pro rata, until retired.
2. To AL until retired.

} Sequential  
Pay Classes

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

- *Group 2*

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

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

- *Group 3*

The Group 3 Principal Distribution Amount in the following priority:

1. To Aggregate Group I to its Planned Balance. } PAC Group and Class
2. To CE to its Planned Balance. }
3. To CF and CS, pro rata, until retired. } Support Classes
4. To CG until retired. }
5. To CE until retired. } PAC Class and Group
6. To Aggregate Group I to zero. }

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

“Aggregate Group I” consists of the PM, PN and PL Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I to PM, PN and PL, 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 4*

The HZ Accrual Amount to Aggregate Group II to its Planned Balance, and there- } Accretion Directed/PAC Group and Accrual Class  
after to HZ.

The Group 4 Cash Flow Distribution Amount as follows:

— 83.3333341782% as follows:

- first*, to Aggregate Group II to its Planned Balance; } PAC Group
- second*, to HZ until retired; and } Support Class
- third*, to Aggregate Group II to zero, and } PAC Group

— 16.6666658218% to JF until retired. } Pass-Through Class

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

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

“Aggregate Group II” consists of the HA, HF, and HE Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II as follows:

- first*, to HA and HF, pro rata, until retired; and
- second*, to HE until retired.

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

- *Group 5*

The Group 5 Principal Distribution Amount to FA until retired.

} Structured  
Collateral/  
Pass-Through  
Class

The “Group 5 Principal Distribution Amount” is the principal then paid on the Group 5 Underlying REMIC Certificates.

## Structuring Assumptions

*Pricing Assumptions.* Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the actual characteristics of each pool of Mortgage Loans backing the Group 5 Underlying REMIC Certificates, and the following assumptions (such characteristics and assumptions, collectively, the “Pricing Assumptions”):

- the Mortgage Loans underlying the Trust MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—Group 1, Group 2, Group 3 and Group 4—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related tables;
- the settlement date for the Certificates is February 29, 2012; and
- each Distribution Date occurs on the 25th day of a month.

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

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

<u>Groups and Class</u>	<u>Structuring Ranges</u>	<u>Initial Effective Ranges</u>
Aggregate Group I Planned Balances	Between 150% and 249% PSA	Between 150% and 249% PSA
CE Class Planned Balances	Between 160% and 250% PSA	Between 160% and 250% PSA
Aggregate Group II Planned Balances	Between 125% and 250% PSA	Between 125% and 250% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I . . . . . PM, PN and PL  
Aggregate Group II . . . . . HA, HF and HE

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

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

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

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

### **Yield Tables 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 Inverse Floating Rate Classes would lose money on their initial investments under certain prepayment scenarios.**

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

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

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

<u>Class</u>	<u>Price*</u>
S .....	12.765625%
CS .....	100.800000%
HS .....	22.562500%
JS .....	23.125000%
SA .....	12.750000%

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>						
	<b>50%</b>	<b>100%</b>	<b>303%</b>	<b>450%</b>	<b>600%</b>	<b>800%</b>	<b>1000%</b>
0.12%.....	37.2%	34.1%	20.3%	9.5%	(1.5)%	(15.6)%	(28.5)%
0.25%.....	36.0%	32.9%	19.0%	8.1%	(3.1)%	(17.2)%	(30.1)%
2.25%.....	17.3%	13.7%	(2.8)%	(15.6)%	(28.2)%	(43.7)%	(57.5)%
4.25%.....	(4.1)%	(8.6)%	(30.2)%	(46.2)%	(61.4)%	(79.0)%	(93.6)%
5.50%.....	*	*	*	*	*	*	*

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>											
	<b>50%</b>	<b>100%</b>	<b>150%</b>	<b>160%</b>	<b>200%</b>	<b>249%</b>	<b>250%</b>	<b>400%</b>	<b>700%</b>	<b>1000%</b>	<b>1400%</b>	<b>2000%</b>
0.12000%.....	9.9%	9.9%	9.9%	9.9%	9.8%	9.6%	9.6%	9.2%	8.7%	8.2%	7.7%	6.9%
0.25475%.....	9.6%	9.6%	9.6%	9.6%	9.5%	9.3%	9.3%	8.9%	8.4%	8.0%	7.5%	6.7%
2.25475%.....	5.5%	5.5%	5.5%	5.5%	5.5%	5.3%	5.3%	5.1%	4.8%	4.5%	4.2%	3.7%
4.25475%.....	1.5%	1.5%	1.5%	1.5%	1.5%	1.4%	1.4%	1.3%	1.2%	1.0%	0.9%	0.7%
5.00000%.....	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(0.1)%	(0.2)%	(0.2)%	(0.3)%	(0.4)%

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>								
	<b>50%</b>	<b>100%</b>	<b>125%</b>	<b>200%</b>	<b>250%</b>	<b>400%</b>	<b>700%</b>	<b>1000%</b>	<b>1500%</b>
0.12%.....	21.2%	16.5%	14.9%	14.9%	14.9%	6.7%	(13.1)%	(31.8)%	(57.9)%
0.25%.....	20.5%	15.8%	14.2%	14.2%	14.2%	5.9%	(14.1)%	(32.9)%	(59.1)%
2.25%.....	9.3%	3.9%	2.3%	2.3%	2.3%	(8.1)%	(30.8)%	(51.3)%	(78.4)%
4.25%.....	(3.6)%	(10.1)%	(11.6)%	(11.6)%	(11.6)%	(25.0)%	(51.7)%	(74.3)%	*
6.25%.....	(27.8)%	(37.0)%	(38.0)%	(38.0)%	(38.0)%	(58.2)%	(93.1)%	*	*
6.55%.....	*	*	*	*	*	*	*	*	*

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>								
	<b>50%</b>	<b>100%</b>	<b>125%</b>	<b>200%</b>	<b>250%</b>	<b>400%</b>	<b>700%</b>	<b>1000%</b>	<b>1500%</b>
0.12%.....	24.3%	21.8%	20.5%	16.7%	14.1%	6.2%	(10.1)%	(27.1)%	(56.6)%
0.25%.....	23.6%	21.1%	19.9%	16.0%	13.4%	5.5%	(10.8)%	(28.0)%	(57.6)%
2.25%.....	13.8%	11.2%	9.9%	5.9%	3.1%	(5.2)%	(22.7)%	(41.3)%	(74.0)%
4.25%.....	3.4%	0.7%	(0.7)%	(4.9)%	(7.7)%	(16.5)%	(35.3)%	(56.0)%	(94.0)%
6.25%.....	(14.8)%	(17.5)%	(18.9)%	(23.0)%	(25.8)%	(34.6)%	(55.0)%	(80.5)%	*
6.45%.....	*	*	*	*	*	*	*	*	*



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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>							
	<b>50%</b>	<b>100%</b>	<b>275%</b>	<b>444%</b>	<b>650%</b>	<b>900%</b>	<b>1200%</b>	<b>1400%</b>
0.12%.....	50.3%	46.5%	32.8%	18.7%	0.1%	(25.4)%	(62.6)%	(95.1)%
0.25%.....	49.1%	45.3%	31.7%	17.6%	(0.9)%	(26.3)%	(63.3)%	(95.7)%
2.25%.....	31.0%	27.5%	14.7%	1.6%	(15.8)%	(39.5)%	(74.1)%	*
4.25%.....	13.1%	9.8%	(2.1)%	(14.3)%	(30.4)%	(52.5)%	(85.3)%	*
6.25%.....	(10.6)%	(13.6)%	(24.2)%	(35.2)%	(49.7)%	(71.0)%	*	*
6.57%.....	*	*	*	*	*	*	*	*

**Weighted Average Lives of the Certificates**

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

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

- the timing of changes in the rate of principal distributions, and
- the priority sequences of distributions of principal of the Group 1, Group 2, Group 3 and Group 4 Classes.

See “—Distributions of Principal” above.

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

**Decrement Tables**

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

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

<b><u>Mortgage Loans Backing Trust Assets Specified Below</u></b>	<b><u>Original Terms to Maturity</u></b>	<b><u>Remaining Terms to Maturity</u></b>	<b><u>Interest Rates</u></b>
Group 1 MBS	240 months	240 months	6.00%
Group 2 MBS	240 months	240 months	6.00%
Group 3 MBS	360 months	360 months	6.50%
Group 4 MBS	360 months	360 months	7.00%
Group 5 Underlying REMIC Certificates	360 months	354 months	8.50%

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

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

if the weighted average remaining term to maturity and the weighted average loan age of the Mortgage Loans are identical to the weighted averages specified in the Pricing Assumptions. This is the case because pools of loans with identical weighted averages are nonetheless likely to reflect differing dispersions of the related characteristics.

