

\$963,483,451



FannieMae[®]

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2012-52**

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own

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

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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
DA	1	\$ 6,000,000	PT	2.00%	FIX	3136A6AA2	May 2027
DH	1	66,137,474	PT	1.75	FIX	3136A6AB0	May 2027
DI	1	35,640,165(2)	NTL	3.50	FIX/IO	3136A6AC8	May 2027
LH	2	70,559,594	PT	1.75	FIX	3136A6AD6	May 2027
LI	2	35,279,797(2)	NTL	3.50	FIX/IO	3136A6AE4	May 2027
BA	3	14,400,667	PAC/AD	2.25	FIX	3136A6AF1	January 2042
BN	3	50,402,333	PAC/AD	4.50	FIX	3136A6AG9	January 2042
BZ	3	571,000	PAC/AD	4.00	FIX/Z	3136A6AH7	May 2042
ZB(3)	3	25,944,926	SUP	4.00	FIX/Z	3136A6AJ3	May 2042
AI	4	25,916,584(2)	NTL	3.50	FIX/IO	3136A6AK0	August 2026
PJ	5	104,663,303	PT	(4)	FLT	3136A6AL8	May 2042
PS	5	104,663,303(2)	NTL	(4)	INV/IO	3136A6AM6	May 2042
PA	5	97,373,000	PAC	3.50	FIX	3136A6AN4	May 2042
PO(3)	5	452,000	PAC	0.00	PO	3136A6AP9	May 2042
PG(3)	5	452,000(2)	NTL	(5)	T/IO	3136A6AQ7	May 2042
PK(3)	5	452,000(2)	NTL	(5)	T/IO	3136A6AR5	May 2042
PQ	5	10,542,000	PAC	3.50	FIX	3136A6AS3	May 2042
MF	5	19,844,408	SUP	(4)	FLT	3136A6AT1	May 2042
MS	5	11,339,662	SUP	(4)	INV	3136A6AU8	May 2042

(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 PY, NY and ZD 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 April 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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
NA	6	\$ 60,000,000	PAC	3.50%	FIX	3136A6AV6	December 2039
NB	6	148,593,000	PAC	3.50	FIX	3136A6AW4	December 2039
NO(3)	6	40,309,000	PAC	0.00	PO	3136A6AX2	May 2042
NJ(3)	6	40,309,000(2)	NTL	(5)	T/IO	3136A6AY0	May 2042
NK(3)	6	40,309,000(2)	NTL	(5)	T/IO	3136A6AZ7	May 2042
NQ	6	17,003,000	PAC	3.50	FIX	3136A6BA1	May 2042
NF	6	32,305,827	SUP	(4)	FLT	3136A6BB9	May 2042
NS	6	18,460,473	SUP	(4)	INV	3136A6BC7	May 2042
NU	6	5,000,000	SUP	3.50	FIX	3136A6BD5	May 2042
BC	7	25,744,223	PAC/AD	2.25	FIX	3136A6BE3	January 2042
BM	7	90,104,777	PAC/AD	4.50	FIX	3136A6BF0	January 2042
ZC	7	974,000	PAC/AD	4.00	FIX/Z	3136A6BG8	May 2042
ZE(3)	7	46,758,784	SUP	4.00	FIX/Z	3136A6BH6	May 2042
R		0	NPR	0	NPR	3136A6BJ2	May 2042
RL		0	NPR	0	NPR	3136A6BK9	May 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) Based on LIBOR.
- (5) These classes are toggle classes. See page S-7 for a description of their interest rates.

TABLE OF CONTENTS

	<u>Page</u>		<u>Page</u>
AVAILABLE INFORMATION	S- 3	<i>The Fixed Rate Interest Only</i>	
RECENT DEVELOPMENTS	S- 4	<i>Classes</i>	S-17
SUMMARY	S- 5	<i>The Inverse Floating Rate Classes</i>	
ADDITIONAL RISK FACTORS	S-10	<i>and the Toggle Classes</i>	S-18
DESCRIPTION OF THE		<i>The Principal Only Classes</i>	S-20
CERTIFICATES	S-10	WEIGHTED AVERAGE LIVES OF THE	
GENERAL	S-10	CERTIFICATES	S-21
<i>Structure</i>	S-10	DECREMENT TABLES	S-21
<i>Fannie Mae Guaranty</i>	S-11	CHARACTERISTICS OF THE RESIDUAL	
<i>Characteristics of Certificates</i>	S-11	CLASSES	S-28
<i>Authorized Denominations</i>	S-12	CERTAIN ADDITIONAL FEDERAL	
THE TRUST MBS	S-12	INCOME TAX CONSEQUENCES	S-28
THE GROUP 4 UNDERLYING REMIC AND		U.S. TREASURY CIRCULAR 230 NOTICE	S-28
RCR CERTIFICATES	S-12	REMIC ELECTIONS AND SPECIAL TAX	
DISTRIBUTIONS OF INTEREST	S-13	ATTRIBUTES	S-28
<i>General</i>	S-13	TAXATION OF BENEFICIAL OWNERS OF	
<i>Delay Classes and No-Delay</i>		REGULAR CERTIFICATES	S-28
<i>Classes</i>	S-13	TAXATION OF BENEFICIAL OWNERS OF	
<i>Accrual Classes</i>	S-13	RESIDUAL CERTIFICATES	S-29
DISTRIBUTIONS OF PRINCIPAL	S-13	TAXATION OF BENEFICIAL OWNERS OF	
STRUCTURING ASSUMPTIONS	S-15	RCR CERTIFICATES	S-29
<i>Pricing Assumptions</i>	S-15	PLAN OF DISTRIBUTION	S-30
<i>Prepayment Assumptions</i>	S-16	LEGAL MATTERS	S-30
<i>Principal Balance Schedules</i>	S-16	EXHIBIT A	A- 1
YIELD TABLES	S-17	SCHEDULE 1	A- 2
<i>General</i>	S-17	PRINCIPAL BALANCE	
		SCHEDULES	B- 1

AVAILABLE INFORMATION

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

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated May 1, 2010 (the “REMIC Prospectus”);
- our Prospectus for Fannie Mae Guaranteed Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated
 - February 1, 2012, for all MBS issued on or after February 1, 2012,
 - July 1, 2011, for all MBS issued on or after July 1, 2011 and prior to February 1, 2012,
 - June 1, 2009, for all MBS issued on or after January 1, 2009 and prior to July 1, 2011,
 - April 1, 2008, for all MBS issued on or after June 1, 2007 and prior to January 1, 2009, or
 - January 1, 2006, for all other MBS
(as applicable, the “MBS Prospectus”);
- if you are purchasing the Group 4 Class or the R or RL Class, the disclosure documents relating to the underlying REMIC and RCR certificates (the “Underlying REMIC Disclosure Documents”); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading “Incorporation by Reference” in the REMIC Prospectus.

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

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

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

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

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

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

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 (as amended on Form 10-K/A) 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 April 1, 2012. You should purchase the certificates only after reading this prospectus supplement and each of the additional disclosure documents listed on page S-3. In particular, please see the discussion of risk factors that appears in each of those additional disclosure documents.

Assets Underlying Each Group of Classes

<u>Group</u>	<u>Assets</u>
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS
4	Class 2011-62-CI REMIC Certificate Class 2011-62-DI REMIC Certificate Class 2011-71-DI RCR Certificate Class 2011-71-PI RCR Certificate
5	Group 5 MBS
6	Group 6 MBS
7	Group 7 MBS

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

Characteristics of the Trust MBS

	<u>Approximate Principal Balance</u>	<u>Pass- Through Rate</u>	<u>Range of Weighted Average Coupons or WACs (annual percentages)</u>	<u>Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)</u>
Group 1 MBS	\$ 72,137,474	3.50%	3.75% to 6.00%	121 to 180
Group 2 MBS	\$ 70,559,594	3.50%	3.75% to 6.00%	121 to 180
Group 3 MBS	\$ 91,318,926	4.00%	4.25% to 6.50%	241 to 360
Group 5 MBS	\$244,214,373	5.00%	5.25% to 7.50%	241 to 360
Group 6 MBS	\$321,671,300	3.50%	3.75% to 6.00%	241 to 360
Group 7 MBS	\$163,581,784	4.00%	4.25% to 6.50%	241 to 360

Assumed Characteristics of the Underlying Mortgage Loans

	<u>Principal Balance</u>	<u>Original Term to Maturity (in months)</u>	<u>Remaining Term to Maturity (in months)</u>	<u>Loan Age (in months)</u>	<u>Interest Rate</u>
Group 1 MBS	\$ 72,137,474	180	171	8	3.935%
Group 2 MBS	\$ 70,559,594	180	173	6	3.947%
Group 3 MBS	\$ 91,318,926	360	353	6	4.500%
Group 5 MBS	\$244,214,373	360	317	33	5.433%
Group 6 MBS	\$321,671,300	360	358	2	4.000%
Group 7 MBS	\$163,581,784	360	350	8	4.475%

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

Group 4

Exhibit A describes the underlying REMIC and RCR certificates in Group 4, including certain information about the related mortgage loans. To learn more about the underlying REMIC and RCR certificates, you should obtain from us the current class factors and the related disclosure documents as described on page S-3.

Settlement Date

We expect to issue the certificates on April 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:

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

Exchanging Certificates Through Combination and Recombination

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

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

Interest Rates

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

During the initial interest accrual period, the floating rate, 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:

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate(1)</u>
PJ	0.74530%	7.0000%	0.42%	LIBOR + 42 basis points
PS	6.25470%	6.5800%	0.00%	6.58% – LIBOR
PG	3.50000%	3.5000%	0.00%	(2)
PK	0.00000%	3.5000%	0.00%	(3)
MF	1.37175%	5.5000%	1.13%	LIBOR + 113 basis points
MS	7.22443%	7.6475%	0.00%	7.6475% – (1.75 × LIBOR)
NJ	3.50000%	3.5000%	0.00%	(4)
NK	0.00000%	3.5000%	0.00%	(5)
NF	1.44175%	5.5000%	1.20%	LIBOR + 120 basis points
NS	7.10193%	7.5250%	0.00%	7.5250% – (1.75 × LIBOR)

- (1) We will establish LIBOR on the basis of the “BBA Method.”
 (2) The applicable interest rate for the PG Class during each interest accrual period will be determined as follows:

<u>If LIBOR is:</u>	<u>Applicable Rate or Formula</u>
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 the PK Class during each interest accrual period will be determined as follows:

<u>If LIBOR is:</u>	<u>Applicable Rate or Formula</u>
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%

- (4) The applicable interest rate for the NJ Class during each interest accrual period will be determined as follows:

<u>If LIBOR is:</u>	<u>Applicable Rate or Formula</u>
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%

- (5) The applicable interest rate for the NK Class during each interest accrual period will be determined as follows:

<u>If LIBOR is:</u>	<u>Applicable Rate or Formula</u>
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%

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

DI	42.8571333333% of the DA Class
	<i>plus</i>
	50% of the DH Class
LI	50% of the LH Class
AI	100% of the aggregate notional principal balance of the Group 4 Underlying REMIC and RCR Certificates
PS	100% of the PJ Class
PG	100% of the PO Class
PK	100% of the PO Class
NJ	100% of the NO Class
NK	100% of the NO Class

Distributions of Principal

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

Weighted Average Lives (years)*

		PSA Prepayment Assumption									
Group 1 Classes		0%	100%	300%	500%	800%	1100%	1400%			
DA, DH and DI		8.6	6.1	4.0	2.9	2.0	1.5	1.2			
Group 2 Classes		PSA Prepayment Assumption									
		0%	100%	300%	500%	800%	1100%	1400%			
LH and LI		8.6	6.2	4.1	3.0	2.1	1.6	1.3			
Group 3 Classes		PSA Prepayment Assumption									
		0%	100%	180%	300%	475%	600%	900%	1200%	1500%	
BA and BN		10.8	5.1	4.1	4.1	4.1	3.4	2.4	1.9	1.6	
BZ		18.9	15.9	15.9	15.9	15.9	12.8	8.2	5.6	3.8	
ZB		25.1	17.9	13.9	7.7	1.9	1.3	0.9	0.7	0.5	
Group 4 Class		PSA Prepayment Assumption									
		0%	100%	300%	500%	800%	1100%	1400%			
AI		7.6	5.0	3.1	2.1	1.3	0.9	0.7			
Group 5 Classes		PSA Prepayment Assumption									
		0%	100%	120%	140%	200%	270%	300%	600%	900%	1400%
PJ and PS		20.2	9.6	8.8	8.0	6.3	4.9	4.5	2.2	1.3	0.6
PA		16.8	5.9	5.4	5.4	5.4	5.4	5.4	2.8	1.7	0.7
PO, PG, PK and PY		25.8	20.8	20.8	20.8	20.8	20.8	20.8	14.1	8.4	3.7
PQ		26.5	13.1	10.8	6.6	6.6	6.6	4.3	0.9	0.5	0.2
MF and MS		28.6	20.0	18.4	16.5	8.8	2.6	1.4	0.4	0.2	0.1
Group 6 Classes		PSA Prepayment Assumption									
		0%	100%	120%	145%	200%	250%	400%	600%	900%	
NA and NB		15.0	5.9	5.3	5.3	5.3	5.3	4.0	3.0	2.2	
NO, NJ, NK and NY		25.4	16.5	16.4	16.4	16.4	16.4	11.2	7.7	5.1	
NQ		26.9	15.3	11.8	3.4	3.4	3.4	2.2	1.7	1.3	
NF, NS and NU		28.7	22.7	20.9	18.0	8.9	2.9	1.5	1.0	0.8	
Group 7 Classes		PSA Prepayment Assumption									
		0%	100%	180%	300%	475%	600%	900%	1200%	1500%	
BC and BM		10.8	5.0	4.0	4.0	4.0	3.3	2.3	1.8	1.4	
ZC		18.9	15.9	15.9	15.9	15.9	12.7	8.1	5.5	3.6	
ZE		25.1	17.7	13.7	7.5	1.7	1.2	0.8	0.6	0.5	
Group 3/Group 7 Class**		PSA Prepayment Assumption									
		0%	100%	180%	300%	475%	600%	900%	1200%	1500%	
ZD		25.1	17.7	13.8	7.6	1.8	1.2	0.8	0.6	0.5	

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

** This class is an RCR class formed by a combination of REMIC classes in two different groups. For additional information, see Schedule 1 attached to this prospectus supplement.

