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

$959,942,149

FannieMae®

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2012-40

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.

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
IM	1	$ 29,255,571(2)	NTL	4.00%	FIX/IO	3136A5AA4	April 2042
MD. . . .	1	156,000,000	PAC	2.00	FIX	3136A5AB2	April 2041
MG. . . .	1	10,000,000	PAC	2.50	FIX	3136A5AC0	April 2041
MI	1	61,000,000(2)	NTL	4.00	FIX/IO	3136A5AD8	April 2041
MO(3) . .	1	14,000,000	PAC	0.00	PO	3136A5AE6	April 2042
MJ(3) . .	1	14,000,000(2)	NTL	(4)	T/IO	3136A5AF3	April 2042
MK(3) . .	1	14,000,000(2)	NTL	(4)	T/IO	3136A5AG1	April 2042
MT	1	5,102,500	PAC	4.00	FIX	3136A5AH9	April 2042
ML	1	5,102,500	PAC	3.00	FIX	3136A5AJ5	April 2042
MU. . . .	1	1,000,000	SUP	3.50	FIX	3136A5AK2	April 2042
MF	1	24,989,749	SUP	(5)	FLT	3136A5AL0	April 2042
MS	1	1,250,000	SUP	(5)	INV	3136A5AM8	April 2042
LT	1	3,098,633	SUP	(5)	INV	3136A5AN6	April 2042
LX	1	13,501,188	SUP	(5)	INV	3136A5AP1	April 2042
NC	2	43,529,727	PT	2.00	FIX	3136A5AQ9	April 2027
NG	2	50,000,000	PT	1.75	FIX	3136A5AR7	April 2027
NI	2	43,655,597(2)	NTL	3.50	FIX/IO	3136A5AS5	April 2027

(Table continued on next page)

If you own certificates of certain classes, you can exchange them for certificates of the corresponding RCR classes to be delivered at the time of exchange. The MY, PG, PH, PY, LI, CH, DB, DA, DY, JQ and JU 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 March 30, 2012.

Carefully consider the risk factors on page S-10 of this prospectus supplement and starting on page 11 of the REMIC prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.

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

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

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

Citigroup

The date of this Prospectus Supplement is March 26, 2012

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
PF	3	36,642,857	PT	(5)	FLT	3136A5AT3	April 2042
PS	3	36,642,857(2)	NTL	(5)	INV/IO	3136A5AU0	April 2042
PD	3	20,500,000	PAC	2.00	FIX	3136A5AV8	April 2041
PE	3	50,000,000	PAC	2.25	FIX	3136A5AW6	April 2041
PI(3) . . .	3	23,312,500(2)	NTL	4.00	FIX/IO	3136A5AX4	April 2041
PO(3). . .	3	16,384,000	PAC	0.00	PO	3136A5AY2	April 2042
PJ(3) . . .	3	16,384,000(2)	NTL	(4)	T/IO	3136A5AZ9	April 2042
PK(3). . .	3	16,384,000(2)	NTL	(4)	T/IO	3136A5BA3	April 2042
PA(3). . .	3	82,571,000	PAC	2.00	FIX	3136A5BB1	September 2040
IP(3) . . .	3	30,964,125(2)	NTL	4.00	FIX/IO	3136A5BC9	September 2040
PQ	3	9,534,000	PAC	3.50	FIX	3136A5BD7	April 2042
FP	3	26,007,000	SUP	(5)	FLT	3136A5BE5	April 2042
SP	3	14,861,143	SUP	(5)	INV	3136A5BF2	April 2042
GD	4	480,260	PAC	4.50	FIX	3136A5BG0	January 2014
GC	4	20,000,000	PAC	4.50	FIX	3136A5BH8	December 2040
GB	4	20,480,260	PAC	3.50	FIX	3136A5BJ4	December 2040
GY	4	4,439,390	PAC	4.00	FIX	3136A5BK1	April 2042
GF	4	6,019,667	SUP	(5)	FLT	3136A5BL9	April 2042
GS	4	3,009,833	SUP	(5)	INV	3136A5BM7	April 2042
CA	5	10,017,667	PAC/AD	2.00	FIX	3136A5BN5	September 2041
CB(3). . .	5	20,035,333	PAC/AD	5.00	FIX	3136A5BP0	September 2041
CD(3) . .	5	1,585,000	PAC/AD	4.00	FIX	3136A5BQ8	April 2042
CZ	5	6,827,768	SUP	4.00	FIX/Z	3136A5BR6	April 2042
CE(3). . .	5	38,465,767	PT	5.00	FIX	3136A5BS4	April 2042
DE(3). . .	6	48,156,000	SEQ	2.00	FIX	3136A5BT2	June 2030
DI(3) . . .	6	20,638,285(2)	NTL	3.50	FIX/IO	3136A5BU9	June 2030
OD(3) . .	6	8,459,901	SEQ	0.00	PO	3136A5BV7	April 2032
DJ(3) . . .	6	8,459,901(2)	NTL	(4)	T/IO	3136A5BW5	April 2032
DK(3) . .	6	8,459,901(2)	NTL	(4)	T/IO	3136A5BX3	April 2032
JI	7	41,753,556(2)	NTL	4.50	FIX/IO	3136A5BY1	April 2032
JA	7	148,955,000	PAC	3.50	FIX	3136A5BZ8	February 2032
JY	7	3,473,000	PAC	3.50	FIX	3136A5CA2	April 2032
JM(3). . .	7	7,187,000	PAC	3.00	FIX	3136A5CB0	April 2032
JT(3) . . .	7	7,187,000	PAC	4.00	FIX	3136A5CC8	April 2032
JF(3) . . .	7	12,301,920	SUP	(5)	FLT	3136A5CD6	April 2032
JS(3) . . .	7	8,787,086	SUP	(5)	INV	3136A5CE4	April 2032
R		0	NPR	0	NPR	3136A5CF1	April 2042
RL		0	NPR	0	NPR	3136A5CG9	April 2042

(1) See "Description of the Certificates—The Certificates—*Class Definitions and Abbreviations*" in the REMIC prospectus.
(2) Notional balances. These classes are interest only classes. See page S-8 for a description of how their notional balances are calculated.
(3) Exchangeable classes.
(4) These classes are toggle classes. See page S-7 for a description of their interest rates.
(5) Based on LIBOR.

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AVAILABLE INFORMATION

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

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated May 1, 2010 (the "REMIC Prospectus");
- our Prospectus for Fannie Mae Guaranteed Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated
  - February 1, 2012, for all MBS issued on or after February 1, 2012,
  - July 1, 2011, for all MBS issued on or after July 1, 2011 and prior to February 1, 2012,
  - June 1, 2009, for all MBS issued on or after January 1, 2009 and prior to July 1, 2011,
  - April 1, 2008, for all MBS issued on or after June 1, 2007 and prior to January 1, 2009, or
  - January 1, 2006, for all other MBS

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

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

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

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

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

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

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

Citigroup Global Markets Inc.
Prospectus Department
540 Crosspoint Parkway
Building 2
Attn: Compliance Fulfillment Unit
Getzville, NY 14068
(telephone 1-800-831-9146).

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 Annual Report on Form 10-K for the calendar year ended December 31, 2011, including the Risk Factors set forth in that Annual Report.

SUMMARY

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

Group	Assets
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 MBS
5	Group 5 MBS
6	Group 6 MBS
7	Group 7 MBS

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

Characteristics of the MBS

	Approximate Principal Balance	Pass-Through Rate	Range of Weighted Average Coupons or WACs (annual percentages)	Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)
Group 1 MBS	$234,044,570	4.00%	4.25% to 6.50%	241 to 360
Group 2 MBS	$ 93,529,727	3.50%	3.75% to 6.00%	121 to 180
Group 3 MBS	$256,500,000	4.00%	4.25% to 6.50%	241 to 360
Group 4 MBS	$ 54,429,410	4.00%	4.25% to 6.50%	241 to 360
Group 5 MBS	$ 35,840,917	4.50%	4.75% to 7.00%	241 to 360
	$ 41,090,618	4.50%	4.75% to 7.00%	241 to 360
Group 6 MBS	$ 56,615,901	3.50%	3.75% to 6.00%	181 to 240
Group 7 MBS	$187,891,006	4.50%	4.75% to 7.00%	181 to 240

Assumed Characteristics of the Underlying Mortgage Loans

	Principal Balance	Original Term to Maturity (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Interest Rate
Group 1 MBS	$234,044,570	360	340	16	4.493%
Group 2 MBS	$ 93,529,727	180	175	4	3.911%
Group 3 MBS	$256,500,000	360	350	6	4.480%
Group 4 MBS	$ 54,429,410	360	358	2	4.605%
Group 5 MBS	$ 35,840,917	360	354	4	4.950%
	$ 41,090,618	360	321	32	4.930%
Group 6 MBS	$ 56,615,901	240	238	1	4.133%
Group 7 MBS	$187,891,006	240	228	11	5.042%

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

Settlement Date

We expect to issue the certificates on March 30, 2012.

Distribution Dates

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

Record Date

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

Book-Entry and Physical Certificates

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

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

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate(1)
MJ	3.50000%	3.50000%	0.0%	(2)
MK	0.00000%	3.50000%	0.0%	(3)
MF	1.24000%	6.00000%	1.0%	LIBOR + 100 basis points
MS	6.66400%	7.00000%	0.0%	7% − (1.4 × LIBOR)
LT	7.50000%	7.50000%	0.0%	37.5% − (7.5 × LIBOR)
LX	6.47213%	6.88525%	0.0%	6.88525% − (1.72131148 × LIBOR)
PF	0.74000%	7.00000%	0.5%	LIBOR + 50 basis points
PS	6.26000%	6.50000%	0.0%	6.5% − LIBOR
PJ	3.50000%	3.50000%	0.0%	(2)
PK	0.00000%	3.50000%	0.0%	(3)
FP	1.44000%	5.50000%	1.2%	LIBOR + 120 basis points
SP	7.10500%	7.52500%	0.0%	7.525% − (1.75 × LIBOR)
GF	1.27033%	6.00000%	1.0%	LIBOR + 100 basis points
GS	9.45934%	10.00000%	0.0%	10% − (2 × LIBOR)
DJ	3.50000%	3.50000%	0.0%	(2)
DK	0.00000%	3.50000%	0.0%	(3)
JF	1.24175%	6.00000%	1.0%	LIBOR + 100 basis points
JS	6.66155%	7.00000%	0.0%	7% − (1.4 × LIBOR)

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

(2) The applicable interest rate for each of the MJ, PJ and DJ Classes during each interest accrual period will be determined as follows:

If LIBOR is:	Applicable Rate or Formula
Less than or equal to 8.00%	3.5%
Greater than 8.00% and less than 8.21875%	131.5% − (16 × LIBOR)
Equal to or greater than 8.21875%	0.0%

(3) The applicable interest rate for each of the MK, PK and DK Classes during each interest accrual period will be determined as follows:

If LIBOR is:	Applicable Rate or Formula
Less than or equal to 8.00%	0.0%
Greater than 8.00% and less than 8.21875%	(16 × LIBOR) − 128%
Equal to or greater than 8.21875%	3.5%

During each interest accrual period, the CH Class will bear interest at the applicable annual rate described under "Description of the Certificates—Distributions of Interest—*The CH Class*" in this prospectus supplement.

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	
IM	12.4999998932% of the Group 1 MBS
MI	37.5% of the MD Class *plus* 25% of the MG Class
MJ	100% of the MO Class
MK	100% of the MO Class
NI	42.8571422008% of the NC Class *plus* 50% of the NG Class
PS	100% of the PF Class
PI	37.5% of the PD Class *plus* 31.25% of the PE Class
PJ	100% of the PO Class
PK	100% of the PO Class
IP	37.5% of the PA Class
DI	42.8571413739% of the DE Class
DJ	100% of the OD Class
DK	100% of the OD Class
JI	22.2222217491% of the Group 7 MBS
LI	37.5% of the *sum* of the PD and PA Classes *plus* 31.25% of the PE 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)*

Group 1 Classes	PSA Prepayment Assumption								
	0%	100%	120%	140%	200%	250%	500%	800%	1200%
IM	19.6	10.0	9.1	8.3	6.6	5.5	2.9	1.8	1.1
MD, MG and MI	16.2	6.0	5.5	5.5	5.5	5.5	3.0	1.9	1.2
MO, MJ, MK and MY	26.1	18.7	18.7	18.7	18.7	18.7	10.3	6.0	3.4
MT and ML	27.0	14.1	10.5	2.7	2.7	2.7	1.1	0.7	0.4
MU, MF, MS, LT and LX	28.7	21.3	19.5	17.2	7.8	2.2	0.6	0.4	0.2

Group 2 Classes	PSA Prepayment Assumption						
	0%	100%	300%	500%	750%	1000%	1300%
NC, NG and NI	8.6	6.3	4.2	3.1	2.3	1.9	1.5

Group 3 Classes	PSA Prepayment Assumption								
	0%	100%	120%	140%	200%	250%	500%	800%	1200%
PF and PS	19.6	10.5	9.6	8.8	7.0	6.0	3.4	2.3	1.6
PD, PE and PI	16.2	6.5	5.9	5.9	5.9	5.9	3.5	2.4	1.7
PO, PJ, PK and PY	26.0	18.3	18.3	18.3	18.3	18.3	10.2	6.2	3.8
PA, IP, PG and PH	15.8	6.1	5.6	5.6	5.6	5.6	3.3	2.3	1.7
PQ	27.0	14.7	11.1	3.2	3.2	3.2	1.6	1.1	0.8
FP and SP	28.7	22.1	20.2	17.9	8.3	2.7	1.0	0.7	0.5
LI	16.0	6.3	5.7	5.7	5.7	5.7	3.4	2.3	1.7

Group 4 Classes	PSA Prepayment Assumption								
	0%	100%	150%	200%	250%	500%	800%	1100%	1500%
GD	0.8	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.3
GC	17.1	7.4	5.8	5.8	5.8	3.6	2.5	2.0	1.6
GB	16.8	7.2	5.7	5.7	5.7	3.5	2.5	2.0	1.6
GY	27.0	19.0	18.4	18.4	18.4	10.3	6.4	4.5	3.0
GF and GS	28.9	23.3	18.0	9.3	2.9	1.2	0.8	0.6	0.5

Group 5 Classes	PSA Prepayment Assumption								
	0%	100%	125%	200%	250%	500%	800%	1100%	1400%
CA and CB	13.6	6.1	5.7	5.7	5.7	3.2	2.0	1.4	1.1
CD	23.1	20.3	20.3	20.3	20.3	11.4	6.8	4.5	3.2
CZ	26.8	18.9	17.8	8.1	2.2	0.6	0.3	0.2	0.1
CE	19.9	10.1	9.1	6.7	5.7	3.1	1.9	1.4	1.0
CH	17.9	9.0	8.2	6.7	6.1	3.3	2.1	1.5	1.1

Group 6 Classes	PSA Prepayment Assumption					
	0%	100%	316%	500%	750%	1000%
DE, DI, DB and DA	10.7	6.5	3.6	2.7	2.1	1.7
OD, DJ, DK and DY	19.1	17.1	11.5	8.2	5.7	4.3

Group 7 Classes	PSA Prepayment Assumption									
	0%	100%	125%	170%	200%	250%	500%	750%	1000%	1300%
JI	12.3	7.7	7.1	6.2	5.7	5.0	3.0	2.1	1.6	1.2
JA	10.6	5.8	5.4	5.4	5.4	5.4	3.3	2.3	1.7	1.3
JY	17.9	17.3	17.3	17.3	17.3	17.3	12.3	8.3	5.8	3.9
JM, JT and JQ	18.3	12.5	10.2	2.4	2.4	2.4	1.1	0.7	0.6	0.4
JF, JS and JU	19.4	16.6	15.7	12.9	8.4	2.0	0.6	0.4	0.3	0.2

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

ADDITIONAL RISK FACTOR

Slight changes in LIBOR may significantly affect the yields on the toggle classes in Group 1, Group 3 and Group 6. The yields on the toggle classes may be extremely sensitive to certain changes in monthly LIBOR values. In particular, the toggle classes may experience dramatic declines in their yields as a result of certain changes in LIBOR, even if those changes are slight. For an illustration of this sensitivity, see the related yield tables in this prospectus supplement.

In addition, the initial interest rate for the MK, PK and DK Classes is expected to be 0%, and this rate may continue in effect for an indefinite period of time. As a result, the MK, PK and DK Classes may receive no distributions for extended periods or may never receive distributions.

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 March 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 seven groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the "Group 1 MBS," "Group 2 MBS," "Group 3 MBS," "Group 4 MBS," "Group 5 MBS," "Group 6 MBS" and "Group 7 MBS," and together, the "MBS").

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

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

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

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

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

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

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

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

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

The MBS

The MBS provide that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the MBS are conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 30 years in the case of the Group 1 MBS, Group 3 MBS, Group 4 MBS and Group 5 MBS, up to 15 years in the case of the Group 2 MBS, and up to 20 years in the case of the Group 6 MBS and Group 7 MBS.

In addition, the pools of mortgage loans backing the Group 4 MBS have been designated as pools that include "jumbo-conforming" or "high balance" mortgage loans as described further under "The Mortgage Loans—Special Feature Mortgage Loans—*Loans with Original Principal Balances Exceeding our Traditional Conforming Loan Limits*" in the MBS Prospectus dated February 1, 2012. For periodic updates to that description, please refer to the Pool Prefix Glossary available on our Web site at www.fanniemae.com. For additional information about the particular pools underlying the Group 4 MBS, see the Final Data Statement for the Trust and the related prospectus supplement for each MBS. See also "Risk Factors—Risks Relating to Yield and Prepayment—*Refinancing—"Jumbo-conforming" mortgage loans, which have original principal balances that exceed our traditional conforming loan limits, may prepay at different rates than conforming balance mortgage loans generally*" in the MBS Prospectus dated February 1, 2012.

Furthermore, the Mortgage Loans underlying the Group 7 MBS have been refinanced under Fannie Mae Refi Plus and are designated as "high loan-to-value ratio" loans, with loan-to-value ratios ranging from greater than 105% up to 125% at the time of refinance. These loans are targeted at borrowers who have demonstrated an acceptable payment history on their mortgage loans but may have been unable to refinance due to a decline in home prices or the unavailability of mortgage insurance. Fannie Mae Refi Plus refinancing is available only if the new mortgage loan either reduces the monthly principal and interest payment for the borrower or provides a more stable loan product (such as movement from an adjustable-rate loan to a fixed rate loan). For more information on the Home Affordable Refinance Program, see "The Mortgage Loans—High Loan-to-Value Mortgage Loans" in the MBS Prospectus dated February 1, 2012 and on our Web site at www.fanniemae.com. See also "Risk Factors—*Mortgage loans with loan-to-value ratios greater than 80% may have different prepayment and default characteristics than conforming mortgage loans generally*" in the MBS Prospectus.