### Percent of Original Principal Balances Outstanding

Date	AC, F, S†, AB and A Classes							AL Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	303%	450%	600%	800%	1000%	0%	100%	303%	450%	600%	800%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	97	94	90	87	84	80	76	100	100	100	100	100	100	100
February 2014	94	86	73	65	56	46	35	100	100	100	100	100	100	100
February 2015	90	76	54	40	28	14	3	100	100	100	100	100	100	100
February 2016	86	66	38	23	10	0	0	100	100	100	100	100	90	45
February 2017	82	58	26	11	0	0	0	100	100	100	100	97	45	17
February 2018	78	49	16	2	0	0	0	100	100	100	100	59	22	7
February 2019	74	42	9	0	0	0	0	100	100	100	76	36	11	2
February 2020	69	35	3	0	0	0	0	100	100	100	52	21	5	1
February 2021	64	28	0	0	0	0	0	100	100	87	36	13	3	*
February 2022	58	22	0	0	0	0	0	100	100	66	24	8	1	*
February 2023	53	17	0	0	0	0	0	100	100	49	16	4	1	*
February 2024	46	12	0	0	0	0	0	100	100	36	11	3	*	*
February 2025	40	7	0	0	0	0	0	100	100	27	7	1	*	*
February 2026	33	2	0	0	0	0	0	100	100	19	4	1	*	*
February 2027	26	0	0	0	0	0	0	100	90	13	3	*	*	*
February 2028	18	0	0	0	0	0	0	100	68	9	2	*	*	*
February 2029	10	0	0	0	0	0	0	100	48	5	1	*	*	*
February 2030	1	0	0	0	0	0	0	100	30	3	*	*	*	*
February 2031	0	0	0	0	0	0	0	55	13	1	*	*	*	*
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	10.7	6.5	3.6	2.8	2.3	1.9	1.7	19.1	17.0	11.7	8.9	6.9	5.3	4.2

  

Date	K Class							KL Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	321%	500%	650%	800%	1000%	0%	100%	321%	500%	650%	800%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	97	94	89	85	82	79	75	100	100	100	100	100	100	100
February 2014	93	85	70	59	51	42	31	100	100	100	100	100	100	100
February 2015	89	74	49	32	20	9	0	100	100	100	100	100	100	89
February 2016	85	64	32	13	1	0	0	100	100	100	100	100	68	34
February 2017	81	55	19	1	0	0	0	100	100	100	100	61	34	13
February 2018	77	46	9	0	0	0	0	100	100	100	68	35	17	5
February 2019	72	38	1	0	0	0	0	100	100	100	45	20	8	2
February 2020	67	31	0	0	0	0	0	100	100	78	30	12	4	1
February 2021	61	24	0	0	0	0	0	100	100	59	19	7	2	*
February 2022	56	17	0	0	0	0	0	100	100	44	12	4	1	*
February 2023	50	11	0	0	0	0	0	100	100	32	8	2	*	*
February 2024	43	6	0	0	0	0	0	100	100	24	5	1	*	*
February 2025	36	1	0	0	0	0	0	100	100	17	3	1	*	*
February 2026	29	0	0	0	0	0	0	100	84	12	2	*	*	*
February 2027	21	0	0	0	0	0	0	100	67	8	1	*	*	*
February 2028	13	0	0	0	0	0	0	100	50	5	1	*	*	*
February 2029	4	0	0	0	0	0	0	100	35	3	*	*	*	*
February 2030	0	0	0	0	0	0	0	81	22	2	*	*	*	*
February 2031	0	0	0	0	0	0	0	42	9	1	*	*	*	*
February 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	10.3	6.0	3.2	2.4	2.1	1.8	1.6	18.8	16.2	10.4	7.4	5.9	4.9	3.9

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

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

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

Date	PM Class											
	PSA Prepayment Assumption											
	0%	100%	150%	160%	200%	249%	250%	400%	700%	1000%	1400%	2000%
Initial Percent . . . . .	100	100	100	100	100	100	100	100	100	100	100	100
February 2013 . . . . .	47	0	0	0	0	0	0	0	0	0	0	0
February 2014 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
February 2015 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
February 2016 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
February 2017 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
February 2018 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
February 2019 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
February 2020 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
February 2021 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
February 2022 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
February 2023 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
February 2024 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
February 2025 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
February 2026 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
February 2027 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
February 2028 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
February 2029 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
February 2030 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
February 2031 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
February 2032 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
February 2033 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
February 2034 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
February 2035 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
February 2036 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
February 2037 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
February 2038 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
February 2039 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
February 2040 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
February 2041 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
February 2042 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** . . . . .	1.0	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3

Date	PN Class											
	PSA Prepayment Assumption											
	0%	100%	150%	160%	200%	249%	250%	400%	700%	1000%	1400%	2000%
Initial Percent . . . . .	100	100	100	100	100	100	100	100	100	100	100	100
February 2013 . . . . .	100	97	96	96	96	96	96	96	96	94	81	60
February 2014 . . . . .	100	88	84	84	84	84	84	84	61	39	12	0
February 2015 . . . . .	98	78	69	69	69	69	69	58	24	*	0	0
February 2016 . . . . .	96	67	56	56	56	56	56	37	3	0	0	0
February 2017 . . . . .	93	58	45	45	45	45	45	21	0	0	0	0
February 2018 . . . . .	91	49	34	34	34	34	34	9	0	0	0	0
February 2019 . . . . .	89	41	25	25	25	25	25	1	0	0	0	0
February 2020 . . . . .	86	33	16	16	16	16	16	0	0	0	0	0
February 2021 . . . . .	83	26	9	9	9	9	9	0	0	0	0	0
February 2022 . . . . .	80	19	3	3	3	3	3	0	0	0	0	0
February 2023 . . . . .	77	13	0	0	0	0	0	0	0	0	0	0
February 2024 . . . . .	73	7	0	0	0	0	0	0	0	0	0	0
February 2025 . . . . .	69	2	0	0	0	0	0	0	0	0	0	0
February 2026 . . . . .	65	0	0	0	0	0	0	0	0	0	0	0
February 2027 . . . . .	61	0	0	0	0	0	0	0	0	0	0	0
February 2028 . . . . .	57	0	0	0	0	0	0	0	0	0	0	0
February 2029 . . . . .	52	0	0	0	0	0	0	0	0	0	0	0
February 2030 . . . . .	47	0	0	0	0	0	0	0	0	0	0	0
February 2031 . . . . .	41	0	0	0	0	0	0	0	0	0	0	0
February 2032 . . . . .	35	0	0	0	0	0	0	0	0	0	0	0
February 2033 . . . . .	29	0	0	0	0	0	0	0	0	0	0	0
February 2034 . . . . .	22	0	0	0	0	0	0	0	0	0	0	0
February 2035 . . . . .	15	0	0	0	0	0	0	0	0	0	0	0
February 2036 . . . . .	8	0	0	0	0	0	0	0	0	0	0	0
February 2037 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
February 2038 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
February 2039 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
February 2040 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
February 2041 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
February 2042 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** . . . . .	16.2	6.3	4.9	4.9	4.9	4.9	4.9	3.6	2.4	1.9	1.5	1.1

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

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

Date	PL Class											
	PSA Prepayment Assumption											
	0%	100%	150%	160%	200%	249%	250%	400%	700%	1000%	1400%	2000%
Initial Percent	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
February 2014	100	100	100	100	100	100	100	100	100	100	100	0
February 2015	100	100	100	100	100	100	100	100	100	100	24	0
February 2016	100	100	100	100	100	100	100	100	100	40	4	0
February 2017	100	100	100	100	100	100	100	100	64	16	1	0
February 2018	100	100	100	100	100	100	100	100	36	6	*	0
February 2019	100	100	100	100	100	100	100	100	21	2	*	0
February 2020	100	100	100	100	100	100	100	76	12	1	*	0
February 2021	100	100	100	100	100	100	100	56	7	*	*	0
February 2022	100	100	100	100	100	100	100	41	4	*	*	0
February 2023	100	100	93	93	93	93	93	30	2	*	*	0
February 2024	100	100	76	76	76	76	76	22	1	*	*	0
February 2025	100	100	62	62	62	62	62	16	1	*	0	0
February 2026	100	85	50	50	50	50	51	12	*	*	0	0
February 2027	100	66	41	41	41	41	41	9	*	*	0	0
February 2028	100	47	33	33	33	33	33	6	*	*	0	0
February 2029	100	30	26	26	26	26	27	4	*	*	0	0
February 2030	100	21	21	21	21	21	21	3	*	*	0	0
February 2031	100	16	16	16	16	16	17	2	*	*	0	0
February 2032	100	13	13	13	13	13	13	2	*	*	0	0
February 2033	100	10	10	10	10	10	10	1	*	*	0	0
February 2034	100	7	7	7	7	7	8	1	*	*	0	0
February 2035	100	5	5	5	5	5	6	*	*	0	0	0
February 2036	100	4	4	4	4	4	4	*	*	0	0	0
February 2037	99	2	2	2	2	2	3	*	*	0	0	0
February 2038	63	1	1	1	1	1	2	*	*	0	0	0
February 2039	26	1	1	1	1	1	1	*	*	0	0	0
February 2040	0	0	0	0	0	0	1	*	*	0	0	0
February 2041	0	0	0	0	0	0	*	*	*	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.4	16.6	15.1	15.1	15.1	15.1	15.2	10.3	6.0	4.1	2.8	1.7