ADDITIONAL RISK FACTORS

Payments on the Group 4 Class will be affected by the applicable payment priorities governing the related underlying REMIC and RCR certificates. If you invest in the Group 4 Class, the rate at which you receive payments also will be affected by the applicable priority sequences governing notional balance reductions on the related underlying REMIC and RCR certificates.

In particular, as described in the related Underlying REMIC Disclosure Document, notional balance reductions on the Class 2011-71-PI RCR Certificate in Group 4 are governed by a principal balance schedule. As a result, that underlying RCR certificate may experience notional balance reductions faster or slower than would otherwise have been the case. Prepayments on the related mortgage loans may have occurred at a rate faster or slower than the rate initially assumed. In certain high prepayment scenarios, it is possible that the effect of a principal balance schedule on notional balance reductions over time may be eliminated. In such a case, the Class 2011-71-PI RCR Certificate would experience notional balance reductions at rates that may vary widely from period to period. This prospectus supplement contains no information as to whether

- the Class 2011-71-PI RCR Certificate has adhered to the related principal balance schedule,

- any related support classes remain outstanding, or
- the Class 2011-71-PI RCR Certificate otherwise has performed as originally anticipated.

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

Slight changes in LIBOR may significantly affect the yields on the toggle classes in Group 5 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 PK Class and the NK Class is expected to be 0%, and this rate may continue in effect for an indefinite period of time. As a result, the PK and NK 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 April 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:

- six groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 2 MBS,” “Group 3 MBS,” “Group 5 MBS,” “Group 6 MBS” and “Group 7 MBS,” and together, the “Trust MBS”), and
- certain previously issued REMIC and RCR certificates (the “Group 4 Underlying REMIC and RCR Certificates”) issued from the related Fannie Mae REMIC trusts (the “Underlying REMIC Trusts”) as further described in Exhibit A.

The Group 4 Underlying REMIC and RCR Certificates evidence direct or indirect beneficial ownership interests in certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates (together with the Trust MBS, the “MBS”).

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

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

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

REMIC Designation	Assets	Regular Interests	Residual Interest
Lower Tier REMIC	Trust MBS and Group 4 Underlying REMIC and RCR Certificates	Interests in the Lower Tier REMIC other than the RL Class (the “Lower Tier Regular Interests”)	RL
Upper Tier REMIC	Lower Tier Regular Interests	All Classes of REMIC Certificates other than the R and RL Classes	R

Fannie Mae Guaranty. For a description of our guaranties of the Certificates, the MBS and the Group 4 Underlying REMIC and RCR Certificates, see the applicable discussions appearing under the heading “Fannie Mae Guaranty” in the REMIC Prospectus, the MBS Prospectus and the Underlying REMIC Disclosure Documents. Our guaranties are not backed by the full faith and credit of the United States.

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

We will issue the Residual Certificates in fully registered, certificated form. The “Holder” or “Certificateholder” of a Residual Certificate is its registered owner. A Residual Certificate can be transferred at the corporate trust office of the Transfer Agent, or at the office of the Transfer Agent in New York, New York. U.S. Bank National Association in Boston, Massachusetts will be the initial Transfer Agent. We may impose a service charge for any registration of transfer of a Residual

Certificate and may require payment to cover any tax or other governmental charge. See also “—Characteristics of the Residual Classes” below.

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

<u>Classes</u>	<u>Denominations</u>
Interest Only, 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 Trust MBS

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

In addition, the pools of mortgage loans backing the Group 3 MBS, Group 6 MBS and Group 7 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 3 MBS, Group 6 MBS and Group 7 MBS, see the Final Data Statement for the Trust and the related prospectus supplement for each MBS. See also “Risk Factors—Risks Relating to Yield and Prepayment—*Refinancing—“Jumbo-conforming” mortgage loans, which have original principal balances that exceed our traditional conforming loan limits, may prepay at different rates than conforming balance mortgage loans generally*” in the MBS Prospectus dated February 1, 2012.

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

The Group 4 Underlying REMIC and RCR Certificates

The Group 4 Underlying REMIC and RCR Certificates represent beneficial ownership interests in the related Underlying REMIC Trusts. The assets of those trusts consist of MBS (or beneficial ownership interests in MBS) having the general characteristics set forth in the MBS Prospectus. Each MBS evidences beneficial ownership interests in a pool of conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties, as described under “The Mortgage Pools” and “Yield, Maturity, and Prepayment Considerations” in the MBS Prospectus.

Distributions on the Group 4 Underlying REMIC and RCR Certificates will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Group 4 Underlying REMIC and RCR Certificates are described in the Underlying REMIC Disclosure Documents. See Exhibit A for certain additional information about the Group 4 Underlying REMIC and RCR Certificates. Exhibit A is provided in lieu of a Final Data Statement with respect to the Group 4 Underlying REMIC and RCR Certificates.

For further information about the Group 4 Underlying REMIC and RCR Certificates, telephone us at 1-800-237-8627. Additional information about the Group 4 Underlying REMIC and RCR Certificates is also available at <https://mbsdisclosure.fanniemae.com/PoolTalk2/index.html>. There may have been material changes in facts and circumstances since the dates we prepared the Underlying REMIC Disclosure Documents. These may include changes in prepayment speeds, prevailing interest rates and other economic factors. As a result, the usefulness of the information set forth in those documents may be limited.

Distributions of Interest

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

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

<u>Delay Classes</u>	<u>No-Delay Classes</u>
All interest-bearing Classes other than the PJ and PS Classes	PJ 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 Classes. The BZ, ZB, ZC, ZE and ZD Classes are Accrual Classes. Interest will accrue on each Accrual Class at the applicable annual rate specified on the cover of this prospectus supplement or on Schedule 1. However, we will not pay any interest on the Accrual Classes. Instead, interest accrued on each Accrual Class will be added as principal to its principal balance on each Distribution Date. We will pay principal on the Accrual Classes as described under “—*Distributions of Principal*” below.

Distributions of Principal

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

- *Group 1*

The Group 1 Principal Distribution Amount to DA and DH, pro rata, until retired. } **Pass-Through Classes**

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

- *Group 2*

The Group 2 Principal Distribution Amount to LH until retired. } **Pass-Through Class**

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

- *Group 3*

The BZ Accrual Amount to BA and BN, pro rata, until retired, and thereafter to BZ. } **Accretion Directed Classes and Accrual Class**

The Group 3 Cash Flow Distribution Amount and the ZB Accrual Amount in the following priority:

- 1. To Aggregate Group I to its Planned Balance. } PAC Group
- 2. To ZB until retired. } Support Class
- 3. To Aggregate Group I to zero. } PAC Group

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

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

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

“Aggregate Group I” consists of the BA, BN and BZ Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I as follows:

- first*, to BA and BN, pro rata, until retired; and
- second*, to BZ until retired.

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

- *Group 5*

The Group 5 Principal Distribution Amount as follows:

- 42.8571429741% to PJ until retired, and } Pass-Through Class
- 57.1428570259% as follows:
 - first*, to Aggregate Group II to its Planned Balance; } PAC Group and Class
 - second*, to PQ to its Planned Balance;
 - third*, to MF and MS, pro rata, until retired; } Support Classes
 - fourth*, to PQ until retired; and } PAC Class and Group
 - fifth*, to Aggregate Group II to zero.

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

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

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

- *Group 6*

The Group 6 Principal Distribution Amount in the following priority:

- 1. To Aggregate Group III to its Planned Balance; } PAC Group and Class
- 2. To NQ to its Planned Balance;
- 3. To NF, NS and NU, pro rata, until retired; } Support Classes
- 4. To NQ until retired; and } PAC Class and Group
- 5. To Aggregate Group III to zero.

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

“Aggregate Group III” consists of the NA, NB and NO Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group III as follows:

- first*, to NA and NB, pro rata, until retired; and
- second*, to NO until retired.

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

- *Group 7*

The ZC Accrual Amount to BC and BM, pro rata, until retired, and thereafter to ZC. } **Accretion Directed Classes and Accrual Class**

The Group 7 Cash Flow Distribution Amount and the ZE Accrual Amount in the following priority:

1. To Aggregate Group IV to its Planned Balance. } **PAC Group**
2. To ZE until retired. } **Support Class**
3. To Aggregate Group IV to zero. } **PAC Group**

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

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

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

“Aggregate Group IV” consists of the BC, BM and ZC Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group IV as follows:

- first*, to BC and BM, pro rata, until retired; and
- second*, to ZC until retired.

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

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the actual characteristics of each pool of Mortgage Loans backing the Group 4 Underlying REMIC and RCR Certificates, the priority sequences governing notional balance reductions on the Group 4 Underlying REMIC and RCR Certificates, and the following assumptions (such characteristics and assumptions, collectively, the “Pricing Assumptions”):

- the Mortgage Loans underlying the Trust MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—Group 1, Group 2, Group 3, 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 April 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.

<u>Groups and Classes</u>	<u>Structuring Ranges</u>	<u>Initial Effective Ranges</u>
Aggregate Group I Planned Balances	Between 180% and 475% PSA	Between 180% and 475% PSA
Aggregate Group II Planned Balances	Between 120% and 300% PSA	Between 120% and 300% PSA
PQ Class Planned Balances	Between 140% and 270% PSA	Between 140% and 270% PSA
Aggregate Group III Planned Balances	Between 120% and 250% PSA	Between 120% and 250% PSA
NQ Class Planned Balances	Between 145% and 250% PSA	Between 145% and 250% PSA
Aggregate Group IV Planned Balances	Between 180% and 475% PSA	Between 180% and 475% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	BA, BN and BZ
Aggregate Group II	PA and PO
Aggregate Group III	NA, NB and NO
Aggregate Group IV	BC, BM and ZC

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 Classes to their scheduled balances each month if prepayments do not occur at a *constant* PSA rate.

- The actual Effective Ranges at any time will be based upon the actual characteristics of the related Mortgage Loans at that time, which are likely to vary (and may vary considerably) from the Pricing Assumptions. As a result, the actual Effective Ranges will likely differ from the Initial Effective Ranges specified above. For the same reason, the applicable Aggregate Groups and Classes might not be reduced to their scheduled balances each month even if the related Mortgage Loans prepay at a *constant* PSA rate within the applicable Initial Effective Ranges. This is so particularly if the rates fall at the lower or higher end of the applicable ranges.
- The actual Effective Ranges may narrow, widen or shift upward or downward to reflect actual prepayment experience over time.
- The principal payment stability of each 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:

<u>Class</u>	<u>% PSA</u>
DI	333%
LI	306%
AI	434%

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:

<u>Class</u>	<u>Price*</u>
DI	13.0%
LI	14.0%
AI	8.0%

* 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 DI Class to Prepayments

	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>300%</u>	<u>500%</u>	<u>800%</u>	<u>1100%</u>	<u>1400%</u>
Pre-Tax Yields to Maturity . . .	15.9%	13.1%	1.9%	(10.0)%	(29.5)%	(51.3)%	(76.5)%

Sensitivity of the LI Class to Prepayments

	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>300%</u>	<u>500%</u>	<u>800%</u>	<u>1100%</u>	<u>1400%</u>
Pre-Tax Yields to Maturity . . .	13.8%	11.2%	0.3%	(11.1)%	(29.7)%	(50.3)%	(73.5)%

Sensitivity of the AI Class to Prepayments

	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>300%</u>	<u>500%</u>	<u>800%</u>	<u>1100%</u>	<u>1400%</u>
Pre-Tax Yields to Maturity . . .	32.4%	28.6%	12.3%	(6.4)%	(37.1)%	(69.8)%	*

The Inverse Floating Rate Classes and the Toggle Classes. **The yields on the Inverse Floating Rate Classes and the Toggle 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 PS, PG, PK, NJ and NK Classes would lose money on their initial investments under certain prepayment scenarios.**

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

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

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

<u>Class</u>	<u>Price*</u>
PS	19.5000%
PG	30.0000%
PK	20.0000%
MS	99.0000%
NJ	30.0000%
NK	20.0000%
NS	97.3125%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>									
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>140%</u>	<u>200%</u>	<u>270%</u>	<u>300%</u>	<u>600%</u>	<u>900%</u>	<u>1400%</u>
0.16265%	29.3%	25.8%	24.3%	22.9%	18.6%	13.4%	11.2%	(12.9)%	(40.7)%	*
0.32530%	28.3%	24.8%	23.4%	22.0%	17.7%	12.6%	10.3%	(13.7)%	(41.4)%	*
2.32530%	16.9%	13.5%	12.2%	10.8%	6.7%	1.8%	(0.3)%	(23.2)%	(49.8)%	*
4.32530%	4.8%	1.7%	0.4%	(0.9)%	(4.8)%	(9.5)%	(11.5)%	(33.3)%	(58.6)%	*
6.58000%	*	*	*	*	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>									
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>140%</u>	<u>200%</u>	<u>270%</u>	<u>300%</u>	<u>600%</u>	<u>900%</u>	<u>1400%</u>
8.00000% and below ..	10.4%	10.4%	10.4%	10.4%	10.4%	10.4%	10.4%	7.6%	(0.5)%	(35.8)%
8.10938%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	(2.7)%	(14.1)%	(55.9)%
8.21875% and above ..	*	*	*	*	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>									
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>140%</u>	<u>200%</u>	<u>270%</u>	<u>300%</u>	<u>600%</u>	<u>900%</u>	<u>1400%</u>
8.00000% and below . .	*	*	*	*	*	*	*	*	*	*
8.10938%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	2.9%	(6.6)%	(44.8)%
8.21875% and above . .	17.3%	17.3%	17.3%	17.3%	17.3%	17.3%	17.3%	15.6%	9.6%	(21.0)%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>									
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>140%</u>	<u>200%</u>	<u>270%</u>	<u>300%</u>	<u>600%</u>	<u>900%</u>	<u>1400%</u>
0.120875%	7.6%	7.6%	7.6%	7.6%	7.6%	7.8%	7.9%	8.9%	10.1%	12.7%
0.241750%	7.4%	7.4%	7.4%	7.4%	7.4%	7.6%	7.7%	8.8%	9.9%	12.6%
2.241750%	3.8%	3.8%	3.8%	3.8%	3.9%	4.1%	4.3%	5.8%	7.5%	11.5%
4.370000%	0.0%	0.1%	0.1%	0.1%	0.1%	0.4%	0.7%	2.7%	4.9%	10.2%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>									
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>145%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>	<u>600%</u>	<u>900%</u>	
8.00000% and below . .	10.0%	8.8%	8.8%	8.8%	8.8%	8.8%	4.7%	(2.8)%	(16.9)%	
8.10938%	1.3%	(0.5)%	(0.5)%	(0.5)%	(0.5)%	(0.5)%	(6.3)%	(15.8)%	(32.8)%	
8.21875% and above . .	*	*	*	*	*	*	*	*	*	