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

Distributions of Interest

General. The Certificates will bear interest at the rates specified in this prospectus supplement. Interest to be paid on each Certificate (or added to principal, in the case of the Accrual 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:

Delay Classes	No-Delay Classes
All interest-bearing Classes other than the PF and PS Classes	PF and PS Classes

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

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

Accrual Class. The CZ 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.

The CH Class. On each Distribution Date, we will pay interest on the CH Class at an annual rate equal to the weighted average of the interest rates of the CB, CD and CE Classes (weighted on the basis of their principal balances after giving effect to payments of principal made on the immediately preceding Distribution Date).

During the initial interest accrual period, the CH Class is expected to bear interest at an annual rate of approximately 4.97362%. Our determination of the interest rate for the CH Class for each Interest Accrual Period will be final and binding in the absence of manifest error. You may obtain each such interest rate by telephoning us at 1-800-237-8627.

Distributions of Principal

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

- *Group 1*

The Group 1 Principal Distribution Amount in the following priority:

1. To Aggregate Group I to its Planned Balance.
2. To Aggregate Group II to its Planned Balance.

PAC Groups

3. To LT, LX, MF, MS and MU, pro rata, until retired.

Support Classes

4. To Aggregate Group II to zero.
5. To Aggregate Group I to zero.

PAC Groups

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

"Aggregate Group I" consists of the MD, MG and MO Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I as follows:

first, to MD and MG, pro rata, until retired; and

second, to MO until retired.

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

"Aggregate Group II" consists of the ML and MT Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II to ML and MT, pro rata, until retired.

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

- *Group 2*

The Group 2 Principal Distribution Amount to NC and NG, pro rata, until retired. **Pass-Through 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 as follows:

— 14.2857142300% to PF until retired, and **Pass-Through Class**

— 85.7142857700% as follows:

first, to Aggregate Group III to its Planned Balance;

second, to PQ to its Planned Balance;

PAC Group and Class

third, to FP and SP, pro rata, until retired;

Support Classes

fourth, to PQ until retired; and

fifth, to the Aggregate Group III to zero.

PAC Class and Group

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

"Aggregate Group III" consists of the PA, PD, PE and PO Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group III as follows:

first, to PA, PD, and PE, in the proportions of 54.9756678764%, 13.0921816813% and 31.9321504423%, respectively, until PA is retired;

second, to PO, PD and PE, in the proportions of 54.9756678764%, 13.0921816813% and 31.9321504423%, respectively, until PD and PE are retired; and

third, to PO until retired.

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

• *Group 4*

The Group 4 Principal Distribution Amount in the following priority:

1. To Aggregate Group IV to its Planned Balance. **PAC Group**
2. To GF and GS, pro rata until retired. **Support Classes**
3. To Aggregate Group IV to zero. **PAC Group**

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

"Aggregate Group IV" consists of the GD, GC, GB and GY Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group IV as follows:

first, — 50% to GB until retired, and

— 50% to GD and GC, in that order, until retired; and

second, to GY until retired.

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

• *Group 5*

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

The Group 5 Cash Flow Distribution Amount as follows:

— 50.0000006499% as follows:

first, to Aggregate Group V to its Planned Balance; **PAC Group**

second, to CZ until retired; and **Support Class**

third, to Aggregate Group V to zero, and **PAC Group**

— 49.9999993501% to CE until retired. **Pass-Through Class**

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

The "Group 5 Cash Flow Distribution Amount" is the principal then paid on the Group 5 MBS.

"Aggregate Group V" consists of the CA, CB and CD Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group V as follows:

first, to CA and CB, pro rata, until retired; and

second, to CD until retired.

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

- *Group 6*

The Group 6 Principal Distribution Amount to DE and OD, in that order, until retired. — **Sequential Pay Classes**

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

- *Group 7*

The Group 7 Principal Distribution Amount in the following priority:

1. To Aggregate Group VI to its Planned Balance.
2. To Aggregate Group VII to its Planned Balance. — **PAC Groups**
3. To JF and JS, pro rata, until retired. — **Support Classes**
4. To Aggregate VII to zero.
5. To Aggregate Group VI to zero. — **PAC Groups**

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

"Aggregate Group VI" consists of the JA and JY Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group VI to JA and JY, in that order, until retired.

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

"Aggregate Group VII" consists of the JM and JT Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group VII to JM and JT, pro rata, until retired.

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

Structuring Assumptions

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

- the Mortgage Loans underlying the MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under "Summary—Group 1, Group 2, Group 3, Group 4, Group 5, Group 6 and Group 7—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 March 30, 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.

Groups and Class	Structuring Ranges	Initial Effective Ranges
Aggregate Group I Planned Balances	Between 120% and 250% PSA	Between 120% and 250% PSA
Aggregate Group II Planned Balances	Between 140% and 250% PSA	Between 140% and 250% PSA
Aggregate Group III Planned Balances	Between 120% and 250% PSA	Between 120% and 250% PSA
PQ Class Planned Balances	Between 140% and 250% PSA	Between 140% and 250% PSA
Aggregate Group IV Planned Balances	Between 150% and 250% PSA	Between 150% and 250% PSA
Aggregate Group V Planned Balances	Between 125% and 250% PSA	Between 125% and 250% PSA
Aggregate Group VI Planned Balances	Between 125% and 250% PSA	Between 125% and 250% PSA
Aggregate Group VII Planned Balances	Between 170% and 250% PSA	Between 170% and 250% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	MD, MG and MO
Aggregate Group II	ML and MT
Aggregate Group III	PA, PD, PE and PO
Aggregate Group IV	GD, GC, GB and GY
Aggregate Group V	CA, CB and CD
Aggregate Group VI	JA and JY
Aggregate Group VII	JM and JT

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 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 and 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

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

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

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

We cannot assure you that

- the pre-tax yields on the applicable Certificates will correspond to any of the pre-tax yields shown here, or

- the aggregate purchase prices of the applicable Certificates will be as assumed.

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

- the Mortgage Loans will prepay at a constant PSA rate until maturity,

- all of the Mortgage Loans will prepay at the same rate, or

- the level of the Index will remain constant.

The Fixed Rate Interest Only Classes. **The yields to investors in the Fixed Rate Interest Only Classes will be very sensitive to the rate of principal payments (including prepayments) of the related Mortgage Loans. The Mortgage Loans generally can be prepaid at any time without penalty. On the basis of the assumptions described below, the yield to maturity on each Fixed Rate Interest Only Class would be 0% if prepayments of the related Mortgage Loans were to occur at the following constant rates:**

Class	% PSA
IM	296%
MI	334%
NI	343%
PI	349%
IP	340%
DI	261%
JI	242%
LI	359%

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

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

Class	Price*
IM	18.8750%
MI	17.2500%
NI	13.5000%
PI	18.5000%
IP	17.8250%
DI	13.9375%
JI	22.7500%
LI	17.5000%

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

Sensitivity of the IM Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	120%	140%	200%	250%	500%	800%	1200%
Pre-Tax Yields to Maturity	15.9%	12.8%	11.5%	10.2%	6.4%	3.1%	(14.3)%	(37.6)%	(75.7)%

Sensitivity of the MI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	120%	140%	200%	250%	500%	800%	1200%
Pre-Tax Yields to Maturity	14.5%	8.2%	5.9%	5.9%	5.9%	5.9%	(15.7)%	(49.5)%	(98.5)%

Sensitivity of the NI Class to Prepayments

	PSA Prepayment Assumption						
	50%	**100%**	**300%**	**500%**	**750%**	**1000%**	**1300%**
Pre-Tax Yields to Maturity......	15.2%	12.7%	2.3%	(8.6)%	(23.1)%	(38.7)%	(58.9)%

Sensitivity of the PI Class to Prepayments

	PSA Prepayment Assumption								
	50%	**100%**	**120%**	**140%**	**200%**	**250%**	**500%**	**800%**	**1200%**
Pre-Tax Yields to Maturity......	13.6%	8.0%	6.0%	6.0%	6.0%	6.0%	(11.5)%	(36.3)%	(68.1)%

Sensitivity of the IP Class to Prepayments

	PSA Prepayment Assumption								
	50%	**100%**	**120%**	**140%**	**200%**	**250%**	**500%**	**800%**	**1200%**
Pre-Tax Yields to Maturity......	14.0%	8.0%	5.7%	5.7%	5.7%	5.7%	(13.0)%	(38.9)%	(70.9)%

Sensitivity of the DI Class to Prepayments

	PSA Prepayment Assumption					
	50%	**100%**	**316%**	**500%**	**750%**	**1000%**
Pre-Tax Yields to Maturity......	16.2%	12.7%	(4.7)%	(20.1)%	(39.5)%	(56.1)%

Sensitivity of the JI Class to Prepayments

	PSA Prepayment Assumption									
	50%	**100%**	**125%**	**170%**	**200%**	**250%**	**500%**	**750%**	**1000%**	**1300%**
Pre-Tax Yields to Maturity......	11.4%	8.5%	7.0%	4.3%	2.5%	(0.5)%	(16.5)%	(34.1)%	(53.9)%	(81.8)%

Sensitivity of the LI Class to Prepayments

	PSA Prepayment Assumption								
	50%	**100%**	**120%**	**140%**	**200%**	**250%**	**500%**	**800%**	**1200%**
Pre-Tax Yields to Maturity......	14.8%	9.0%	6.8%	6.8%	6.8%	6.8%	(11.1)%	(36.2)%	(68.0)%

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

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

Class	Price
MO	46.6875%
PO....................................	47.8125%
OD	51.5000%

Sensitivity of the MO Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	120%	140%	200%	250%	500%	800%	1200%
Pre-Tax Yields to Maturity . . .	3.8%	4.2%	4.2%	4.2%	4.2%	4.2%	7.7%	13.4%	24.5%

Sensitivity of the PO Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	120%	140%	200%	250%	500%	800%	1200%
Pre-Tax Yields to Maturity . . .	3.7%	4.1%	4.1%	4.1%	4.1%	4.1%	7.5%	12.5%	20.8%

Sensitivity of the OD Class to Prepayments

	PSA Prepayment Assumption					
	50%	100%	316%	500%	750%	1000%
Pre-Tax Yields to Maturity . . .	3.7%	3.9%	6.0%	8.4%	12.2%	16.2%

The Toggle Classes and the Inverse Floating Rate Classes. **The yields on the Toggle Classes and 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 MJ, MK, LT, PS, PJ, PK, GS, DJ and DK 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 Toggle Classes and the Inverse Floating Rate Classes for the initial Interest Accrual Period are the rates listed in the table under "Summary—Interest Rates" in this prospectus supplement and for each following Interest Accrual Period will be based on the specified levels of the Index, and

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

Class	Price*
MJ	31.0000%
MK	20.3750%
MS	98.1875%
LT	102.5000%
LX	97.0000%
PS	20.1250%
PJ	30.5000%
PK	21.0000%
SP	96.8750%
GS	101.0000%
DJ	30.6250%
DK	20.5000%
JS	98.5000%

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

In the following yield tables, the symbol * is used to represent a yield of less than (99.9)%.

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

	PSA Prepayment Assumption								
LIBOR	50%	100%	120%	140%	200%	250%	500%	800%	1200%
8.00000% and below	9.7%	9.2%	9.2%	9.2%	9.2%	9.2%	2.6%	(11.2)%	(40.6)%
8.10938%	1.3%	0.5%	0.5%	0.5%	0.5%	0.5%	(8.8)%	(25.9)%	(58.7)%
8.21875% and above	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption								
LIBOR	50%	100%	120%	140%	200%	250%	500%	800%	1200%
8.00000% and below	*	*	*	*	*	*	*	*	*
8.10938%	6.0%	5.4%	5.4%	5.4%	5.4%	5.4%	(2.3)%	(17.5)%	(48.5)%
8.21875% and above	16.9%	16.6%	16.6%	16.6%	16.6%	16.6%	11.9%	0.5%	(26.1)%

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

	PSA Prepayment Assumption								
LIBOR	50%	100%	120%	140%	200%	250%	500%	800%	1200%
0.12%	7.0%	7.1%	7.1%	7.1%	7.2%	7.6%	9.2%	10.9%	13.3%
0.24%	6.9%	6.9%	6.9%	6.9%	7.0%	7.5%	9.1%	10.8%	13.2%
2.24%	4.0%	4.0%	4.0%	4.0%	4.2%	4.7%	6.5%	8.4%	11.1%
4.24%	1.1%	1.2%	1.2%	1.2%	1.3%	1.9%	3.9%	6.1%	9.1%
5.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.8%	3.0%	5.2%	8.3%

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

	PSA Prepayment Assumption								
LIBOR	50%	100%	120%	140%	200%	250%	500%	800%	1200%
4.0% and below	7.3%	7.3%	7.3%	7.3%	7.0%	6.1%	2.7%	(0.8)%	(5.5)%
4.5%	3.6%	3.6%	3.6%	3.6%	3.3%	2.5%	(0.6)%	(3.7)%	(8.0)%
5.0%	(0.1)%	(0.1)%	(0.1)%	(0.1)%	(0.3)%	(1.1)%	(3.8)%	(6.6)%	(10.5)%

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

	PSA Prepayment Assumption								
LIBOR	50%	100%	120%	140%	200%	250%	500%	800%	1200%
0.12%	7.0%	7.0%	7.0%	7.0%	7.3%	8.1%	11.2%	14.4%	19.0%
0.24%	6.8%	6.8%	6.8%	6.8%	7.1%	7.9%	11.0%	14.2%	18.9%
2.24%	3.2%	3.2%	3.2%	3.3%	3.5%	4.4%	7.7%	11.3%	16.3%
4.00% and above	0.1%	0.1%	0.2%	0.2%	0.4%	1.4%	4.9%	8.7%	14.0%

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

	PSA Prepayment Assumption								
LIBOR	50%	100%	120%	140%	200%	250%	500%	800%	1200%
0.12%	28.7%	26.0%	24.9%	23.7%	20.4%	17.5%	2.7%	(16.4)%	(44.5)%
0.24%	28.1%	25.3%	24.2%	23.1%	19.7%	16.8%	2.0%	(17.1)%	(45.4)%
2.24%	16.9%	14.0%	12.9%	11.8%	8.3%	5.4%	(9.8)%	(29.7)%	(59.5)%
4.24%	5.2%	2.4%	1.2%	0.0%	(3.5)%	(6.4)%	(22.0)%	(42.7)%	(75.0)%
6.50%	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption								
LIBOR	50%	100%	120%	140%	200%	250%	500%	800%	1200%
8.00000% and below	10.0%	9.3%	9.3%	9.3%	9.3%	9.3%	2.8%	(9.6)%	(33.1)%
8.10938%	1.5%	0.5%	0.5%	0.5%	0.5%	0.5%	(8.7)%	(24.3)%	(51.5)%
8.21875% and above	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption								
LIBOR	50%	100%	120%	140%	200%	250%	500%	800%	1200%
8.00000% and below	*	*	*	*	*	*	*	*	*
8.10938%	5.7%	4.8%	4.8%	4.8%	4.8%	4.8%	(3.0)%	(16.9)%	(42.3)%
8.21875% and above	16.3%	15.8%	15.8%	15.8%	15.8%	15.8%	11.0%	0.6%	(20.4)%

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

	PSA Prepayment Assumption								
LIBOR	50%	100%	120%	140%	200%	250%	500%	800%	1200%
0.12%	7.7%	7.7%	7.7%	7.7%	8.0%	8.6%	10.3%	11.8%	13.8%
0.24%	7.4%	7.5%	7.5%	7.5%	7.7%	8.4%	10.1%	11.7%	13.6%
2.24%	3.8%	3.8%	3.8%	3.9%	4.1%	4.8%	6.7%	8.3%	10.4%
4.30%	0.1%	0.1%	0.2%	0.2%	0.4%	1.2%	3.2%	5.0%	7.2%

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

	PSA Prepayment Assumption								
LIBOR	50%	100%	150%	200%	250%	500%	800%	1100%	1500%
0.13500%	9.8%	9.7%	9.7%	9.6%	9.2%	8.4%	7.8%	7.2%	6.6%
0.27033%	9.5%	9.5%	9.4%	9.3%	9.0%	8.1%	7.5%	7.0%	6.3%
2.27033%	5.4%	5.4%	5.4%	5.3%	5.0%	4.3%	3.8%	3.4%	2.8%
4.27033%	1.4%	1.4%	1.4%	1.3%	1.1%	0.6%	0.1%	(0.2)%	(0.6)%
5.00000%	0.0%	0.0%	(0.1)%	(0.1)%	(0.3)%	(0.8)%	(1.2)%	(1.5)%	(1.9)%

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

	PSA Prepayment Assumption					
LIBOR	50%	100%	316%	500%	750%	1000%
8.00000% and below	9.3%	8.9%	4.7%	(1.6)%	(12.3)%	(25.0)%
8.10938%	0.3%	(0.3)%	(6.3)%	(14.2)%	(27.1)%	(41.9)%
8.21875% and above	*	*	*	*	*	*

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

	PSA Prepayment Assumption					
LIBOR	50%	100%	316%	500%	750%	1000%
8.00000% and below	*	*	*	*	*	*
8.10938%	5.2%	4.7%	(0.4)%	(7.4)%	(19.1)%	(32.8)%
8.21875% and above	16.4%	16.2%	13.1%	8.1%	(1.1)%	(12.3)%

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

	PSA Prepayment Assumption									
LIBOR	50%	100%	125%	170%	200%	250%	500%	750%	1000%	1300%
0.12000%	7.0%	7.0%	7.0%	7.1%	7.1%	7.5%	8.9%	10.1%	11.2%	12.6%
0.24175%	6.9%	6.9%	6.9%	6.9%	6.9%	7.3%	8.7%	9.9%	11.1%	12.5%
2.24175%	4.0%	4.0%	4.0%	4.0%	4.1%	4.6%	6.2%	7.6%	9.0%	10.6%
4.24175%	1.2%	1.2%	1.2%	1.2%	1.3%	1.8%	3.7%	5.3%	6.9%	8.8%
5.00000%	0.1%	0.1%	0.1%	0.1%	0.2%	0.8%	2.7%	4.4%	6.1%	8.1%

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 3, Group 4, Group 5, Group 6 and Group 7 Classes.

See "—Distributions of Principal" above.

