

**\$355,822,816**



**FannieMae®**

**Guaranteed REMIC Pass-Through Certificates  
Fannie Mae REMIC Trust 2012-54**

**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.

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
GA(2) . . .	1	\$ 80,930,000	PAC/AD	2.0%	FIX	3136A5ZC3	February 2041
GI(2) . . .	1	44,961,111(3)	NTL	4.5	FIX/IO	3136A5ZD1	February 2041
ZP(2) . . .	1	2,302,000	PAC/AD	4.5	FIX/Z	3136A5ZE9	May 2042
ZC(2) . . .	1	16,768,000	SUP	4.5	FIX/Z	3136A5ZF6	May 2042
KA . . . .	2	27,868,000	PAC	3.0	FIX	3136A5ZG4	June 2041
KI . . . .	2	3,096,444(3)	NTL	4.5	FIX/IO	3136A5ZH2	June 2041
KB . . . .	2	2,111,000	PAC	3.5	FIX	3136A5ZJ8	May 2042
KD(2) . . .	2	5,292,000	SUP	3.5	FIX	3136A5ZK5	November 2041
KE(2) . . .	2	634,000	SUP	3.5	FIX	3136A5ZL3	January 2042
KG(2) . . .	2	1,037,200	SUP	3.5	FIX	3136A5ZM1	May 2042
CF . . . .	2	14,776,879	PT	(4)	FLT	3136A5ZN9	May 2042
CS . . . .	2	14,776,879(3)	NTL	(4)	INV/IO	3136A5ZP4	May 2042
WM . . . .	3	15,000,000	PT	4.5	FIX	3136A5ZQ2	May 2032
WA . . . .	3	25,526,000	PAC	3.0	FIX	3136A5ZR0	April 2032
WL . . . .	3	302,000	PAC	3.0	FIX	3136A5ZS8	May 2032
WX . . . .	3	4,122,000	TAC/AD	3.0	FIX	3136A5ZT6	May 2032
WZ . . . .	3	50,000	SUP	3.0	FIX/Z	3136A5ZU3	May 2032
WB(2) . . .	4	6,660,000	PAC/AD	3.5	FIX	3136A5ZV1	January 2016
WC(2) . . .	4	113,900,000	PAC/AD	3.5	FIX	3136A5ZW9	January 2041
WH . . . .	4	12,655,000	PAC/AD	3.5	FIX	3136A5ZX7	May 2042
ZW . . . .	4	25,888,737	SUP	3.5	FIX/Z	3136A5ZY5	May 2042
R . . . .		0	NPR	0	NPR	3136A5ZZ2	May 2042
RL . . . .		0	NPR	0	NPR	3136A5A22	May 2042

- (1) See "Description of the Certificates—The Certificates—Class Definitions and Abbreviations" in the REMIC prospectus.  
 (2) Exchangeable classes.  
 (3) Notional balances. These classes are interest only classes. See page S-6 for a description of how their notional balances are calculated.  
 (4) Based on LIBOR.

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 GZ, GE, GM, GN, GU, GW, G, DF, DS and WG 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 starting on page 11 of the REMIC prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.**

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

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

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

**J.P. Morgan**

April 24, 2012

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## AVAILABLE INFORMATION

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

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated May 1, 2010 (the “REMIC Prospectus”);
- our Prospectus for Fannie Mae Guaranteed Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated
  - February 1, 2012, for all MBS issued on or after February 1, 2012.
  - July 1, 2011, for all MBS issued on or after July 1, 2011 and prior to February 1, 2012,
  - June 1, 2009, for all MBS issued on or after January 1, 2009 and prior to July 1, 2011,
  - April 1, 2008, for all MBS issued on or after June 1, 2007 and prior to January 1, 2009, or
  - January 1, 2006, for all other MBS(as applicable, the “MBS Prospectus”); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading “Incorporation by Reference” in the REMIC Prospectus.