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>									
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>145%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>	<u>600%</u>	<u>900%</u>	
8.00000% and below . .	*	*	*	*	*	*	*	*	*	
8.10938%	6.0%	4.5%	4.5%	4.5%	4.5%	4.5%	(0.4)%	(8.7)%	(24.1)%	
8.21875% and above . .	17.1%	16.3%	16.3%	16.3%	16.3%	16.3%	13.3%	7.4%	(4.7)%	

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>									
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>145%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>	<u>600%</u>	<u>900%</u>	
0.120875%	7.6%	7.6%	7.6%	7.7%	7.8%	8.3%	9.1%	9.7%	10.5%	
0.241750%	7.4%	7.4%	7.4%	7.4%	7.6%	8.1%	8.9%	9.5%	10.3%	
2.241750%	3.8%	3.8%	3.8%	3.8%	4.0%	4.6%	5.4%	6.1%	7.0%	
4.300000%	0.1%	0.1%	0.1%	0.2%	0.3%	0.9%	1.9%	2.6%	3.6%	

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:

<u>Class</u>	<u>Price</u>
PO	50.0%
NO	50.0%

Sensitivity of the PO Class to Prepayments

	<u>PSA Prepayment Assumption</u>									
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>140%</u>	<u>200%</u>	<u>270%</u>	<u>300%</u>	<u>600%</u>	<u>900%</u>	<u>1400%</u>
Pre-Tax Yields to Maturity . . .	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	5.0%	8.4%	20.0%

Sensitivity of the NO Class to Prepayments

	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>145%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>	<u>600%</u>	<u>900%</u>
Pre-Tax Yields to Maturity . . .	3.6%	4.3%	4.3%	4.3%	4.3%	4.3%	6.4%	9.5%	14.5%

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions,
- the priority sequences of distributions of principal of the Group 3, Group 5, Group 6 and Group 7 Classes, and
- in the case of the Group 4 Class, the priority sequences affecting notional balance reductions on the Group 4 Underlying REMIC and RCR Certificates.

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

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

Decrement Tables

The following tables indicate the percentages of original principal balances of the specified Classes that would be outstanding after each date shown at various constant PSA rates, and the

corresponding weighted average lives of those Classes. The tables have been prepared on the basis of the Pricing Assumptions.

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

<u>Mortgage Loans Backing Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	180 months	180 months	6.00%
Group 2 MBS	180 months	180 months	6.00%
Group 3 MBS	360 months	360 months	6.50%
Group 4 Underlying REMIC and RCR Certificates	180 months	(1)	6.00%
Group 5 MBS	360 months	360 months	7.50%
Group 6 MBS	360 months	360 months	6.00%
Group 7 MBS	360 months	360 months	6.50%

(1) The Mortgage Loans backing the Group 4 Underlying REMIC and RCR Certificates listed below are assumed to have the following remaining terms to maturity:

2011-62-CI	170 months
2011-62-DI	170 months
2011-71-DI	171 months
2011-71-PI	171 months

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	DA, DH and DI† Classes							LH and LI† Classes						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	300%	500%	800%	1100%	1400%	0%	100%	300%	500%	800%	1100%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2013	96	92	86	81	73	64	55	96	92	88	83	76	68	61
April 2014	91	82	69	56	39	25	13	91	83	70	59	43	29	17
April 2015	86	72	53	37	19	8	2	86	73	54	39	21	9	3
April 2016	81	63	40	24	9	3	*	81	64	41	25	10	3	*
April 2017	76	54	30	15	4	1	*	76	55	31	16	5	1	*
April 2018	70	46	22	10	2	*	*	70	47	23	10	2	*	*
April 2019	64	39	16	6	1	*	*	64	40	17	6	1	*	*
April 2020	58	32	12	4	*	*	*	58	33	12	4	*	*	*
April 2021	51	26	8	2	*	*	*	51	27	9	2	*	*	*
April 2022	44	20	6	1	*	*	*	44	21	6	1	*	*	*
April 2023	36	15	4	1	*	*	0	36	15	4	1	*	*	0
April 2024	28	10	2	*	*	*	0	28	10	2	*	*	*	0
April 2025	19	5	1	*	*	*	0	19	6	1	*	*	*	0
April 2026	10	1	*	*	*	*	0	10	2	*	*	*	*	0
April 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.6	6.1	4.0	2.9	2.0	1.5	1.2	8.6	6.2	4.1	3.0	2.1	1.6	1.3

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

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

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

Date	BA and BN Classes									BZ Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	180%	300%	475%	600%	900%	1200%	1500%	0%	100%	180%	300%	475%	600%	900%	1200%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2013	97	93	90	90	90	90	90	90	84	104	104	104	104	104	104	104	104	104
April 2014	93	82	74	74	74	74	57	37	19	108	108	108	108	108	108	108	108	108
April 2015	90	70	58	58	58	50	25	9	1	113	113	113	113	113	113	113	113	113
April 2016	86	59	43	43	43	31	11	2	0	117	117	117	117	117	117	117	117	22
April 2017	82	49	31	31	31	19	4	0	0	122	122	122	122	122	122	122	89	2
April 2018	78	39	21	21	21	11	1	0	0	127	127	127	127	127	127	127	24	*
April 2019	73	29	14	14	14	7	0	0	0	132	132	132	132	132	132	122	7	*
April 2020	69	20	9	9	9	4	0	0	0	138	138	138	138	138	138	55	2	*
April 2021	64	11	6	6	6	2	0	0	0	143	143	143	143	143	143	24	*	*
April 2022	58	4	4	4	4	1	0	0	0	149	149	149	149	149	149	11	*	*
April 2023	53	2	2	2	2	0	0	0	0	155	155	155	155	155	132	5	*	*
April 2024	47	1	1	1	1	0	0	0	0	161	161	161	161	161	82	2	*	0
April 2025	41	*	*	*	*	0	0	0	0	168	168	168	168	168	50	1	*	0
April 2026	35	0	0	0	0	0	0	0	0	175	131	131	131	131	31	*	*	0
April 2027	28	0	0	0	0	0	0	0	0	182	89	89	89	89	19	*	*	0
April 2028	21	0	0	0	0	0	0	0	0	189	61	61	61	61	11	*	*	0
April 2029	13	0	0	0	0	0	0	0	0	197	41	41	41	41	7	*	*	0
April 2030	5	0	0	0	0	0	0	0	0	205	27	27	27	27	4	*	*	0
April 2031	0	0	0	0	0	0	0	0	0	18	18	18	18	18	2	*	0	0
April 2032	0	0	0	0	0	0	0	0	0	12	12	12	12	12	1	*	0	0
April 2033	0	0	0	0	0	0	0	0	0	8	8	8	8	8	1	*	0	0
April 2034	0	0	0	0	0	0	0	0	0	5	5	5	5	5	*	*	0	0
April 2035	0	0	0	0	0	0	0	0	0	3	3	3	3	3	*	*	0	0
April 2036	0	0	0	0	0	0	0	0	0	2	2	2	2	2	*	*	0	0
April 2037	0	0	0	0	0	0	0	0	0	1	1	1	1	1	*	*	0	0
April 2038	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	0	0
April 2039	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	0	0
April 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*	0	0	0
April 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	10.8	5.1	4.1	4.1	4.1	3.4	2.4	1.9	1.6	18.9	15.9	15.9	15.9	15.9	12.8	8.2	5.6	3.8

Date	ZB Class								
	PSA Prepayment Assumption								
	0%	100%	180%	300%	475%	600%	900%	1200%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100
April 2013	104	104	104	93	78	67	41	14	0
April 2014	108	108	108	80	41	15	0	0	0
April 2015	113	113	112	68	14	0	0	0	0
April 2016	117	117	116	63	2	0	0	0	0
April 2017	122	122	119	60	*	0	0	0	0
April 2018	127	127	117	56	*	0	0	0	0
April 2019	132	132	111	51	*	0	0	0	0
April 2020	138	138	103	44	*	0	0	0	0
April 2021	143	143	94	38	*	0	0	0	0
April 2022	149	145	85	32	*	0	0	0	0
April 2023	155	135	75	27	*	0	0	0	0
April 2024	161	124	66	22	*	0	0	0	0
April 2025	168	113	58	18	*	0	0	0	0
April 2026	175	103	50	15	*	0	0	0	0
April 2027	182	93	43	12	*	0	0	0	0
April 2028	189	83	37	9	*	0	0	0	0
April 2029	197	74	31	7	*	0	0	0	0
April 2030	205	66	26	6	*	0	0	0	0
April 2031	209	58	22	4	*	0	0	0	0
April 2032	196	50	18	3	*	0	0	0	0
April 2033	181	43	15	3	*	0	0	0	0
April 2034	166	36	12	2	*	0	0	0	0
April 2035	150	30	9	1	*	0	0	0	0
April 2036	132	25	7	1	*	0	0	0	0
April 2037	114	19	5	1	*	0	0	0	0
April 2038	94	14	4	*	*	0	0	0	0
April 2039	73	10	2	*	*	0	0	0	0
April 2040	50	5	1	*	*	0	0	0	0
April 2041	26	2	*	*	*	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.1	17.9	13.9	7.7	1.9	1.3	0.9	0.7	0.5

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

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

Date	AI† Class						
	PSA Prepayment Assumption						
	0%	100%	300%	500%	800%	1100%	1400%
Initial Percent	100	100	100	100	100	100	100
April 2013	95	88	79	68	53	37	21
April 2014	90	77	58	42	21	7	1
April 2015	84	66	42	24	7	1	*
April 2016	78	55	30	13	2	*	*
April 2017	72	46	20	6	1	*	*
April 2018	65	37	12	3	*	*	*
April 2019	58	29	7	1	*	*	*
April 2020	50	22	4	1	*	*	*
April 2021	42	15	2	*	*	*	0
April 2022	33	9	1	*	*	*	0
April 2023	24	4	*	*	*	*	0
April 2024	15	1	*	*	*	*	0
April 2025	5	*	*	*	*	0	0
April 2026	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0
Weighted Average Life (years)**	7.6	5.0	3.1	2.1	1.3	0.9	0.7

Date	PJ and PS† Classes										PA Class										
	PSA Prepayment Assumption										PSA Prepayment Assumption										
	0%	100%	120%	140%	200%	270%	300%	600%	900%	1400%	0%	100%	120%	140%	200%	270%	300%	600%	900%	1400%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
April 2013	99	92	91	90	86	82	81	63	45	16	99	89	87	87	87	87	87	87	87	64	22
April 2014	98	85	83	81	75	68	65	39	20	2	97	79	76	76	76	76	76	76	56	29	3
April 2015	97	78	75	73	64	56	52	25	9	*	96	69	65	65	65	65	65	65	35	13	*
April 2016	96	72	69	65	55	46	42	16	4	*	94	60	55	55	55	55	55	22	5	0	0
April 2017	95	66	62	58	48	37	33	10	2	*	92	52	46	46	46	46	46	13	2	0	0
April 2018	93	61	56	52	41	30	27	6	1	*	90	44	37	37	37	37	37	8	1	0	0
April 2019	92	55	51	46	35	25	21	4	*	*	88	36	30	30	30	30	30	5	*	0	0
April 2020	90	51	46	41	30	20	17	2	*	*	86	29	23	23	23	23	23	3	0	0	0
April 2021	89	46	41	36	25	16	13	1	*	*	84	23	18	18	18	18	18	2	0	0	0
April 2022	87	42	37	32	22	13	11	1	*	0	81	16	14	14	14	14	14	1	0	0	0
April 2023	85	38	33	28	18	11	8	1	*	0	78	11	11	11	11	11	11	*	0	0	0
April 2024	83	34	29	25	15	9	7	*	*	0	75	8	8	8	8	8	8	*	0	0	0
April 2025	80	30	26	22	13	7	5	*	*	0	72	6	6	6	6	6	6	0	0	0	0
April 2026	78	27	23	19	11	5	4	*	*	0	69	5	5	5	5	5	5	0	0	0	0
April 2027	75	24	20	16	9	4	3	*	*	0	65	3	3	3	3	3	3	0	0	0	0
April 2028	73	21	17	14	7	3	2	*	*	0	61	2	2	2	2	2	2	0	0	0	0
April 2029	70	18	15	12	6	3	2	*	*	0	56	2	2	2	2	2	2	0	0	0	0
April 2030	66	16	13	10	5	2	1	*	*	0	52	1	1	1	1	1	1	0	0	0	0
April 2031	63	13	11	8	4	2	1	*	*	0	47	*	*	*	*	*	*	0	0	0	0
April 2032	59	11	9	7	3	1	1	*	*	0	41	0	0	0	0	0	0	0	0	0	0
April 2033	55	9	7	5	2	1	1	*	*	0	35	0	0	0	0	0	0	0	0	0	0
April 2034	50	7	5	4	2	1	*	*	*	0	29	0	0	0	0	0	0	0	0	0	0
April 2035	46	5	4	3	1	*	*	*	0	0	22	0	0	0	0	0	0	0	0	0	0
April 2036	40	4	3	2	1	*	*	*	0	0	15	0	0	0	0	0	0	0	0	0	0
April 2037	35	2	1	1	*	*	*	*	0	0	7	0	0	0	0	0	0	0	0	0	0
April 2038	29	1	*	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2039	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2040	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2041	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.2	9.6	8.8	8.0	6.3	4.9	4.5	2.2	1.3	0.6	16.8	5.9	5.4	5.4	5.4	5.4	5.4	2.8	1.7	0.7	0.7