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

Decrement Tables

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

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

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

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

In addition, the diverse remaining terms to maturity of the Mortgage Loans could produce slower or faster principal distributions than indicated in the tables at the specified constant PSA 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	IM† Class PSA Prepayment Assumption								
	0%	100%	120%	140%	200%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100
March 2013	99	94	93	92	89	87	76	63	44
March 2014	98	86	85	83	77	73	52	32	12
March 2015	96	80	77	74	67	61	36	16	3
March 2016	95	73	70	67	57	50	25	8	1
March 2017	94	67	63	60	49	42	17	4	*
March 2018	92	62	57	53	42	35	11	2	*
March 2019	90	56	52	47	36	29	8	1	*
March 2020	89	52	47	42	31	24	5	1	*
March 2021	87	47	42	37	26	19	4	*	*
March 2022	85	43	38	33	22	16	2	*	*
March 2023	83	39	34	29	19	13	2	*	*
March 2024	80	35	30	26	16	11	1	*	*
March 2025	78	31	27	23	14	9	1	*	*
March 2026	75	28	24	20	11	7	*	*	*
March 2027	73	25	21	17	10	6	*	*	0
March 2028	70	22	18	15	8	5	*	*	0
March 2029	66	20	16	13	7	4	*	*	0
March 2030	63	17	14	11	5	3	*	*	0
March 2031	59	15	12	9	4	2	*	*	0
March 2032	56	13	10	8	3	2	*	*	0
March 2033	52	11	8	6	3	1	*	*	0
March 2034	47	9	7	5	2	1	*	*	0
March 2035	43	7	5	4	2	1	*	*	0
March 2036	38	6	4	3	1	1	*	*	0
March 2037	32	4	3	2	1	*	*	*	0
March 2038	27	3	2	1	1	*	*	0	0
March 2039	21	2	1	1	*	*	*	0	0
March 2040	14	*	*	*	*	*	*	0	0
March 2041	7	0	0	0	0	0	0	0	0
March 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.6	10.0	9.1	8.3	6.6	5.5	2.9	1.8	1.1

Date	MD, MG and MI† Classes PSA Prepayment Assumption								
	0%	100%	120%	140%	200%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100
March 2013	98	91	90	90	90	90	90	80	54
March 2014	97	81	78	78	78	78	65	37	9
March 2015	95	71	67	67	67	67	42	15	0
March 2016	93	62	57	57	57	57	26	3	0
March 2017	91	54	48	48	48	48	15	0	0
March 2018	89	46	40	40	40	40	8	0	0
March 2019	86	39	32	32	32	32	3	0	0
March 2020	84	32	25	25	25	25	0	0	0
March 2021	81	25	19	19	19	19	0	0	0
March 2022	79	19	14	14	14	14	0	0	0
March 2023	76	13	10	10	10	10	0	0	0
March 2024	72	8	7	7	7	7	0	0	0
March 2025	69	4	4	4	4	4	0	0	0
March 2026	65	2	2	2	2	2	0	0	0
March 2027	61	0	0	0	0	0	0	0	0
March 2028	57	0	0	0	0	0	0	0	0
March 2029	53	0	0	0	0	0	0	0	0
March 2030	48	0	0	0	0	0	0	0	0
March 2031	43	0	0	0	0	0	0	0	0
March 2032	37	0	0	0	0	0	0	0	0
March 2033	32	0	0	0	0	0	0	0	0
March 2034	26	0	0	0	0	0	0	0	0
March 2035	19	0	0	0	0	0	0	0	0
March 2036	12	0	0	0	0	0	0	0	0
March 2037	5	0	0	0	0	0	0	0	0
March 2038	0	0	0	0	0	0	0	0	0
March 2039	0	0	0	0	0	0	0	0	0
March 2040	0	0	0	0	0	0	0	0	0
March 2041	0	0	0	0	0	0	0	0	0
March 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.2	6.0	5.5	5.5	5.5	5.5	3.0	1.9	1.2

Date	MO, MJ†, MK† and MY Classes PSA Prepayment Assumption								
	0%	100%	120%	140%	200%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100
March 2013	100	100	100	100	100	100	100	100	100
March 2014	100	100	100	100	100	100	100	100	100
March 2015	100	100	100	100	100	100	100	100	56
March 2016	100	100	100	100	100	100	100	100	15
March 2017	100	100	100	100	100	100	100	70	4
March 2018	100	100	100	100	100	100	100	36	1
March 2019	100	100	100	100	100	100	100	18	*
March 2020	100	100	100	100	100	100	89	9	*
March 2021	100	100	100	100	100	100	60	5	*
March 2022	100	100	100	100	100	100	41	2	*
March 2023	100	100	100	100	100	100	27	1	*
March 2024	100	100	100	100	100	100	18	1	*
March 2025	100	100	100	100	100	100	12	*	*
March 2026	100	100	100	100	100	100	8	*	*
March 2027	100	95	95	95	95	95	5	*	*
March 2028	100	77	77	77	77	77	4	*	*
March 2029	100	61	61	61	61	61	2	*	0
March 2030	100	48	48	48	48	48	2	*	0
March 2031	100	38	38	38	38	38	1	*	0
March 2032	100	29	29	29	29	29	1	*	0
March 2033	100	22	22	22	22	22	*	*	0
March 2034	100	17	17	17	17	17	*	*	0
March 2035	100	12	12	12	12	12	*	*	0
March 2036	100	9	9	9	9	9	*	*	0
March 2037	100	6	6	6	6	6	*	*	0
March 2038	60	4	4	4	4	4	*	*	0
March 2039	2	2	2	2	2	2	*	*	0
March 2040	*	*	*	*	*	*	*	0	0
March 2041	0	0	0	0	0	0	0	0	0
March 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.1	18.7	18.7	18.7	18.7	18.7	10.3	6.0	3.4

Date	MT and ML Classes PSA Prepayment Assumption								
	0%	100%	120%	140%	200%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100
March 2013	100	100	100	80	80	80	80	0	0
March 2014	100	100	100	57	57	57	0	0	0
March 2015	100	100	100	38	38	38	0	0	0
March 2016	100	100	100	24	24	24	0	0	0
March 2017	100	100	100	13	13	13	0	0	0
March 2018	100	100	100	6	6	6	0	0	0
March 2019	100	100	100	*	*	*	0	0	0
March 2020	100	100	97	0	0	0	0	0	0
March 2021	100	100	85	0	0	0	0	0	0
March 2022	100	100	66	0	0	0	0	0	0
March 2023	100	100	41	0	0	0	0	0	0
March 2024	100	100	13	0	0	0	0	0	0
March 2025	100	91	0	0	0	0	0	0	0
March 2026	100	54	0	0	0	0	0	0	0
March 2027	100	16	0	0	0	0	0	0	0
March 2028	100	0	0	0	0	0	0	0	0
March 2029	100	0	0	0	0	0	0	0	0
March 2030	100	0	0	0	0	0	0	0	0
March 2031	100	0	0	0	0	0	0	0	0
March 2032	100	0	0	0	0	0	0	0	0
March 2033	100	0	0	0	0	0	0	0	0
March 2034	100	0	0	0	0	0	0	0	0
March 2035	100	0	0	0	0	0	0	0	0
March 2036	100	0	0	0	0	0	0	0	0
March 2037	100	0	0	0	0	0	0	0	0
March 2038	100	0	0	0	0	0	0	0	0
March 2039	41	0	0	0	0	0	0	0	0
March 2040	0	0	0	0	0	0	0	0	0
March 2041	0	0	0	0	0	0	0	0	0
March 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.0	14.1	10.5	2.7	2.7	2.7	1.1	0.7	0.4

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

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

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

Date	MU, MF, MS, LT and LX Classes PSA Prepayment Assumption 0%	100%	120%	140%	200%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100
March 2013	100	100	100	100	86	74	15	0	0
March 2014	100	100	100	100	70	47	0	0	0
March 2015	100	100	100	100	59	27	0	0	0
March 2016	100	100	100	100	51	14	0	0	0
March 2017	100	100	100	100	45	5	0	0	0
March 2018	100	100	100	100	42	1	0	0	0
March 2019	100	100	100	100	40	*	0	0	0
March 2020	100	100	100	99	39	*	0	0	0
March 2021	100	100	100	96	37	*	0	0	0
March 2022	100	100	100	91	34	*	0	0	0
March 2023	100	100	100	86	32	*	0	0	0
March 2024	100	100	100	80	29	*	0	0	0
March 2025	100	100	96	74	26	*	0	0	0
March 2026	100	100	88	68	23	*	0	0	0
March 2027	100	100	81	61	20	*	0	0	0
March 2028	100	95	73	55	18	*	0	0	0
March 2029	100	85	65	49	15	*	0	0	0
March 2030	100	76	58	43	13	*	0	0	0
March 2031	100	68	50	37	11	*	0	0	0
March 2032	100	59	44	32	9	*	0	0	0
March 2033	100	50	37	27	8	*	0	0	0
March 2034	100	42	31	22	6	*	0	0	0
March 2035	100	35	25	18	5	*	0	0	0
March 2036	100	27	19	14	4	*	0	0	0
March 2037	100	20	14	10	3	*	0	0	0
March 2038	100	14	10	7	2	*	0	0	0
March 2039	100	8	5	4	1	*	0	0	0
March 2040	76	2	1	1	*	*	0	0	0
March 2041	39	0	0	0	0	0	0	0	0
March 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.7	21.3	19.5	17.2	7.8	2.2	0.6	0.4	0.2

Date	NC, NG and NI† Classes PSA Prepayment Assumption 0%	100%	300%	500%	750%	1000%	1300%
Initial Percent	100	100	100	100	100	100	100
March 2013	96	93	89	85	80	75	68
March 2014	91	84	72	62	50	38	26
March 2015	86	74	56	41	26	14	5
March 2016	81	64	42	26	13	5	1
March 2017	76	56	32	17	7	2	*
March 2018	70	48	24	11	3	1	*
March 2019	64	41	18	7	2	*	*
March 2020	58	34	13	4	1	*	*
March 2021	51	27	9	3	*	*	*
March 2022	44	22	6	2	*	*	*
March 2023	36	16	4	1	*	*	*
March 2024	28	11	2	*	*	*	*
March 2025	19	7	1	*	*	*	0
March 2026	10	2	*	*	*	*	0
March 2027	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.6	6.3	4.2	3.1	2.3	1.9	1.5

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

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

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

PF and PS† Classes

Date	PSA Prepayment Assumption 0%	100%	120%	140%	200%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100
March 2013	99	96	95	95	93	92	86	78	68
March 2014	98	89	88	87	83	79	64	47	27
March 2015	96	82	80	78	71	66	44	24	7
March 2016	95	76	73	70	62	55	30	12	2
March 2017	94	70	66	63	53	46	21	6	1
March 2018	92	64	60	56	45	38	14	3	*
March 2019	90	59	54	50	39	31	10	2	*
March 2020	89	54	49	45	33	26	7	1	*
March 2021	87	49	44	40	29	21	4	*	*
March 2022	85	45	40	35	24	18	3	*	*
March 2023	83	41	36	31	21	15	2	*	*
March 2024	80	37	32	27	18	12	1	*	*
March 2025	78	33	28	24	15	10	1	*	*
March 2026	75	30	25	21	12	8	1	*	*
March 2027	73	27	22	19	10	6	*	*	*
March 2028	70	24	20	16	9	5	*	*	0
March 2029	66	21	17	14	7	4	*	*	0
March 2030	63	19	15	12	6	3	*	*	0
March 2031	59	16	13	10	5	3	*	*	0
March 2032	56	14	11	9	4	2	*	*	0
March 2033	52	12	9	7	3	2	*	*	0
March 2034	47	10	8	6	3	1	*	*	0
March 2035	43	8	6	5	2	1	*	*	0
March 2036	38	7	5	4	1	1	*	*	0
March 2037	32	5	4	3	1	*	*	*	0
March 2038	27	4	3	2	1	*	*	*	0
March 2039	21	3	2	1	*	*	*	0	0
March 2040	14	1	1	1	*	*	*	0	0
March 2041	7	*	*	*	*	*	*	0	0
March 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.6	10.5	9.6	8.8	7.0	6.0	3.4	2.3	1.6

PD, PE and PI† Classes

Date	PSA Prepayment Assumption 0%	100%	120%	140%	200%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100
March 2013	98	94	93	93	93	93	93	93	88
March 2014	97	85	83	83	83	83	81	57	30
March 2015	95	75	72	72	72	72	53	25	2
March 2016	93	66	62	62	62	62	34	9	0
March 2017	91	58	52	52	52	52	21	*	0
March 2018	89	50	44	44	44	44	11	0	0
March 2019	87	42	36	36	36	36	5	0	0
March 2020	84	35	28	28	28	28	1	0	0
March 2021	81	28	22	22	22	22	0	0	0
March 2022	79	22	17	17	17	17	0	0	0
March 2023	76	17	12	12	12	12	0	0	0
March 2024	72	11	8	8	8	8	0	0	0
March 2025	69	6	5	5	5	5	0	0	0
March 2026	65	3	3	3	3	3	0	0	0
March 2027	61	1	1	1	1	1	0	0	0
March 2028	57	0	0	0	0	0	0	0	0
March 2029	53	0	0	0	0	0	0	0	0
March 2030	48	0	0	0	0	0	0	0	0
March 2031	43	0	0	0	0	0	0	0	0
March 2032	38	0	0	0	0	0	0	0	0
March 2033	32	0	0	0	0	0	0	0	0
March 2034	26	0	0	0	0	0	0	0	0
March 2035	19	0	0	0	0	0	0	0	0
March 2036	12	0	0	0	0	0	0	0	0
March 2037	5	0	0	0	0	0	0	0	0
March 2038	0	0	0	0	0	0	0	0	0
March 2039	0	0	0	0	0	0	0	0	0
March 2040	0	0	0	0	0	0	0	0	0
March 2041	0	0	0	0	0	0	0	0	0
March 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.2	6.5	5.9	5.9	5.9	5.9	3.5	2.4	1.7

PO, PJ†, PK† and PY Classes

Date	PSA Prepayment Assumption 0%	100%	120%	140%	200%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100
March 2013	100	100	100	100	100	100	100	100	100
March 2014	100	100	100	100	100	100	100	100	100
March 2015	100	100	100	100	100	100	100	100	90
March 2016	100	100	100	100	100	100	100	100	27
March 2017	100	100	100	100	100	100	100	81	7
March 2018	100	100	100	100	100	100	100	42	2
March 2019	100	100	100	100	100	100	100	21	1
March 2020	100	100	100	100	100	100	83	11	*
March 2021	100	100	100	100	100	100	59	5	*
March 2022	100	100	100	100	100	100	40	3	*
March 2023	100	100	100	100	100	100	27	1	*
March 2024	100	100	100	100	100	100	18	1	*
March 2025	100	100	100	100	100	100	12	*	*
March 2026	100	94	94	94	94	94	8	*	*
March 2027	100	83	83	83	83	83	6	*	*
March 2028	100	69	69	69	69	69	4	*	*
March 2029	100	56	56	56	56	56	2	*	*
March 2030	100	44	44	44	44	44	2	*	0
March 2031	100	35	35	35	35	35	1	*	0
March 2032	100	27	27	27	27	27	1	*	0
March 2033	100	21	21	21	21	21	*	*	0
March 2034	100	16	16	16	16	16	*	*	0
March 2035	100	12	12	12	12	12	*	*	0
March 2036	100	9	9	9	9	9	*	*	0
March 2037	100	6	6	6	6	6	*	*	0
March 2038	50	4	4	4	4	4	*	*	0
March 2039	2	2	2	2	2	2	*	*	0
March 2040	1	1	1	1	1	1	*	*	0
March 2041	*	*	*	*	*	*	*	0	0
March 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.0	18.3	18.3	18.3	18.3	18.3	10.2	6.2	3.8

PA, IP†, PG and PH Classes

Date	PSA Prepayment Assumption 0%	100%	120%	140%	200%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100
March 2013	98	94	93	93	93	93	93	93	87
March 2014	97	85	83	83	83	83	80	55	27
March 2015	95	74	71	71	71	71	51	22	0
March 2016	93	65	60	60	60	60	31	5	0
March 2017	91	56	50	50	50	50	17	0	0
March 2018	88	47	41	41	41	41	8	0	0
March 2019	86	40	33	33	33	33	1	0	0
March 2020	83	32	25	25	25	25	0	0	0
March 2021	81	25	19	19	19	19	0	0	0
March 2022	78	19	13	13	13	13	0	0	0
March 2023	75	13	8	8	8	8	0	0	0
March 2024	71	7	5	5	5	5	0	0	0
March 2025	68	2	1	1	1	1	0	0	0
March 2026	64	0	0	0	0	0	0	0	0
March 2027	60	0	0	0	0	0	0	0	0
March 2028	56	0	0	0	0	0	0	0	0
March 2029	51	0	0	0	0	0	0	0	0
March 2030	46	0	0	0	0	0	0	0	0
March 2031	41	0	0	0	0	0	0	0	0
March 2032	35	0	0	0	0	0	0	0	0
March 2033	29	0	0	0	0	0	0	0	0
March 2034	23	0	0	0	0	0	0	0	0
March 2035	16	0	0	0	0	0	0	0	0
March 2036	9	0	0	0	0	0	0	0	0
March 2037	1	0	0	0	0	0	0	0	0
March 2038	0	0	0	0	0	0	0	0	0
March 2039	0	0	0	0	0	0	0	0	0
March 2040	0	0	0	0	0	0	0	0	0
March 2041	0	0	0	0	0	0	0	0	0
March 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.8	6.1	5.6	5.6	5.6	5.6	3.3	2.3	1.7

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

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

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

Date	PQ Class PSA Prepayment Assumption 0%	100%	120%	140%	200%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100
March 2013	100	100	100	89	89	89	89	89	0
March 2014	100	100	100	68	68	68	0	0	0
March 2015	100	100	100	48	48	48	0	0	0
March 2016	100	100	100	31	31	31	0	0	0
March 2017	100	100	100	19	19	19	0	0	0
March 2018	100	100	100	9	9	9	0	0	0
March 2019	100	100	100	3	3	3	0	0	0
March 2020	100	100	100	0	0	0	0	0	0
March 2021	100	100	93	0	0	0	0	0	0
March 2022	100	100	78	0	0	0	0	0	0
March 2023	100	100	56	0	0	0	0	0	0
March 2024	100	100	30	0	0	0	0	0	0
March 2025	100	100	1	0	0	0	0	0	0
March 2026	100	77	0	0	0	0	0	0	0
March 2027	100	40	0	0	0	0	0	0	0
March 2028	100	1	0	0	0	0	0	0	0
March 2029	100	0	0	0	0	0	0	0	0
March 2030	100	0	0	0	0	0	0	0	0
March 2031	100	0	0	0	0	0	0	0	0
March 2032	100	0	0	0	0	0	0	0	0
March 2033	100	0	0	0	0	0	0	0	0
March 2034	100	0	0	0	0	0	0	0	0
March 2035	100	0	0	0	0	0	0	0	0
March 2036	100	0	0	0	0	0	0	0	0
March 2037	100	0	0	0	0	0	0	0	0
March 2038	100	0	0	0	0	0	0	0	0
March 2039	43	0	0	0	0	0	0	0	0
March 2040	0	0	0	0	0	0	0	0	0
March 2041	0	0	0	0	0	0	0	0	0
March 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.0	14.7	11.1	3.2	3.2	3.2	1.6	1.1	0.8