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

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

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

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

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

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

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

## RECENT DEVELOPMENTS

### Ratings Matters

#### *Standard and Poor's Ratings Services*

On August 8, 2011, Standard and Poor's Ratings Services ("Standard & Poor's") announced that it had downgraded Fannie Mae senior unsecured long-term debt from "AAA" to "AA+" with a negative outlook. This announcement followed a similar action by Standard & Poor's taken on August 5, 2011 on the United States sovereign long-term debt rating. Standard & Poor's also announced that Fannie Mae's debt ratings were no longer on CreditWatch Negative, and that the ratings on Fannie Mae short term debt and subordinated debt remain unchanged at "A-1+" and "A", respectively.

The action taken by Standard & Poor's with respect to Fannie Mae's ratings was announced at the same time as similar ratings actions on other institutions with ties to the United States Government, including Freddie Mac, select Federal Home Loan Banks, and the Farm Credit System.

#### *Moody's Investors Service*

On August 2, 2011, Moody's Investors Service ("Moody's") confirmed the "Aaa" rating of institutions directly linked to the United States Government, including Fannie Mae. Moody's also announced that the rating outlook for Fannie Mae and other institutions directly linked to the United States Government was being revised to negative, following a similar revision on the outlook of the United States Government.

#### *Fitch Ratings Limited*

On November 28, 2011, Fitch Ratings Limited ("Fitch") affirmed the long-term issuer default rating and senior unsecured debt rating of Fannie Mae at "AAA", but revised its Ratings Outlook on Fannie Mae's long-term issuer default rating to Negative from Stable. This action followed a similar action by Fitch on the United States sovereign rating. Fitch has previously indicated that the ratings of Fannie Mae and other issuers with ties to the United States Government would ultimately be aligned with the United States sovereign rating assigned by Fitch.

For additional information on the impacts of a credit rating downgrade on Fannie Mae and its securities, please refer to our 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

Group	Assets
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 MBS

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

#### Characteristics of the MBS

	Approximate Principal Balance	Pass- Through Rate	Range of Weighted Average Coupons or WACs (annual percentages)	Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)
Group 1 MBS	\$100,000,000	4.50%	4.75% to 7.00%	241 to 360
Group 2 MBS	\$ 51,719,079	4.50%	4.75% to 7.00%	241 to 360
Group 3 MBS	\$ 45,000,000	3.50%	3.75% to 6.00%	181 to 240
Group 4 MBS	\$159,103,737	3.50%	3.75% to 6.00%	241 to 360

#### Assumed Characteristics of the Underlying Mortgage Loans

	Principal Balance	Original Term to Maturity (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Interest Rate
Group 1 MBS	\$100,000,000	360	343	14	4.894%
Group 2 MBS	\$ 51,719,079	360	324	28	5.023%
Group 3 MBS	\$ 45,000,000	240	238	2	3.940%
Group 4 MBS	\$159,103,737	360	357	2	3.970%

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

### Settlement Date

We expect to issue the certificates on 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 other than the R and RL Classes	R and RL Classes

**Exchanging Certificates Through Combination and Recombination**

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

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

**Interest Rates**

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

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

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate(1)</u>
CF .....	0.9410%	7.0%	0.7%	LIBOR + 70 basis points
CS .....	6.0590%	6.3%	0.0%	6.3% – LIBOR
DF .....	1.2410%	6.0%	1.0%	LIBOR + 100 basis points
DS .....	6.6626%	7.0%	0.0%	7.0% – (1.4 × LIBOR)

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

**Notional Classes**

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

<u>Class</u>	
GI .....	55.5555554183% of the GA Class
KI .....	11.1111095163% of the KA Class
CS .....	100% of the CF Class

**Distributions of Principal**

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

**Weighted Average Lives (years)\***

<u>Group 1 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>150%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
GA, GI, GE, GM, GN, GU, GW and G .....	13.1	6.1	5.6	5.6	5.6	3.1	2.0	1.3
ZP .....	22.5	19.9	19.9	19.9	19.9	11.8	7.1	4.1
ZC .....	26.6	19.2	17.2	5.8	2.2	0.6	0.4	0.2
GZ .....	26.3	19.5	18.2	8.9	6.2	2.6	1.4	0.8