Date	CE Class											
	PSA Prepayment Assumption											
	0%	100%	150%	160%	200%	249%	250%	400%	700%	1000%	1400%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	100	100	100	89	89	89	89	89	89	0	0	0
February 2014	100	100	100	68	68	68	68	68	0	0	0	0
February 2015	100	100	100	44	44	44	44	0	0	0	0	0
February 2016	100	100	100	27	27	27	27	0	0	0	0	0
February 2017	100	100	100	13	13	13	13	0	0	0	0	0
February 2018	100	100	100	4	4	4	4	0	0	0	0	0
February 2019	100	100	100	0	0	0	0	0	0	0	0	0
February 2020	100	100	97	0	0	0	0	0	0	0	0	0
February 2021	100	100	79	0	0	0	0	0	0	0	0	0
February 2022	100	100	46	0	0	0	0	0	0	0	0	0
February 2023	100	100	4	0	0	0	0	0	0	0	0	0
February 2024	100	100	0	0	0	0	0	0	0	0	0	0
February 2025	100	100	0	0	0	0	0	0	0	0	0	0
February 2026	100	100	0	0	0	0	0	0	0	0	0	0
February 2027	100	100	0	0	0	0	0	0	0	0	0	0
February 2028	100	100	0	0	0	0	0	0	0	0	0	0
February 2029	100	100	0	0	0	0	0	0	0	0	0	0
February 2030	100	49	0	0	0	0	0	0	0	0	0	0
February 2031	100	0	0	0	0	0	0	0	0	0	0	0
February 2032	100	0	0	0	0	0	0	0	0	0	0	0
February 2033	100	0	0	0	0	0	0	0	0	0	0	0
February 2034	100	0	0	0	0	0	0	0	0	0	0	0
February 2035	100	0	0	0	0	0	0	0	0	0	0	0
February 2036	100	0	0	0	0	0	0	0	0	0	0	0
February 2037	100	0	0	0	0	0	0	0	0	0	0	0
February 2038	100	0	0	0	0	0	0	0	0	0	0	0
February 2039	100	0	0	0	0	0	0	0	0	0	0	0
February 2040	0	0	0	0	0	0	0	0	0	0	0	0
February 2041	0	0	0	0	0	0	0	0	0	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.8	18.0	9.8	3.0	3.0	3.0	3.0	1.8	1.2	0.9	0.7	0.5

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

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

CF and CS Classes												
PSA Prepayment Assumption												
Date	0%	100%	150%	160%	200%	249%	250%	400%	700%	1000%	1400%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	100	100	100	100	94	86	85	61	12	0	0	0
February 2014	100	100	100	100	81	58	58	0	0	0	0	0
February 2015	100	100	100	100	68	30	29	0	0	0	0	0
February 2016	100	100	100	100	58	10	9	0	0	0	0	0
February 2017	100	100	100	100	52	0	0	0	0	0	0	0
February 2018	100	100	100	100	47	0	0	0	0	0	0	0
February 2019	100	100	100	100	45	0	0	0	0	0	0	0
February 2020	100	100	100	99	44	0	0	0	0	0	0	0
February 2021	100	100	100	96	41	0	0	0	0	0	0	0
February 2022	100	100	100	92	38	0	0	0	0	0	0	0
February 2023	100	100	100	86	35	0	0	0	0	0	0	0
February 2024	100	100	93	79	31	0	0	0	0	0	0	0
February 2025	100	100	85	72	27	0	0	0	0	0	0	0
February 2026	100	100	77	65	23	0	0	0	0	0	0	0
February 2027	100	100	69	57	19	0	0	0	0	0	0	0
February 2028	100	100	61	50	15	0	0	0	0	0	0	0
February 2029	100	100	53	43	11	0	0	0	0	0	0	0
February 2030	100	100	45	36	8	0	0	0	0	0	0	0
February 2031	100	94	37	29	5	0	0	0	0	0	0	0
February 2032	100	82	31	23	2	0	0	0	0	0	0	0
February 2033	100	69	24	18	0	0	0	0	0	0	0	0
February 2034	100	58	18	13	0	0	0	0	0	0	0	0
February 2035	100	46	12	8	0	0	0	0	0	0	0	0
February 2036	100	35	7	4	0	0	0	0	0	0	0	0
February 2037	100	25	3	0	0	0	0	0	0	0	0	0
February 2038	100	15	0	0	0	0	0	0	0	0	0	0
February 2039	100	6	0	0	0	0	0	0	0	0	0	0
February 2040	97	0	0	0	0	0	0	0	0	0	0	0
February 2041	43	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
Weighted Average												
Life (years)**	28.9	22.8	17.7	16.2	8.0	2.4	2.3	1.1	0.7	0.5	0.4	0.3

CG Class												
PSA Prepayment Assumption												
Date	0%	100%	150%	160%	200%	249%	250%	400%	700%	1000%	1400%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	100	100	100	100	100	100	100	100	100	0	0	0
February 2014	100	100	100	100	100	100	100	27	0	0	0	0
February 2015	100	100	100	100	100	100	100	0	0	0	0	0
February 2016	100	100	100	100	100	100	100	0	0	0	0	0
February 2017	100	100	100	100	100	84	76	0	0	0	0	0
February 2018	100	100	100	100	100	32	24	0	0	0	0	0
February 2019	100	100	100	100	100	9	2	0	0	0	0	0
February 2020	100	100	100	100	100	6	0	0	0	0	0	0
February 2021	100	100	100	100	100	6	0	0	0	0	0	0
February 2022	100	100	100	100	100	6	0	0	0	0	0	0
February 2023	100	100	100	100	100	6	0	0	0	0	0	0
February 2024	100	100	100	100	100	6	0	0	0	0	0	0
February 2025	100	100	100	100	100	6	0	0	0	0	0	0
February 2026	100	100	100	100	100	6	0	0	0	0	0	0
February 2027	100	100	100	100	100	6	0	0	0	0	0	0
February 2028	100	100	100	100	100	6	0	0	0	0	0	0
February 2029	100	100	100	100	100	6	0	0	0	0	0	0
February 2030	100	100	100	100	100	6	0	0	0	0	0	0
February 2031	100	100	100	100	100	6	0	0	0	0	0	0
February 2032	100	100	100	100	100	6	0	0	0	0	0	0
February 2033	100	100	100	100	98	6	0	0	0	0	0	0
February 2034	100	100	100	100	81	6	0	0	0	0	0	0
February 2035	100	100	100	100	66	6	0	0	0	0	0	0
February 2036	100	100	100	100	53	6	0	0	0	0	0	0
February 2037	100	100	100	98	41	6	0	0	0	0	0	0
February 2038	100	100	88	72	31	6	0	0	0	0	0	0
February 2039	100	100	59	49	22	6	0	0	0	0	0	0
February 2040	100	80	33	28	13	5	0	0	0	0	0	0
February 2041	100	15	6	5	2	1	0	0	0	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average												
Life (years)**	29.9	28.5	27.4	27.0	24.6	7.1	5.6	2.0	1.2	0.9	0.7	0.5

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

Date	P Class												HA, HF and HS† Classes									
	PSA Prepayment Assumption												PSA Prepayment Assumption									
	0%	100%	150%	160%	200%	249%	250%	400%	700%	1000%	1400%	2000%	0%	100%	125%	200%	250%	400%	700%	1000%	1500%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
February 2013	98	94	93	93	93	93	93	93	93	91	78	58	98	95	95	95	95	95	95	95	91	
February 2014	97	86	81	81	81	81	81	81	59	38	12	0	95	87	85	85	85	85	73	55	28	
February 2015	95	75	67	67	67	67	67	56	24	*	0	0	92	76	73	73	73	66	37	15	0	
February 2016	93	65	55	55	55	55	55	36	3	0	0	0	90	66	62	62	62	46	16	0	0	
February 2017	91	56	43	43	43	43	43	21	0	0	0	0	87	57	51	51	51	31	3	0	0	
February 2018	88	48	33	33	33	33	33	9	0	0	0	0	84	48	42	42	42	20	0	0	0	
February 2019	86	40	24	24	24	24	24	1	0	0	0	0	80	39	33	33	33	11	0	0	0	
February 2020	83	32	16	16	16	16	16	0	0	0	0	0	77	31	26	26	26	5	0	0	0	
February 2021	80	25	9	9	9	9	9	0	0	0	0	0	73	23	19	19	19	1	0	0	0	
February 2022	77	19	3	3	3	3	3	0	0	0	0	0	69	16	13	13	13	0	0	0	0	
February 2023	74	13	0	0	0	0	0	0	0	0	0	0	65	9	9	9	9	0	0	0	0	
February 2024	71	7	0	0	0	0	0	0	0	0	0	0	60	5	5	5	5	0	0	0	0	
February 2025	67	1	0	0	0	0	0	0	0	0	0	0	55	2	2	2	2	0	0	0	0	
February 2026	63	0	0	0	0	0	0	0	0	0	0	0	50	0	0	0	0	0	0	0	0	
February 2027	59	0	0	0	0	0	0	0	0	0	0	0	45	0	0	0	0	0	0	0	0	
February 2028	55	0	0	0	0	0	0	0	0	0	0	0	39	0	0	0	0	0	0	0	0	
February 2029	50	0	0	0	0	0	0	0	0	0	0	0	33	0	0	0	0	0	0	0	0	
February 2030	45	0	0	0	0	0	0	0	0	0	0	0	27	0	0	0	0	0	0	0	0	
February 2031	40	0	0	0	0	0	0	0	0	0	0	0	20	0	0	0	0	0	0	0	0	
February 2032	34	0	0	0	0	0	0	0	0	0	0	0	12	0	0	0	0	0	0	0	0	
February 2033	28	0	0	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	
February 2034	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
February 2035	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
February 2036	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
February 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
February 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
February 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
February 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
February 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
February 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average																						
Life (years)**	15.7	6.1	4.8	4.8	4.8	4.8	4.8	3.5	2.3	1.8	1.4	1.1	13.1	6.1	5.7	5.7	5.7	4.1	2.8	2.2	1.7	