* 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	PO, PG†, PK† and PY Classes										PQ Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	120%	140%	200%	270%	300%	600%	900%	1400%	0%	100%	120%	140%	200%	270%	300%	600%	900%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2013	100	100	100	100	100	100	100	100	100	100	100	100	100	84	84	84	84	21	0	0
April 2014	100	100	100	100	100	100	100	100	100	100	100	100	100	72	72	72	72	0	0	0
April 2015	100	100	100	100	100	100	100	100	100	100	100	100	100	62	62	62	62	0	0	0
April 2016	100	100	100	100	100	100	100	100	100	100	100	19	100	54	54	54	42	0	0	0
April 2017	100	100	100	100	100	100	100	100	100	100	3	100	100	48	48	48	17	0	0	0
April 2018	100	100	100	100	100	100	100	100	100	*	100	100	100	44	44	44	6	0	0	0
April 2019	100	100	100	100	100	100	100	100	100	*	100	100	98	41	41	41	5	0	0	0
April 2020	100	100	100	100	100	100	100	100	51	*	100	100	89	37	37	37	5	0	0	0
April 2021	100	100	100	100	100	100	100	100	23	*	100	100	74	33	33	33	5	0	0	0
April 2022	100	100	100	100	100	100	100	100	10	*	100	100	54	29	29	29	5	0	0	0
April 2023	100	100	100	100	100	100	100	100	4	*	100	97	32	25	25	25	5	0	0	0
April 2024	100	100	100	100	100	100	100	100	2	*	100	71	21	21	21	21	5	0	0	0
April 2025	100	100	100	100	100	100	100	63	1	0	100	44	17	17	17	17	5	0	0	0
April 2026	100	100	100	100	100	100	100	38	*	0	100	15	14	14	14	14	5	0	0	0
April 2027	100	100	100	100	100	100	100	23	*	0	100	10	10	10	10	10	5	0	0	0
April 2028	100	100	100	100	100	100	100	14	*	0	100	8	8	8	8	8	5	0	0	0
April 2029	100	100	100	100	100	100	100	8	*	0	100	5	5	5	5	5	5	0	0	0
April 2030	100	100	100	100	100	100	100	5	*	0	100	3	3	3	3	3	5	0	0	0
April 2031	100	100	100	100	100	100	100	3	*	0	100	2	2	2	2	2	5	0	0	0
April 2032	100	100	100	100	100	100	100	2	*	0	100	0	0	0	0	0	5	0	0	0
April 2033	100	35	35	35	35	35	35	1	*	0	100	0	0	0	0	0	5	0	0	0
April 2034	100	0	0	0	0	0	0	*	*	0	100	0	0	0	0	0	5	0	0	0
April 2035	100	0	0	0	0	0	0	*	*	0	100	0	0	0	0	0	3	0	0	0
April 2036	100	0	0	0	0	0	0	*	*	0	100	0	0	0	0	0	2	0	0	0
April 2037	100	0	0	0	0	0	0	*	*	0	100	0	0	0	0	0	1	0	0	0
April 2038	0	0	0	0	0	0	0	*	*	0	87	0	0	0	0	0	*	0	0	0
April 2039	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0
April 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.8	20.8	20.8	20.8	20.8	20.8	20.8	14.1	8.4	3.7	26.5	13.1	10.8	6.6	6.6	6.6	4.3	0.9	0.5	0.2

Date	MF and MS Classes										NA and NB Classes								
	PSA Prepayment Assumption										PSA Prepayment Assumption								
	0%	100%	120%	140%	200%	270%	300%	600%	900%	1400%	0%	100%	120%	145%	200%	250%	400%	600%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2013	100	100	100	100	84	66	58	0	0	0	98	95	94	94	94	94	94	94	94
April 2014	100	100	100	100	72	41	28	0	0	0	96	86	84	84	84	84	84	81	60
April 2015	100	100	100	100	63	24	8	0	0	0	94	75	72	72	72	72	67	44	17
April 2016	100	100	100	100	57	13	0	0	0	0	92	65	60	60	60	60	45	20	0
April 2017	100	100	100	100	53	6	0	0	0	0	89	55	50	50	50	50	29	6	0
April 2018	100	100	100	100	50	4	0	0	0	0	87	46	40	40	40	40	16	0	0
April 2019	100	100	100	100	49	4	0	0	0	0	84	38	31	31	31	31	7	0	0
April 2020	100	100	100	97	47	4	0	0	0	0	81	30	23	23	23	23	*	0	0
April 2021	100	100	100	93	44	4	0	0	0	0	78	22	15	15	15	15	0	0	0
April 2022	100	100	100	89	41	4	0	0	0	0	75	15	9	9	9	9	0	0	0
April 2023	100	100	100	83	38	4	0	0	0	0	71	9	4	4	4	4	0	0	0
April 2024	100	100	95	77	34	4	0	0	0	0	68	3	0	0	0	0	0	0	0
April 2025	100	100	88	70	31	4	0	0	0	0	64	0	0	0	0	0	0	0	0
April 2026	100	100	81	64	27	4	0	0	0	0	60	0	0	0	0	0	0	0	0
April 2027	100	92	73	57	24	4	0	0	0	0	55	0	0	0	0	0	0	0	0
April 2028	100	83	65	51	21	4	0	0	0	0	51	0	0	0	0	0	0	0	0
April 2029	100	74	58	45	19	4	0	0	0	0	46	0	0	0	0	0	0	0	0
April 2030	100	65	51	39	16	4	0	0	0	0	41	0	0	0	0	0	0	0	0
April 2031	100	57	44	34	14	4	0	0	0	0	35	0	0	0	0	0	0	0	0
April 2032	100	49	37	28	12	4	0	0	0	0	29	0	0	0	0	0	0	0	0
April 2033	100	40	31	23	10	3	0	0	0	0	23	0	0	0	0	0	0	0	0
April 2034	100	32	24	18	8	3	0	0	0	0	16	0	0	0	0	0	0	0	0
April 2035	100	24	18	13	5	2	0	0	0	0	9	0	0	0	0	0	0	0	0
April 2036	100	16	12	9	3	1	0	0	0	0	2	0	0	0	0	0	0	0	0
April 2037	100	9	7	5	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2038	100	3	2	1	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2039	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2040	70	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2041	36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.6	20.0	18.4	16.5	8.8	2.6	1.4	0.4	0.2	0.1	15.0	5.9	5.3	5.3	5.3	5.3	4.0	3.0	2.2

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

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

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

Date	NO, NJ†, NK† and NY Classes									NQ Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	120%	145%	200%	250%	400%	600%	900%	0%	100%	120%	145%	200%	250%	400%	600%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2013	100	100	100	100	100	100	100	100	100	100	100	100	92	92	92	92	92	92
April 2014	100	100	100	100	100	100	100	100	100	100	100	100	74	74	74	74	0	0
April 2015	100	100	100	100	100	100	100	100	100	100	100	100	52	52	52	0	0	0
April 2016	100	100	100	100	100	100	100	100	100	100	100	84	35	35	35	0	0	0
April 2017	100	100	100	100	100	100	100	100	100	100	38	21	21	21	0	0	0	
April 2018	100	100	100	100	100	100	100	80	17	100	100	100	11	11	11	0	0	0
April 2019	100	100	100	100	100	100	100	50	8	100	100	100	4	4	4	0	0	0
April 2020	100	100	100	100	100	100	100	31	3	100	100	100	*	*	*	0	0	0
April 2021	100	100	100	100	100	100	74	19	2	100	100	96	0	0	0	0	0	0
April 2022	100	100	100	100	100	100	55	12	1	100	100	86	0	0	0	0	0	0
April 2023	100	100	100	100	100	100	40	7	*	100	100	69	0	0	0	0	0	0
April 2024	100	100	99	99	99	99	29	5	*	100	100	49	0	0	0	0	0	0
April 2025	100	88	81	81	81	81	21	3	*	100	100	25	0	0	0	0	0	0
April 2026	100	66	66	66	66	66	16	2	*	100	88	*	0	0	0	0	0	0
April 2027	100	53	53	53	53	53	11	1	*	100	58	0	0	0	0	0	0	0
April 2028	100	43	43	43	43	43	8	1	*	100	28	0	0	0	0	0	0	0
April 2029	100	35	35	35	35	35	6	*	*	100	0	0	0	0	0	0	0	0
April 2030	100	28	28	28	28	28	4	*	*	100	0	0	0	0	0	0	0	0
April 2031	100	22	22	22	22	22	3	*	*	100	0	0	0	0	0	0	0	0
April 2032	100	17	17	17	17	17	2	*	*	100	0	0	0	0	0	0	0	0
April 2033	100	13	13	13	13	13	1	*	*	100	0	0	0	0	0	0	0	0
April 2034	100	10	10	10	10	10	1	*	*	100	0	0	0	0	0	0	0	0
April 2035	100	8	8	8	8	8	1	*	*	100	0	0	0	0	0	0	0	0
April 2036	100	6	6	6	6	6	*	*	*	100	0	0	0	0	0	0	0	0
April 2037	67	4	4	4	4	4	*	*	*	100	0	0	0	0	0	0	0	0
April 2038	23	3	3	3	3	3	*	*	0	100	0	0	0	0	0	0	0	0
April 2039	2	2	2	2	2	2	*	*	0	41	0	0	0	0	0	0	0	0
April 2040	1	1	1	1	1	1	*	*	0	0	0	0	0	0	0	0	0	0
April 2041	*	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.4	16.5	16.4	16.4	16.4	16.4	11.2	7.7	5.1	26.9	15.3	11.8	3.4	3.4	3.4	2.2	1.7	1.3

Date	NF, NS and NU Classes									BC and BM Classes								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	120%	145%	200%	250%	400%	600%	900%	0%	100%	180%	300%	475%	600%	900%	1200%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2013	100	100	100	100	95	90	75	56	26	97	92	89	89	89	89	89	89	76
April 2014	100	100	100	100	83	68	23	0	0	93	81	73	73	73	73	52	31	14
April 2015	100	100	100	100	69	42	0	0	0	90	69	56	56	56	47	23	8	*
April 2016	100	100	100	100	59	24	0	0	0	86	58	42	42	42	29	10	1	0
April 2017	100	100	100	100	51	11	0	0	0	82	48	29	29	29	18	4	0	0
April 2018	100	100	100	100	46	4	0	0	0	78	37	20	20	20	11	1	0	0
April 2019	100	100	100	100	44	1	0	0	0	73	28	14	14	14	6	0	0	0
April 2020	100	100	100	100	42	*	0	0	0	68	19	9	9	9	3	0	0	0
April 2021	100	100	100	98	41	*	0	0	0	64	10	6	6	6	2	0	0	0
April 2022	100	100	100	95	38	*	0	0	0	58	4	4	4	4	1	0	0	0
April 2023	100	100	100	90	36	*	0	0	0	53	2	2	2	2	0	0	0	0
April 2024	100	100	100	84	33	*	0	0	0	47	1	1	1	1	0	0	0	0
April 2025	100	100	100	78	30	*	0	0	0	41	*	*	*	*	0	0	0	0
April 2026	100	100	100	72	27	*	0	0	0	34	0	0	0	0	0	0	0	0
April 2027	100	100	92	66	24	*	0	0	0	27	0	0	0	0	0	0	0	0
April 2028	100	100	84	59	21	*	0	0	0	20	0	0	0	0	0	0	0	0
April 2029	100	99	76	53	18	*	0	0	0	13	0	0	0	0	0	0	0	0
April 2030	100	89	68	47	16	*	0	0	0	5	0	0	0	0	0	0	0	0
April 2031	100	80	60	41	14	*	0	0	0	0	0	0	0	0	0	0	0	0
April 2032	100	71	53	36	12	*	0	0	0	0	0	0	0	0	0	0	0	0
April 2033	100	62	46	30	10	*	0	0	0	0	0	0	0	0	0	0	0	0
April 2034	100	53	39	26	8	*	0	0	0	0	0	0	0	0	0	0	0	0
April 2035	100	45	33	21	6	*	0	0	0	0	0	0	0	0	0	0	0	0
April 2036	100	37	27	17	5	*	0	0	0	0	0	0	0	0	0	0	0	0
April 2037	100	30	21	13	4	*	0	0	0	0	0	0	0	0	0	0	0	0
April 2038	100	23	16	10	3	*	0	0	0	0	0	0	0	0	0	0	0	0
April 2039	100	16	11	7	2	*	0	0	0	0	0	0	0	0	0	0	0	0
April 2040	77	10	7	4	1	*	0	0	0	0	0	0	0	0	0	0	0	0
April 2041	40	5	3	2	*	*	0	0	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.7	22.7	20.9	18.0	8.9	2.9	1.5	1.0	0.8	10.8	5.0	4.0	4.0	4.0	3.3	2.3	1.8	1.4

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

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

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

Date	ZC Class									ZE Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	180%	300%	475%	600%	900%	1200%	1500%	0%	100%	180%	300%	475%	600%	900%	1200%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2013	104	104	104	104	104	104	104	104	104	104	104	104	92	74	62	31	*	0
April 2014	108	108	108	108	108	108	108	108	108	108	108	108	78	36	8	0	0	0
April 2015	113	113	113	113	113	113	113	113	113	113	113	112	67	11	0	0	0	0
April 2016	117	117	117	117	117	117	117	117	17	117	117	116	62	1	0	0	0	0
April 2017	122	122	122	122	122	122	122	78	2	122	122	118	60	*	0	0	0	0
April 2018	127	127	127	127	127	127	127	21	*	127	127	116	55	*	0	0	0	0
April 2019	132	132	132	132	132	132	115	6	*	132	132	110	50	*	0	0	0	0
April 2020	138	138	138	138	138	138	52	2	*	138	138	102	43	*	0	0	0	0
April 2021	143	143	143	143	143	143	23	*	*	143	143	92	37	*	0	0	0	0
April 2022	149	149	149	149	149	149	10	*	*	149	143	83	31	*	0	0	0	0
April 2023	155	155	155	155	155	130	5	*	*	155	132	73	26	*	0	0	0	0
April 2024	161	161	161	161	161	80	2	*	0	161	122	65	21	*	0	0	0	0
April 2025	168	168	168	168	168	49	1	*	0	168	111	56	17	*	0	0	0	0
April 2026	175	131	131	131	131	30	*	*	0	175	101	49	14	*	0	0	0	0
April 2027	182	89	89	89	89	18	*	*	0	182	91	42	11	*	0	0	0	0
April 2028	189	60	60	60	60	11	*	*	0	189	81	36	9	*	0	0	0	0
April 2029	197	41	41	41	41	7	*	*	0	197	72	30	7	*	0	0	0	0
April 2030	205	27	27	27	27	4	*	*	0	205	64	25	5	*	0	0	0	0
April 2031	18	18	18	18	18	2	*	0	0	208	56	21	4	*	0	0	0	0
April 2032	12	12	12	12	12	1	*	0	0	194	49	17	3	*	0	0	0	0
April 2033	8	8	8	8	8	1	*	0	0	180	42	14	2	*	0	0	0	0
April 2034	5	5	5	5	5	*	*	0	0	165	35	11	2	*	0	0	0	0
April 2035	3	3	3	3	3	*	*	0	0	149	29	9	1	*	0	0	0	0
April 2036	2	2	2	2	2	*	*	0	0	132	23	7	1	*	0	0	0	0
April 2037	1	1	1	1	1	*	*	0	0	113	18	5	1	*	0	0	0	0
April 2038	1	1	1	1	1	*	*	0	0	93	13	3	*	*	0	0	0	0
April 2039	*	*	*	*	*	*	*	0	0	72	9	2	*	*	0	0	0	0
April 2040	*	*	*	*	*	*	0	0	0	50	4	1	*	*	0	0	0	0
April 2041	0	0	0	0	0	*	0	0	0	26	1	*	*	*	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.9	15.9	15.9	15.9	15.9	12.7	8.1	5.5	3.6	25.1	17.7	13.7	7.5	1.7	1.2	0.8	0.6	0.5