<u>Group 2 Classes</u>	<u>PSA Prepayment Assumption</u>						
	<u>0%</u>	<u>100%</u>	<u>140%</u>	<u>215%</u>	<u>250%</u>	<u>500%</u>	<u>700%</u>
KA and KI .....	17.2	6.3	5.1	5.1	5.1	2.7	1.8
KB .....	27.0	18.5	18.5	18.5	18.5	10.1	6.8
KD .....	28.5	19.1	14.5	2.3	1.3	0.3	0.2
KE .....	29.6	24.2	21.9	11.5	3.3	0.7	0.4
KG .....	29.8	25.9	24.8	18.8	4.6	0.8	0.5
CF and CS .....	19.9	9.7	8.1	6.0	5.3	2.7	1.8
DF and DS .....	28.8	20.6	16.7	5.6	1.9	0.4	0.3

<u>Group 3 Classes</u>	<u>PSA Prepayment Assumption</u>								
	<u>0%</u>	<u>100%</u>	<u>150%</u>	<u>160%</u>	<u>215%</u>	<u>250%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>
WM .....	12.0	8.0	7.0	6.8	5.9	5.4	3.4	2.7	2.2
WA .....	10.7	6.5	5.7	5.7	5.7	5.7	3.7	2.9	2.4
WL .....	18.8	18.7	18.7	18.7	18.7	18.7	14.0	10.4	8.0
WX .....	19.1	16.4	13.6	12.2	6.0	2.6	1.1	0.8	0.7
WZ .....	20.0	19.8	19.7	19.7	0.2	0.2	0.1	0.1	0.1

<u>Group 4 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>150%</u>	<u>215%</u>	<u>250%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>
WB .....	1.2	0.6	0.6	0.6	0.6	0.6	0.6	0.6
WC .....	14.2	6.5	5.9	5.9	5.9	3.6	2.8	2.4
WH .....	23.4	18.4	18.4	18.4	18.4	10.3	7.4	5.6
ZW .....	27.1	20.3	17.9	7.1	2.9	1.2	0.9	0.7
WG .....	13.4	6.2	5.6	5.6	5.6	3.5	2.7	2.3

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

## DESCRIPTION OF THE CERTIFICATES

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

### General

*Structure.* We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the “Trust”) pursuant to a trust agreement dated as of May 1, 2010 and a supplement thereto dated as of 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 four groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 2 MBS,” “Group 3 MBS” and “Group 4 MBS” and together, the “MBS”).

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

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

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

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

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

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

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

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

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

## **The MBS**

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

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

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

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

## Distributions of Interest

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

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

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

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

*Accrual Classes.* The ZP, ZC, WZ, ZW and GZ 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 Principals” 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 ZP Accrual Amount to GA until retired, and thereafter to ZP.

} Accretion  
Directed/PAC  
Class and  
Accrual Class

The ZC Accrual Amount to Aggregate Group I to its Planned Balance, and thereafter to ZC.

} Accretion  
Directed/PAC  
Group and  
Accrual Class

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

1. To Aggregate Group I to its Planned Balance.

} PAC Group

2. To ZC until retired.

} Support Class

3. To Aggregate Group I to zero.

} PAC Group

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

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

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

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

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

- *Group 2*

The Group 2 Principal Distribution Amount as follows:

- 71.4285728097% as follows:
  - first*, to Aggregate Group II to its Planned Balance; } PAC Group
  - second*, to KD, KE and KG, in that order, until retired; and } Support Classes
  - third*, to Aggregate Group II to zero, and } PAC Group
- 28.5714271903% to CF until retired. } Pass-Through Class

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

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

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

- *Group 3*

The WZ Accrual Amount to WX to its Targeted Balance, and thereafter to WZ. } Accretion Directed/TAC Class and Accrued Class

The Group 3 Cash Flow Distribution Amount as follows:

- 66.6666666667% as follows:
  - first*, to Aggregate Group III to its Planned Balance; } PAC Group
  - second*, to WX to its Targeted Balance; } TAC Class
  - third*, to WZ until retired; } Support Class
  - fourth*, to WX until retired; and } TAC Class
  - fifth*, to Aggregate Group III to zero, and } PAC Group
- 33.3333333333% to WM until retired. } Pass-Through Class

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

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

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

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

- *Group 4*

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

The Group 4 Cash Flow Distribution Amount in the following priority:

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

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

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

“Aggregate Group IV” consists of the WB, WC and WH Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group IV to WB, WC and WH, in that order, 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 following assumptions (the “Pricing Assumptions”):

- the Mortgage Loans underlying the MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—Group 1, Group 2, Group 3 and Group 4—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related tables;
- the settlement date for the Certificates is 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” or at the “Structuring Speed” specified in the chart below. The “Effective Range” for any applicable Aggregate Group or Class is the range of prepayment rates (measured by *constant* PSA rates) that would reduce the 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 applicable Aggregate Group schedule). If such separate schedules had been provided for the individual Classes included in the applicable Aggregate Groups, we expect that the effective ranges for those Classes would not be narrower than those shown below for the related Aggregate Groups.

<u>Groups and Class</u>	<u>Structuring Ranges and Speed</u>	<u>Initial Effective Ranges</u>
Aggregate Group I Planned Balances	Between 150% and 250% PSA	Between 150% and 250% PSA
Aggregate Group II Planned Balances	Between 140% and 250% PSA	Between 140% and 250% PSA
Aggregate Group III Planned Balances	Between 150% and 250% PSA	Between 150% and 250% PSA
WX Class Targeted Balances	160% PSA	N/A
Aggregate Group IV Planned Balances	Between 150% and 250% PSA	Between 150% and 250% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I . . . . .	GA and ZP
Aggregate Group II . . . . .	KA and KB
Aggregate Group III . . . . .	WA and WL
Aggregate Group IV . . . . .	WB, WC and WH

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

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

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

- We will distribute any excess of principal distributions over the amount necessary to reduce any Aggregate Group or Class to its scheduled balance in any month. As a result, the likelihood of reducing that 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 Aggregate Groups to their scheduled balances each month if prepayments do not occur at a *constant* PSA rate.
- The actual Effective Ranges at any time will be based upon the actual characteristics of the related Mortgage Loans at that time, which are likely to vary (and may vary considerably) from the Pricing Assumptions. As a result, the actual Effective Ranges will likely differ from the Initial Effective Ranges specified above. For the same reason, the Aggregate Groups might not be reduced to their scheduled balances each month even if the related Mortgage Loans prepay at a *constant* PSA rate within the applicable Initial Effective Ranges. This is so particularly if the rates fall at the lower or higher end of the applicable ranges.
- The actual Effective Ranges may narrow, widen or shift upward or downward to reflect actual prepayment experience over time.
- The principal payment stability of each Aggregate Group 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, 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>
GI .....	686%
KI .....	290%

**For either 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 those Classes (expressed in each case as a percentage of the original principal balance) are as follows:

<u>Class</u>	<u>Price*</u>
GI .....	10.125%
KI .....	20.250%

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

**Sensitivity of the GI Class to Prepayments**

	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>220%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
Pre-Tax Yields to Maturity . . .	38.3%	33.6%	31.0%	31.0%	31.0%	15.6%	(10.5)%	(52.2)%

### Sensitivity of the KI Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	140%	215%	250%	500%	700%
Pre-Tax Yields to Maturity . . .	13.8%	7.7%	3.0%	3.0%	3.0%	(22.2)%	(48.4)%

*The Inverse Floating Rate Classes.* The yields on the Inverse Floating Rate Classes will be sensitive in varying degrees to the rate of principal payments, including prepayments, of the related Mortgage Loans and to the level of the Index. The Mortgage Loans generally can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from pool to pool. As illustrated in the applicable table below, it is possible that investors in the CS Class would lose money on their initial investments under certain Index and prepayment scenarios.

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

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

- the interest rate for the Inverse Floating Rate Classes for the initial Interest Accrual Periods 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 the Inverse Floating Rate Classes (expressed as a percentage of original principal balance) are as follows:

Class	Price*
CS . . . . .	23.6250%
DS . . . . .	91.2975%

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

LIBOR	PSA Prepayment Assumption						
	50%	100%	140%	215%	250%	500%	700%
0.120% . . . . .	21.6%	18.2%	15.4%	10.2%	7.7%	(11.2)%	(27.8)%
0.241% . . . . .	21.0%	17.6%	14.9%	9.6%	7.1%	(11.7)%	(28.2)%
2.241% . . . . .	11.5%	8.3%	5.6%	0.6%	(1.8)%	(19.9)%	(35.9)%
4.241% . . . . .	1.1%	(2.0)%	(4.5)%	(9.4)%	(11.6)%	(28.9)%	(44.2)%
6.300% . . . . .	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption						
	50%	100%	140%	215%	250%	500%	700%
0.120% . . . . .	7.7%	7.8%	7.9%	9.6%	12.5%	30.7%	47.2%
0.241% . . . . .	7.6%	7.6%	7.7%	9.4%	12.3%	30.6%	47.1%
2.241% . . . . .	4.5%	4.6%	4.7%	6.2%	9.3%	27.8%	44.5%
4.241% . . . . .	1.5%	1.6%	1.7%	3.0%	6.3%	25.0%	42.0%
5.000% . . . . .	0.4%	0.5%	0.6%	1.8%	5.2%	24.0%	41.0%

## Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions, and
- the priority sequences of distributions of principal of the Classes.

See “—Distributions of Principal” above.

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

## Decrement Tables

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

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

<u>Mortgage Loans Backing Trust Assets Specified Below</u>	<u>Original and Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	360 months	7.00%
Group 2 MBS	360 months	7.00%
Group 3 MBS	240 months	6.00%
Group 4 MBS	360 months	6.00%

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

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

## Percent of Original Principal Balances Outstanding

Date	GA, GI†, GE, GM, GN, GU, GW and G Classes								ZP Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	150%	220%	250%	500%	800%	1200%	0%	100%	150%	220%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2013	98	92	90	90	90	90	78	58	105	105	105	105	105	105	105	105
April 2014	95	82	78	78	78	64	39	14	109	109	109	109	109	109	109	109
April 2015	93	72	67	67	67	43	18	2	114	114	114	114	114	114	114	114
April 2016	90	63	57	57	57	28	8	0	120	120	120	120	120	120	120	46
April 2017	87	55	48	48	48	18	2	0	125	125	125	125	125	125	125	13
April 2018	84	46	40	40	40	11	0	0	131	131	131	131	131	131	100	3
April 2019	80	39	32	32	32	6	0	0	137	137	137	137	137	137	51	1
April 2020	77	31	26	26	26	3	0	0	143	143	143	143	143	143	26	*
April 2021	73	24	21	21	21	*	0	0	150	150	150	150	150	150	13	*
April 2022	69	17	16	16	16	0	0	0	157	157	157	157	157	111	7	*
April 2023	65	12	12	12	12	0	0	0	164	164	164	164	164	75	3	*
April 2024	60	9	9	9	9	0	0	0	171	171	171	171	171	51	2	*
April 2025	56	6	6	6	6	0	0	0	179	179	179	179	179	34	1	*
April 2026	51	4	4	4	4	0	0	0	188	188	188	188	188	23	*	*
April 2027	45	2	2	2	2	0	0	0	196	196	196	196	196	15	*	*
April 2028	40	*	*	*	*	0	0	0	205	205	205	205	205	10	*	*
April 2029	33	0	0	0	0	0	0	0	215	167	167	167	167	7	*	*
April 2030	27	0	0	0	0	0	0	0	224	132	132	132	132	4	*	0
April 2031	20	0	0	0	0	0	0	0	235	104	104	104	104	3	*	0
April 2032	13	0	0	0	0	0	0	0	246	81	81	81	81	2	*	0
April 2033	5	0	0	0	0	0	0	0	257	62	62	62	62	1	*	0
April 2034	0	0	0	0	0	0	0	0	163	47	47	47	47	1	*	0
April 2035	0	0	0	0	0	0	0	0	35	35	35	35	35	*	*	0
April 2036	0	0	0	0	0	0	0	0	25	25	25	25	25	*	*	0
April 2037	0	0	0	0	0	0	0	0	17	17	17	17	17	*	*	0
April 2038	0	0	0	0	0	0	0	0	11	11	11	11	11	*	*	0
April 2039	0	0	0	0	0	0	0	0	6	6	6	6	6	*	*	0
April 2040	0	0	0	0	0	0	0	0	2	2	2	2	2	*	*	0
April 2041	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
Weighted Average Life (years)**	13.1	6.1	5.6	5.6	5.6	3.1	2.0	1.3	22.5	19.9	19.9	19.9	19.9	11.8	7.1	4.1