Date	HE Class										HZ Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	125%	200%	250%	400%	700%	1000%	1500%		0%	100%	125%	200%	250%	400%	700%	1000%	1500%	
Initial Percent	100	100	100	100	100	100	100	100	100		100	100	100	100	100	100	100	100	100	
February 2013	100	100	100	100	100	100	100	100	100		104	104	102	96	92	79	53	27	0	
February 2014	100	100	100	100	100	100	100	100	100		108	108	106	85	70	28	0	0	0	
February 2015	100	100	100	100	100	100	100	100	38		113	112	111	69	43	0	0	0	0	
February 2016	100	100	100	100	100	100	100	85	4		117	117	115	58	24	0	0	0	0	
February 2017	100	100	100	100	100	100	100	33	*		122	122	119	51	12	0	0	0	0	
February 2018	100	100	100	100	100	100	72	13	*		127	127	122	47	4	0	0	0	0	
February 2019	100	100	100	100	100	100	41	5	*		132	132	124	44	1	0	0	0	0	
February 2020	100	100	100	100	100	100	23	2	*		138	137	126	43	*	0	0	0	0	
February 2021	100	100	100	100	100	100	13	1	*		143	143	125	41	*	0	0	0	0	
February 2022	100	100	100	100	100	77	7	*	*		149	148	122	39	*	0	0	0	0	
February 2023	100	100	100	100	100	57	4	*	0		155	153	117	37	*	0	0	0	0	
February 2024	100	100	100	100	100	42	2	*	0		161	147	111	34	*	0	0	0	0	
February 2025	100	100	100	100	100	30	1	*	0		168	140	105	31	*	0	0	0	0	
February 2026	100	93	93	93	93	22	1	*	0		175	131	97	28	*	0	0	0	0	
February 2027	100	76	76	76	76	16	*	*	0		182	122	90	25	*	0	0	0	0	
February 2028	100	61	61	61	61	12	*	*	0		189	113	82	22	*	0	0	0	0	
February 2029	100	49	49	49	49	8	*	*	0		197	103	74	19	*	0	0	0	0	
February 2030	100	39	39	39	39	6	*	*	0		205	94	67	17	*	0	0	0	0	
February 2031	100	31	31	31	31	4	*	*	0		214	84	59	14	*	0	0	0	0	
February 2032	100	25	25	25	25	3	*	*	0		222	75	52	12	*	0	0	0	0	
February 2033	100	19	19	19	19	2	*	*	0		231	66	45	10	*	0	0	0	0	
February 2034	72	15	15	15	15	1	*	*	0		241	57	38	8	*	0	0	0	0	
February 2035	11	11	11	11	11	1	*	0	0		246	48	32	7	*	0	0	0	0	
February 2036	8	8	8	8	8	1	*	0	0		219	40	26	5	*	0	0	0	0	
February 2037	6	6	6	6	6	*	*	0	0		189	32	21	4	*	0	0	0	0	
February 2038	4	4	4	4	4	*	*	0	0		157	24	16	3	*	0	0	0	0	
February 2039	3	3	3	3	3	*	*	0	0		122	17	11	2	*	0	0	0	0	
February 2040	1	*	1	1	1	*	*	0	0		84	10	7	1	*	0	0	0	0	
February 2041	*	*	*	*	*	*	*	0	0		44	4	2	*	*	0	0	0	0	
February 2042	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
Weighted Average																				
Life (years)**	22.6	18.0	18.0	18.0	18.0	12.4	7.2	4.9	3.0		26.8	20.0	18.9	9.1	3.0	1.6	1.0	0.8	0.6	

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

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

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

Date	JF and JS† Classes									FA and SA† Classes							
	PSA Prepayment Assumption									PSA Prepayment Assumption							
	0%	100%	125%	200%	250%	400%	700%	1000%	1500%	0%	100%	275%	444%	650%	900%	1200%	1400%
Initial Percent . . . . .	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2013 . . . . .	99	97	97	96	95	93	88	83	76	99	92	82	72	60	45	28	16
February 2014 . . . . .	98	92	90	87	84	77	63	50	30	98	85	67	52	36	20	8	2
February 2015 . . . . .	97	85	82	75	71	58	37	20	4	97	79	55	37	22	9	2	*
February 2016 . . . . .	95	78	75	65	59	43	21	8	*	96	73	45	27	13	4	1	*
February 2017 . . . . .	94	72	68	56	49	32	12	3	*	95	67	37	19	8	2	*	*
February 2018 . . . . .	93	66	61	48	41	24	7	1	*	94	61	30	14	5	1	*	*
February 2019 . . . . .	91	61	55	41	34	18	4	*	*	93	56	24	10	3	*	*	*
February 2020 . . . . .	89	56	50	36	28	13	2	*	*	91	51	20	7	2	*	*	*
February 2021 . . . . .	88	51	45	31	23	10	1	*	*	90	46	16	5	1	*	*	*
February 2022 . . . . .	86	47	41	26	19	7	1	*	0	88	42	13	4	1	*	*	0
February 2023 . . . . .	84	43	36	22	16	5	*	*	0	86	38	10	2	*	*	*	0
February 2024 . . . . .	82	39	32	19	13	4	*	*	0	84	34	8	2	*	*	*	0
February 2025 . . . . .	79	35	29	16	11	3	*	*	0	82	30	7	1	*	*	*	0
February 2026 . . . . .	77	32	26	14	9	2	*	*	0	80	27	5	1	*	*	*	0
February 2027 . . . . .	74	28	23	11	7	2	*	*	0	77	24	4	1	*	*	*	0
February 2028 . . . . .	71	25	20	10	6	1	*	*	0	74	21	3	*	*	*	*	0
February 2029 . . . . .	68	23	18	8	5	1	*	*	0	71	18	2	*	*	*	*	0
February 2030 . . . . .	65	20	15	7	4	1	*	*	0	68	15	2	*	*	*	*	0
February 2031 . . . . .	61	18	13	5	3	*	*	*	0	64	13	1	*	*	*	*	0
February 2032 . . . . .	57	15	11	4	2	*	*	*	0	60	10	1	*	*	*	*	0
February 2033 . . . . .	53	13	10	4	2	*	*	0	0	56	8	1	*	*	*	*	0
February 2034 . . . . .	49	11	8	3	1	*	*	0	0	51	6	*	*	*	0	0	0
February 2035 . . . . .	44	9	7	2	1	*	*	0	0	46	4	*	*	*	0	0	0
February 2036 . . . . .	39	8	5	2	1	*	*	0	0	41	2	*	*	*	0	0	0
February 2037 . . . . .	34	6	4	1	1	*	*	0	0	35	1	*	*	*	0	0	0
February 2038 . . . . .	28	5	3	1	*	*	*	0	0	28	*	*	*	*	0	0	0
February 2039 . . . . .	22	3	2	1	*	*	*	0	0	21	*	*	*	*	0	0	0
February 2040 . . . . .	15	2	1	*	*	*	*	0	0	13	0	0	0	0	0	0	0
February 2041 . . . . .	8	1	*	*	*	*	*	0	0	5	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
Weighted Average Life (years)** . . . . .	19.9	10.9	9.8	7.4	6.4	4.5	2.9	2.2	1.6	20.4	9.6	4.9	3.1	2.0	1.3	0.8	0.6

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

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

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

## Characteristics of the Residual Classes

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

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

## CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

The Certificates and payments on the Certificates are not generally exempt from taxation. Therefore, you should consider the tax consequences of holding a Certificate before you acquire one. The following tax discussion supplements the discussion under the caption “Material Federal Income Tax Consequences” in the REMIC Prospectus. When read together, the two discussions describe the current federal income tax treatment of beneficial owners of Certificates. These two tax discussions do not purport to deal with all federal tax consequences applicable to all categories of beneficial owners, some of which may be subject to special rules. In addition, these discussions may not apply to



your particular circumstances for one of the reasons explained in the REMIC Prospectus. You should consult your own tax advisors regarding the federal income tax consequences of holding and disposing of Certificates as well as any tax consequences arising under the laws of any state, local or foreign taxing jurisdiction.

## **U.S. Treasury Circular 230 Notice**

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

## **REMIC Elections and Special Tax Attributes**

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

## **Taxation of Beneficial Owners of Regular Certificates**

The Notional Classes and the Accrual Class will be issued with original issue discount (“OID”), and certain other Classes of REMIC Certificates may be issued with OID. If a Class is issued with OID, a beneficial owner of a Certificate of that Class generally must recognize some taxable income in advance of the receipt of the cash attributable to that income. See “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Treatment of Original Issue Discount*” in the REMIC Prospectus. In addition, certain Classes of REMIC Certificates may be treated as having been issued at a premium. See “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Regular Certificates Purchased at a Premium*” in the REMIC Prospectus.