Date	ZD Class								
	PSA Prepayment Assumption								
	0%	100%	180%	300%	475%	600%	900%	1200%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100
April 2013	104	104	104	92	75	63	33	3	0
April 2014	108	108	108	78	37	10	0	0	0
April 2015	113	113	112	67	12	0	0	0	0
April 2016	117	117	116	62	2	0	0	0	0
April 2017	122	122	118	60	*	0	0	0	0
April 2018	127	127	116	56	*	0	0	0	0
April 2019	132	132	110	50	*	0	0	0	0
April 2020	138	138	102	43	*	0	0	0	0
April 2021	143	143	93	37	*	0	0	0	0
April 2022	149	143	83	31	*	0	0	0	0
April 2023	155	133	74	26	*	0	0	0	0
April 2024	161	122	65	22	*	0	0	0	0
April 2025	168	111	57	18	*	0	0	0	0
April 2026	175	101	49	14	*	0	0	0	0
April 2027	182	91	42	11	*	0	0	0	0
April 2028	189	82	36	9	*	0	0	0	0
April 2029	197	73	30	7	*	0	0	0	0
April 2030	205	64	26	6	*	0	0	0	0
April 2031	208	56	21	4	*	0	0	0	0
April 2032	195	49	18	3	*	0	0	0	0
April 2033	180	42	14	2	*	0	0	0	0
April 2034	165	35	11	2	*	0	0	0	0
April 2035	149	29	9	1	*	0	0	0	0
April 2036	132	24	7	1	*	0	0	0	0
April 2037	113	18	5	1	*	0	0	0	0
April 2038	93	13	4	*	*	0	0	0	0
April 2039	72	9	2	*	*	0	0	0	0
April 2040	50	5	1	*	*	0	0	0	0
April 2041	26	1	*	*	*	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.1	17.7	13.8	7.6	1.8	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.

Characteristics of the Residual Classes

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

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

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

U.S. Treasury Circular 230 Notice

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

REMIC Elections and Special Tax Attributes

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

Taxation of Beneficial Owners of Regular Certificates

The Accrual Classes, the Notional Classes and the Principal Only Classes will be issued with original issue discount (“OID”), and certain other Classes of REMIC Certificates may be issued with

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

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

<u>Group</u>	<u>Prepayment Assumption</u>
1	300% PSA
2	300% PSA
3	300% PSA
4	300% PSA
5	200% PSA
6	200% PSA
7	300% 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 Trust MBS and the Group 4 Underlying REMIC and RCR Certificates. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

LEGAL MATTERS

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

Exhibit A

Group 4 Underlying REMIC and RCR Certificates

<u>Underlying REMIC Trust</u>	<u>Class</u>	<u>Date of Issue</u>	<u>CUSIP Number</u>	<u>Interest Rate</u>	<u>Interest Type(1)</u>	<u>Final Distribution Date</u>	<u>Principal Type(1)</u>	<u>Original Notional Principal Balance of Class</u>	<u>April 2012 Class Factor</u>	<u>Notional Principal Balance in the Lower Tier REMIC</u>	<u>Approximate Weighted Average WAC</u>	<u>Approximate Weighted Average WAM (in months)</u>	<u>Approximate Weighted Average WALA (in months)</u>
2011-62	CI	June 2011	31397U5N5	3.5%	FIX/IO	April 2026	NTL	\$ 7,142,857	0.79216275	\$ 5,658,305.24	3.941%	158	18
2011-62	DI	June 2011	31397U5T2	3.5	FIX/IO	November 2025	NTL	14,285,714	0.75218574	10,745,510.36	3.926	158	19
2011-71	DI	July 2011	3136A0PZ4	3.5	FIX/IO	March 2025	NTL	14,719,428	0.76022708	4,344,154.20	3.964	159	19
2011-71	PI	July 2011	3136A0PU5	3.5	FIX/IO	August 2026	NTL	25,874,571	0.92284916	5,168,614.21	3.937	159	18

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

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

Available Recombinations(1)

REMIC Certificates		RCR Certificates						Final
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Distribution Date
Recombination 1								
PO	\$ 452,000	PY	\$ 452,000	PAC	3.5%	FIX	3136A6BL7	May 2042
PG	452,000(3)							
PK	452,000(3)							
Recombination 2								
NO	40,309,000	NY	40,309,000	PAC	3.5	FIX	3136A6BM5	May 2042
NJ	40,309,000(3)							
NK	40,309,000(3)							
Recombination 3								
ZB	10,000,000	ZD(4)	56,758,784	SUP	4.0	FIX/Z	3136A6BN3	May 2042
ZE	46,758,784							

(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 ZD Class is an RCR Class formed by a combination of the ZB Class in Group 3 and the ZE Class in Group 7.

Principal Balance Schedules

Aggregate Group I Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$65,374,000.00	August 2016	\$25,789,603.06	December 2020	\$ 5,443,959.68
May 2012	64,969,155.97	September 2016	25,089,133.66	January 2021	5,280,941.23
June 2012	64,561,092.24	October 2016	24,398,038.90	February 2021	5,122,725.55
July 2012	64,118,275.59	November 2016	23,716,196.98	March 2021	4,969,172.87
August 2012	63,641,058.51	December 2016	23,043,487.61	April 2021	4,820,147.42
September 2012	63,133,439.54	January 2017	22,379,792.06	May 2021	4,675,517.36
October 2012	62,599,081.68	February 2017	21,724,993.11	June 2021	4,535,154.65
November 2012	62,038,299.08	March 2017	21,086,737.13	July 2021	4,398,934.94
December 2012	61,451,430.27	April 2017	20,467,016.96	August 2021	4,266,737.48
January 2013	60,838,837.81	May 2017	19,865,299.10	September 2021	4,138,444.99
February 2013	60,200,907.84	June 2017	19,281,065.30	October 2021	4,013,943.60
March 2013	59,538,049.71	July 2017	18,713,812.12	November 2021	3,893,122.69
April 2013	58,850,695.43	August 2017	18,163,050.51	December 2021	3,775,874.87
May 2013	58,139,299.20	September 2017	17,628,305.43	January 2022	3,662,095.84
June 2013	57,404,336.83	October 2017	17,109,115.39	February 2022	3,551,684.32
July 2013	56,646,305.17	November 2017	16,605,032.12	March 2022	3,444,541.93
August 2013	55,865,721.49	December 2017	16,115,620.16	April 2022	3,340,573.18
September 2013	55,063,122.81	January 2018	15,640,456.51	May 2022	3,239,685.31
October 2013	54,239,065.21	February 2018	15,179,130.29	June 2022	3,141,788.24
November 2013	53,394,123.15	March 2018	14,731,242.37	July 2022	3,046,794.52
December 2013	52,528,888.69	April 2018	14,296,405.04	August 2022	2,954,619.21
January 2014	51,643,970.71	May 2018	13,874,241.70	September 2022	2,865,179.84
February 2014	50,739,994.16	June 2018	13,464,386.53	October 2022	2,778,396.32
March 2014	49,817,599.18	July 2018	13,066,484.19	November 2022	2,694,190.89
April 2014	48,877,440.26	August 2018	12,680,189.52	December 2022	2,612,488.02
May 2014	47,945,772.81	September 2018	12,305,167.24	January 2023	2,533,214.41
June 2014	47,022,508.76	October 2018	11,941,091.70	February 2023	2,456,298.83
July 2014	46,107,560.84	November 2018	11,587,646.56	March 2023	2,381,672.17
August 2014	45,200,842.66	December 2018	11,244,524.57	April 2023	2,309,267.28
September 2014	44,302,268.63	January 2019	10,911,427.27	May 2023	2,239,018.98
October 2014	43,411,754.00	February 2019	10,588,064.78	June 2023	2,170,863.99
November 2014	42,529,214.81	March 2019	10,274,155.51	July 2023	2,104,740.83
December 2014	41,654,567.94	April 2019	9,969,425.97	August 2023	2,040,589.84
January 2015	40,787,731.03	May 2019	9,673,610.52	September 2023	1,978,353.07
February 2015	39,928,622.54	June 2019	9,386,451.12	October 2023	1,917,974.28
March 2015	39,077,161.70	July 2019	9,107,697.17	November 2023	1,859,398.83
April 2015	38,233,268.50	August 2019	8,837,105.24	December 2023	1,802,573.70
May 2015	37,396,863.72	September 2019	8,574,438.89	January 2024	1,747,447.38
June 2015	36,567,868.89	October 2019	8,319,468.50	February 2024	1,693,969.88
July 2015	35,746,206.30	November 2019	8,071,971.01	March 2024	1,642,092.65
August 2015	34,931,798.96	December 2019	7,831,729.80	April 2024	1,591,768.57
September 2015	34,124,570.64	January 2020	7,598,534.46	May 2024	1,542,951.88
October 2015	33,324,445.85	February 2020	7,372,180.62	June 2024	1,495,598.14
November 2015	32,531,349.80	March 2020	7,152,469.81	July 2024	1,449,664.23
December 2015	31,745,208.42	April 2020	6,939,209.26	August 2024	1,405,108.26
January 2016	30,965,948.36	May 2020	6,732,211.72	September 2024	1,361,889.58
February 2016	30,196,310.43	June 2020	6,531,295.37	October 2024	1,319,968.71
March 2016	29,436,945.16	July 2020	6,336,283.59	November 2024	1,279,307.33
April 2016	28,687,719.28	August 2020	6,147,004.85	December 2024	1,239,868.24
May 2016	27,948,501.20	September 2020	5,963,292.56	January 2025	1,201,615.31
June 2016	27,219,161.03	October 2020	5,784,984.94	February 2025	1,164,513.48
July 2016	26,499,570.52	November 2020	5,611,924.85	March 2025	1,128,528.71

Aggregate Group I (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
April 2025	\$ 1,093,627.94	November 2029	\$ 184,641.37	June 2034	\$ 25,604.39
May 2025	1,059,779.10	December 2029	178,547.29	July 2034	24,606.33
June 2025	1,026,951.03	January 2030	172,644.34	August 2034	23,641.89
July 2025	995,113.49	February 2030	166,926.71	September 2034	22,710.00
August 2025	964,237.14	March 2030	161,388.75	October 2034	21,809.62
September 2025	934,293.48	April 2030	156,024.96	November 2034	20,939.73
October 2025	905,254.85	May 2030	150,830.04	December 2034	20,099.38
November 2025	877,094.38	June 2030	145,798.84	January 2035	19,287.60
December 2025	849,786.03	July 2030	140,926.33	February 2035	18,503.48
January 2026	823,304.48	August 2030	136,207.68	March 2035	17,746.14
February 2026	797,625.16	September 2030	131,638.18	April 2035	17,014.70
March 2026	772,724.25	October 2030	127,213.24	May 2035	16,308.34
April 2026	748,578.59	November 2030	122,928.46	June 2035	15,626.25
May 2026	725,165.71	December 2030	118,779.52	July 2035	14,967.64
June 2026	702,463.81	January 2031	114,762.26	August 2035	14,331.75
July 2026	680,451.72	February 2031	110,872.63	September 2035	13,717.85
August 2026	659,108.89	March 2031	107,106.71	October 2035	13,125.23
September 2026	638,415.38	April 2031	103,460.70	November 2035	12,553.19
October 2026	618,351.83	May 2031	99,930.91	December 2035	12,001.07
November 2026	598,899.46	June 2031	96,513.75	January 2036	11,468.21
December 2026	580,040.01	July 2031	93,205.76	February 2036	10,953.99
January 2027	561,755.80	August 2031	90,003.56	March 2036	10,457.81
February 2027	544,029.64	September 2031	86,903.90	April 2036	9,979.06
March 2027	526,844.85	October 2031	83,903.60	May 2036	9,517.19
April 2027	510,185.24	November 2031	80,999.59	June 2036	9,071.64
May 2027	494,035.12	December 2031	78,188.90	July 2036	8,641.86
June 2027	478,379.23	January 2032	75,468.62	August 2036	8,227.35
July 2027	463,202.78	February 2032	72,835.97	September 2036	7,827.61
August 2027	448,491.40	March 2032	70,288.22	October 2036	7,442.13
September 2027	434,231.16	April 2032	67,822.74	November 2036	7,070.46
October 2027	420,408.52	May 2032	65,436.97	December 2036	6,712.14
November 2027	407,010.37	June 2032	63,128.43	January 2037	6,366.72
December 2027	394,023.95	July 2032	60,894.72	February 2037	6,033.77
January 2028	381,436.91	August 2032	58,733.52	March 2037	5,712.89
February 2028	369,237.25	September 2032	56,642.55	April 2037	5,403.67
March 2028	357,413.32	October 2032	54,619.62	May 2037	5,105.72
April 2028	345,953.81	November 2032	52,662.63	June 2037	4,818.66
May 2028	334,847.77	December 2032	50,769.49	July 2037	4,542.13
June 2028	324,084.54	January 2033	48,938.22	August 2037	4,275.79
July 2028	313,653.81	February 2033	47,166.88	September 2037	4,019.27
August 2028	303,545.55	March 2033	45,453.59	October 2037	3,772.27
September 2028	293,750.04	April 2033	43,796.52	November 2037	3,534.44
October 2028	284,257.83	May 2033	42,193.92	December 2037	3,305.50
November 2028	275,059.77	June 2033	40,644.08	January 2038	3,085.12
December 2028	266,146.98	July 2033	39,145.32	February 2038	2,873.03
January 2029	257,510.83	August 2033	37,696.05	March 2038	2,668.95
February 2029	249,142.95	September 2033	36,294.71	April 2038	2,472.59
March 2029	241,035.24	October 2033	34,939.77	May 2038	2,283.70
April 2029	233,179.80	November 2033	33,629.79	June 2038	2,102.03
May 2029	225,569.00	December 2033	32,363.33	July 2038	1,927.32
June 2029	218,195.42	January 2034	31,139.02	August 2038	1,759.33
July 2029	211,051.87	February 2034	29,955.52	September 2038	1,597.84
August 2029	204,131.36	March 2034	28,811.55	October 2038	1,442.63
September 2029	197,427.12	April 2034	27,705.84	November 2038	1,293.46
October 2029	190,932.58	May 2034	26,637.18		