  

Date	ZC Class								GZ Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	150%	220%	250%	500%	800%	1200%	0%	100%	150%	220%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2013	105	105	100	84	76	16	0	0	105	105	101	86	80	27	13	13
April 2014	109	109	100	64	48	0	0	0	109	109	101	69	56	13	13	13
April 2015	114	114	100	49	28	0	0	0	114	114	102	57	38	14	14	14
April 2016	120	120	100	38	14	0	0	0	120	120	103	48	27	14	14	6
April 2017	125	125	100	32	6	0	0	0	125	125	103	43	20	15	15	2
April 2018	131	131	100	28	1	0	0	0	131	131	104	40	17	16	12	*
April 2019	137	137	100	26	*	0	0	0	137	137	105	40	17	17	6	*
April 2020	143	143	99	25	*	0	0	0	143	143	104	39	17	17	3	*
April 2021	150	150	96	24	*	0	0	0	150	150	103	39	18	18	2	*
April 2022	157	157	92	22	*	0	0	0	157	157	99	38	19	13	1	*
April 2023	164	155	86	20	*	0	0	0	164	156	96	38	20	9	*	*
April 2024	171	148	80	18	*	0	0	0	171	150	91	37	21	6	*	*
April 2025	179	139	74	16	*	0	0	0	179	144	87	36	22	4	*	*
April 2026	188	129	67	15	*	0	0	0	188	136	82	35	23	3	*	*
April 2027	196	120	61	13	*	0	0	0	196	129	77	35	24	2	*	*
April 2028	205	109	55	11	*	0	0	0	205	121	73	35	25	1	*	0
April 2029	215	99	48	10	*	0	0	0	215	107	63	29	20	1	*	0
April 2030	224	89	42	8	*	0	0	0	224	94	53	23	16	1	*	0
April 2031	235	79	37	7	*	0	0	0	235	82	45	19	13	*	*	0
April 2032	246	69	31	6	*	0	0	0	246	71	37	15	10	*	*	0
April 2033	257	60	26	5	*	0	0	0	257	60	31	12	8	*	*	0
April 2034	269	51	22	4	*	0	0	0	256	50	25	9	6	*	*	0
April 2035	258	42	18	3	*	0	0	0	231	41	20	7	4	*	*	0
April 2036	229	33	14	2	*	0	0	0	205	32	15	5	3	*	*	0
April 2037	198	25	10	2	*	0	0	0	176	24	11	3	2	*	*	0
April 2038	164	18	7	1	*	0	0	0	146	17	7	2	1	*	*	0
April 2039	128	11	4	1	*	0	0	0	113	10	4	1	1	*	*	0
April 2040	88	4	1	*	*	0	0	0	78	4	1	*	*	*	0	0
April 2041	46	0	0	0	0	0	0	0	40	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
Weighted Average Life (years)**	26.6	19.2	17.2	5.8	2.2	0.6	0.4	0.2	26.3	19.5	18.2	8.9	6.2	2.6	1.4	0.8