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

<u>Group</u>	<u>Prepayment Assumption</u>
1	303% PSA
2	321% PSA
3	200% PSA
4	200% PSA
5	444% 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 BNP Paribas Securities Corp. (the “Dealer”) in exchange for the Trust MBS and Group 5 Underlying REMIC 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. K&L Gates LLP will provide legal representation for the Dealer.

## Group 5 Underlying REMIC Certificates

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	February 2012 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WALA (in months)
2011-093	HT	August 2011	3136A0P84	7.0%	FIX	September 2041	PT	\$30,000,000	0.86811922	\$26,043,576.60	6.512%	52
2011-093	PT	August 2011	3136A0Q59	7.0	FIX	September 2041	PT	28,000,000	0.84725350	23,723,098.00	6.607	51

(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						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 1								
AC	\$72,857,143	AB	\$ 85,000,000	SEQ	3.00%	FIX	3136A4EA3	May 2030
F	12,142,857							
S	12,142,857(3)							
Recombination 2								
AC	72,857,143	A	102,000,000	SEQ	3.50	FIX	3136A4EB1	May 2030
F	29,142,857							
S	29,142,857(3)							
Recombination 3								
PM	2,000,000	P	64,343,000	PAC	4.00	FIX	3136A4EC9	June 2039
PN	62,343,000							

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

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

(3) Notional balance. This Class is an Interest Only Class. See page S-7 for a description of how its notional balance is calculated.

## Principal Balance Schedules

### *Aggregate Group I Planned Balances*

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance . . . . .	\$79,622,000.00	June 2016 . . . . .	\$47,915,542.65	October 2020 . . . . .	\$22,391,186.85
March 2012 . . . . .	79,370,318.95	July 2016 . . . . .	47,302,300.43	November 2020 . . . . .	22,034,985.90
April 2012 . . . . .	79,094,525.76	August 2016 . . . . .	46,694,333.46	December 2020 . . . . .	21,684,088.48
May 2012 . . . . .	78,794,756.37	September 2016 . . . . .	46,091,598.50	January 2021 . . . . .	21,338,418.37
June 2012 . . . . .	78,471,165.36	October 2016 . . . . .	45,494,052.64	February 2021 . . . . .	20,997,900.44
July 2012 . . . . .	78,123,925.85	November 2016 . . . . .	44,901,653.31	March 2021 . . . . .	20,662,460.62
August 2012 . . . . .	77,753,229.35	December 2016 . . . . .	44,314,358.29	April 2021 . . . . .	20,332,025.87
September 2012 . . . . .	77,359,285.63	January 2017 . . . . .	43,732,125.70	May 2021 . . . . .	20,006,524.17
October 2012 . . . . .	76,942,322.56	February 2017 . . . . .	43,154,913.99	June 2021 . . . . .	19,685,884.52
November 2012 . . . . .	76,502,585.89	March 2017 . . . . .	42,582,681.95	July 2021 . . . . .	19,370,036.94
December 2012 . . . . .	76,040,339.03	April 2017 . . . . .	42,015,388.69	August 2021 . . . . .	19,058,912.40
January 2013 . . . . .	75,555,862.84	May 2017 . . . . .	41,452,993.67	September 2021 . . . . .	18,752,442.86
February 2013 . . . . .	75,049,455.31	June 2017 . . . . .	40,895,456.64	October 2021 . . . . .	18,450,561.23
March 2013 . . . . .	74,521,431.32	July 2017 . . . . .	40,342,737.70	November 2021 . . . . .	18,153,201.39
April 2013 . . . . .	73,972,122.29	August 2017 . . . . .	39,794,797.27	December 2021 . . . . .	17,860,298.11
May 2013 . . . . .	73,401,875.88	September 2017 . . . . .	39,251,596.06	January 2022 . . . . .	17,571,787.10
June 2013 . . . . .	72,811,055.61	October 2017 . . . . .	38,713,095.14	February 2022 . . . . .	17,287,604.99
July 2013 . . . . .	72,200,040.48	November 2017 . . . . .	38,179,255.85	March 2022 . . . . .	17,007,689.28
August 2013 . . . . .	71,569,224.61	December 2017 . . . . .	37,650,039.87	April 2022 . . . . .	16,731,978.36
September 2013 . . . . .	70,919,016.75	January 2018 . . . . .	37,125,409.17	May 2022 . . . . .	16,460,411.48
October 2013 . . . . .	70,249,839.94	February 2018 . . . . .	36,605,326.03	June 2022 . . . . .	16,192,928.77
November 2013 . . . . .	69,562,130.95	March 2018 . . . . .	36,089,753.03	July 2022 . . . . .	15,929,471.17
December 2013 . . . . .	68,856,339.90	April 2018 . . . . .	35,578,653.06	August 2022 . . . . .	15,669,980.49
January 2014 . . . . .	68,132,929.70	May 2018 . . . . .	35,071,989.30	September 2022 . . . . .	15,414,399.33
February 2014 . . . . .	67,392,375.58	June 2018 . . . . .	34,569,725.23	October 2022 . . . . .	15,162,671.12
March 2014 . . . . .	66,635,164.52	July 2018 . . . . .	34,071,824.62	November 2022 . . . . .	14,914,740.08
April 2014 . . . . .	65,861,794.79	August 2018 . . . . .	33,578,251.53	December 2022 . . . . .	14,670,551.22
May 2014 . . . . .	65,095,009.86	September 2018 . . . . .	33,088,970.31	January 2023 . . . . .	14,430,050.33
June 2014 . . . . .	64,334,755.98	October 2018 . . . . .	32,603,945.60	February 2023 . . . . .	14,193,183.95
July 2014 . . . . .	63,580,979.87	November 2018 . . . . .	32,123,142.33	March 2023 . . . . .	13,959,899.40
August 2014 . . . . .	62,833,628.63	December 2018 . . . . .	31,646,525.68	April 2023 . . . . .	13,730,144.72
September 2014 . . . . .	62,092,649.80	January 2019 . . . . .	31,174,061.15	May 2023 . . . . .	13,503,868.71
October 2014 . . . . .	61,357,991.36	February 2019 . . . . .	30,705,714.49	June 2023 . . . . .	13,281,020.87
November 2014 . . . . .	60,629,601.68	March 2019 . . . . .	30,241,451.75	July 2023 . . . . .	13,061,551.43
December 2014 . . . . .	59,907,429.55	April 2019 . . . . .	29,781,239.22	August 2023 . . . . .	12,845,411.31
January 2015 . . . . .	59,191,424.18	May 2019 . . . . .	29,325,043.49	September 2023 . . . . .	12,632,552.15
February 2015 . . . . .	58,481,535.16	June 2019 . . . . .	28,872,831.41	October 2023 . . . . .	12,422,926.24
March 2015 . . . . .	57,777,712.52	July 2019 . . . . .	28,424,570.09	November 2023 . . . . .	12,216,486.57
April 2015 . . . . .	57,079,906.67	August 2019 . . . . .	27,980,226.91	December 2023 . . . . .	12,013,186.79
May 2015 . . . . .	56,388,068.40	September 2019 . . . . .	27,541,138.19	January 2024 . . . . .	11,812,981.20
June 2015 . . . . .	55,702,148.93	October 2019 . . . . .	27,108,541.14	February 2024 . . . . .	11,615,824.76
July 2015 . . . . .	55,022,099.85	November 2019 . . . . .	26,682,342.88	March 2024 . . . . .	11,421,673.05
August 2015 . . . . .	54,347,873.13	December 2019 . . . . .	26,262,451.83	April 2024 . . . . .	11,230,482.31
September 2015 . . . . .	53,679,421.14	January 2020 . . . . .	25,848,777.70	May 2024 . . . . .	11,042,209.36
October 2015 . . . . .	53,016,696.63	February 2020 . . . . .	25,441,231.47	June 2024 . . . . .	10,856,811.66
November 2015 . . . . .	52,359,652.72	March 2020 . . . . .	25,039,725.35	July 2024 . . . . .	10,674,247.27
December 2015 . . . . .	51,708,242.91	April 2020 . . . . .	24,644,172.81	August 2024 . . . . .	10,494,474.84
January 2016 . . . . .	51,062,421.07	May 2020 . . . . .	24,254,488.51	September 2024 . . . . .	10,317,453.61
February 2016 . . . . .	50,422,141.44	June 2020 . . . . .	23,870,588.31	October 2024 . . . . .	10,143,143.39
March 2016 . . . . .	49,787,358.63	July 2020 . . . . .	23,492,389.26	November 2024 . . . . .	9,971,504.58
April 2016 . . . . .	49,158,027.62	August 2020 . . . . .	23,119,809.58	December 2024 . . . . .	9,802,498.12
May 2016 . . . . .	48,534,103.72	September 2020 . . . . .	22,752,768.61	January 2025 . . . . .	9,636,085.52