Date	FP and SP Classes PSA Prepayment Assumption 0%	100%	120%	140%	200%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100
March 2013	100	100	100	100	92	85	52	12	0
March 2014	100	100	100	100	78	60	0	0	0
March 2015	100	100	100	100	65	37	0	0	0
March 2016	100	100	100	100	55	20	0	0	0
March 2017	100	100	100	100	48	9	0	0	0
March 2018	100	100	100	100	43	3	0	0	0
March 2019	100	100	100	100	41	*	0	0	0
March 2020	100	100	100	100	40	*	0	0	0
March 2021	100	100	100	98	38	*	0	0	0
March 2022	100	100	100	94	36	*	0	0	0
March 2023	100	100	100	89	33	*	0	0	0
March 2024	100	100	100	84	30	*	0	0	0
March 2025	100	100	100	78	27	*	0	0	0
March 2026	100	100	93	71	25	*	0	0	0
March 2027	100	100	85	65	22	*	0	0	0
March 2028	100	100	78	59	19	*	0	0	0
March 2029	100	91	70	52	17	*	0	0	0
March 2030	100	82	62	46	14	*	0	0	0
March 2031	100	73	55	41	12	*	0	0	0
March 2032	100	65	48	35	10	*	0	0	0
March 2033	100	56	41	30	9	*	0	0	0
March 2034	100	48	35	25	7	*	0	0	0
March 2035	100	40	29	21	6	*	0	0	0
March 2036	100	33	23	16	4	*	0	0	0
March 2037	100	26	18	13	3	*	0	0	0
March 2038	100	19	13	9	2	*	0	0	0
March 2039	100	12	9	6	1	*	0	0	0
March 2040	76	7	4	3	1	*	0	0	0
March 2041	39	1	1	*	*	*	0	0	0
March 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.7	22.1	20.2	17.9	8.3	2.7	1.0	0.7	0.5

Date	LI† Class PSA Prepayment Assumption 0%	100%	120%	140%	200%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100
March 2013	98	94	93	93	93	93	93	93	87
March 2014	97	85	83	83	83	83	81	56	28
March 2015	95	75	72	72	72	72	52	23	1
March 2016	93	65	61	61	61	61	32	7	0
March 2017	91	57	51	51	51	51	19	*	0
March 2018	89	48	42	42	42	42	9	0	0
March 2019	86	41	34	34	34	34	3	0	0
March 2020	84	33	27	27	27	27	*	0	0
March 2021	81	27	20	20	20	20	0	0	0
March 2022	78	20	15	15	15	15	0	0	0
March 2023	75	15	10	10	10	10	0	0	0
March 2024	72	9	6	6	6	6	0	0	0
March 2025	68	4	3	3	3	3	0	0	0
March 2026	65	1	1	1	1	1	0	0	0
March 2027	61	*	*	*	*	*	0	0	0
March 2028	56	0	0	0	0	0	0	0	0
March 2029	52	0	0	0	0	0	0	0	0
March 2030	47	0	0	0	0	0	0	0	0
March 2031	42	0	0	0	0	0	0	0	0
March 2032	36	0	0	0	0	0	0	0	0
March 2033	30	0	0	0	0	0	0	0	0
March 2034	24	0	0	0	0	0	0	0	0
March 2035	17	0	0	0	0	0	0	0	0
March 2036	10	0	0	0	0	0	0	0	0
March 2037	3	0	0	0	0	0	0	0	0
March 2038	0	0	0	0	0	0	0	0	0
March 2039	0	0	0	0	0	0	0	0	0
March 2040	0	0	0	0	0	0	0	0	0
March 2041	0	0	0	0	0	0	0	0	0
March 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.0	6.3	5.7	5.7	5.7	5.7	3.4	2.3	1.7

Date	GD Class PSA Prepayment Assumption 0%	100%	150%	200%	250%	500%	800%	1100%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100
March 2013	37	0	0	0	0	0	0	0	0
March 2014	0	0	0	0	0	0	0	0	0
March 2015	0	0	0	0	0	0	0	0	0
March 2016	0	0	0	0	0	0	0	0	0
March 2017	0	0	0	0	0	0	0	0	0
March 2018	0	0	0	0	0	0	0	0	0
March 2019	0	0	0	0	0	0	0	0	0
March 2020	0	0	0	0	0	0	0	0	0
March 2021	0	0	0	0	0	0	0	0	0
March 2022	0	0	0	0	0	0	0	0	0
March 2023	0	0	0	0	0	0	0	0	0
March 2024	0	0	0	0	0	0	0	0	0
March 2025	0	0	0	0	0	0	0	0	0
March 2026	0	0	0	0	0	0	0	0	0
March 2027	0	0	0	0	0	0	0	0	0
March 2028	0	0	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0
March 2034	0	0	0	0	0	0	0	0	0
March 2035	0	0	0	0	0	0	0	0	0
March 2036	0	0	0	0	0	0	0	0	0
March 2037	0	0	0	0	0	0	0	0	0
March 2038	0	0	0	0	0	0	0	0	0
March 2039	0	0	0	0	0	0	0	0	0
March 2040	0	0	0	0	0	0	0	0	0
March 2041	0	0	0	0	0	0	0	0	0
March 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	0.8	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.3

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

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

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

Date	GC Class — PSA Prepayment Assumption 0%	100%	150%	200%	250%	500%	800%	1100%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100
March 2013	100	98	97	97	97	97	97	97	88
March 2014	99	90	87	87	87	84	65	47	25
March 2015	98	81	74	74	74	55	28	9	0
March 2016	96	72	62	62	62	34	9	0	0
March 2017	94	64	52	52	52	20	0	0	0
March 2018	92	56	43	43	43	10	0	0	0
March 2019	89	48	34	34	34	3	0	0	0
March 2020	87	42	26	26	26	0	0	0	0
March 2021	84	35	20	20	20	0	0	0	0
March 2022	82	29	15	15	15	0	0	0	0
March 2023	79	23	10	10	10	0	0	0	0
March 2024	76	18	6	6	6	0	0	0	0
March 2025	72	13	3	3	3	0	0	0	0
March 2026	69	9	*	*	*	0	0	0	0
March 2027	65	4	0	0	0	0	0	0	0
March 2028	61	*	0	0	0	0	0	0	0
March 2029	57	0	0	0	0	0	0	0	0
March 2030	52	0	0	0	0	0	0	0	0
March 2031	47	0	0	0	0	0	0	0	0
March 2032	42	0	0	0	0	0	0	0	0
March 2033	37	0	0	0	0	0	0	0	0
March 2034	31	0	0	0	0	0	0	0	0
March 2035	24	0	0	0	0	0	0	0	0
March 2036	17	0	0	0	0	0	0	0	0
March 2037	10	0	0	0	0	0	0	0	0
March 2038	3	0	0	0	0	0	0	0	0
March 2039	0	0	0	0	0	0	0	0	0
March 2040	0	0	0	0	0	0	0	0	0
March 2041	0	0	0	0	0	0	0	0	0
March 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.1	7.4	5.8	5.8	5.8	3.6	2.5	2.0	1.6

Date	GB Class — PSA Prepayment Assumption 0%	100%	150%	200%	250%	500%	800%	1100%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100
March 2013	99	96	95	95	95	95	95	95	86
March 2014	97	88	85	85	85	83	63	46	24
March 2015	95	79	72	72	72	54	28	9	0
March 2016	93	70	61	61	61	34	9	0	0
March 2017	92	62	51	51	51	20	0	0	0
March 2018	89	54	42	42	42	10	0	0	0
March 2019	87	47	33	33	33	3	0	0	0
March 2020	85	41	26	26	26	0	0	0	0
March 2021	82	34	19	19	19	0	0	0	0
March 2022	80	28	14	14	14	0	0	0	0
March 2023	77	23	10	10	10	0	0	0	0
March 2024	74	18	6	6	6	0	0	0	0
March 2025	71	13	3	3	3	0	0	0	0
March 2026	67	8	*	*	*	0	0	0	0
March 2027	64	4	0	0	0	0	0	0	0
March 2028	60	*	0	0	0	0	0	0	0
March 2029	55	0	0	0	0	0	0	0	0
March 2030	51	0	0	0	0	0	0	0	0
March 2031	46	0	0	0	0	0	0	0	0
March 2032	41	0	0	0	0	0	0	0	0
March 2033	36	0	0	0	0	0	0	0	0
March 2034	30	0	0	0	0	0	0	0	0
March 2035	24	0	0	0	0	0	0	0	0
March 2036	17	0	0	0	0	0	0	0	0
March 2037	10	0	0	0	0	0	0	0	0
March 2038	3	0	0	0	0	0	0	0	0
March 2039	0	0	0	0	0	0	0	0	0
March 2040	0	0	0	0	0	0	0	0	0
March 2041	0	0	0	0	0	0	0	0	0
March 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.8	7.2	5.7	5.7	5.7	3.5	2.5	2.0	1.6

Date	GY Class — PSA Prepayment Assumption 0%	100%	150%	200%	250%	500%	800%	1100%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100
March 2013	100	100	100	100	100	100	100	100	100
March 2014	100	100	100	100	100	100	100	100	100
March 2015	100	100	100	100	100	100	100	100	36
March 2016	100	100	100	100	100	100	100	60	3
March 2017	100	100	100	100	100	100	92	20	*
March 2018	100	100	100	100	100	100	47	7	*
March 2019	100	100	100	100	100	100	24	2	*
March 2020	100	100	100	100	100	90	12	1	*
March 2021	100	100	100	100	100	61	6	*	*
March 2022	100	100	100	100	100	41	3	*	*
March 2023	100	100	100	100	100	28	2	*	0
March 2024	100	100	100	100	100	19	1	*	0
March 2025	100	100	100	100	100	13	*	*	0
March 2026	100	100	100	100	100	9	*	*	0
March 2027	100	100	85	85	85	6	*	*	0
March 2028	100	100	68	68	68	4	*	*	0
March 2029	100	70	55	55	55	3	*	*	0
March 2030	100	44	44	44	44	2	*	*	0
March 2031	100	35	35	35	35	1	*	*	0
March 2032	100	28	28	28	28	1	*	0	0
March 2033	100	22	22	22	22	*	*	0	0
March 2034	100	17	17	17	17	*	*	0	0
March 2035	100	13	13	13	13	*	*	0	0
March 2036	100	9	9	9	9	*	*	0	0
March 2037	100	7	7	7	7	*	*	0	0
March 2038	100	5	5	5	5	*	*	0	0
March 2039	49	3	3	3	3	*	*	0	0
March 2040	2	2	2	2	2	*	*	0	0
March 2041	1	1	1	1	1	*	0	0	0
March 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.0	19.0	18.4	18.4	18.4	10.3	6.4	4.5	3.0

Date	GF and GS Classes — PSA Prepayment Assumption 0%	100%	150%	200%	250%	500%	800%	1100%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100
March 2013	100	100	100	95	90	64	33	2	0
March 2014	100	100	100	84	68	0	0	0	0
March 2015	100	100	100	70	42	0	0	0	0
March 2016	100	100	100	60	24	0	0	0	0
March 2017	100	100	100	53	11	0	0	0	0
March 2018	100	100	100	49	4	0	0	0	0
March 2019	100	100	100	46	1	0	0	0	0
March 2020	100	100	100	45	*	0	0	0	0
March 2021	100	100	98	43	*	0	0	0	0
March 2022	100	100	95	41	*	0	0	0	0
March 2023	100	100	90	38	*	0	0	0	0
March 2024	100	100	85	35	*	0	0	0	0
March 2025	100	100	79	32	*	0	0	0	0
March 2026	100	100	72	29	*	0	0	0	0
March 2027	100	100	66	26	*	0	0	0	0
March 2028	100	100	59	23	*	0	0	0	0
March 2029	100	100	53	20	*	0	0	0	0
March 2030	100	97	47	17	*	0	0	0	0
March 2031	100	87	41	15	*	0	0	0	0
March 2032	100	77	36	13	*	0	0	0	0
March 2033	100	68	31	11	*	0	0	0	0
March 2034	100	59	26	9	*	0	0	0	0
March 2035	100	50	21	7	*	0	0	0	0
March 2036	100	41	17	6	*	0	0	0	0
March 2037	100	33	14	4	*	0	0	0	0
March 2038	100	26	10	3	*	0	0	0	0
March 2039	100	18	7	2	*	0	0	0	0
March 2040	85	12	4	1	*	0	0	0	0
March 2041	44	5	2	1	*	0	0	0	0
March 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.9	23.3	18.0	9.3	2.9	1.2	0.8	0.6	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.

CA and CB Classes

Date	PSA Prepayment Assumption								
	0%	100%	125%	200%	250%	500%	800%	1100%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100
March 2013	98	92	90	90	90	90	78	62	47
March 2014	95	82	80	80	80	67	43	24	11
March 2015	93	72	68	68	68	44	19	5	0
March 2016	90	63	58	58	58	29	7	0	0
March 2017	87	54	49	49	49	18	1	0	0
March 2018	84	46	40	40	40	11	0	0	0
March 2019	81	38	33	33	33	6	0	0	0
March 2020	78	31	26	26	26	2	0	0	0
March 2021	74	23	21	21	21	0	0	0	0
March 2022	71	16	16	16	16	0	0	0	0
March 2023	67	12	12	12	12	0	0	0	0
March 2024	62	9	9	9	9	0	0	0	0
March 2025	58	6	6	6	6	0	0	0	0
March 2026	53	4	4	4	4	0	0	0	0
March 2027	48	2	2	2	2	0	0	0	0
March 2028	43	1	1	1	1	0	0	0	0
March 2029	37	0	0	0	0	0	0	0	0
March 2030	31	0	0	0	0	0	0	0	0
March 2031	24	0	0	0	0	0	0	0	0
March 2032	18	0	0	0	0	0	0	0	0
March 2033	10	0	0	0	0	0	0	0	0
March 2034	2	0	0	0	0	0	0	0	0
March 2035	0	0	0	0	0	0	0	0	0
March 2036	0	0	0	0	0	0	0	0	0
March 2037	0	0	0	0	0	0	0	0	0
March 2038	0	0	0	0	0	0	0	0	0
March 2039	0	0	0	0	0	0	0	0	0
March 2040	0	0	0	0	0	0	0	0	0
March 2041	0	0	0	0	0	0	0	0	0
March 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	13.6	6.1	5.7	5.7	5.7	3.2	2.0	1.4	1.1

CD Class

Date	PSA Prepayment Assumption								
	0%	100%	125%	200%	250%	500%	800%	1100%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100
March 2013	100	100	100	100	100	100	100	100	100
March 2014	100	100	100	100	100	100	100	100	100
March 2015	100	100	100	100	100	100	100	100	49
March 2016	100	100	100	100	100	100	100	63	8
March 2017	100	100	100	100	100	100	100	21	1
March 2018	100	100	100	100	100	100	62	7	*
March 2019	100	100	100	100	100	100	31	2	*
March 2020	100	100	100	100	100	100	16	1	*
March 2021	100	100	100	100	100	95	8	*	*
March 2022	100	100	100	100	100	65	4	*	*
March 2023	100	100	100	100	100	44	2	*	*
March 2024	100	100	100	100	100	29	1	*	*
March 2025	100	100	100	100	100	20	1	*	0
March 2026	100	100	100	100	100	13	*	*	0
March 2027	100	100	100	100	100	9	*	*	0
March 2028	100	100	100	100	100	6	*	*	0
March 2029	100	92	92	92	92	4	*	*	0
March 2030	100	73	73	73	73	2	*	*	0
March 2031	100	57	57	57	57	2	*	*	0
March 2032	100	44	44	44	44	1	*	0	0
March 2033	100	34	34	34	34	1	*	0	0
March 2034	100	25	25	25	25	*	*	0	0
March 2035	18	18	18	18	18	*	*	0	0
March 2036	13	13	13	13	13	*	*	0	0
March 2037	8	8	8	8	8	*	*	0	0
March 2038	5	5	5	5	5	*	*	0	0
March 2039	2	2	2	2	2	*	*	0	0
March 2040	1	1	1	1	1	*	*	0	0
March 2041	*	*	*	*	*	*	0	0	0
March 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	23.1	20.3	20.3	20.3	20.3	11.4	6.8	4.5	3.2

CZ Class

Date	PSA Prepayment Assumption								
	0%	100%	125%	200%	250%	500%	800%	1100%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100
March 2013	104	104	104	86	75	17	0	0	0
March 2014	108	108	108	72	49	0	0	0	0
March 2015	113	113	112	60	28	0	0	0	0
March 2016	117	117	116	52	14	0	0	0	0
March 2017	122	122	119	47	6	0	0	0	0
March 2018	127	127	122	44	1	0	0	0	0
March 2019	132	132	123	42	*	0	0	0	0
March 2020	138	138	123	41	*	0	0	0	0
March 2021	143	143	121	39	*	0	0	0	0
March 2022	149	149	116	37	*	0	0	0	0
March 2023	155	145	110	34	*	0	0	0	0
March 2024	161	138	104	31	*	0	0	0	0
March 2025	168	129	96	28	*	0	0	0	0
March 2026	175	120	89	25	*	0	0	0	0
March 2027	182	111	81	22	*	0	0	0	0
March 2028	189	101	73	19	*	0	0	0	0
March 2029	197	92	65	17	*	0	0	0	0
March 2030	205	82	58	14	*	0	0	0	0
March 2031	214	72	50	12	*	0	0	0	0
March 2032	222	63	43	10	*	0	0	0	0
March 2033	231	54	36	8	*	0	0	0	0
March 2034	241	45	30	6	*	0	0	0	0
March 2035	244	36	24	5	*	0	0	0	0
March 2036	217	28	19	4	*	0	0	0	0
March 2037	187	21	13	3	*	0	0	0	0
March 2038	155	13	9	2	*	0	0	0	0
March 2039	121	7	5	1	*	0	0	0	0
March 2040	83	4	3	*	*	0	0	0	0
March 2041	43	1	1	*	*	0	0	0	0
March 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.8	18.9	17.8	8.1	2.2	0.6	0.3	0.2	0.1