Aggregate Group I (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
December 2038	\$ 1,150.15	April 2039	\$ 631.39	August 2039	\$ 191.09
January 2039	1,012.48	May 2039	514.39	September 2039	92.02
February 2039	880.25	June 2039	402.12	October 2039 and thereafter	0.00
March 2039	753.28	July 2039	294.41		

Aggregate Group II Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$97,825,000.00	February 2016	\$55,472,886.97	December 2019	\$24,983,859.69
May 2012	96,761,701.42	March 2016	54,687,395.01	January 2020	24,500,276.86
June 2012	95,705,339.94	April 2016	53,907,090.18	February 2020	24,025,396.57
July 2012	94,655,871.92	May 2016	53,131,939.75	March 2020	23,559,066.88
August 2012	93,613,254.00	June 2016	52,361,911.19	April 2020	23,101,138.44
September 2012	92,577,443.08	July 2016	51,596,972.17	May 2020	22,651,464.47
October 2012	91,548,396.33	August 2016	50,837,090.58	June 2020	22,209,900.69
November 2012	90,526,071.19	September 2016	50,082,234.49	July 2020	21,776,305.30
December 2012	89,510,425.37	October 2016	49,332,372.18	August 2020	21,350,538.93
January 2013	88,501,416.84	November 2016	48,587,472.12	September 2020	20,932,464.61
February 2013	87,499,003.83	December 2016	47,847,502.99	October 2020	20,521,947.70
March 2013	86,503,144.82	January 2017	47,112,433.65	November 2020	20,118,855.88
April 2013	85,513,798.57	February 2017	46,382,233.16	December 2020	19,723,059.10
May 2013	84,530,924.08	March 2017	45,656,870.78	January 2021	19,334,429.54
June 2013	83,554,480.62	April 2017	44,936,315.95	February 2021	18,952,841.58
July 2013	82,584,427.69	May 2017	44,220,538.30	March 2021	18,578,171.74
August 2013	81,620,725.07	June 2017	43,509,507.67	April 2021	18,210,298.68
September 2013	80,663,332.78	July 2017	42,803,194.06	May 2021	17,849,103.14
October 2013	79,712,211.08	August 2017	42,101,567.68	June 2021	17,494,467.90
November 2013	78,767,320.49	September 2017	41,404,598.91	July 2021	17,146,277.76
December 2013	77,828,621.77	October 2017	40,712,258.32	August 2021	16,804,419.50
January 2014	76,896,075.93	November 2017	40,024,516.67	September 2021	16,468,781.85
February 2014	75,969,644.21	December 2017	39,341,344.90	October 2021	16,139,255.45
March 2014	75,049,288.10	January 2018	38,662,714.12	November 2021	15,815,732.83
April 2014	74,134,969.34	February 2018	37,988,595.64	December 2021	15,498,108.35
May 2014	73,226,649.89	March 2018	37,318,960.93	January 2022	15,186,278.20
June 2014	72,324,291.96	April 2018	36,653,781.64	February 2022	14,880,140.36
July 2014	71,427,857.99	May 2018	35,993,029.61	March 2022	14,579,594.56
August 2014	70,537,310.66	June 2018	35,336,676.85	April 2022	14,284,542.26
September 2014	69,652,612.87	July 2018	34,684,695.53	May 2022	13,994,886.63
October 2014	68,773,727.77	August 2018	34,037,058.02	June 2022	13,710,532.48
November 2014	67,900,618.72	September 2018	33,393,736.84	July 2022	13,431,386.29
December 2014	67,033,249.32	October 2018	32,759,468.83	August 2022	13,157,356.13
January 2015	66,171,583.40	November 2018	32,136,527.18	September 2022	12,888,351.68
February 2015	65,315,585.00	December 2018	31,524,715.09	October 2022	12,624,284.15
March 2015	64,465,218.40	January 2019	30,923,839.11	November 2022	12,365,066.30
April 2015	63,620,448.09	February 2019	30,333,709.11	December 2022	12,110,612.39
May 2015	62,781,238.80	March 2019	29,754,138.19	January 2023	11,860,838.17
June 2015	61,947,555.46	April 2019	29,184,942.65	February 2023	11,615,660.83
July 2015	61,119,363.22	May 2019	28,625,941.93	March 2023	11,374,999.00
August 2015	60,296,627.46	June 2019	28,076,958.55	April 2023	11,138,772.71
September 2015	59,479,313.77	July 2019	27,537,818.07	May 2023	10,906,903.38
October 2015	58,667,387.96	August 2019	27,008,349.04	June 2023	10,679,313.78
November 2015	57,860,816.04	September 2019	26,488,382.92	July 2023	10,455,928.02
December 2015	57,059,564.24	October 2019	25,977,754.06	August 2023	10,236,671.53
January 2016	56,263,599.00	November 2019	25,476,299.66	September 2023	10,021,471.02

Aggregate Group II (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
October 2023	\$ 9,810,254.46	April 2027	\$ 3,745,354.50	October 2030	\$ 1,061,916.95
November 2023	9,602,951.09	May 2027	3,652,240.17	November 2030	1,021,697.18
December 2023	9,399,491.36	June 2027	3,560,920.78	December 2030	982,298.67
January 2024	9,199,806.93	July 2027	3,471,363.69	January 2031	943,706.02
February 2024	9,003,830.65	August 2027	3,383,536.83	February 2031	905,904.11
March 2024	8,811,496.52	September 2027	3,297,408.71	March 2031	868,878.08
April 2024	8,622,739.69	October 2027	3,212,948.38	April 2031	832,613.34
May 2024	8,437,496.43	November 2027	3,130,125.43	May 2031	797,095.57
June 2024	8,255,704.13	December 2027	3,048,910.00	June 2031	762,310.69
July 2024	8,077,301.26	January 2028	2,969,272.74	July 2031	728,244.89
August 2024	7,902,227.35	February 2028	2,891,184.83	August 2031	694,884.60
September 2024	7,730,422.99	March 2028	2,814,617.95	September 2031	662,216.50
October 2024	7,561,829.79	April 2028	2,739,544.28	October 2031	630,227.50
November 2024	7,396,390.39	May 2028	2,665,936.50	November 2031	598,904.75
December 2024	7,234,048.42	June 2028	2,593,767.76	December 2031	568,235.63
January 2025	7,074,748.49	July 2028	2,523,011.69	January 2032	538,207.74
February 2025	6,918,436.17	August 2028	2,453,642.38	February 2032	508,808.92
March 2025	6,765,057.98	September 2028	2,385,634.39	March 2032	480,027.22
April 2025	6,614,561.37	October 2028	2,318,962.71	April 2032	451,850.91
May 2025	6,466,894.71	November 2028	2,253,602.79	May 2032	424,268.46
June 2025	6,322,007.26	December 2028	2,189,530.51	June 2032	397,268.56
July 2025	6,179,849.17	January 2029	2,126,722.17	July 2032	370,840.10
August 2025	6,040,371.45	February 2029	2,065,154.49	August 2032	344,972.17
September 2025	5,903,525.98	March 2029	2,004,804.61	September 2032	319,654.06
October 2025	5,769,265.46	April 2029	1,945,650.07	October 2032	294,875.25
November 2025	5,637,543.43	May 2029	1,887,668.81	November 2032	270,625.41
December 2025	5,508,314.24	June 2029	1,830,839.17	December 2032	246,894.40
January 2026	5,381,533.03	July 2029	1,775,139.85	January 2033	223,672.27
February 2026	5,257,155.72	August 2029	1,720,549.95	February 2033	200,949.24
March 2026	5,135,139.01	September 2029	1,667,048.93	March 2033	178,715.71
April 2026	5,015,440.35	October 2029	1,614,616.62	April 2033	156,962.26
May 2026	4,898,017.93	November 2029	1,563,233.21	May 2033	135,679.63
June 2026	4,782,830.68	December 2029	1,512,879.23	June 2033	114,858.74
July 2026	4,669,838.25	January 2030	1,463,535.57	July 2033	94,490.67
August 2026	4,559,000.98	February 2030	1,415,183.46	August 2033	74,566.67
September 2026	4,450,279.92	March 2030	1,367,804.45	September 2033	55,078.13
October 2026	4,343,636.80	April 2030	1,321,380.44	October 2033	36,016.62
November 2026	4,239,034.02	May 2030	1,275,893.63	November 2033	17,373.84
December 2026	4,136,434.63	June 2030	1,231,326.56	December 2033 and thereafter	0.00
January 2027	4,035,802.33	July 2030	1,187,662.06		
February 2027	3,937,101.46	August 2030	1,144,883.28		
March 2027	3,840,296.99	September 2030	1,102,973.66		

PQ Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$10,542,000.00	December 2012	\$ 9,408,198.52	August 2013	\$ 8,419,927.69
May 2012	10,391,875.65	January 2013	9,276,965.36	September 2013	8,306,008.00
June 2012	10,244,203.04	February 2013	9,147,980.26	October 2013	8,194,147.29
July 2012	10,098,955.89	March 2013	9,021,218.83	November 2013	8,084,322.89
August 2012	9,956,108.14	April 2013	8,896,656.86	December 2013	7,976,512.35
September 2012	9,815,633.98	May 2013	8,774,270.39	January 2014	7,870,693.43
October 2012	9,677,507.84	June 2013	8,654,035.68	February 2014	7,766,844.10
November 2012	9,541,704.39	July 2013	8,535,929.22	March 2014	7,664,942.54

PQ Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
April 2014	\$ 7,564,967.11	November 2018	\$ 4,471,509.04	June 2023	\$ 2,531,687.27
May 2014	7,466,896.39	December 2018	4,444,542.15	July 2023	2,495,830.46
June 2014	7,370,709.16	January 2019	4,416,864.01	August 2023	2,460,139.72
July 2014	7,276,384.39	February 2019	4,388,506.26	September 2023	2,424,620.41
August 2014	7,183,901.26	March 2019	4,359,499.72	October 2023	2,389,277.68
September 2014	7,093,239.13	April 2019	4,329,874.39	November 2023	2,354,116.43
October 2014	7,004,377.56	May 2019	4,299,659.45	December 2023	2,319,141.37
November 2014	6,917,296.31	June 2019	4,268,883.32	January 2024	2,284,356.99
December 2014	6,831,975.32	July 2019	4,237,573.63	February 2024	2,249,767.59
January 2015	6,748,394.71	August 2019	4,205,757.27	March 2024	2,215,377.27
February 2015	6,666,534.81	September 2019	4,173,460.41	April 2024	2,181,189.95
March 2015	6,586,376.12	October 2019	4,140,708.49	May 2024	2,147,209.35
April 2015	6,507,899.32	November 2019	4,107,526.25	June 2024	2,113,439.02
May 2015	6,431,085.28	December 2019	4,073,937.75	July 2024	2,079,882.32
June 2015	6,355,915.05	January 2020	4,039,966.39	August 2024	2,046,542.46
July 2015	6,282,369.86	February 2020	4,005,634.91	September 2024	2,013,422.47
August 2015	6,210,431.11	March 2020	3,970,965.40	October 2024	1,980,525.23
September 2015	6,140,080.38	April 2020	3,935,979.34	November 2024	1,947,853.45
October 2015	6,071,299.42	May 2020	3,900,697.59	December 2024	1,915,409.69
November 2015	6,004,070.16	June 2020	3,865,140.44	January 2025	1,883,196.36
December 2015	5,938,374.69	July 2020	3,829,327.57	February 2025	1,851,215.73
January 2016	5,874,195.29	August 2020	3,793,278.10	March 2025	1,819,469.93
February 2016	5,811,514.39	September 2020	3,757,010.59	April 2025	1,787,960.96
March 2016	5,750,314.59	October 2020	3,720,543.07	May 2025	1,756,690.66
April 2016	5,690,578.66	November 2020	3,683,893.03	June 2025	1,725,660.78
May 2016	5,632,289.53	December 2020	3,647,077.44	July 2025	1,694,872.91
June 2016	5,575,430.30	January 2021	3,610,112.78	August 2025	1,664,328.55
July 2016	5,519,984.23	February 2021	3,573,015.01	September 2025	1,634,029.05
August 2016	5,465,934.72	March 2021	3,535,799.65	October 2025	1,603,975.67
September 2016	5,413,265.35	April 2021	3,498,481.70	November 2025	1,574,169.55
October 2016	5,361,959.85	May 2021	3,461,075.73	December 2025	1,544,611.71
November 2016	5,312,002.10	June 2021	3,423,595.85	January 2026	1,515,303.08
December 2016	5,263,376.14	July 2021	3,386,055.74	February 2026	1,486,244.49
January 2017	5,216,066.17	August 2021	3,348,468.65	March 2026	1,457,436.66
February 2017	5,170,056.53	September 2021	3,310,847.41	April 2026	1,428,880.23
March 2017	5,125,331.71	October 2021	3,273,204.43	May 2026	1,400,575.73
April 2017	5,081,876.36	November 2021	3,235,551.74	June 2026	1,372,523.61
May 2017	5,039,675.27	December 2021	3,197,900.98	July 2026	1,344,724.23
June 2017	4,998,713.37	January 2022	3,160,263.40	August 2026	1,317,177.87
July 2017	4,958,975.75	February 2022	3,122,649.89	September 2026	1,289,884.72
August 2017	4,920,447.63	March 2022	3,085,070.97	October 2026	1,262,844.89
September 2017	4,883,114.38	April 2022	3,047,536.82	November 2026	1,236,058.42
October 2017	4,846,961.51	May 2022	3,010,057.26	December 2026	1,209,525.28
November 2017	4,811,974.67	June 2022	2,972,641.79	January 2027	1,183,245.36
December 2017	4,778,139.64	July 2022	2,935,299.57	February 2027	1,157,218.48
January 2018	4,745,442.35	August 2022	2,898,039.46	March 2027	1,131,444.39
February 2018	4,713,868.86	September 2022	2,860,869.97	April 2027	1,105,922.79
March 2018	4,683,405.36	October 2022	2,823,799.36	May 2027	1,080,653.30
April 2018	4,654,038.20	November 2022	2,786,835.55	June 2027	1,055,635.50
May 2018	4,625,753.83	December 2022	2,749,986.20	July 2027	1,030,868.89
June 2018	4,598,538.84	January 2023	2,713,258.66	August 2027	1,006,352.92
July 2018	4,572,379.98	February 2023	2,676,660.04	September 2027	982,086.98
August 2018	4,547,264.08	March 2023	2,640,197.15	October 2027	958,070.42
September 2018	4,523,178.13	April 2023	2,603,876.56	November 2027	934,302.54
October 2018	4,497,732.16	May 2023	2,567,704.58	December 2027	910,782.58