\* 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	KA and KI† Classes							KB Class							KD Class							
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption							
	0%	100%	140%	215%	250%	500%	700%	0%	100%	140%	215%	250%	500%	700%	0%	100%	140%	215%	250%	500%	700%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2013	99	90	87	87	87	84	68	100	100	100	100	100	100	100	100	100	100	100	69	55	0	0
April 2014	97	80	75	75	75	55	35	100	100	100	100	100	100	100	100	100	100	100	46	22	0	0
April 2015	96	71	64	64	64	35	17	100	100	100	100	100	100	100	100	100	100	100	29	0	0	0
April 2016	94	63	54	54	54	22	6	100	100	100	100	100	100	100	100	100	100	100	17	0	0	0
April 2017	92	55	44	44	44	13	*	100	100	100	100	100	100	100	100	100	100	100	10	0	0	0
April 2018	90	48	36	36	36	6	0	100	100	100	100	100	100	100	59			6	0	0	0	0
April 2019	88	41	29	29	29	2	0	100	100	100	100	100	100	33			4	0	0	0	0	0
April 2020	86	34	22	22	22	0	0	100	100	100	100	100	84	19			2	0	0	0	0	0
April 2021	84	28	17	17	17	0	0	100	100	100	100	100	57	10			*	0	0	0	0	0
April 2022	81	23	13	13	13	0	0	100	100	100	100	100	38	6			0	0	0	0	0	0
April 2023	78	17	9	9	9	0	0	100	100	100	100	100	26	3			0	0	0	0	0	0
April 2024	76	12	6	6	6	0	0	100	100	100	100	100	17	2			0	0	0	0	0	0
April 2025	72	8	3	3	3	0	0	100	100	100	100	100	12	1			0	0	0	0	0	0
April 2026	69	3	1	1	1	0	0	100	100	100	100	100	8	1			0	0	0	0	0	0
April 2027	66	0	0	0	0	0	0	100	93	93	93	93	5	*			0	0	0	0	0	0
April 2028	62	0	0	0	0	0	0	100	74	74	74	74	3	*			0	0	0	0	0	0
April 2029	58	0	0	0	0	0	0	100	59	59	59	59	2	*			0	0	0	0	0	0
April 2030	53	0	0	0	0	0	0	100	46	46	46	46	1	*			0	0	0	0	0	0
April 2031	48	0	0	0	0	0	0	100	36	36	36	36	1	*			0	0	0	0	0	0
April 2032	43	0	0	0	0	0	0	100	27	27	27	27	1	*			0	0	0	0	0	0
April 2033	38	0	0	0	0	0	0	100	20	20	20	20	*	*			0	0	0	0	0	0
April 2034	32	0	0	0	0	0	0	100	15	15	15	15	*	*			0	0	0	0	0	0
April 2035	26	0	0	0	0	0	0	100	10	10	10	10	*	*			0	0	0	0	0	0
April 2036	19	0	0	0	0	0	0	100	7	7	7	7	*	*			0	0	0	0	0	0
April 2037	12	0	0	0	0	0	0	100	4	4	4	4	*	*			0	0	0	0	0	0
April 2038	4	0	0	0	0	0	0	100	2	2	2	2	*	*			0	0	0	0	0	0
April 2039	0	0	0	0	0	0	0	47	0	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	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)**	17.2	6.3	5.1	5.1	5.1	2.7	1.8	27.0	18.5	18.5	18.5	18.5	10.1	6.8	28.5	19.1	14.5	2.3	1.3	0.3	0.2	