CE Class

Date	PSA Prepayment Assumption								
	0%	100%	125%	200%	250%	500%	800%	1100%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100
March 2013	99	94	93	90	88	78	65	53	40
March 2014	98	88	85	79	75	56	38	23	13
March 2015	97	81	77	68	63	39	19	8	2
March 2016	95	74	70	59	52	27	10	3	*
March 2017	94	68	63	51	43	18	5	1	*
March 2018	93	63	57	43	36	12	3	*	*
March 2019	91	57	52	37	30	8	1	*	*
March 2020	89	52	46	32	25	6	1	*	*
March 2021	88	48	42	27	20	4	*	*	*
March 2022	86	43	37	23	17	3	*	*	*
March 2023	84	39	33	20	14	2	*	*	0
March 2024	82	36	30	17	11	1	*	*	0
March 2025	79	32	26	14	9	1	*	*	0
March 2026	77	29	23	12	7	1	*	*	0
March 2027	74	26	20	10	6	*	*	*	0
March 2028	71	23	18	8	5	*	*	*	0
March 2029	68	20	15	7	4	*	*	*	0
March 2030	65	18	13	6	3	*	*	0	0
March 2031	61	15	11	4	2	*	*	0	0
March 2032	57	13	9	4	2	*	*	0	0
March 2033	53	11	8	3	1	*	*	0	0
March 2034	49	9	6	2	1	*	*	0	0
March 2035	44	7	5	2	1	*	*	0	0
March 2036	39	6	4	1	1	*	*	0	0
March 2037	34	4	3	1	*	*	*	0	0
March 2038	28	3	2	*	*	*	0	0	0
March 2039	22	1	1	*	*	*	0	0	0
March 2040	15	1	1	*	*	*	0	0	0
March 2041	8	*	*	*	*	*	0	0	0
March 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.9	10.1	9.1	6.7	5.7	3.1	1.9	1.4	1.0

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

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

Date	CH Class PSA Prepayment Assumption								
	0%	100%	125%	200%	250%	500%	800%	1100%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100
March 2013	99	93	92	90	89	83	71	57	44
March 2014	97	86	84	80	77	61	41	26	14
March 2015	96	78	75	69	66	42	21	9	3
March 2016	94	71	67	60	55	29	11	3	*
March 2017	92	65	60	51	47	20	6	1	*
March 2018	90	58	53	44	39	14	3	*	*
March 2019	88	52	47	37	33	10	2	*	*
March 2020	86	46	41	32	27	7	1	*	*
March 2021	84	41	36	27	23	5	*	*	*
March 2022	81	36	32	23	19	3	*	*	*
March 2023	79	32	28	19	15	2	*	*	0
March 2024	76	28	25	16	13	2	*	*	0
March 2025	73	25	22	14	11	1	*	*	0
March 2026	69	22	19	12	9	1	*	*	0
March 2027	66	20	16	10	7	*	*	*	0
March 2028	62	17	14	8	6	*	*	*	0
March 2029	59	15	12	7	5	*	*	*	0
March 2030	54	13	10	5	4	*	*	0	0
March 2031	50	11	9	4	3	*	*	0	0
March 2032	45	9	7	3	2	*	*	0	0
March 2033	40	8	6	3	2	*	*	0	0
March 2034	35	6	5	2	1	*	*	0	0
March 2035	29	5	4	2	1	*	*	0	0
March 2036	25	4	3	1	1	*	*	0	0
March 2037	22	3	2	1	*	*	*	0	0
March 2038	18	2	1	*	*	*	*	0	0
March 2039	14	1	1	*	*	*	0	0	0
March 2040	10	1	*	*	*	*	0	0	0
March 2041	5	*	*	*	*	*	0	0	0
March 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.9	9.0	8.2	6.7	6.1	3.3	2.1	1.5	1.1

Date	DE, DI†, DB and DA Classes PSA Prepayment Assumption						OD, DJ†, DK† and DY Classes PSA Prepayment Assumption					
	0%	100%	316%	500%	750%	1000%	0%	100%	316%	500%	750%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
March 2013	97	94	91	87	83	79	100	100	100	100	100	100
March 2014	94	86	74	64	51	39	100	100	100	100	100	100
March 2015	90	76	54	38	19	5	100	100	100	100	100	100
March 2016	86	67	38	20	2	0	100	100	100	100	100	49
March 2017	82	58	25	7	0	0	100	100	100	100	58	19
March 2018	78	50	16	0	0	0	100	100	100	94	30	7
March 2019	74	43	8	0	0	0	100	100	100	62	16	3
March 2020	69	36	2	0	0	0	100	100	100	41	8	1
March 2021	64	29	0	0	0	0	100	100	83	27	4	*
March 2022	58	23	0	0	0	0	100	100	62	17	2	*
March 2023	53	17	0	0	0	0	100	100	46	11	1	*
March 2024	47	12	0	0	0	0	100	100	34	7	1	*
March 2025	40	7	0	0	0	0	100	100	24	4	*	*
March 2026	33	3	0	0	0	0	100	100	17	3	*	*
March 2027	26	0	0	0	0	0	100	92	12	2	*	*
March 2028	18	0	0	0	0	0	100	70	8	1	*	*
March 2029	10	0	0	0	0	0	100	50	5	*	*	*
March 2030	1	0	0	0	0	0	100	31	3	*	*	*
March 2031	0	0	0	0	0	0	56	13	1	*	*	*
March 2032	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	10.7	6.5	3.6	2.7	2.1	1.7	19.1	17.1	11.5	8.2	5.7	4.3

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

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

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

Date	JI† Class PSA Prepayment Assumption 0%	100%	125%	170%	200%	250%	500%	750%	1000%	1300%	JA Class PSA Prepayment Assumption 0%	100%	125%	170%	200%	250%	500%	750%	1000%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2013	98	93	93	91	90	88	80	71	63	52	97	92	91	91	91	91	91	87	77	63
March 2014	95	85	83	79	77	73	55	40	26	13	94	81	79	79	79	79	67	48	31	14
March 2015	92	77	74	69	65	60	37	21	10	3	90	71	67	67	67	67	45	24	10	1
March 2016	89	69	65	59	55	49	25	11	4	1	87	61	56	56	56	56	29	12	3	0
March 2017	86	62	58	51	46	40	17	6	1	*	83	52	47	47	47	47	19	5	0	0
March 2018	83	55	51	43	39	32	11	3	1	*	78	44	38	38	38	38	12	1	0	0
March 2019	79	49	44	37	32	26	7	2	*	*	74	36	30	30	30	30	7	0	0	0
March 2020	75	43	38	31	26	20	5	1	*	*	69	29	23	23	23	23	4	0	0	0
March 2021	71	38	33	26	22	16	3	*	*	*	64	22	18	18	18	18	2	0	0	0
March 2022	67	33	28	21	18	13	2	*	*	*	58	15	14	14	14	14	*	0	0	0
March 2023	62	28	24	17	14	10	1	*	*	*	52	10	10	10	10	10	0	0	0	0
March 2024	57	24	20	14	11	7	1	*	*	*	46	7	7	7	7	7	0	0	0	0
March 2025	51	20	16	11	9	6	*	*	*	0	39	5	5	5	5	5	0	0	0	0
March 2026	45	16	13	8	6	4	*	*	*	0	31	3	3	3	3	3	0	0	0	0
March 2027	39	12	10	6	5	3	*	*	*	0	23	1	1	1	1	1	0	0	0	0
March 2028	32	9	7	4	3	2	*	*	*	0	15	0	0	0	0	0	0	0	0	0
March 2029	25	6	4	3	2	1	*	*	*	0	6	0	0	0	0	0	0	0	0	0
March 2030	17	3	2	1	1	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0
March 2031	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.3	7.7	7.1	6.2	5.7	5.0	3.0	2.1	1.6	1.2	10.6	5.8	5.4	5.4	5.4	5.4	3.3	2.3	1.7	1.3

Date	JY Class PSA Prepayment Assumption 0%	100%	125%	170%	200%	250%	500%	750%	1000%	1300%	JM, JT and JQ Classes PSA Prepayment Assumption 0%	100%	125%	170%	200%	250%	500%	750%	1000%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2013	100	100	100	100	100	100	100	100	100	100	100	100	100	80	80	80	80	0	0	0
March 2014	100	100	100	100	100	100	100	100	100	100	100	100	100	53	53	53	0	0	0	0
March 2015	100	100	100	100	100	100	100	100	100	100	100	100	100	31	31	31	0	0	0	0
March 2016	100	100	100	100	100	100	100	100	100	32	100	100	100	16	16	16	0	0	0	0
March 2017	100	100	100	100	100	100	100	100	80	7	100	100	100	6	6	6	0	0	0	0
March 2018	100	100	100	100	100	100	100	100	30	1	100	100	100	*	*	*	0	0	0	0
March 2019	100	100	100	100	100	100	100	85	11	*	100	100	98	0	0	0	0	0	0	0
March 2020	100	100	100	100	100	100	100	44	4	*	100	100	89	0	0	0	0	0	0	0
March 2021	100	100	100	100	100	100	100	22	2	*	100	100	75	0	0	0	0	0	0	0
March 2022	100	100	100	100	100	100	100	11	1	*	100	100	57	0	0	0	0	0	0	0
March 2023	100	100	100	100	100	100	69	6	*	*	100	93	36	0	0	0	0	0	0	0
March 2024	100	100	100	100	100	100	44	3	*	*	100	65	13	0	0	0	0	0	0	0
March 2025	100	100	100	100	100	100	27	1	*	*	100	36	0	0	0	0	0	0	0	0
March 2026	100	100	100	100	100	100	16	1	*	*	100	5	0	0	0	0	0	0	0	0
March 2027	100	100	100	100	100	100	9	*	*	0	100	0	0	0	0	0	0	0	0	0
March 2028	100	99	99	99	99	99	5	*	*	0	100	0	0	0	0	0	0	0	0	0
March 2029	100	58	58	58	58	58	2	*	*	0	100	0	0	0	0	0	0	0	0	0
March 2030	25	25	25	25	25	25	1	*	*	0	74	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.9	17.3	17.3	17.3	17.3	17.3	12.3	8.3	5.8	3.9	18.3	12.5	10.2	2.4	2.4	2.4	1.1	0.7	0.6	0.4

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

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

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

	JF, JS and JU Classes									
	PSA Prepayment Assumption									
Date	0%	100%	125%	170%	200%	250%	500%	750%	1000%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100	100
March 2013	100	100	100	100	91	76	0	0	0	0
March 2014	100	100	100	100	79	45	0	0	0	0
March 2015	100	100	100	100	70	22	0	0	0	0
March 2016	100	100	100	100	64	8	0	0	0	0
March 2017	100	100	100	100	61	2	0	0	0	0
March 2018	100	100	100	100	60	*	0	0	0	0
March 2019	100	100	100	98	58	*	0	0	0	0
March 2020	100	100	100	92	54	*	0	0	0	0
March 2021	100	100	100	85	49	*	0	0	0	0
March 2022	100	100	100	77	44	*	0	0	0	0
March 2023	100	100	100	68	38	*	0	0	0	0
March 2024	100	100	100	58	32	*	0	0	0	0
March 2025	100	100	93	49	27	*	0	0	0	0
March 2026	100	100	76	39	21	*	0	0	0	0
March 2027	100	82	60	30	16	*	0	0	0	0
March 2028	100	61	44	22	12	*	0	0	0	0
March 2029	100	40	29	14	7	*	0	0	0	0
March 2030	100	20	14	7	3	*	0	0	0	0
March 2031	80	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.4	16.6	15.7	12.9	8.4	2.0	0.6	0.4	0.3	0.2

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

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

Characteristics of the Residual Classes

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

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

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

U.S. Treasury Circular 230 Notice

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

REMIC Elections and Special Tax Attributes

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

Notwithstanding the foregoing, the Mortgage Loans underlying the Group 7 MBS have loan-to-value ratios at origination ranging from greater than 105% up to 125%. See "Description of the Certificates—The MBS" in this prospectus supplement. A portion of the Group 7 Classes may not be treated as "real estate assets" within the meaning of section 856(c)(5)(B) of the Code. See "Material Federal Income Tax Consequences—Special Tax Attributes" in the MBS Prospectus dated February 1, 2012. Accordingly, special tax considerations may apply to a real estate investment trust that holds a REMIC Certificate of a Group 7 Class and we may be obligated to provide additional information, pursuant to Regulations under section 6049 of the Code, on such Classes. See "Material Federal Income Tax Consequences—REMIC Election and Special Tax Attributes" in the REMIC Prospectus.

Taxation of Beneficial Owners of Regular Certificates

The Notional Classes, the Principal Only 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, the CE and CB Classes will be treated as having been issued at a premium, and certain other Classes of REMIC Certificates may be treated as having been issued at a premium. See "Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Regular Certificates Purchased at a Premium*" in the REMIC Prospectus.

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

Group	Prepayment Assumption
1	200% PSA
2	300% PSA
3	200% PSA
4	200% PSA
5	200% PSA
6	316% PSA
7	200% 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 Citigroup Global Markets Inc. (the "Dealer") in exchange for the MBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

LEGAL MATTERS

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

Schedule 1

Available Recombinations(1)

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 1								
MO	$14,000,000	MY	$14,000,000	PAC	3.50%	FIX	3136A5CH7	April 2042
MJ	14,000,000(3)							
MK	14,000,000(3)							
Recombination 2								
PA	82,571,000	PG	82,571,000	PAC	2.25	FIX	3136A5CL8	September 2040
IP	5,160,688(3)							
Recombination 3								
PA	82,571,000	PH	82,571,000	PAC	2.50	FIX	3136A5CM6	September 2040
IP	10,321,375(3)							
Recombination 4								
PO	16,384,000	PY	16,384,000	PAC	3.50	FIX	3136A5CK0	April 2042
PJ	16,384,000(3)							
PK	16,384,000(3)							
Recombination 5								
PI	23,312,500(3)	LI	54,276,625(3)	NTL	4.00	FIX/IO	3136A5CJ3	April 2041
IP	30,964,125(3)							
Recombination 6								
CB	20,035,333	CH	60,086,100	PT/PAC/AD(4)	(5)	WAC	3136A5CN4	April 2042
CD	1,585,000							
CE	38,465,767							
Recombination 7								
DE	48,156,000	DB	48,156,000	SEQ	2.25	FIX	3136A5CP9	June 2030
DI	3,439,714(3)							
Recombination 8								
DE	48,156,000	DA	48,156,000	SEQ	2.50	FIX	3136A5CQ7	June 2030
DI	6,879,429(3)							

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 9								
OD	$ 8,459,901	DY	$ 8,459,901	SEQ	3.50%	FIX	3136A5CR5	April 2032
DJ	8,459,901(3)							
DK	8,459,901(3)							
Recombination 10								
JM	7,187,000	JQ	14,374,000	PAC	3.50	FIX	3136A5CS3	April 2032
JT	7,187,000							
Recombination 11								
JF	12,301,920	JU	21,089,006	SUP	3.50	FIX	3136A5CT1	April 2032
JS	8,787,086							

(1) REMIC Certificates and RCR Certificates in each Recombination may be exchanged only in the proportions of *original* principal balances for the related Classes shown in this Schedule 1 (disregarding any retired Classes). For example, if a particular Recombination includes two REMIC Classes and one RCR Class whose *original* principal balances shown in the schedule reflect a 1:1:2 relationship, the same 1:1:2 relationship among the *original* principal balances of those REMIC and RCR Classes must be maintained in any exchange. This is true even if, as a result of the applicable payment priority sequence, the relationship between their *current* principal balances has changed over time. Moreover, if as a result of a proposed exchange, a Certificateholder would hold a REMIC Certificate or RCR Certificate of a Class in an amount less than the applicable minimum denomination for that Class, the Certificateholder will be unable to effect the proposed exchange. See “Description of the Certificates—General—*Authorized Denominations”* in this prospectus supplement.
(2) See “Description of the Certificates—The Certificates—*Class Definitions and Abbreviations*” in the REMIC Prospectus.
(3) Notional balances. These Classes are Interest Only Classes. See page S-8 for a description of how their notional balances are calculated.
(4) The CH Class is formed by a combination of the CB and CD Classes, which are PAC/AD Classes, and the CE Class, which is a PT Class.
(5) For a description of this interest rate, see “Description of the Certificates—Distributions of Interest—*The CH Class*” in this prospectus supplement.

Principal Balance Schedules

Aggregate Group I Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$180,000,000.00	January 2017	$ 96,542,690.39	November 2021	$ 40,046,822.63
April 2012	178,848,265.45	February 2017	95,308,067.03	December 2021	39,395,160.96
May 2012	177,652,055.42	March 2017	94,081,853.33	January 2022	38,753,367.55
June 2012	176,411,982.06	April 2017	92,863,995.24	February 2022	38,121,298.89
July 2012	175,128,684.18	May 2017	91,654,439.04	March 2022	37,498,813.52
August 2012	173,802,826.69	June 2017	90,453,131.35	April 2022	36,885,771.98
September 2012	172,435,100.06	July 2017	89,260,019.12	May 2022	36,282,036.79
October 2012	171,026,219.70	August 2017	88,075,049.65	June 2022	35,687,472.42
November 2012	169,576,925.38	September 2017	86,898,170.56	July 2022	35,101,945.26
December 2012	168,087,980.56	October 2017	85,729,329.79	August 2022	34,525,323.61
January 2013	166,560,171.73	November 2017	84,568,475.63	September 2022	33,957,477.62
February 2013	164,994,307.71	December 2017	83,415,556.68	October 2022	33,398,279.30
March 2013	163,391,218.96	January 2018	82,270,521.87	November 2022	32,847,602.48
April 2013	161,751,756.82	February 2018	81,133,320.46	December 2022	32,305,322.78
May 2013	160,076,792.75	March 2018	80,003,902.01	January 2023	31,771,317.59
June 2013	158,413,060.20	April 2018	78,882,216.40	February 2023	31,245,466.03
July 2013	156,760,487.39	May 2018	77,768,213.84	March 2023	30,727,648.96
August 2013	155,119,002.96	June 2018	76,661,844.85	April 2023	30,217,748.92
September 2013	153,488,536.03	July 2018	75,563,060.25	May 2023	29,715,650.13
October 2013	151,869,016.14	August 2018	74,471,811.18	June 2023	29,221,238.45
November 2013	150,260,373.28	September 2018	73,388,049.08	July 2023	28,734,401.37
December 2013	148,662,537.88	October 2018	72,311,725.71	August 2023	28,255,027.99
January 2014	147,075,440.82	November 2018	71,242,793.12	September 2023	27,783,008.98
February 2014	145,499,013.39	December 2018	70,181,203.67	October 2023	27,318,236.56
March 2014	143,933,187.33	January 2019	69,126,910.01	November 2023	26,860,604.51
April 2014	142,377,894.80	February 2019	68,079,865.10	December 2023	26,410,008.10
May 2014	140,833,068.39	March 2019	67,040,022.20	January 2024	25,966,344.11
June 2014	139,298,641.12	April 2019	66,007,334.84	February 2024	25,529,510.78
July 2014	137,774,546.41	May 2019	64,981,756.87	March 2024	25,099,407.81
August 2014	136,260,718.12	June 2019	63,963,242.42	April 2024	24,675,936.33
September 2014	134,757,090.52	July 2019	62,952,706.87	May 2024	24,258,998.88
October 2014	133,263,598.28	August 2019	61,957,229.66	June 2024	23,848,499.39
November 2014	131,780,176.50	September 2019	60,976,593.93	July 2024	23,444,343.17
December 2014	130,306,760.68	October 2019	60,010,585.89	August 2024	23,046,436.87
January 2015	128,843,286.71	November 2019	59,058,994.74	September 2024	22,654,688.49
February 2015	127,389,690.91	December 2019	58,121,612.68	October 2024	22,269,007.33
March 2015	125,945,909.98	January 2020	57,198,234.82	November 2024	21,889,303.99
April 2015	124,511,881.03	February 2020	56,288,659.17	December 2024	21,515,490.35
May 2015	123,087,541.56	March 2020	55,392,686.59	January 2025	21,147,479.56
June 2015	121,672,829.46	April 2020	54,510,120.74	February 2025	20,785,186.00
July 2015	120,267,683.01	May 2020	53,640,768.06	March 2025	20,428,525.28
August 2015	118,872,040.89	June 2020	52,784,437.73	April 2025	20,077,414.21
September 2015	117,485,842.15	July 2020	51,940,941.61	May 2025	19,731,770.81
October 2015	116,109,026.23	August 2020	51,110,094.23	June 2025	19,391,514.26
November 2015	114,741,532.95	September 2020	50,291,712.73	July 2025	19,056,564.90
December 2015	113,383,302.52	October 2020	49,485,616.84	August 2025	18,726,844.22
January 2016	112,034,275.50	November 2020	48,691,628.83	September 2025	18,402,274.83
February 2016	110,694,392.85	December 2020	47,909,573.49	October 2025	18,082,780.44
March 2016	109,363,595.89	January 2021	47,139,278.09	November 2025	17,768,285.87
April 2016	108,041,826.30	February 2021	46,380,572.34	December 2025	17,458,717.01
May 2016	106,729,026.15	March 2021	45,633,288.35	January 2026	17,154,000.82
June 2016	105,425,137.85	April 2021	44,897,260.61	February 2026	16,854,065.30
July 2016	104,130,104.18	May 2021	44,172,325.96	March 2026	16,558,839.49
August 2016	102,843,868.29	June 2021	43,458,323.54	April 2026	16,268,253.45
September 2016	101,566,373.68	July 2021	42,755,094.78	May 2026	15,982,238.25
October 2016	100,297,564.20	August 2021	42,062,483.34	June 2026	15,700,725.94
November 2016	99,037,384.06	September 2021	41,380,335.10	July 2026	15,423,649.55
December 2016	97,785,777.82	October 2021	40,708,498.12	August 2026	15,150,943.07