PQ Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
January 2028	\$ 887,509.74	July 2029	\$ 509,701.24	January 2031	\$ 204,611.89
February 2028	864,483.17	August 2029	490,920.06	February 2031	189,620.83
March 2028	841,701.98	September 2029	472,362.42	March 2031	174,825.21
April 2028	819,165.24	October 2029	454,026.88	April 2031	160,223.39
May 2028	796,871.96	November 2029	435,911.96	May 2031	145,813.73
June 2028	774,821.14	December 2029	418,016.18	June 2031	131,594.59
July 2028	753,011.72	January 2030	400,338.04	July 2031	117,564.31
August 2028	731,442.63	February 2030	382,876.02	August 2031	103,721.25
September 2028	710,112.73	March 2030	365,628.59	September 2031	90,063.74
October 2028	689,020.88	April 2030	348,594.20	October 2031	76,590.14
November 2028	668,165.89	May 2030	331,771.31	November 2031	63,298.79
December 2028	647,546.54	June 2030	315,158.34	December 2031	50,188.05
January 2029	627,161.59	July 2030	298,753.72	January 2032	37,256.26
February 2029	607,009.77	August 2030	282,555.86	February 2032	24,501.77
March 2029	587,089.78	September 2030	266,563.17	March 2032	11,922.92
April 2029	567,400.29	October 2030	250,774.04	April 2032 and thereafter	0.00
May 2029	547,939.96	November 2030	235,186.87		
June 2029	528,707.40	December 2030	219,800.03		

Aggregate Group III Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$248,902,000.00	December 2014	\$198,629,367.14	August 2017	\$136,842,485.93
May 2012	248,240,723.17	January 2015	196,485,703.13	September 2017	135,123,031.94
June 2012	247,513,962.25	February 2015	194,356,674.74	October 2017	133,415,462.52
July 2012	246,721,998.11	March 2015	192,242,187.27	November 2017	131,719,700.39
August 2012	245,865,152.14	April 2015	190,142,146.62	December 2017	130,035,668.77
September 2012	244,943,786.12	May 2015	188,056,459.28	January 2018	128,363,291.35
October 2012	243,958,302.02	June 2015	185,985,032.35	February 2018	126,702,492.30
November 2012	242,909,141.73	July 2015	183,927,773.50	March 2018	125,053,196.30
December 2012	241,796,786.81	August 2015	181,884,590.98	April 2018	123,415,328.47
January 2013	240,621,758.15	September 2015	179,855,393.64	May 2018	121,788,814.44
February 2013	239,384,615.60	October 2015	177,840,090.89	June 2018	120,173,580.28
March 2013	238,085,957.56	November 2015	175,838,592.73	July 2018	118,569,552.55
April 2013	236,726,420.54	December 2015	173,850,809.71	August 2018	116,976,658.28
May 2013	235,306,678.67	January 2016	171,876,652.96	September 2018	115,394,824.94
June 2013	233,827,443.16	February 2016	169,916,034.16	October 2018	113,823,980.47
July 2013	232,289,461.74	March 2016	167,968,865.57	November 2018	112,264,053.28
August 2013	230,693,518.06	April 2016	166,035,059.98	December 2018	110,714,972.22
September 2013	229,040,431.03	May 2016	164,114,530.75	January 2019	109,176,666.59
October 2013	227,331,054.14	June 2016	162,207,191.78	February 2019	107,649,066.15
November 2013	225,566,274.75	July 2016	160,312,957.52	March 2019	106,132,101.10
December 2013	223,747,013.34	August 2016	158,461,742.96	April 2019	104,625,702.08
January 2014	221,874,222.68	September 2016	156,563,463.63	May 2019	103,129,800.18
February 2014	219,948,887.07	October 2016	154,708,035.59	June 2019	101,644,326.91
March 2014	217,972,021.41	November 2016	152,865,375.44	July 2019	100,169,214.23
April 2014	215,944,670.38	December 2016	151,035,400.30	August 2019	98,704,394.53
May 2014	213,867,907.46	January 2017	149,218,027.81	September 2019	97,249,800.62
June 2014	211,742,834.02	February 2017	147,413,176.15	October 2019	95,805,365.75
July 2014	209,570,578.32	March 2017	145,620,764.00	November 2019	94,371,023.58
August 2014	207,352,294.51	April 2017	143,840,710.57	December 2019	92,946,708.20
September 2014	205,149,128.93	May 2017	142,072,935.57	January 2020	91,532,354.12
October 2014	202,960,983.83	June 2017	140,317,359.23	February 2020	90,127,896.26
November 2014	200,787,762.07	July 2017	138,573,902.27	March 2020	88,733,269.96

Aggregate Group III (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
April 2020	\$ 87,348,410.96	November 2024	\$ 35,488,019.45	June 2029	\$ 13,435,568.43
May 2020	85,973,255.42	December 2024	34,892,914.15	July 2029	13,187,710.18
June 2020	84,612,378.04	January 2025	34,307,010.55	August 2029	12,943,868.23
July 2020	83,271,884.12	February 2025	33,730,172.70	September 2029	12,703,981.61
August 2020	81,951,478.36	March 2025	33,162,266.62	October 2029	12,467,990.25
September 2020	80,650,869.63	April 2025	32,603,160.25	November 2029	12,235,834.96
October 2020	79,369,770.94	May 2025	32,052,723.42	December 2029	12,007,457.42
November 2020	78,107,899.37	June 2025	31,510,827.84	January 2030	11,782,800.15
December 2020	76,864,976.02	July 2025	30,977,347.06	February 2030	11,561,806.52
January 2021	75,640,725.93	August 2025	30,452,156.44	March 2030	11,344,420.73
February 2021	74,434,878.06	September 2025	29,935,133.15	April 2030	11,130,587.79
March 2021	73,247,165.21	October 2025	29,426,156.11	May 2030	10,920,253.52
April 2021	72,077,323.98	November 2025	28,925,106.00	June 2030	10,713,364.53
May 2021	70,925,094.70	December 2025	28,431,865.20	July 2030	10,509,868.22
June 2021	69,790,221.40	January 2026	27,946,317.80	August 2030	10,309,712.75
July 2021	68,672,451.74	February 2026	27,468,349.55	September 2030	10,112,847.05
August 2021	67,571,536.97	March 2026	26,997,847.85	October 2030	9,919,220.79
September 2021	66,487,231.88	April 2026	26,534,701.72	November 2030	9,728,784.39
October 2021	65,419,294.73	May 2026	26,078,801.78	December 2030	9,541,488.99
November 2021	64,367,487.24	June 2026	25,630,040.23	January 2031	9,357,286.45
December 2021	63,331,574.50	July 2026	25,188,310.82	February 2031	9,176,129.34
January 2022	62,311,324.95	August 2026	24,753,508.84	March 2031	8,997,970.93
February 2022	61,306,510.33	September 2026	24,325,531.09	April 2031	8,822,765.16
March 2022	60,316,905.62	October 2026	23,904,275.86	May 2031	8,650,466.67
April 2022	59,342,289.01	November 2026	23,489,642.90	June 2031	8,481,030.75
May 2022	58,382,441.85	December 2026	23,081,533.42	July 2031	8,314,413.36
June 2022	57,437,148.60	January 2027	22,679,850.06	August 2031	8,150,571.10
July 2022	56,506,196.79	February 2027	22,284,496.85	September 2031	7,989,461.22
August 2022	55,589,376.98	March 2027	21,895,379.23	October 2031	7,831,041.59
September 2022	54,686,482.72	April 2027	21,512,403.98	November 2031	7,675,270.70
October 2022	53,797,310.50	May 2027	21,135,479.26	December 2031	7,522,107.67
November 2022	52,921,659.70	June 2027	20,764,514.54	January 2032	7,371,512.20
December 2022	52,059,332.58	July 2027	20,399,420.60	February 2032	7,223,444.60
January 2023	51,210,134.21	August 2027	20,040,109.52	March 2032	7,077,865.76
February 2023	50,373,872.45	September 2027	19,686,494.65	April 2032	6,934,737.16
March 2023	49,550,357.89	October 2027	19,338,490.59	May 2032	6,794,020.83
April 2023	48,739,403.84	November 2027	18,996,013.19	June 2032	6,655,679.38
May 2023	47,940,826.27	December 2027	18,658,979.52	July 2032	6,519,675.96
June 2023	47,154,443.77	January 2028	18,327,307.84	August 2032	6,385,974.27
July 2023	46,380,077.53	February 2028	18,000,917.60	September 2032	6,254,538.54
August 2023	45,617,551.29	March 2028	17,679,729.43	October 2032	6,125,333.55
September 2023	44,866,691.32	April 2028	17,363,665.10	November 2032	5,998,324.59
October 2023	44,127,326.36	May 2028	17,052,647.52	December 2032	5,873,477.46
November 2023	43,399,287.62	June 2028	16,746,600.73	January 2033	5,750,758.47
December 2023	42,682,408.70	July 2028	16,445,449.85	February 2033	5,630,134.43
January 2024	41,976,525.60	August 2028	16,149,121.11	March 2033	5,511,572.65
February 2024	41,281,476.65	September 2028	15,857,541.81	April 2033	5,395,040.92
March 2024	40,597,102.51	October 2028	15,570,640.30	May 2033	5,280,507.51
April 2024	39,923,246.12	November 2028	15,288,345.98	June 2033	5,167,941.16
May 2024	39,259,752.66	December 2028	15,010,589.27	July 2033	5,057,311.08
June 2024	38,606,469.54	January 2029	14,737,301.61	August 2033	4,948,586.93
July 2024	37,963,246.34	February 2029	14,468,415.43	September 2033	4,841,738.82
August 2024	37,329,934.82	March 2029	14,203,864.15	October 2033	4,736,737.32
September 2024	36,706,388.84	April 2029	13,943,582.17	November 2033	4,633,553.42
October 2024	36,092,464.37	May 2029	13,687,504.83	December 2033	4,532,158.56

Aggregate Group III (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
January 2034	\$ 4,432,524.60	October 2036	\$ 1,970,887.67	July 2039	\$ 643,661.29
February 2034	4,334,623.81	November 2036	1,917,051.15	August 2039	615,495.32
March 2034	4,238,428.89	December 2036	1,864,216.46	September 2039	587,906.41
April 2034	4,143,912.94	January 2037	1,812,367.29	October 2039	560,884.78
May 2034	4,051,049.46	February 2037	1,761,487.59	November 2039	534,420.81
June 2034	3,959,812.34	March 2037	1,711,561.56	December 2039	508,505.02
July 2034	3,870,175.88	April 2037	1,662,573.64	January 2040	483,128.08
August 2034	3,782,114.75	May 2037	1,614,508.49	February 2040	458,280.82
September 2034	3,695,604.00	June 2037	1,567,351.02	March 2040	433,954.19
October 2034	3,610,619.06	July 2037	1,521,086.37	April 2040	410,139.30
November 2034	3,527,135.73	August 2037	1,475,699.90	May 2040	386,827.38
December 2034	3,445,130.16	September 2037	1,431,177.20	June 2040	364,009.82
January 2035	3,364,578.87	October 2037	1,387,504.07	July 2040	341,678.12
February 2035	3,285,458.73	November 2037	1,344,666.54	August 2040	319,823.94
March 2035	3,207,746.95	December 2037	1,302,650.85	September 2040	298,439.05
April 2035	3,131,421.09	January 2038	1,261,443.44	October 2040	277,515.35
May 2035	3,056,459.04	February 2038	1,221,030.97	November 2040	257,044.88
June 2035	2,982,839.04	March 2038	1,181,400.30	December 2040	237,019.79
July 2035	2,910,539.64	April 2038	1,142,538.50	January 2041	217,432.37
August 2035	2,839,539.72	May 2038	1,104,432.82	February 2041	198,275.02
September 2035	2,769,818.47	June 2038	1,067,070.73	March 2041	179,540.26
October 2035	2,701,355.41	July 2038	1,030,439.87	April 2041	161,220.72
November 2035	2,634,130.35	August 2038	994,528.08	May 2041	143,309.17
December 2035	2,568,123.42	September 2038	959,323.39	June 2041	125,798.47
January 2036	2,503,315.05	October 2038	924,814.01	July 2041	108,681.61
February 2036	2,439,685.95	November 2038	890,988.33	August 2041	91,951.68
March 2036	2,377,217.14	December 2038	857,834.93	September 2041	75,601.88
April 2036	2,315,889.91	January 2039	825,342.55	October 2041	59,625.53
May 2036	2,255,685.85	February 2039	793,500.12	November 2041	44,016.04
June 2036	2,196,586.81	March 2039	762,296.73	December 2041	28,766.93
July 2036	2,138,574.94	April 2039	731,721.64	January 2042	13,871.82
August 2036	2,081,632.63	May 2039	701,764.28	February 2042 and thereafter	0.00
September 2036	2,025,742.56	June 2039	672,414.25		