**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 . . . . .	\$ 9,472,228.83	September 2029 . . . . .	\$ 3,484,027.81	April 2034 . . . . .	\$ 1,035,145.95
March 2025 . . . . .	9,310,890.64	October 2029 . . . . .	3,416,610.89	May 2034 . . . . .	1,008,549.21
April 2025 . . . . .	9,152,034.08	November 2029 . . . . .	3,350,284.46	June 2034 . . . . .	982,418.34
May 2025 . . . . .	8,995,622.79	December 2029 . . . . .	3,285,032.09	July 2034 . . . . .	956,746.05
June 2025 . . . . .	8,841,620.95	January 2030 . . . . .	3,220,837.59	August 2034 . . . . .	931,525.13
July 2025 . . . . .	8,689,993.21	February 2030 . . . . .	3,157,685.00	September 2034 . . . . .	906,748.49
August 2025 . . . . .	8,540,704.77	March 2030 . . . . .	3,095,558.61	October 2034 . . . . .	882,409.16
September 2025 . . . . .	8,393,721.29	April 2030 . . . . .	3,034,442.92	November 2034 . . . . .	858,500.25
October 2025 . . . . .	8,249,008.93	May 2030 . . . . .	2,974,322.65	December 2034 . . . . .	835,014.98
November 2025 . . . . .	8,106,534.35	June 2030 . . . . .	2,915,182.75	January 2035 . . . . .	811,946.67
December 2025 . . . . .	7,966,264.66	July 2030 . . . . .	2,857,008.40	February 2035 . . . . .	789,288.75
January 2026 . . . . .	7,828,167.45	August 2030 . . . . .	2,799,784.98	March 2035 . . . . .	767,034.74
February 2026 . . . . .	7,692,210.77	September 2030 . . . . .	2,743,498.09	April 2035 . . . . .	745,178.24
March 2026 . . . . .	7,558,363.12	October 2030 . . . . .	2,688,133.52	May 2035 . . . . .	723,712.97
April 2026 . . . . .	7,426,593.47	November 2030 . . . . .	2,633,677.30	June 2035 . . . . .	702,632.73
May 2026 . . . . .	7,296,871.20	December 2030 . . . . .	2,580,115.63	July 2035 . . . . .	681,931.43
June 2026 . . . . .	7,169,166.15	January 2031 . . . . .	2,527,434.92	August 2035 . . . . .	661,603.03
July 2026 . . . . .	7,043,448.60	February 2031 . . . . .	2,475,621.80	September 2035 . . . . .	641,641.63
August 2026 . . . . .	6,919,689.22	March 2031 . . . . .	2,424,663.07	October 2035 . . . . .	622,041.39
September 2026 . . . . .	6,797,859.13	April 2031 . . . . .	2,374,545.73	November 2035 . . . . .	602,796.55
October 2026 . . . . .	6,677,929.85	May 2031 . . . . .	2,325,256.97	December 2035 . . . . .	583,901.47
November 2026 . . . . .	6,559,873.31	June 2031 . . . . .	2,276,784.15	January 2036 . . . . .	565,350.55
December 2026 . . . . .	6,443,661.84	July 2031 . . . . .	2,229,114.84	February 2036 . . . . .	547,138.30
January 2027 . . . . .	6,329,268.16	August 2031 . . . . .	2,182,236.79	March 2036 . . . . .	529,259.32
February 2027 . . . . .	6,216,665.40	September 2031 . . . . .	2,136,137.90	April 2036 . . . . .	511,708.28
March 2027 . . . . .	6,105,827.04	October 2031 . . . . .	2,090,806.28	May 2036 . . . . .	494,479.91
April 2027 . . . . .	5,996,726.98	November 2031 . . . . .	2,046,230.19	June 2036 . . . . .	477,569.05
May 2027 . . . . .	5,889,339.45	December 2031 . . . . .	2,002,398.07	July 2036 . . . . .	460,970.61
June 2027 . . . . .	5,783,639.10	January 2032 . . . . .	1,959,298.53	August 2036 . . . . .	444,679.56
July 2027 . . . . .	5,679,600.90	February 2032 . . . . .	1,916,920.35	September 2036 . . . . .	428,690.96
August 2027 . . . . .	5,577,200.20	March 2032 . . . . .	1,875,252.46	October 2036 . . . . .	412,999.94
September 2027 . . . . .	5,476,412.70	April 2032 . . . . .	1,834,283.97	November 2036 . . . . .	397,601.72
October 2027 . . . . .	5,377,214.44	May 2032 . . . . .	1,794,004.14	December 2036 . . . . .	382,491.55
November 2027 . . . . .	5,279,581.81	June 2032 . . . . .	1,754,402.38	January 2037 . . . . .	367,664.80
December 2027 . . . . .	5,183,491.55	July 2032 . . . . .	1,715,468.27	February 2037 . . . . .	353,116.87
January 2028 . . . . .	5,088,920.72	August 2032 . . . . .	1,677,191.54	March 2037 . . . . .	338,843.26
February 2028 . . . . .	4,995,846.70	September 2032 . . . . .	1,639,562.05	April 2037 . . . . .	324,839.51
March 2028 . . . . .	4,904,247.22	October 2032 . . . . .	1,602,569.83	May 2037 . . . . .	311,101.26
April 2028 . . . . .	4,814,100.32	November 2032 . . . . .	1,566,205.06	June 2037 . . . . .	297,624.18
May 2028 . . . . .	4,725,384.34	December 2032 . . . . .	1,530,458.04	July 2037 . . . . .	284,404.03
June 2028 . . . . .	4,638,077.95	January 2033 . . . . .	1,495,319.24	August 2037 . . . . .	271,436.64
July 2028 . . . . .	4,552,160.12	February 2033 . . . . .	1,460,779.25	September 2037 . . . . .	258,717.86
August 2028 . . . . .	4,467,610.13	March 2033 . . . . .	1,426,828.81	October 2037 . . . . .	246,243.66
September 2028 . . . . .	4,384,407.55	April 2033 . . . . .	1,393,458.79	November 2037 . . . . .	234,010.03
October 2028 . . . . .	4,302,532.24	May 2033 . . . . .	1,360,660.19	December 2037 . . . . .	222,013.03
November 2028 . . . . .	4,221,964.36	June 2033 . . . . .	1,328,424.16	January 2038 . . . . .	210,248.80
December 2028 . . . . .	4,142,684.36	July 2033 . . . . .	1,296,741.95	February 2038 . . . . .	198,713.51
January 2029 . . . . .	4,064,672.95	August 2033 . . . . .	1,265,604.97	March 2038 . . . . .	187,403.40
February 2029 . . . . .	3,987,911.13	September 2033 . . . . .	1,235,004.74	April 2038 . . . . .	176,314.78
March 2029 . . . . .	3,912,380.19	October 2033 . . . . .	1,204,932.91	May 2038 . . . . .	165,443.99
April 2029 . . . . .	3,838,061.66	November 2033 . . . . .	1,175,381.26	June 2038 . . . . .	154,787.45
May 2029 . . . . .	3,764,937.36	December 2033 . . . . .	1,146,341.67	July 2038 . . . . .	144,341.61
June 2029 . . . . .	3,692,989.37	January 2034 . . . . .	1,117,806.15	August 2038 . . . . .	134,103.01
July 2029 . . . . .	3,622,200.01	February 2034 . . . . .	1,089,766.84	September 2038 . . . . .	124,068.20
August 2029 . . . . .	3,552,551.88	March 2034 . . . . .	1,062,215.99	October 2038 . . . . .	114,233.81



### ***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 . . . . .	\$ 104,596.51	April 2039 . . . . .	\$ 59,253.60	September 2039 . . . . .	\$ 18,367.60
December 2038 . . . . .	95,153.04	May 2039 . . . . .	50,731.84	October 2039 . . . . .	10,692.89
January 2039 . . . . .	85,900.16	June 2039 . . . . .	42,385.27	November 2039 . . . . .	3,179.12
February 2039 . . . . .	76,834.71	July 2039 . . . . .	34,210.97	December 2039 and thereafter . . . . .	0.00
March 2039 . . . . .	67,953.55	August 2039 . . . . .	26,206.03		