Aggregate Group I (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
September 2026	$ 14,882,541.45	May 2031	$ 5,082,822.87	January 2036	$ 1,290,325.84
October 2026	14,618,380.57	June 2031	4,977,511.01	February 2036	1,251,635.21
November 2026	14,358,397.23	July 2031	4,873,976.17	March 2036	1,213,673.13
December 2026	14,102,529.15	August 2031	4,772,190.92	April 2036	1,176,427.78
January 2027	13,850,714.94	September 2031	4,672,128.25	May 2036	1,139,887.50
February 2027	13,602,894.10	October 2031	4,573,761.53	June 2036	1,104,040.82
March 2027	13,359,006.99	November 2031	4,477,064.54	July 2036	1,068,876.43
April 2027	13,118,994.85	December 2031	4,382,011.44	August 2036	1,034,383.20
May 2027	12,882,799.74	January 2032	4,288,576.76	September 2036	1,000,550.18
June 2027	12,650,364.58	February 2032	4,196,735.42	October 2036	967,366.56
July 2027	12,421,633.11	March 2032	4,106,462.70	November 2036	934,821.72
August 2027	12,196,549.87	April 2032	4,017,734.24	December 2036	902,905.18
September 2027	11,975,060.22	May 2032	3,930,526.06	January 2037	871,606.64
October 2027	11,757,110.29	June 2032	3,844,814.51	February 2037	840,915.94
November 2027	11,542,646.99	July 2032	3,760,576.31	March 2037	810,823.08
December 2027	11,331,618.02	August 2032	3,677,788.51	April 2037	781,318.21
January 2028	11,123,971.81	September 2032	3,596,428.51	May 2037	752,391.64
February 2028	10,919,657.55	October 2032	3,516,474.03	June 2037	724,033.81
March 2028	10,718,625.16	November 2032	3,437,903.13	July 2037	696,235.32
April 2028	10,520,825.29	December 2032	3,360,694.19	August 2037	668,986.92
May 2028	10,326,209.30	January 2033	3,284,825.92	September 2037	642,279.48
June 2028	10,134,729.25	February 2033	3,210,277.33	October 2037	616,104.03
July 2028	9,946,337.91	March 2033	3,137,027.75	November 2037	590,451.72
August 2028	9,760,988.72	April 2033	3,065,056.82	December 2037	565,313.85
September 2028	9,578,635.81	May 2033	2,994,344.48	January 2038	540,681.84
October 2028	9,399,233.96	June 2033	2,924,870.96	February 2038	516,547.26
November 2028	9,222,738.61	July 2033	2,856,616.79	March 2038	492,901.79
December 2028	9,049,105.85	August 2033	2,789,562.78	April 2038	469,737.24
January 2029	8,878,292.41	September 2033	2,723,690.04	May 2038	447,045.56
February 2029	8,710,255.64	October 2033	2,658,979.96	June 2038	424,818.82
March 2029	8,544,953.52	November 2033	2,595,414.20	July 2038	403,049.20
April 2029	8,382,344.64	December 2033	2,532,974.69	August 2038	381,729.01
May 2029	8,222,388.18	January 2034	2,471,643.63	September 2038	360,850.67
June 2029	8,065,043.93	February 2034	2,411,403.50	October 2038	340,406.73
July 2029	7,910,272.25	March 2034	2,352,237.02	November 2038	320,389.85
August 2029	7,758,034.09	April 2034	2,294,127.19	December 2038	300,792.80
September 2029	7,608,290.96	May 2034	2,237,057.24	January 2039	281,608.46
October 2029	7,461,004.93	June 2034	2,181,010.67	February 2039	262,829.82
November 2029	7,316,138.63	July 2034	2,125,971.21	March 2039	244,449.99
December 2029	7,173,655.23	August 2034	2,071,922.85	April 2039	226,462.17
January 2030	7,033,518.44	September 2034	2,018,849.81	May 2039	208,859.68
February 2030	6,895,692.50	October 2034	1,966,736.54	June 2039	191,635.94
March 2030	6,760,142.17	November 2034	1,915,567.74	July 2039	174,784.47
April 2030	6,626,832.72	December 2034	1,865,328.32	August 2039	158,298.88
May 2030	6,495,729.94	January 2035	1,816,003.43	September 2039	142,172.90
June 2030	6,366,800.11	February 2035	1,767,578.44	October 2039	126,400.35
July 2030	6,240,010.00	March 2035	1,720,038.94	November 2039	110,975.14
August 2030	6,115,326.87	April 2035	1,673,370.73	December 2039	95,891.27
September 2030	5,992,718.47	May 2035	1,627,559.83	January 2040	81,142.85
October 2030	5,872,153.00	June 2035	1,582,592.47	February 2040	66,724.07
November 2030	5,753,599.15	July 2035	1,538,455.08	March 2040	52,629.22
December 2030	5,637,026.05	August 2035	1,495,134.30	April 2040	38,852.68
January 2031	5,522,403.29	September 2035	1,452,616.97	May 2040	25,388.90
February 2031	5,409,700.90	October 2035	1,410,890.13	June 2040	12,232.43
March 2031	5,298,889.36	November 2035	1,369,941.01	July 2040 and thereafter	0.00
April 2031	5,189,939.57	December 2035	1,329,757.04		

Aggregate Group II Planned Balances

Distribution Date	Planned Balance
Initial Balance	$10,205,000.00
April 2012	10,066,964.79
May 2012	9,921,961.95
June 2012	9,770,173.91
July 2012	9,611,792.29
August 2012	9,447,017.65
September 2012	9,276,059.18
October 2012	9,099,134.41
November 2012	8,916,468.88
December 2012	8,728,295.83
January 2013	8,534,855.84
February 2013	8,336,396.49
March 2013	8,133,171.96
April 2013	7,925,442.67
May 2013	7,713,474.88
June 2013	7,505,204.44
July 2013	7,300,590.14
August 2013	7,099,591.21
September 2013	6,902,167.23
October 2013	6,708,278.17
November 2013	6,517,884.39
December 2013	6,330,946.61
January 2014	6,147,425.91
February 2014	5,967,283.76
March 2014	5,790,481.99
April 2014	5,616,982.78
May 2014	5,446,748.67
June 2014	5,279,742.56
July 2014	5,115,927.71
August 2014	4,955,267.72
September 2014	$ 4,797,726.53
October 2014	4,643,268.43
November 2014	4,491,858.05
December 2014	4,343,460.35
January 2015	4,198,040.64
February 2015	4,055,564.54
March 2015	3,915,998.02
April 2015	3,779,307.35
May 2015	3,645,459.14
June 2015	3,514,420.32
July 2015	3,386,158.14
August 2015	3,260,640.14
September 2015	3,137,834.20
October 2015	3,017,708.50
November 2015	2,900,231.52
December 2015	2,785,372.03
January 2016	2,673,099.14
February 2016	2,563,382.22
March 2016	2,456,190.95
April 2016	2,351,495.31
May 2016	2,249,265.55
June 2016	2,149,472.24
July 2016	2,052,086.21
August 2016	1,957,078.57
September 2016	1,864,420.72
October 2016	1,774,084.34
November 2016	1,686,041.38
December 2016	1,600,264.07
January 2017	1,516,724.89
February 2017	1,435,396.61
March 2017	$ 1,356,252.26
April 2017	1,279,265.13
May 2017	1,204,408.77
June 2017	1,131,657.00
July 2017	1,060,983.89
August 2017	992,363.75
September 2017	925,771.15
October 2017	861,180.93
November 2017	798,568.15
December 2017	737,908.14
January 2018	679,176.45
February 2018	622,348.87
March 2018	567,401.45
April 2018	514,310.47
May 2018	463,052.43
June 2018	413,604.08
July 2018	365,942.39
August 2018	320,044.56
September 2018	275,888.03
October 2018	233,450.44
November 2018	192,709.68
December 2018	153,643.83
January 2019	116,231.22
February 2019	80,450.37
March 2019	47,293.15
April 2019	22,937.59
May 2019	7,200.32
June 2019 and thereafter	0.00

Aggregate Group III Planned Balances

Distribution Date	Planned Balance
Initial Balance	$169,455,000.00
April 2012	168,839,521.71
May 2012	168,179,682.16
June 2012	167,475,773.72
July 2012	166,728,116.23
August 2012	165,937,056.79
September 2012	165,102,969.54
October 2012	164,226,255.37
November 2012	163,307,341.63
December 2012	162,346,681.81
January 2013	161,344,755.19
February 2013	160,302,066.44
March 2013	159,219,145.23
April 2013	158,096,545.80
May 2013	156,934,846.49
June 2013	155,734,649.26
July 2013	154,496,579.17
August 2013	153,221,283.86
September 2013	151,909,432.99
October 2013	150,561,717.64
November 2013	149,178,849.72
December 2013	147,761,561.35
January 2014	146,310,604.19
February 2014	144,826,748.80
March 2014	143,310,783.93
April 2014	$141,804,988.96
May 2014	140,309,298.86
June 2014	138,823,649.01
July 2014	137,347,975.21
August 2014	135,882,213.64
September 2014	134,426,300.89
October 2014	132,980,173.95
November 2014	131,543,770.21
December 2014	130,117,027.44
January 2015	128,699,883.82
February 2015	127,292,277.90
March 2015	125,894,148.63
April 2015	124,505,435.33
May 2015	123,126,077.72
June 2015	121,756,015.88
July 2015	120,395,190.27
August 2015	119,043,541.74
September 2015	117,701,011.49
October 2015	116,367,541.10
November 2015	115,043,072.52
December 2015	113,727,548.06
January 2016	112,420,910.40
February 2016	111,123,102.57
March 2016	109,834,067.97
April 2016	108,553,750.34
May 2016	$107,282,093.78
June 2016	106,019,042.75
July 2016	104,764,542.05
August 2016	103,518,536.83
September 2016	102,280,972.59
October 2016	101,051,795.17
November 2016	99,830,950.74
December 2016	98,618,385.82
January 2017	97,414,047.26
February 2017	96,217,882.25
March 2017	95,029,838.31
April 2017	93,849,863.29
May 2017	92,677,905.37
June 2017	91,513,913.06
July 2017	90,357,835.18
August 2017	89,209,620.88
September 2017	88,069,219.63
October 2017	86,936,581.22
November 2017	85,811,655.75
December 2017	84,694,393.64
January 2018	83,584,745.62
February 2018	82,482,662.73
March 2018	81,388,096.32
April 2018	80,300,998.04
May 2018	79,221,319.85

Aggregate Group III (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
June 2018	$ 78,149,014.01	June 2023	$ 30,417,322.67	June 2028	$ 10,742,475.36
July 2018	77,084,033.09	July 2023	29,916,918.20	July 2028	10,547,340.72
August 2018	76,026,329.94	August 2023	29,424,136.27	August 2028	10,355,325.48
September 2018	74,975,857.72	September 2023	28,938,865.64	September 2028	10,166,382.85
October 2018	73,932,569.89	October 2023	28,460,996.64	October 2028	9,980,466.72
November 2018	72,896,420.19	November 2023	27,990,421.17	November 2028	9,797,531.64
December 2018	71,867,362.65	December 2023	27,527,032.67	December 2028	9,617,532.81
January 2019	70,845,351.60	January 2024	27,070,726.09	January 2029	9,440,426.10
February 2019	69,830,341.66	February 2024	26,621,397.88	February 2029	9,266,168.00
March 2019	68,822,287.72	March 2024	26,178,945.95	March 2029	9,094,715.63
April 2019	67,821,144.97	April 2024	25,743,269.68	April 2029	8,926,026.75
May 2019	66,826,868.87	May 2024	25,314,269.87	May 2029	8,760,059.71
June 2019	65,839,415.17	June 2024	24,891,848.75	June 2029	8,596,773.48
July 2019	64,858,739.90	July 2024	24,475,909.92	July 2029	8,436,127.62
August 2019	63,884,799.35	August 2024	24,066,358.38	August 2029	8,278,082.28
September 2019	62,917,550.11	September 2024	23,663,100.46	September 2029	8,122,598.17
October 2019	61,956,949.02	October 2024	23,266,043.84	October 2029	7,969,636.60
November 2019	61,002,953.21	November 2024	22,875,097.51	November 2029	7,819,159.42
December 2019	60,055,520.07	December 2024	22,490,171.77	December 2029	7,671,129.04
January 2020	59,114,607.26	January 2025	22,111,178.18	January 2030	7,525,508.42
February 2020	58,182,964.12	February 2025	21,738,029.58	February 2030	7,382,261.05
March 2020	57,265,186.11	March 2025	21,370,640.05	March 2030	7,241,350.97
April 2020	56,361,073.70	April 2025	21,008,924.89	April 2030	7,102,742.72
May 2020	55,470,430.17	May 2025	20,652,800.62	May 2030	6,966,401.37
June 2020	54,593,061.57	June 2025	20,302,184.95	June 2030	6,832,292.49
July 2020	53,728,776.69	July 2025	19,956,996.76	July 2030	6,700,382.17
August 2020	52,877,387.01	August 2025	19,617,156.10	August 2030	6,570,636.97
September 2020	52,038,706.66	September 2025	19,282,584.15	September 2030	6,443,023.95
October 2020	51,212,552.41	October 2025	18,953,203.23	October 2030	6,317,510.65
November 2020	50,398,743.60	November 2025	18,628,936.76	November 2030	6,194,065.08
December 2020	49,597,102.13	December 2025	18,309,709.26	December 2030	6,072,655.72
January 2021	48,807,452.40	January 2026	17,995,446.34	January 2031	5,953,251.52
February 2021	48,029,621.30	February 2026	17,686,074.67	February 2031	5,835,821.86
March 2021	47,263,438.16	March 2026	17,381,521.97	March 2031	5,720,336.59
April 2021	46,508,734.71	April 2026	17,081,716.99	April 2031	5,606,765.98
May 2021	45,765,345.08	May 2026	16,786,589.50	May 2031	5,495,080.75
June 2021	45,033,105.73	June 2026	16,496,070.29	June 2031	5,385,252.05
July 2021	44,311,855.42	July 2026	16,210,091.13	July 2031	5,277,251.44
August 2021	43,601,435.21	August 2026	15,928,584.78	August 2031	5,171,050.91
September 2021	42,901,688.39	September 2026	15,651,484.95	September 2031	5,066,622.85
October 2021	42,212,460.47	October 2026	15,378,726.32	October 2031	4,963,940.05
November 2021	41,533,599.15	November 2026	15,110,244.49	November 2031	4,862,975.72
December 2021	40,864,954.28	December 2026	14,845,975.99	December 2031	4,763,703.44
January 2022	40,206,377.83	January 2027	14,585,858.27	January 2032	4,666,097.19
February 2022	39,557,723.88	February 2027	14,329,829.67	February 2032	4,570,131.33
March 2022	38,918,848.56	March 2027	14,077,829.42	March 2032	4,475,780.59
April 2022	38,289,610.04	April 2027	13,829,797.63	April 2032	4,383,020.08
May 2022	37,669,868.50	May 2027	13,585,675.26	May 2032	4,291,825.27
June 2022	37,059,486.11	June 2027	13,345,404.12	June 2032	4,202,172.00
July 2022	36,458,326.97	July 2027	13,108,926.86	July 2032	4,114,036.45
August 2022	35,866,257.13	August 2027	12,876,186.97	August 2032	4,027,395.16
September 2022	35,283,144.52	September 2027	12,647,128.73	September 2032	3,942,225.02
October 2022	34,708,858.96	October 2027	12,421,697.24	October 2032	3,858,503.25
November 2022	34,143,272.10	November 2027	12,199,838.38	November 2032	3,776,207.41
December 2022	33,586,257.41	December 2027	11,981,498.81	December 2032	3,695,315.39
January 2023	33,037,690.17	January 2028	11,766,625.97	January 2033	3,615,805.41
February 2023	32,497,447.42	February 2028	11,555,168.05	February 2033	3,537,656.01
March 2023	31,965,407.94	March 2028	11,347,073.99	March 2033	3,460,846.04
April 2023	31,441,452.24	April 2028	11,142,293.47	April 2033	3,385,354.66
May 2023	30,925,462.52	May 2028	10,940,776.89	May 2033	3,311,161.35