NQ Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$17,003,000.00	September 2013	\$14,575,731.05	February 2015	\$ 9,494,972.92
May 2012	16,962,554.72	October 2013	14,327,635.27	March 2015	9,204,874.31
June 2012	16,908,705.17	November 2013	14,069,529.71	April 2015	8,920,379.81
July 2012	16,841,510.81	December 2013	13,801,758.02	May 2015	8,641,423.43
August 2012	16,761,049.39	January 2014	13,524,677.35	June 2015	8,367,939.80
September 2012	16,667,416.86	February 2014	13,238,657.74	July 2015	8,099,864.23
October 2012	16,560,727.34	March 2014	12,944,081.64	August 2015	7,837,132.65
November 2012	16,441,113.01	April 2014	12,641,343.26	September 2015	7,579,681.60
December 2012	16,308,723.95	May 2014	12,330,848.02	October 2015	7,327,448.28
January 2013	16,163,728.01	June 2014	12,013,011.89	November 2015	7,080,370.48
February 2013	16,006,310.60	July 2014	11,688,260.77	December 2015	6,838,386.63
March 2013	15,836,674.46	August 2014	11,357,029.82	January 2016	6,601,435.74
April 2013	15,655,039.41	September 2014	11,031,883.59	February 2016	6,369,457.45
May 2013	15,461,642.06	October 2014	10,712,751.39	March 2016	6,142,391.97
June 2013	15,256,735.50	November 2014	10,399,563.21	April 2016	5,920,180.13
July 2013	15,040,588.94	December 2014	10,092,249.73	May 2016	5,702,763.32
August 2013	14,813,487.35	January 2015	9,790,742.29	June 2016	5,490,083.54

NQ Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
July 2016	\$ 5,282,083.33	November 2017	\$ 2,545,784.75	March 2019	\$ 781,452.58
August 2016	5,078,705.83	December 2017	2,409,082.58	April 2019	699,134.09
September 2016	4,879,894.74	January 2018	2,276,118.83	May 2019	619,850.30
October 2016	4,685,594.31	February 2018	2,146,846.08	June 2019	543,560.95
November 2016	4,495,749.35	March 2018	2,021,217.36	July 2019	470,226.20
December 2016	4,310,305.22	April 2018	1,899,186.21	August 2019	399,806.61
January 2017	4,129,207.84	May 2018	1,780,706.60	September 2019	332,263.17
February 2017	3,952,403.64	June 2018	1,665,733.00	October 2019	267,557.24
March 2017	3,779,839.62	July 2018	1,554,220.34	November 2019	205,650.61
April 2017	3,611,463.29	August 2018	1,446,123.98	December 2019	146,505.45
May 2017	3,447,222.69	September 2018	1,341,399.77	January 2020	93,484.51
June 2017	3,287,066.38	October 2018	1,240,003.99	February 2020	52,492.25
July 2017	3,130,943.44	November 2018	1,141,893.37	March 2020	23,276.19
August 2017	2,978,803.46	December 2018	1,047,025.09	April 2020	5,587.93
September 2017	2,830,596.53	January 2019	955,356.77	May 2020 and thereafter	0.00
October 2017	2,686,273.26	February 2019	866,846.44		

Aggregate Group IV Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$116,823,000.00	February 2015	\$ 69,285,150.26	December 2017	\$ 27,576,315.60
May 2012	115,991,731.31	March 2015	67,776,657.46	January 2018	26,762,196.01
June 2012	115,127,371.64	April 2015	66,281,567.59	February 2018	25,971,810.36
July 2012	114,211,025.90	May 2015	64,799,740.07	March 2018	25,204,473.46
August 2012	113,246,450.81	June 2015	63,331,035.70	April 2018	24,459,519.74
September 2012	112,234,215.19	July 2015	61,875,316.59	May 2018	23,736,302.72
October 2012	111,174,931.87	August 2015	60,432,446.19	June 2018	23,034,194.41
November 2012	110,069,256.96	September 2015	59,002,289.25	July 2018	22,352,584.86
December 2012	108,917,889.21	October 2015	57,584,711.82	August 2018	21,690,881.59
January 2013	107,721,569.10	November 2015	56,179,581.23	September 2018	21,048,509.10
February 2013	106,481,078.06	December 2015	54,788,310.37	October 2018	20,424,908.41
March 2013	105,197,237.49	January 2016	53,415,624.76	November 2018	19,819,536.56
April 2013	103,870,907.76	February 2016	52,061,283.13	December 2018	19,231,866.19
May 2013	102,502,987.16	March 2016	50,725,047.27	January 2019	18,661,385.04
June 2013	101,094,410.79	April 2016	49,406,682.02	February 2019	18,107,595.59
July 2013	99,646,149.34	May 2016	48,105,955.21	March 2019	17,570,014.57
August 2013	98,159,207.87	June 2016	46,822,637.66	April 2019	17,048,172.61
September 2013	96,634,624.53	July 2016	45,556,503.07	May 2019	16,541,613.80
October 2013	95,073,469.19	August 2016	44,307,328.06	June 2019	16,049,895.35
November 2013	93,476,842.04	September 2016	43,074,892.10	July 2019	15,572,587.15
December 2013	91,845,872.15	October 2016	41,858,977.46	August 2019	15,109,271.50
January 2014	90,181,716.00	November 2016	40,659,369.20	September 2019	14,659,542.67
February 2014	88,485,555.90	December 2016	39,475,855.12	October 2019	14,223,006.61
March 2014	86,804,754.92	January 2017	38,315,500.07	November 2019	13,799,280.58
April 2014	85,139,153.72	February 2017	37,188,859.53	December 2019	13,387,992.88
May 2014	83,488,594.50	March 2017	36,094,962.72	January 2020	12,988,782.46
June 2014	81,852,920.95	April 2017	35,032,866.64	February 2020	12,601,298.70
July 2014	80,231,978.28	May 2017	34,001,655.23	March 2020	12,225,201.04
August 2014	78,625,613.20	June 2017	33,000,438.63	April 2020	11,860,158.73
September 2014	77,033,673.86	July 2017	32,028,352.44	May 2020	11,505,850.55
October 2014	75,456,009.88	August 2017	31,084,556.99	June 2020	11,161,964.52
November 2014	73,892,472.33	September 2017	30,168,236.61	July 2020	10,828,197.65
December 2014	72,342,913.70	October 2017	29,278,599.00	August 2020	10,504,255.67
January 2015	70,807,187.91	November 2017	28,414,874.53	September 2020	10,189,852.80

Aggregate Group IV (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
October 2020	\$ 9,884,711.49	May 2025	\$ 1,805,819.50	December 2029	\$ 303,884.56
November 2020	9,588,562.19	June 2025	1,749,793.44	January 2030	293,853.17
December 2020	9,301,143.13	July 2025	1,695,461.14	February 2030	284,137.68
January 2021	9,022,200.07	August 2025	1,642,772.35	March 2030	274,728.44
February 2021	8,751,486.13	September 2025	1,591,678.27	April 2030	265,616.09
March 2021	8,488,761.52	October 2025	1,542,131.52	May 2030	256,791.54
April 2021	8,233,793.40	November 2025	1,494,086.14	June 2030	248,245.98
May 2021	7,986,355.64	December 2025	1,447,497.48	July 2030	239,970.87
June 2021	7,746,228.64	January 2026	1,402,322.22	August 2030	231,957.92
July 2021	7,513,199.12	February 2026	1,358,518.31	September 2030	224,199.08
August 2021	7,287,060.00	March 2026	1,316,044.93	October 2030	216,686.55
September 2021	7,067,610.15	April 2026	1,274,862.45	November 2030	209,412.78
October 2021	6,854,654.26	May 2026	1,234,932.41	December 2030	202,370.41
November 2021	6,648,002.68	June 2026	1,196,217.47	January 2031	195,552.33
December 2021	6,447,471.22	July 2026	1,158,681.42	February 2031	188,951.63
January 2022	6,252,881.04	August 2026	1,122,289.07	March 2031	182,561.62
February 2022	6,064,058.46	September 2026	1,087,006.28	April 2031	176,375.81
March 2022	5,880,834.81	October 2026	1,052,799.92	May 2031	170,387.88
April 2022	5,703,046.33	November 2026	1,019,637.84	June 2031	164,591.73
May 2022	5,530,533.99	December 2026	987,488.82	July 2031	158,981.44
June 2022	5,363,143.36	January 2027	956,322.56	August 2031	153,551.25
July 2022	5,200,724.47	February 2027	926,109.66	September 2031	148,295.59
August 2022	5,043,131.72	March 2027	896,821.59	October 2031	143,209.06
September 2022	4,890,223.72	April 2027	868,430.64	November 2031	138,286.41
October 2022	4,741,863.16	May 2027	840,909.94	December 2031	133,522.56
November 2022	4,597,916.73	June 2027	814,233.40	January 2032	128,912.58
December 2022	4,458,254.99	July 2027	788,375.70	February 2032	124,451.69
January 2023	4,322,752.24	August 2027	763,312.28	March 2032	120,135.24
February 2023	4,191,286.42	September 2027	739,019.27	April 2032	115,958.75
March 2023	4,063,739.03	October 2027	715,473.55	May 2032	111,917.84
April 2023	3,939,995.01	November 2027	692,652.66	June 2032	108,008.31
May 2023	3,819,942.62	December 2027	670,534.79	July 2032	104,226.04
June 2023	3,703,473.38	January 2028	649,098.79	August 2032	100,567.06
July 2023	3,590,481.98	February 2028	628,324.16	September 2032	97,027.52
August 2023	3,480,866.12	March 2028	608,190.95	October 2032	93,603.68
September 2023	3,374,526.52	April 2028	588,679.86	November 2032	90,291.91
October 2023	3,271,366.77	May 2028	569,772.11	December 2032	87,088.70
November 2023	3,171,293.26	June 2028	551,449.51	January 2033	83,990.65
December 2023	3,074,215.10	July 2028	533,694.40	February 2033	80,994.46
January 2024	2,980,044.06	August 2028	516,489.64	March 2033	78,096.92
February 2024	2,888,694.46	September 2028	499,818.60	April 2033	75,294.92
March 2024	2,800,083.13	October 2028	483,665.14	May 2033	72,585.47
April 2024	2,714,129.31	November 2028	468,013.61	June 2033	69,965.63
May 2024	2,630,754.60	December 2028	452,848.82	July 2033	67,432.59
June 2024	2,549,882.88	January 2029	438,156.01	August 2033	64,983.60
July 2024	2,471,440.25	February 2029	423,920.90	September 2033	62,616.01
August 2024	2,395,354.97	March 2029	410,129.59	October 2033	60,327.23
September 2024	2,321,557.38	April 2029	396,768.64	November 2033	58,114.77
October 2024	2,249,979.87	May 2029	383,824.96	December 2033	55,976.22
November 2024	2,180,556.78	June 2029	371,285.89	January 2034	53,909.22
December 2024	2,113,224.38	July 2029	359,139.13	February 2034	51,911.49
January 2025	2,047,920.81	August 2029	347,372.75	March 2034	49,980.85
February 2025	1,984,586.00	September 2029	335,975.16	April 2034	48,115.14
March 2025	1,923,161.64	October 2029	324,935.14	May 2034	46,312.30
April 2025	1,863,591.12	November 2029	314,241.80	June 2034	44,570.32

Aggregate Group IV (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
July 2034	\$ 42,887.26	October 2036	\$ 14,023.67	January 2039	\$ 3,307.18
August 2034	41,261.22	November 2036	13,401.48	February 2039	3,088.61
September 2034	39,690.40	December 2036	12,801.84	March 2039	2,878.87
October 2034	38,173.00	January 2037	12,224.00	April 2039	2,677.65
November 2034	36,707.33	February 2037	11,667.23	May 2039	2,484.65
December 2034	35,291.71	March 2037	11,130.82	June 2039	2,299.58
January 2035	33,924.53	April 2037	10,614.10	July 2039	2,122.15
February 2035	32,604.24	May 2037	10,116.39	August 2039	1,952.10
March 2035	31,329.32	June 2037	9,637.08	September 2039	1,789.16
April 2035	30,098.30	July 2037	9,175.53	October 2039	1,633.08
May 2035	28,909.77	August 2037	8,731.15	November 2039	1,483.61
June 2035	27,762.35	September 2037	8,303.35	December 2039	1,340.52
July 2035	26,654.71	October 2037	7,891.58	January 2040	1,203.57
August 2035	25,585.55	November 2037	7,495.30	February 2040	1,072.55
September 2035	24,553.62	December 2037	7,113.97	March 2040	947.23
October 2035	23,557.72	January 2038	6,747.09	April 2040	827.42
November 2035	22,596.66	February 2038	6,394.17	May 2040	712.90
December 2035	21,669.31	March 2038	6,054.73	June 2040	603.49
January 2036	20,774.57	April 2038	5,728.30	July 2040	499.00
February 2036	19,911.37	May 2038	5,414.45	August 2040	399.25
March 2036	19,078.67	June 2038	5,112.74	September 2040	304.06
April 2036	18,275.48	July 2038	4,822.75	October 2040	213.26
May 2036	17,500.82	August 2038	4,544.07	November 2040	126.69
June 2036	16,753.76	September 2038	4,276.32	December 2040	44.20
July 2036	16,033.38	October 2038	4,019.12	January 2041 and thereafter	0.00
August 2036	15,338.80	November 2038	3,772.09		
September 2036	14,669.17	December 2038	3,534.89		

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.

\$963,483,451



Guaranteed REMIC Pass-Through Certificates

Fannie Mae REMIC Trust 2012-52

TABLE OF CONTENTS

	Page
Table of Contents	S- 2
Available Information	S- 3
Recent Developments	S- 4
Summary	S- 5
Additional Risk Factors	S-10
Description of the Certificates	S-10
Certain Additional Federal Income Tax Consequences	S-28
Plan of Distribution	S-30
Legal Matters	S-30
Exhibit A	A- 1
Schedule 1	A- 2
Principal Balance Schedules	B- 1

Prospectus Supplement

Citigroup

April 24, 2012