### ***CE Class Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance . . . . .	\$1,803,000.00	June 2014 . . . . .	\$1,069,089.66	October 2016 . . . . .	\$ 312,854.75
March 2012 . . . . .	1,794,951.69	July 2014 . . . . .	1,032,698.75	November 2016 . . . . .	294,682.11
April 2012 . . . . .	1,785,315.56	August 2014 . . . . .	997,088.80	December 2016 . . . . .	277,034.58
May 2012 . . . . .	1,774,103.38	September 2014 . . . . .	962,249.15	January 2017 . . . . .	259,904.48
June 2012 . . . . .	1,761,329.43	October 2014 . . . . .	928,169.28	February 2017 . . . . .	243,284.23
July 2012 . . . . .	1,747,010.53	November 2014 . . . . .	894,838.79	March 2017 . . . . .	227,166.33
August 2012 . . . . .	1,731,166.03	December 2014 . . . . .	862,247.40	April 2017 . . . . .	211,543.38
September 2012 . . . . .	1,713,817.75	January 2015 . . . . .	830,384.96	May 2017 . . . . .	196,408.05
October 2012 . . . . .	1,694,989.94	February 2015 . . . . .	799,241.43	June 2017 . . . . .	181,753.13
November 2012 . . . . .	1,674,709.32	March 2015 . . . . .	768,806.86	July 2017 . . . . .	167,571.47
December 2012 . . . . .	1,653,004.99	April 2015 . . . . .	739,071.45	August 2017 . . . . .	153,855.99
January 2013 . . . . .	1,629,908.35	May 2015 . . . . .	710,025.50	September 2017 . . . . .	140,599.74
February 2013 . . . . .	1,605,453.15	June 2015 . . . . .	681,659.41	October 2017 . . . . .	127,795.81
March 2013 . . . . .	1,579,675.37	July 2015 . . . . .	653,963.71	November 2017 . . . . .	115,437.40
April 2013 . . . . .	1,552,613.17	August 2015 . . . . .	626,929.03	December 2017 . . . . .	103,517.77
May 2013 . . . . .	1,524,306.85	September 2015 . . . . .	600,546.11	January 2018 . . . . .	92,030.27
June 2013 . . . . .	1,494,798.74	October 2015 . . . . .	574,805.79	February 2018 . . . . .	80,968.34
July 2013 . . . . .	1,464,133.21	November 2015 . . . . .	549,699.02	March 2018 . . . . .	70,325.48
August 2013 . . . . .	1,432,356.50	December 2015 . . . . .	525,216.87	April 2018 . . . . .	60,095.29
September 2013 . . . . .	1,399,516.71	January 2016 . . . . .	501,350.50	May 2018 . . . . .	50,271.42
October 2013 . . . . .	1,365,663.69	February 2016 . . . . .	478,091.17	June 2018 . . . . .	40,847.61
November 2013 . . . . .	1,330,848.95	March 2016 . . . . .	455,430.25	July 2018 . . . . .	31,817.68
December 2013 . . . . .	1,295,125.58	April 2016 . . . . .	433,359.19	August 2018 . . . . .	23,175.52
January 2014 . . . . .	1,258,548.15	May 2016 . . . . .	411,869.58	September 2018 . . . . .	14,915.10
February 2014 . . . . .	1,221,172.62	June 2016 . . . . .	390,953.06	October 2018 . . . . .	7,030.45
March 2014 . . . . .	1,183,056.25	July 2016 . . . . .	370,601.42	November 2018 and thereafter . . . . .	0.00
April 2014 . . . . .	1,144,257.45	August 2016 . . . . .	350,806.51		
May 2014 . . . . .	1,106,272.25	September 2016 . . . . .	331,560.27		

### ***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 . . . . .	\$54,263,000.00	March 2013 . . . . .	\$51,461,873.93	April 2014 . . . . .	\$46,316,127.46
March 2012 . . . . .	54,115,927.47	April 2013 . . . . .	51,139,526.18	May 2014 . . . . .	45,840,532.46
April 2012 . . . . .	53,984,916.34	May 2013 . . . . .	50,804,293.73	June 2014 . . . . .	45,354,646.00
May 2012 . . . . .	53,837,212.69	June 2013 . . . . .	50,456,331.13	July 2014 . . . . .	44,858,714.43
June 2012 . . . . .	53,672,877.66	July 2013 . . . . .	50,095,801.02	August 2014 . . . . .	44,365,804.10
July 2012 . . . . .	53,491,985.29	August 2013 . . . . .	49,722,873.95	September 2014 . . . . .	43,875,893.70
August 2012 . . . . .	53,294,622.43	September 2013 . . . . .	49,337,728.26	October 2014 . . . . .	43,388,962.04
September 2012 . . . . .	53,080,888.76	October 2013 . . . . .	48,940,549.93	November 2014 . . . . .	42,904,988.07
October 2012 . . . . .	52,850,896.66	November 2013 . . . . .	48,531,532.39	December 2014 . . . . .	42,423,950.88
November 2012 . . . . .	52,604,771.19	December 2013 . . . . .	48,110,876.39	January 2015 . . . . .	41,945,829.69
December 2012 . . . . .	52,342,649.97	January 2014 . . . . .	47,678,789.77	February 2015 . . . . .	41,470,603.84
January 2013 . . . . .	52,064,683.05	February 2014 . . . . .	47,235,487.32	March 2015 . . . . .	40,998,252.81
February 2013 . . . . .	51,771,032.85	March 2014 . . . . .	46,781,190.53	April 2015 . . . . .	40,528,756.21



**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 2015 . . . . .	\$40,062,093.78	December 2019 . . . . .	\$19,080,989.50	July 2024 . . . . .	\$ 7,873,464.65
June 2015 . . . . .	39,598,245.39	January 2020 . . . . .	18,784,316.87	August 2024 . . . . .	7,743,721.21
July 2015 . . . . .	39,137,191.02	February 2020 . . . . .	18,492,009.91	September 2024 . . . . .	7,615,946.35
August 2015 . . . . .	38,678,910.79	March 2020 . . . . .	18,204,006.39	October 2024 . . . . .	7,490,111.50
September 2015 . . . . .	38,223,384.96	April 2020 . . . . .	17,920,244.92	November 2024 . . . . .	7,366,188.48
October 2015 . . . . .	37,770,593.87	May 2020 . . . . .	17,640,665.01	December 2024 . . . . .	7,244,149.53
November 2015 . . . . .	37,320,518.04	June 2020 . . . . .	17,365,206.98	January 2025 . . . . .	7,123,967.26
December 2015 . . . . .	36,873,138.06	July 2020 . . . . .	17,093,812.01	February 2025 . . . . .	7,005,614.69
January 2016 . . . . .	36,428,434.69	August 2020 . . . . .	16,826,422.07	March 2025 . . . . .	6,889,065.19
February 2016 . . . . .	35,986,388.77	September 2020 . . . . .	16,562,979.99	April 2025 . . . . .	6,774,292.55
March 2016 . . . . .	35,546,981.29	October 2020 . . . . .	16,303,429.35	May 2025 . . . . .	6,661,270.89
April 2016 . . . . .	35,110,193.34	November 2020 . . . . .	16,047,714.55	June 2025 . . . . .	6,549,974.72
May 2016 . . . . .	34,676,006.15	December 2020 . . . . .	15,795,780.77	July 2025 . . . . .	6,440,378.91
June 2016 . . . . .	34,244,434.16	January 2021 . . . . .	15,547,573.94	August 2025 . . . . .	6,332,458.68
July 2016 . . . . .	33,816,517.87	February 2021 . . . . .	15,303,040.76	September 2025 . . . . .	6,226,189.60
August 2016 . . . . .	33,392,227.62	March 2021 . . . . .	15,062,128.68	October 2025 . . . . .	6,121,547.59
September 2016 . . . . .	32,971,534.02	April 2021 . . . . .	14,824,785.86	November 2025 . . . . .	6,018,508.91
October 2016 . . . . .	32,554,407.86	May 2021 . . . . .	14,590,961.23	December 2025 . . . . .	5,917,050.16
November 2016 . . . . .	32,140,820.20	June 2021 . . . . .	14,360,604.39	January 2026 . . . . .	5,817,148.26
December 2016 . . . . .	31,730,742.33	July 2021 . . . . .	14,133,665.69	February 2026 . . . . .	5,718,780.48
January 2017 . . . . .	31,324,145.75	August 2021 . . . . .	13,910,096.14	March 2026 . . . . .	5,621,924.40
February 2017 . . . . .	30,921,002.19	September 2021 . . . . .	13,689,847.46	April 2026 . . . . .	5,526,557.90
March 2017 . . . . .	30,521,283.63	October 2021 . . . . .	13,472,872.04	May 2026 . . . . .	5,432,659.21
April 2017 . . . . .	30,124,962.24	November 2021 . . . . .	13,259,122.92	June 2026 . . . . .	5,340,206.85
May 2017 . . . . .	29,732,010.43	December 2021 . . . . .	13,048,553.84	July 2026 . . . . .	5,249,179.63
June 2017 . . . . .	29,342,400.82	January 2022 . . . . .	12,841,119.15	August 2026 . . . . .	5,159,556.69
July 2017 . . . . .	28,956,106.27	February 2022 . . . . .	12,636,773.86	September 2026 . . . . .	5,071,317.46
August 2017 . . . . .	28,573,099.82	March 2022 . . . . .	12,435,473.62	October 2026 . . . . .	4,984,441.64
September 2017 . . . . .	28,193,354.76	April 2022 . . . . .	12,237,174.67	November 2026 . . . . .	4,898,909.25
October 2017 . . . . .	27,816,844.57	May 2022 . . . . .	12,041,833.90	December 2026 . . . . .	4,814,700.57
November 2017 . . . . .	27,443,542.95	June 2022 . . . . .	11,849,408.79	January 2027 . . . . .	4,731,796.18
December 2017 . . . . .	27,073,423.81	July 2022 . . . . .	11,659,857.41	February 2027 . . . . .	4,650,176.92
January 2018 . . . . .	26,706,461.27	August 2022 . . . . .	11,473,138.44	March 2027 . . . . .	4,569,823.90
February 2018 . . . . .	26,342,629.64	September 2022 . . . . .	11,289,211.12	April 2027 . . . . .	4,490,718.53
March 2018 . . . . .	25,981,903.46	October 2022 . . . . .	11,108,035.29	May 2027 . . . . .	4,412,842.45
April 2018 . . . . .	25,624,257.45	November 2022 . . . . .	10,929,571.31	June 2027 . . . . .	4,336,177.58
May 2018 . . . . .	25,269,666.55	December 2022 . . . . .	10,753,780.14	July 2027 . . . . .	4,260,706.08
June 2018 . . . . .	24,918,105.89	January 2023 . . . . .	10,580,623.28	August 2027 . . . . .	4,186,410.39
July 2018 . . . . .	24,569,550.79	February 2023 . . . . .	10,410,062.75	September 2027 . . . . .	4,113,273.19
August 2018 . . . . .	24,223,976.79	March 2023 . . . . .	10,242,061.14	October 2027 . . . . .	4,041,277.40
September 2018 . . . . .	23,881,359.60	April 2023 . . . . .	10,076,581.53	November 2027 . . . . .	3,970,406.18
October 2018 . . . . .	23,541,675.14	May 2023 . . . . .	9,913,587.54	December 2027 . . . . .	3,900,642.96
November 2018 . . . . .	23,204,899.52	June 2023 . . . . .	9,753,043.31	January 2028 . . . . .	3,831,971.36
December 2018 . . . . .	22,871,009.03	July 2023 . . . . .	9,594,913.47	February 2028 . . . . .	3,764,375.28
January 2019 . . . . .	22,539,980.17	August 2023 . . . . .	9,439,163.14	March 2028 . . . . .	3,697,838.81
February 2019 . . . . .	22,211,789.59	September 2023 . . . . .	9,285,757.97	April 2028 . . . . .	3,632,346.31
March 2019 . . . . .	21,886,414.18	October 2023 . . . . .	9,134,664.05	May 2028 . . . . .	3,567,882.32
April 2019 . . . . .	21,563,830.96	November 2023 . . . . .	8,985,847.97	June 2028 . . . . .	3,504,431.63
May 2019 . . . . .	21,244,017.17	December 2023 . . . . .	8,839,276.79	July 2028 . . . . .	3,441,979.24
June 2019 . . . . .	20,926,950.21	January 2024 . . . . .	8,694,918.04	August 2028 . . . . .	3,380,510.36
July 2019 . . . . .	20,612,607.68	February 2024 . . . . .	8,552,739.69	September 2028 . . . . .	3,320,010.42
August 2019 . . . . .	20,300,967.35	March 2024 . . . . .	8,412,710.18	October 2028 . . . . .	3,260,465.06
September 2019 . . . . .	19,992,007.15	April 2024 . . . . .	8,274,798.38	November 2028 . . . . .	3,201,860.10
October 2019 . . . . .	19,685,705.22	May 2024 . . . . .	8,138,973.63	December 2028 . . . . .	3,144,181.60
November 2019 . . . . .	19,382,039.85	June 2024 . . . . .	8,005,205.65	January 2029 . . . . .	3,087,415.79