Aggregate Group III (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
June 2033	$ 3,238,245.89	March 2036	$ 1,432,664.28	December 2038	$ 454,430.83
July 2033	3,166,588.36	April 2036	1,393,067.20	January 2039	433,614.13
August 2033	3,096,169.13	May 2036	1,354,201.22	February 2039	413,220.99
September 2033	3,026,968.86	June 2036	1,316,054.57	March 2039	393,244.31
October 2033	2,958,968.50	July 2036	1,278,615.65	April 2039	373,677.09
November 2033	2,892,149.28	August 2036	1,241,873.04	May 2039	354,512.45
December 2033	2,826,492.71	September 2036	1,205,815.49	June 2039	335,743.62
January 2034	2,761,980.57	October 2036	1,170,431.92	July 2039	317,363.92
February 2034	2,698,594.92	November 2036	1,135,711.43	August 2039	299,366.79
March 2034	2,636,318.08	December 2036	1,101,643.26	September 2039	281,745.75
April 2034	2,575,132.62	January 2037	1,068,216.83	October 2039	264,494.44
May 2034	2,515,021.39	February 2037	1,035,421.71	November 2039	247,606.59
June 2034	2,455,967.49	March 2037	1,003,247.64	December 2039	231,076.02
July 2034	2,397,954.26	April 2037	971,684.50	January 2040	214,896.66
August 2034	2,340,965.29	May 2037	940,722.34	February 2040	199,062.52
September 2034	2,284,984.43	June 2037	910,351.35	March 2040	183,567.72
October 2034	2,229,995.76	July 2037	880,561.87	April 2040	168,406.45
November 2034	2,175,983.59	August 2037	851,344.39	May 2040	153,573.01
December 2034	2,122,932.47	September 2037	822,689.54	June 2040	139,061.77
January 2035	2,070,827.19	October 2037	794,588.09	July 2040	124,867.21
February 2035	2,019,652.75	November 2037	767,030.96	August 2040	110,983.88
March 2035	1,969,394.39	December 2037	740,009.21	September 2040	97,406.41
April 2035	1,920,037.56	January 2038	713,514.02	October 2040	84,129.53
May 2035	1,871,567.93	February 2038	687,536.72	November 2040	71,148.04
June 2035	1,823,971.38	March 2038	662,068.76	December 2040	58,456.83
July 2035	1,777,234.01	April 2038	637,101.73	January 2041	46,050.86
August 2035	1,731,342.12	May 2038	612,627.34	February 2041	33,925.18
September 2035	1,686,282.22	June 2038	588,637.44	March 2041	22,074.91
October 2035	1,642,041.03	July 2038	565,123.99	April 2041	10,495.24
November 2035	1,598,605.45	August 2038	542,079.08	May 2041 and thereafter	0.00
December 2035	1,555,962.59	September 2038	519,494.92		
January 2036	1,514,099.75	October 2038	497,363.84		
February 2036	1,473,004.42	November 2038	475,678.29		

PQ Class Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$9,534,000.00	January 2014	$6,889,727.50	November 2015	$3,467,661.41
April 2012	9,481,901.46	February 2014	6,708,409.00	December 2015	3,344,500.35
May 2012	9,422,553.82	March 2014	6,523,399.27	January 2016	3,223,926.74
June 2012	9,356,027.51	April 2014	6,341,682.33	February 2016	3,105,910.41
July 2012	9,282,402.75	May 2014	6,163,221.31	March 2016	2,990,421.46
August 2012	9,201,769.42	June 2014	5,987,979.68	April 2016	2,877,430.29
September 2012	9,114,226.96	July 2014	5,815,921.24	May 2016	2,766,907.60
October 2012	9,019,884.28	August 2014	5,647,010.14	June 2016	2,658,824.33
November 2012	8,918,859.62	September 2014	5,481,210.89	July 2016	2,553,151.74
December 2012	8,811,280.37	October 2014	5,318,488.30	August 2016	2,449,861.34
January 2013	8,697,282.93	November 2014	5,158,807.54	September 2016	2,348,924.92
February 2013	8,577,012.54	December 2014	5,002,134.10	October 2016	2,250,314.55
March 2013	8,450,623.07	January 2015	4,848,433.79	November 2016	2,154,002.57
April 2013	8,318,276.78	February 2015	4,697,672.76	December 2016	2,059,961.59
May 2013	8,180,144.14	March 2015	4,549,817.47	January 2017	1,968,164.47
June 2013	8,036,403.55	April 2015	4,404,834.71	February 2017	1,878,584.35
July 2013	7,887,241.12	May 2015	4,262,691.57	March 2017	1,791,194.61
August 2013	7,732,850.36	June 2015	4,123,355.46	April 2017	1,705,968.91
September 2013	7,573,431.92	July 2015	3,986,794.11	May 2017	1,622,881.15
October 2013	7,409,193.31	August 2015	3,852,975.54	June 2017	1,541,905.49
November 2013	7,240,348.56	September 2015	3,721,868.09	July 2017	1,463,016.34
December 2013	7,067,117.91	October 2015	3,593,440.40	August 2017	1,386,188.37

PQ Class (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
September 2017	$1,311,396.48	July 2018	$ 670,114.10	May 2019	$ 206,590.79
October 2017	1,238,615.82	August 2018	616,131.52	June 2019	169,175.36
November 2017	1,167,821.80	September 2018	563,902.41	July 2019	133,302.24
December 2017	1,098,990.04	October 2018	513,404.68	August 2019	98,951.48
January 2018	1,032,096.42	November 2018	464,616.49	September 2019	66,103.28
February 2018	967,117.05	December 2018	417,516.20	October 2019	37,547.75
March 2018	904,028.27	January 2019	372,082.39	November 2019	17,079.12
April 2018	842,806.67	February 2019	328,293.84	December 2019	4,528.81
May 2018	783,429.05	March 2019	286,129.55	January 2020 and thereafter	0.00
June 2018	725,872.44	April 2019	245,568.73		

Aggregate Group IV Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$45,399,910.00	December 2015	$30,536,300.78	September 2019	$16,494,093.75
April 2012	45,287,928.32	January 2016	30,161,525.07	October 2019	16,240,031.05
May 2012	45,162,118.81	February 2016	29,789,944.78	November 2019	15,988,175.41
June 2012	45,022,534.80	March 2016	29,421,533.84	December 2019	15,738,904.55
July 2012	44,869,240.26	April 2016	29,056,266.39	January 2020	15,493,317.44
August 2012	44,702,309.81	May 2016	28,694,116.78	February 2020	15,251,361.32
September 2012	44,521,828.64	June 2016	28,335,059.56	March 2020	15,012,984.19
October 2012	44,327,892.50	July 2016	27,979,069.49	April 2020	14,778,134.77
November 2012	44,120,607.59	August 2016	27,626,121.53	May 2020	14,546,762.50
December 2012	43,900,090.50	September 2016	27,276,190.84	June 2020	14,318,817.54
January 2013	43,666,468.12	October 2016	26,929,252.78	July 2020	14,094,250.74
February 2013	43,419,877.53	November 2016	26,585,282.89	August 2020	13,873,013.63
March 2013	43,160,465.85	December 2016	26,244,256.93	September 2020	13,655,058.45
April 2013	42,888,390.15	January 2017	25,906,150.85	October 2020	13,440,338.09
May 2013	42,603,817.27	February 2017	25,570,940.78	November 2020	13,228,806.10
June 2013	42,306,923.68	March 2017	25,238,603.04	December 2020	13,020,416.70
July 2013	41,997,895.27	April 2017	24,909,114.15	January 2021	12,815,124.74
August 2013	41,676,927.21	May 2017	24,582,450.82	February 2021	12,612,885.71
September 2013	41,344,223.72	June 2017	24,258,589.94	March 2021	12,413,655.73
October 2013	40,999,997.87	July 2017	23,937,508.58	April 2021	12,217,391.53
November 2013	40,644,471.36	August 2017	23,619,184.00	May 2021	12,024,050.45
December 2013	40,277,874.26	September 2017	23,303,593.64	June 2021	11,833,590.44
January 2014	39,900,444.81	October 2017	22,990,715.12	July 2021	11,645,970.03
February 2014	39,512,429.12	November 2017	22,680,526.25	August 2021	11,461,148.34
March 2014	39,114,080.93	December 2017	22,373,005.00	September 2021	11,279,085.06
April 2014	38,705,661.32	January 2018	22,068,129.52	October 2021	11,099,740.46
May 2014	38,287,438.43	February 2018	21,765,878.15	November 2021	10,923,075.36
June 2014	37,859,687.17	March 2018	21,466,229.39	December 2021	10,749,051.14
July 2014	37,422,688.90	April 2018	21,169,161.91	January 2022	10,577,629.71
August 2014	36,989,392.82	May 2018	20,874,654.56	February 2022	10,408,773.53
September 2014	36,559,768.82	June 2018	20,582,686.35	March 2022	10,242,445.59
October 2014	36,133,787.03	July 2018	20,293,236.47	April 2022	10,078,609.39
November 2014	35,711,417.81	August 2018	20,006,284.26	May 2022	9,917,228.96
December 2014	35,292,631.76	September 2018	19,721,809.24	June 2022	9,758,268.83
January 2015	34,877,399.72	October 2018	19,439,791.10	July 2022	9,601,694.03
February 2015	34,465,692.76	November 2018	19,160,209.67	August 2022	9,447,470.09
March 2015	34,057,482.19	December 2018	18,883,044.96	September 2022	9,295,563.02
April 2015	33,652,739.53	January 2019	18,608,277.13	October 2022	9,145,939.30
May 2015	33,251,436.54	February 2019	18,335,886.50	November 2022	8,998,565.91
June 2015	32,853,545.20	March 2019	18,065,853.56	December 2022	8,853,410.28
July 2015	32,459,037.71	April 2019	17,798,158.94	January 2023	8,710,440.30
August 2015	32,067,886.51	May 2019	17,532,783.43	February 2023	8,569,624.31
September 2015	31,680,064.24	June 2019	17,269,707.98	March 2023	8,430,931.11
October 2015	31,295,543.77	July 2019	17,008,913.69	April 2023	8,294,329.94
November 2015	30,914,298.18	August 2019	16,750,381.81	May 2023	8,159,790.46

Aggregate Group IV (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
June 2023	$ 8,027,282.78	June 2028	$ 2,879,761.71	June 2033	$ 896,984.14
July 2023	7,896,777.41	July 2028	2,828,447.90	July 2033	877,896.58
August 2023	7,768,245.30	August 2028	2,777,945.92	August 2033	859,133.65
September 2023	7,641,657.80	September 2028	2,728,243.67	September 2033	840,690.33
October 2023	7,516,986.67	October 2028	2,679,329.22	October 2033	822,561.68
November 2023	7,394,204.06	November 2028	2,631,190.83	November 2033	804,742.81
December 2023	7,273,282.53	December 2028	2,583,816.92	December 2033	787,228.92
January 2024	7,154,195.01	January 2029	2,537,196.07	January 2034	770,015.28
February 2024	7,036,914.83	February 2029	2,491,317.04	February 2034	753,097.22
March 2024	6,921,415.70	March 2029	2,446,168.73	March 2034	736,470.15
April 2024	6,807,671.68	April 2029	2,401,740.22	April 2034	720,129.54
May 2024	6,695,657.23	May 2029	2,358,020.74	May 2034	704,070.93
June 2024	6,585,347.14	June 2029	2,314,999.68	June 2034	688,289.93
July 2024	6,476,716.58	July 2029	2,272,666.57	July 2034	672,782.21
August 2024	6,369,741.07	August 2029	2,231,011.11	August 2034	657,543.50
September 2024	6,264,396.47	September 2029	2,190,023.13	September 2034	642,569.60
October 2024	6,160,658.99	October 2029	2,149,692.62	October 2034	627,856.36
November 2024	6,058,505.17	November 2029	2,110,009.70	November 2034	613,399.71
December 2024	5,957,911.89	December 2029	2,070,964.66	December 2034	599,195.63
January 2025	5,858,856.35	January 2030	2,032,547.90	January 2035	585,240.16
February 2025	5,761,316.09	February 2030	1,994,749.98	February 2035	571,529.41
March 2025	5,665,268.95	March 2030	1,957,561.58	March 2035	558,059.52
April 2025	5,570,693.10	April 2030	1,920,973.53	April 2035	544,826.72
May 2025	5,477,567.02	May 2030	1,884,976.79	May 2035	531,827.27
June 2025	5,385,869.48	June 2030	1,849,562.44	June 2035	519,057.50
July 2025	5,295,579.58	July 2030	1,814,721.70	July 2035	506,513.79
August 2025	5,206,676.69	August 2030	1,780,445.92	August 2035	494,192.57
September 2025	5,119,140.49	September 2030	1,746,726.56	September 2035	482,090.33
October 2025	5,032,950.94	October 2030	1,713,555.22	October 2035	470,203.61
November 2025	4,948,088.29	November 2030	1,680,923.61	November 2035	458,529.01
December 2025	4,864,533.07	December 2030	1,648,823.57	December 2035	447,063.16
January 2026	4,782,266.10	January 2031	1,617,247.05	January 2036	435,802.76
February 2026	4,701,268.45	February 2031	1,586,186.13	February 2036	424,744.54
March 2026	4,621,521.48	March 2031	1,555,632.99	March 2036	413,885.30
April 2026	4,543,006.81	April 2031	1,525,579.93	April 2036	403,221.88
May 2026	4,465,706.32	May 2031	1,496,019.36	May 2036	392,751.16
June 2026	4,389,602.15	June 2031	1,466,943.80	June 2036	382,470.07
July 2026	4,314,676.69	July 2031	1,438,345.89	July 2036	372,375.59
August 2026	4,240,912.59	August 2031	1,410,218.36	August 2036	362,464.74
September 2026	4,168,292.74	September 2031	1,382,554.06	September 2036	352,734.59
October 2026	4,096,800.28	October 2031	1,355,345.94	October 2036	343,182.25
November 2026	4,026,418.59	November 2031	1,328,587.04	November 2036	333,804.88
December 2026	3,957,131.29	December 2031	1,302,270.52	December 2036	324,599.67
January 2027	3,888,922.23	January 2032	1,276,389.64	January 2037	315,563.86
February 2027	3,821,775.49	February 2032	1,250,937.74	February 2037	306,694.74
March 2027	3,755,675.39	March 2032	1,225,908.27	March 2037	297,989.62
April 2027	3,690,606.45	April 2032	1,201,294.78	April 2037	289,445.87
May 2027	3,626,553.44	May 2032	1,177,090.90	May 2037	281,060.88
June 2027	3,563,501.33	June 2032	1,153,290.36	June 2037	272,832.10
July 2027	3,501,435.30	July 2032	1,129,886.99	July 2037	264,757.01
August 2027	3,440,340.76	August 2032	1,106,874.70	August 2037	256,833.12
September 2027	3,380,203.32	September 2032	1,084,247.49	September 2037	249,057.99
October 2027	3,321,008.80	October 2032	1,061,999.45	October 2037	241,429.21
November 2027	3,262,743.22	November 2032	1,040,124.76	November 2037	233,944.41
December 2027	3,205,392.81	December 2032	1,018,617.68	December 2037	226,601.25
January 2028	3,148,943.98	January 2033	997,472.56	January 2038	219,397.43
February 2028	3,093,383.34	February 2033	976,683.82	February 2038	212,330.68
March 2028	3,038,697.71	March 2033	956,245.98	March 2038	205,398.78
April 2028	2,984,874.07	April 2033	936,153.63	April 2038	198,599.52
May 2028	2,931,899.62	May 2033	916,401.43	May 2038	191,930.74

Aggregate Group IV (Continued)

Distribution Date	Planned Balance
June 2038	$ 185,390.30
July 2038	178,976.11
August 2038	172,686.09
September 2038	166,518.22
October 2038	160,470.48
November 2038	154,540.90
December 2038	148,727.53
January 2039	143,028.46
February 2039	137,441.81
March 2039	131,965.71
April 2039	126,598.34
May 2039	121,337.89
June 2039	116,182.59
July 2039	111,130.69
August 2039	106,180.47
September 2039	$ 101,330.24
October 2039	96,578.33
November 2039	91,923.10
December 2039	87,362.93
January 2040	82,896.23
February 2040	78,521.44
March 2040	74,237.00
April 2040	70,041.40
May 2040	65,933.14
June 2040	61,910.75
July 2040	57,972.78
August 2040	54,117.79
September 2040	50,344.38
October 2040	46,651.17
November 2040	43,036.79
December 2040	$ 39,499.91
January 2041	36,039.20
February 2041	32,653.35
March 2041	29,341.09
April 2041	26,101.16
May 2041	22,932.31
June 2041	19,833.33
July 2041	16,803.01
August 2041	13,840.16
September 2041	10,943.62
October 2041	8,112.25
November 2041	5,344.91
December 2041	2,640.49
January 2042 and thereafter	0.00

Aggregate Group V Planned Balances

Distribution Date	Planned Balance
Initial Balance	$31,638,000.00
April 2012	31,410,270.84
May 2012	31,181,274.55
June 2012	30,949,559.05
July 2012	30,715,137.86
August 2012	30,478,027.00
September 2012	30,238,244.93
October 2012	29,995,812.58
November 2012	29,750,753.33
December 2012	29,503,092.93
January 2013	29,252,859.55
February 2013	29,000,083.68
March 2013	28,744,798.18
April 2013	28,487,038.16
May 2013	28,226,841.01
June 2013	27,964,246.33
July 2013	27,699,295.92
August 2013	27,432,033.69
September 2013	27,162,505.65
October 2013	26,890,759.85
November 2013	26,616,846.34
December 2013	26,340,817.12
January 2014	26,062,726.07
February 2014	25,782,628.89
March 2014	25,500,583.09
April 2014	25,216,647.86
May 2014	24,930,884.07
June 2014	24,646,866.74
July 2014	24,364,583.50
August 2014	24,084,022.09
September 2014	23,805,170.29
October 2014	23,528,015.97
November 2014	23,252,547.09
December 2014	22,978,751.68
January 2015	22,706,617.83
February 2015	22,436,133.73
March 2015	22,167,287.61
April 2015	21,900,067.82
May 2015	21,634,462.75
June 2015	21,370,460.87
July 2015	$21,108,050.72
August 2015	20,847,220.93
September 2015	20,587,960.19
October 2015	20,330,257.25
November 2015	20,074,137.16
December 2015	19,820,197.29
January 2016	19,568,419.92
February 2016	19,318,787.47
March 2016	19,071,282.50
April 2016	18,825,887.69
May 2016	18,582,585.89
June 2016	18,341,360.07
July 2016	18,102,193.32
August 2016	17,865,068.91
September 2016	17,629,970.19
October 2016	17,396,880.68
November 2016	17,165,784.01
December 2016	16,936,663.96
January 2017	16,709,504.43
February 2017	16,484,289.44
March 2017	16,261,003.14
April 2017	16,039,629.83
May 2017	15,820,153.89
June 2017	15,602,559.88
July 2017	15,386,832.43
August 2017	15,172,956.33
September 2017	14,960,916.47
October 2017	14,750,697.87
November 2017	14,542,285.68
December 2017	14,335,665.15
January 2018	14,130,821.64
February 2018	13,927,740.67
March 2018	13,726,407.82
April 2018	13,526,808.83
May 2018	13,328,929.52
June 2018	13,132,755.85
July 2018	12,938,273.89
August 2018	12,745,469.79
September 2018	12,554,329.85
October 2018	12,364,840.46
November 2018	$12,176,988.11
December 2018	11,990,759.42
January 2019	11,806,141.11
February 2019	11,623,119.99
March 2019	11,441,683.00
April 2019	11,262,277.86
May 2019	11,085,525.36
June 2019	10,911,387.55
July 2019	10,739,827.05
August 2019	10,570,806.97
September 2019	10,404,290.97
October 2019	10,240,243.18
November 2019	10,078,628.27
December 2019	9,919,411.38
January 2020	9,762,558.15
February 2020	9,608,034.71
March 2020	9,455,807.64
April 2020	9,305,844.02
May 2020	9,158,111.37
June 2020	9,012,577.67
July 2020	8,869,211.35
August 2020	8,727,981.29
September 2020	8,588,856.80
October 2020	8,451,807.63
November 2020	8,316,803.94
December 2020	8,183,816.33
January 2021	8,052,815.79
February 2021	7,923,773.73
March 2021	7,796,661.96
April 2021	7,671,452.70
May 2021	7,548,118.54
June 2021	7,426,632.47
July 2021	7,306,967.84
August 2021	7,189,098.41
September 2021	7,072,998.27
October 2021	6,958,641.91
November 2021	6,846,004.16
December 2021	6,735,060.20
January 2022	6,625,785.57
February 2022	6,518,156.16

Aggregate Group V (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
March 2022	$ 6,412,148.18	March 2027	$ 2,290,559.68	March 2032	$ 701,277.16
April 2022	6,307,738.21	April 2027	2,249,435.23	April 2032	685,983.71
May 2022	6,204,903.12	May 2027	2,208,960.69	May 2032	670,950.89
June 2022	6,103,620.13	June 2027	2,169,126.43	June 2032	656,174.69
July 2022	6,003,866.77	July 2027	2,129,922.93	July 2032	641,651.13
August 2022	5,905,620.91	August 2027	2,091,340.81	August 2032	627,376.33
September 2022	5,808,860.70	September 2027	2,053,370.84	September 2032	613,346.42
October 2022	5,713,564.62	October 2027	2,016,003.89	October 2032	599,557.62
November 2022	5,619,711.44	November 2027	1,979,231.00	November 2032	586,006.19
December 2022	5,527,280.26	December 2027	1,943,043.32	December 2032	572,688.46
January 2023	5,436,250.43	January 2028	1,907,432.11	January 2033	559,600.79
February 2023	5,346,601.63	February 2028	1,872,388.80	February 2033	546,739.61
March 2023	5,258,313.81	March 2028	1,837,904.89	March 2033	534,101.41
April 2023	5,171,367.21	April 2028	1,803,972.04	April 2033	521,682.71
May 2023	5,085,742.33	May 2028	1,770,582.03	May 2033	509,480.10
June 2023	5,001,419.98	June 2028	1,737,726.72	June 2033	497,490.20
July 2023	4,918,381.21	July 2028	1,705,398.14	July 2033	485,709.71
August 2023	4,836,607.35	August 2028	1,673,588.39	August 2033	474,135.35
September 2023	4,756,080.01	September 2028	1,642,289.71	September 2033	462,763.90
October 2023	4,676,781.04	October 2028	1,611,494.45	October 2033	451,592.19
November 2023	4,598,692.55	November 2028	1,581,195.05	November 2033	440,617.10
December 2023	4,521,796.91	December 2028	1,551,384.09	December 2033	429,835.53
January 2024	4,446,076.73	January 2029	1,522,054.23	January 2034	419,244.47
February 2024	4,371,514.88	February 2029	1,493,198.24	February 2034	408,840.92
March 2024	4,298,094.46	March 2029	1,464,809.01	March 2034	398,621.93
April 2024	4,225,798.82	April 2029	1,436,879.53	April 2034	388,584.60
May 2024	4,154,611.54	May 2029	1,409,402.87	May 2034	378,726.07
June 2024	4,084,516.43	June 2029	1,382,372.21	June 2034	369,043.53
July 2024	4,015,497.55	July 2029	1,355,780.86	July 2034	359,534.21
August 2024	3,947,539.15	August 2029	1,329,622.17	August 2034	350,195.36
September 2024	3,880,625.74	September 2029	1,303,889.63	September 2034	341,024.30
October 2024	3,814,742.03	October 2029	1,278,576.82	October 2034	332,018.37
November 2024	3,749,872.95	November 2029	1,253,677.38	November 2034	323,174.96
December 2024	3,686,003.65	December 2029	1,229,185.08	December 2034	314,491.49
January 2025	3,623,119.48	January 2030	1,205,093.76	January 2035	305,965.43
February 2025	3,561,206.00	February 2030	1,181,397.36	February 2035	297,594.28
March 2025	3,500,249.00	March 2030	1,158,089.89	March 2035	289,375.58
April 2025	3,440,234.43	April 2030	1,135,165.48	April 2035	281,306.90
May 2025	3,381,148.48	May 2030	1,112,618.30	May 2035	273,385.86
June 2025	3,322,977.51	June 2030	1,090,442.65	June 2035	265,610.10
July 2025	3,265,708.09	July 2030	1,068,632.87	July 2035	257,977.30
August 2025	3,209,326.97	August 2030	1,047,183.43	August 2035	250,485.18
September 2025	3,153,821.09	September 2030	1,026,088.83	September 2035	243,131.49
October 2025	3,099,177.59	October 2030	1,005,343.69	October 2035	235,914.01
November 2025	3,045,383.77	November 2030	984,942.68	November 2035	228,830.57
December 2025	2,992,427.13	December 2030	964,880.57	December 2035	221,879.00
January 2026	2,940,295.34	January 2031	945,152.19	January 2036	215,057.21
February 2026	2,888,976.25	February 2031	925,752.45	February 2036	208,363.09
March 2026	2,838,457.88	March 2031	906,676.34	March 2036	201,794.59
April 2026	2,788,728.42	April 2031	887,918.91	April 2036	195,349.70
May 2026	2,739,776.24	May 2031	869,475.30	May 2036	189,026.41
June 2026	2,691,589.86	June 2031	851,340.71	June 2036	182,822.76
July 2026	2,644,157.96	July 2031	833,510.40	July 2036	176,736.82
August 2026	2,597,469.41	August 2031	815,979.73	August 2036	170,766.68
September 2026	2,551,513.22	September 2031	798,744.08	September 2036	164,910.47
October 2026	2,506,278.55	October 2031	781,798.95	October 2036	159,166.34
November 2026	2,461,754.72	November 2031	765,139.87	November 2036	153,532.46
December 2026	2,417,931.23	December 2031	748,762.45	December 2036	148,007.05
January 2027	2,374,797.68	January 2032	732,662.36	January 2037	142,588.34
February 2027	2,332,343.86	February 2032	716,835.33	February 2037	137,274.59

Aggregate Group V (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
March 2037	$ 132,064.08	October 2038	$ 50,582.70	May 2040	$ 16,838.73
April 2037	126,955.14	November 2038	47,114.62	June 2040	15,534.04
May 2037	121,946.09	December 2038	43,719.25	July 2040	14,256.89
June 2037	117,035.30	January 2039	41,867.85	August 2040	13,006.82
July 2037	112,221.16	February 2039	40,053.08	September 2040	11,783.37
August 2037	107,502.09	March 2039	38,274.35	October 2040	10,586.09
September 2037	102,876.51	April 2039	36,531.05	November 2040	9,414.54
October 2037	98,342.89	May 2039	34,822.61	December 2040	8,268.28
November 2037	93,899.71	June 2039	33,148.45	January 2041	7,146.89
December 2037	89,545.48	July 2039	31,507.99	February 2041	6,049.93
January 2038	85,278.74	August 2039	29,900.69	March 2041	4,977.00
February 2038	81,098.02	September 2039	28,325.98	April 2041	3,927.67
March 2038	77,001.90	October 2039	26,783.34	May 2041	2,901.56
April 2038	72,988.99	November 2039	25,272.23	June 2041	1,898.28
May 2038	69,057.89	December 2039	23,792.11	July 2041	949.14
June 2038	65,207.25	January 2040	22,342.48	August 2041 and thereafter	0.00
July 2038	61,435.72	February 2040	20,922.83		
August 2038	57,741.98	March 2040	19,532.64		
September 2038	54,124.74	April 2040	18,171.44		

Aggregate Group VI Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$152,428,000.00	December 2014	$107,430,333.40	September 2017	$ 66,329,226.57
April 2012	151,459,897.37	January 2015	106,033,479.05	October 2017	65,233,052.39
May 2012	150,453,448.18	February 2015	104,646,755.45	November 2017	64,144,982.39
June 2012	149,409,192.13	March 2015	103,270,094.50	December 2017	63,064,961.78
July 2012	148,327,693.66	April 2015	101,903,428.54	January 2018	61,992,936.12
August 2012	147,209,541.47	May 2015	100,546,690.36	February 2018	60,928,851.33
September 2012	146,055,348.00	June 2015	99,199,813.19	March 2018	59,872,653.70
October 2012	144,865,748.88	July 2015	97,862,730.70	April 2018	58,824,289.85
November 2012	143,641,402.36	August 2015	96,535,377.00	May 2018	57,783,706.77
December 2012	142,382,988.72	September 2015	95,217,686.62	June 2018	56,750,851.79
January 2013	141,091,209.63	October 2015	93,909,594.52	July 2018	55,725,865.90
February 2013	139,766,787.51	November 2015	92,611,036.10	August 2018	54,717,102.46
March 2013	138,410,464.87	December 2015	91,321,947.18	September 2018	53,724,320.58
April 2013	137,023,003.59	January 2016	90,042,263.99	October 2018	52,747,282.84
May 2013	135,605,184.23	February 2016	88,771,923.19	November 2018	51,785,755.21
June 2013	134,157,805.27	March 2016	87,510,861.85	December 2018	50,839,507.02
July 2013	132,681,682.39	April 2016	86,259,017.46	January 2019	49,908,310.91
August 2013	131,177,647.65	May 2016	85,016,327.91	February 2019	48,991,942.78
September 2013	129,646,548.74	June 2016	83,782,731.51	March 2019	48,090,181.74
October 2013	128,089,248.13	July 2016	82,558,166.96	April 2019	47,202,810.07
November 2013	126,543,155.43	August 2016	81,342,573.38	May 2019	46,329,613.19
December 2013	125,008,195.48	September 2016	80,135,890.27	June 2019	45,470,379.59
January 2014	123,484,293.60	October 2016	78,938,057.55	July 2019	44,624,900.81
February 2014	121,971,375.61	November 2016	77,749,015.51	August 2019	43,792,971.37
March 2014	120,469,367.82	December 2016	76,568,704.85	September 2019	42,974,388.76
April 2014	118,978,197.01	January 2017	75,397,066.66	October 2019	42,168,953.37
May 2014	117,497,790.46	February 2017	74,234,042.41	November 2019	41,376,468.47
June 2014	116,028,075.90	March 2017	73,079,573.95	December 2019	40,596,740.16
July 2014	114,568,981.55	April 2017	71,933,603.52	January 2020	39,829,577.33
August 2014	113,120,436.10	May 2017	70,796,073.74	February 2020	39,074,791.62
September 2014	111,682,368.71	June 2017	69,666,927.60	March 2020	38,332,197.39
October 2014	110,254,709.00	July 2017	68,546,108.47	April 2020	37,601,611.67
November 2014	108,837,387.05	August 2017	67,433,560.09	May 2020	36,882,854.14

Aggregate Group VI (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
June 2020	$ 36,175,747.06	February 2024	$ 14,305,984.60	October 2027	$ 4,152,935.06
July 2020	35,480,115.27	March 2024	13,975,034.53	November 2027	4,005,278.30
August 2020	34,795,786.13	April 2024	13,649,825.39	December 2027	3,860,462.05
September 2020	34,122,589.49	May 2024	13,330,267.95	January 2028	3,718,440.15
October 2020	33,460,357.67	June 2024	13,016,274.30	February 2028	3,579,167.13
November 2020	32,808,925.41	July 2024	12,707,757.83	March 2028	3,442,598.21
December 2020	32,168,129.82	August 2024	12,404,633.19	April 2028	3,308,689.29
January 2021	31,537,810.39	September 2024	12,106,816.29	May 2028	3,177,396.92
February 2021	30,917,808.91	October 2024	11,814,224.29	June 2028	3,048,678.32
March 2021	30,307,969.48	November 2024	11,526,775.56	July 2028	2,922,491.36
April 2021	29,708,138.44	December 2024	11,244,389.68	August 2028	2,798,794.53
May 2021	29,118,164.36	January 2025	10,966,987.41	September 2028	2,677,546.95
June 2021	28,537,898.00	February 2025	10,694,490.68	October 2028	2,558,708.37
July 2021	27,967,192.29	March 2025	10,426,822.58	November 2028	2,442,239.14
August 2021	27,405,902.29	April 2025	10,163,907.33	December 2028	2,328,100.22
September 2021	26,853,885.15	May 2025	9,905,670.27	January 2029	2,216,253.15
October 2021	26,311,000.11	June 2025	9,652,037.84	February 2029	2,106,660.07
November 2021	25,777,108.45	July 2025	9,402,937.58	March 2029	1,999,283.68
December 2021	25,252,073.45	August 2025	9,158,298.10	April 2029	1,894,087.25
January 2022	24,735,760.38	September 2025	8,918,049.06	May 2029	1,791,034.61
February 2022	24,228,036.48	October 2025	8,682,121.17	June 2029	1,690,090.14
March 2022	23,728,770.91	November 2025	8,450,446.16	July 2029	1,591,218.76
April 2022	23,237,834.73	December 2025	8,222,956.78	August 2029	1,494,385.93
May 2022	22,755,100.87	January 2026	7,999,586.77	September 2029	1,399,557.63
June 2022	22,280,444.13	February 2026	7,780,270.87	October 2029	1,306,700.37
July 2022	21,813,741.12	March 2026	7,564,944.77	November 2029	1,215,781.15
August 2022	21,354,870.24	April 2026	7,353,545.12	December 2029	1,126,767.50
September 2022	20,903,711.68	May 2026	7,146,009.52	January 2030	1,039,627.43
October 2022	20,460,147.36	June 2026	6,942,276.50	February 2030	954,329.44
November 2022	20,024,060.93	July 2026	6,742,285.50	March 2030	870,842.52
December 2022	19,595,337.73	August 2026	6,545,976.86	April 2030	789,136.14
January 2023	19,173,864.78	September 2026	6,353,291.81	May 2030	709,180.22
February 2023	18,759,530.74	October 2026	6,164,172.46	June 2030	630,945.15
March 2023	18,352,225.91	November 2026	5,978,561.78	July 2030	554,401.77
April 2023	17,951,842.19	December 2026	5,796,403.60	August 2030	479,521.39
May 2023	17,558,273.05	January 2027	5,617,642.57	September 2030	406,275.73
June 2023	17,171,413.53	February 2027	5,442,224.19	October 2030	334,636.97
July 2023	16,791,160.20	March 2027	5,270,094.77	November 2030	264,577.70
August 2023	16,417,411.14	April 2027	5,101,201.41	December 2030	196,070.95
September 2023	16,050,065.93	May 2027	4,935,492.02	January 2031	129,090.15
October 2023	15,689,025.61	June 2027	4,772,915.27	February 2031	63,609.16
November 2023	15,334,192.69	July 2027	4,613,420.62	March 2031 and thereafter	0.00
December 2023	14,985,471.09	August 2027	4,456,958.27		
January 2024	14,642,766.15	September 2027	4,303,479.19		

Aggregate Group VII Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$14,374,000.00	September 2012	$13,140,057.55	March 2013	$11,503,848.43
April 2012	14,199,674.98	October 2012	12,892,972.15	April 2013	11,198,438.98
May 2012	14,012,385.09	November 2012	12,635,064.71	May 2013	10,884,952.47
June 2012	13,812,439.60	December 2012	12,366,755.08	June 2013	10,563,893.38
July 2012	13,600,167.69	January 2013	12,088,479.20	July 2013	10,235,777.28
August 2012	13,375,917.90	February 2013	11,800,688.37	August 2013	9,901,129.94

Aggregate Group VII (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
September 2013	$ 9,560,486.33	May 2015	$ 4,047,765.49	January 2017	$ 1,022,117.48
October 2013	9,214,389.71	June 2015	3,843,208.42	February 2017	924,297.54
November 2013	8,876,324.30	July 2015	3,644,749.50	March 2017	831,034.78
December 2013	8,546,182.83	August 2015	3,452,303.03	April 2017	742,261.07
January 2014	8,223,859.22	September 2015	3,265,784.30	May 2017	657,909.07
February 2014	7,909,248.56	October 2015	3,085,109.53	June 2017	577,912.21
March 2014	7,602,247.11	November 2015	2,910,195.90	July 2017	502,204.70
April 2014	7,302,752.28	December 2015	2,740,961.52	August 2017	430,721.51
May 2014	7,010,662.60	January 2016	2,577,325.44	September 2017	363,398.36
June 2014	6,725,877.76	February 2016	2,419,207.62	October 2017	300,171.71
July 2014	6,448,298.55	March 2016	2,266,528.94	November 2017	240,978.77
August 2014	6,177,826.87	April 2016	2,119,211.16	December 2017	185,757.48
September 2014	5,914,365.70	May 2016	1,977,176.94	January 2018	134,446.51
October 2014	5,657,819.11	June 2016	1,840,349.82	February 2018	88,695.72
November 2014	5,408,092.24	July 2016	1,708,654.23	March 2018	52,538.12
December 2014	5,165,091.30	August 2016	1,582,015.43	April 2018	25,768.21
January 2015	4,928,723.54	September 2016	1,460,359.57	May 2018	8,183.82
February 2015	4,698,897.25	October 2016	1,343,613.61	June 2018 and thereafter	0.00
March 2015	4,475,521.75	November 2016	1,231,705.38		
April 2015	4,258,507.38	December 2016	1,124,563.52		

No one is authorized to give information or to make representations in connection with the Certificates other than the information and representations contained in or incorporated into this Prospectus Supplement and the additional Disclosure Documents. We take no responsibility for any unauthorized information or representation. This Prospectus Supplement and the additional Disclosure Documents do not constitute an offer or solicitation with regard to the Certificates if it is illegal to make such an offer or solicitation to you under state law. By delivering this Prospectus Supplement and the additional Disclosure Documents at any time, no one implies that the information contained herein or therein is correct after the date hereof or thereof.

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

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$959,942,149

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March 26, 2012