**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 2029 . . . . .	\$ 3,031,549.12	June 2033 . . . . .	\$ 1,086,963.99	October 2037 . . . . .	\$ 284,765.05
March 2029 . . . . .	2,976,568.22	July 2033 . . . . .	1,063,635.06	November 2037 . . . . .	275,593.26
April 2029 . . . . .	2,922,459.91	August 2033 . . . . .	1,040,701.45	December 2037 . . . . .	266,594.78
May 2029 . . . . .	2,869,211.22	September 2033 . . . . .	1,018,157.06	January 2038 . . . . .	257,766.81
June 2029 . . . . .	2,816,809.34	October 2033 . . . . .	995,995.91	February 2038 . . . . .	249,106.60
July 2029 . . . . .	2,765,241.65	November 2033 . . . . .	974,212.08	March 2038 . . . . .	240,611.41
August 2029 . . . . .	2,714,495.73	December 2033 . . . . .	952,799.77	April 2038 . . . . .	232,278.59
September 2029 . . . . .	2,664,559.32	January 2034 . . . . .	931,753.24	May 2038 . . . . .	224,105.50
October 2029 . . . . .	2,615,420.34	February 2034 . . . . .	911,066.83	June 2038 . . . . .	216,089.53
November 2029 . . . . .	2,567,066.88	March 2034 . . . . .	890,734.98	July 2038 . . . . .	208,228.14
December 2029 . . . . .	2,519,487.21	April 2034 . . . . .	870,752.22	August 2038 . . . . .	200,518.81
January 2030 . . . . .	2,472,669.77	May 2034 . . . . .	851,113.12	September 2038 . . . . .	192,959.06
February 2030 . . . . .	2,426,603.15	June 2034 . . . . .	831,812.37	October 2038 . . . . .	185,546.44
March 2030 . . . . .	2,381,276.12	July 2034 . . . . .	812,844.73	November 2038 . . . . .	178,278.54
April 2030 . . . . .	2,336,677.61	August 2034 . . . . .	794,205.01	December 2038 . . . . .	171,153.01
May 2030 . . . . .	2,292,796.71	September 2034 . . . . .	775,888.13	January 2039 . . . . .	164,167.51
June 2030 . . . . .	2,249,622.65	October 2034 . . . . .	757,889.08	February 2039 . . . . .	157,319.74
July 2030 . . . . .	2,207,144.83	November 2034 . . . . .	740,202.89	March 2039 . . . . .	150,607.43
August 2030 . . . . .	2,165,352.82	December 2034 . . . . .	722,824.71	April 2039 . . . . .	144,028.37
September 2030 . . . . .	2,124,236.30	January 2035 . . . . .	705,749.72	May 2039 . . . . .	137,580.34
October 2030 . . . . .	2,083,785.13	February 2035 . . . . .	688,973.21	June 2039 . . . . .	131,261.20
November 2030 . . . . .	2,043,989.32	March 2035 . . . . .	672,490.52	July 2039 . . . . .	125,068.81
December 2030 . . . . .	2,004,838.99	April 2035 . . . . .	656,297.04	August 2039 . . . . .	119,001.07
January 2031 . . . . .	1,966,324.43	May 2035 . . . . .	640,388.26	September 2039 . . . . .	113,055.93
February 2031 . . . . .	1,928,436.07	June 2035 . . . . .	624,759.72	October 2039 . . . . .	107,231.35
March 2031 . . . . .	1,891,164.48	July 2035 . . . . .	609,407.03	November 2039 . . . . .	101,525.32
April 2031 . . . . .	1,854,500.34	August 2035 . . . . .	594,325.86	December 2039 . . . . .	95,935.87
May 2031 . . . . .	1,818,434.50	September 2035 . . . . .	579,511.96	January 2040 . . . . .	90,461.07
June 2031 . . . . .	1,782,957.92	October 2035 . . . . .	564,961.11	February 2040 . . . . .	85,099.00
July 2031 . . . . .	1,748,061.69	November 2035 . . . . .	550,669.20	March 2040 . . . . .	79,847.78
August 2031 . . . . .	1,713,737.05	December 2035 . . . . .	536,632.13	April 2040 . . . . .	74,705.55
September 2031 . . . . .	1,679,975.35	January 2036 . . . . .	522,845.91	May 2040 . . . . .	69,670.49
October 2031 . . . . .	1,646,768.06	February 2036 . . . . .	509,306.56	June 2040 . . . . .	64,740.79
November 2031 . . . . .	1,614,106.79	March 2036 . . . . .	496,010.19	July 2040 . . . . .	59,914.70
December 2031 . . . . .	1,581,983.26	April 2036 . . . . .	482,952.97	August 2040 . . . . .	55,190.46
January 2032 . . . . .	1,550,389.32	May 2036 . . . . .	470,131.11	September 2040 . . . . .	50,566.37
February 2032 . . . . .	1,519,316.92	June 2036 . . . . .	457,540.88	October 2040 . . . . .	46,040.72
March 2032 . . . . .	1,488,758.15	July 2036 . . . . .	445,178.63	November 2040 . . . . .	41,611.86
April 2032 . . . . .	1,458,705.20	August 2036 . . . . .	433,040.72	December 2040 . . . . .	37,278.15
May 2032 . . . . .	1,429,150.38	September 2036 . . . . .	421,123.59	January 2041 . . . . .	33,037.97
June 2032 . . . . .	1,400,086.11	October 2036 . . . . .	409,423.75	February 2041 . . . . .	28,889.73
July 2032 . . . . .	1,371,504.91	November 2036 . . . . .	397,937.72	March 2041 . . . . .	24,831.87
August 2032 . . . . .	1,343,399.43	December 2036 . . . . .	386,662.11	April 2041 . . . . .	20,862.86
September 2032 . . . . .	1,315,762.41	January 2037 . . . . .	375,593.56	May 2041 . . . . .	16,981.17
October 2032 . . . . .	1,288,586.70	February 2037 . . . . .	364,728.77	June 2041 . . . . .	13,185.31
November 2032 . . . . .	1,261,865.25	March 2037 . . . . .	354,064.48	July 2041 . . . . .	9,473.82
December 2032 . . . . .	1,235,591.13	April 2037 . . . . .	343,597.48	August 2041 . . . . .	5,845.24
January 2033 . . . . .	1,209,757.49	May 2037 . . . . .	333,324.62	September 2041 . . . . .	2,298.15
February 2033 . . . . .	1,184,357.59	June 2037 . . . . .	323,242.78	October 2041 and thereafter . . . . .	0.00
March 2033 . . . . .	1,159,384.79	July 2037 . . . . .	313,348.90		
April 2033 . . . . .	1,134,832.54	August 2037 . . . . .	303,639.96		
May 2033 . . . . .	1,110,694.39	September 2037 . . . . .	294,112.99		

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**\$456,510,276**



**Guaranteed REMIC  
Pass-Through Certificates  
Fannie Mae REMIC Trust 2012-24**

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**PROSPECTUS SUPPLEMENT**  
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**BNP PARIBAS**

**February 23, 2012**

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