Date	KE Class							KG Class							CF and CS† Classes							
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption							
	0%	100%	140%	215%	250%	500%	700%	0%	100%	140%	215%	250%	500%	700%	0%	100%	140%	215%	250%	500%	700%	
Initial Percent	100	100	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	0	0	100	100	100	100	100	0	0	100	99	92	90	86	84	69	57
April 2014	100	100	100	100	100	0	0	100	100	100	100	100	0	0	98	85	81	73	70	47	32	
April 2015	100	100	100	100	86	0	0	100	100	100	100	100	0	0	97	78	73	62	58	32	18	
April 2016	100	100	100	100	0	0	0	100	100	100	100	73	0	0	95	72	65	53	48	22	10	
April 2017	100	100	100	100	0	0	0	100	100	100	100	26	0	0	94	66	58	45	40	15	6	
April 2018	100	100	100	100	0	0	0	100	100	100	100	4	0	0	93	61	52	38	33	10	3	
April 2019	100	100	100	100	0	0	0	100	100	100	100	*	0	0	91	55	46	32	27	7	2	
April 2020	100	100	100	100	0	0	0	100	100	100	100	*	0	0	89	50	41	27	23	5	1	
April 2021	100	100	100	100	0	0	0	100	100	100	100	*	0	0	88	46	36	23	19	3	1	
April 2022	100	100	100	82	0	0	0	100	100	100	100	*	0	0	86	42	32	19	15	2	*	
April 2023	100	100	100	60	0	0	0	100	100	100	100	*	0	0	84	38	28	16	12	1	*	
April 2024	100	100	100	38	0	0	0	100	100	100	100	*	0	0	82	34	25	14	10	1	*	
April 2025	100	100	100	15	0	0	0	100	100	100	100	*	0	0	79	30	22	11	8	1	*	
April 2026	100	100	100	0	0	0	0	100	100	100	96	*	0	0	77	27	19	9	7	*	*	
April 2027	100	100	100	0	0	0	0	100	100	100	84	*	0	0	74	24	16	8	5	*	*	
April 2028	100	100	100	0	0	0	0	100	100	100	72	*	0	0	71	21	14	6	4	*	*	
April 2029	100	100	100	0	0	0	0	100	100	100	62	*	0	0	68	19	12	5	3	*	*	
April 2030	100	100	100	0	0	0	0	100	100	100	52	*	0	0	65	16	10	4	3	*	*	
April 2031	100	100	100	0	0	0	0	100	100	100	43	*	0	0	61	14	8	3	2	*	*	
April 2032	100	100	100	0	0	0	0	100	100	100	35	*	0	0	57	12	7	3	2	*	*	
April 2033	100	100	93	0	0	0	0	100	100	100	28	*	0	0	53	10	6	2	1	*	*	
April 2034	100	100	41	0	0	0	0	100	100	100	21	*	0	0	49	8	4	1	1	*	*	
April 2035	100	100	0	0	0	0	0	100	100	95	16	*	0	0	44	6	3	1	1	*	*	
April 2036	100	63	0	0	0	0	0	100	100	68	11	*	0	0	39	4	2	1	*	*	*	
April 2037	100	0	0	0	0	0	0	100	90	43	7	*	0	0	34	3	1	*	*	*	*	
April 2038	100	0	0	0	0	0	0	100	44	21	3	*	0	0	28	1	1	*	*	*	*	
April 2039	100	0	0	0	0	0	0	100	0	0	0	0	0	0	22	0	0	0	0	0	0	
April 2040	100	0	0	0	0	0	0	100	0	0	0	0	0	0	15	0	0	0	0	0	0	
April 2041	100	0	0	0	0	0	0	100	0	0	0	0	0	0	8	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	0
Weighted Average Life (years)**	29.6	24.2	21.9	11.5	3.3	0.7	0.4	29.8	25.9	24.8	18.8	4.6	0.8	0.5	19.9	9.7	8.1	6.0	5.3	2.7	1.8	

\* 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.

DF and DS Classes							
PSA Prepayment Assumption							
Date	0%	100%	140%	215%	250%	500%	700%
Initial Percent	100	100	100	100	100	100	100
April 2013	100	100	100	77	66	0	0
April 2014	100	100	100	59	41	0	0
April 2015	100	100	100	46	23	0	0
April 2016	100	100	100	37	11	0	0
April 2017	100	100	100	31	4	0	0
April 2018	100	100	100	28	1	0	0
April 2019	100	100	100	27	*	0	0
April 2020	100	100	98	26	*	0	0
April 2021	100	100	95	24	*	0	0
April 2022	100	100	90	22	*	0	0
April 2023	100	100	84	20	*	0	0
April 2024	100	100	78	18	*	0	0
April 2025	100	100	72	16	*	0	0
April 2026	100	100	65	14	*	0	0
April 2027	100	100	58	12	*	0	0
April 2028	100	90	52	11	*	0	0
April 2029	100	81	46	9	*	0	0
April 2030	100	71	40	8	*	0	0
April 2031	100	62	34	6	*	0	0
April 2032	100	53	28	5	*	0	0
April 2033	100	45	23	4	*	0	0
April 2034	100	36	19	3	*	0	0
April 2035	100	28	14	2	*	0	0
April 2036	100	21	10	2	*	0	0
April 2037	100	13	6	1	*	0	0
April 2038	100	6	3	*	*	0	0
April 2039	100	0	0	0	0	0	0
April 2040	79	0	0	0	0	0	0
April 2041	41	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.8	20.6	16.7	5.6	1.9	0.4	0.3

WM Class									
PSA Prepayment Assumption									
Date	0%	100%	150%	160%	215%	250%	500%	700%	900%
Initial Percent	100	100	100	100	100	100	100	100	100
April 2013	97	95	94	94	93	92	88	85	82
April 2014	94	88	85	85	82	80	68	58	49
April 2015	91	79	75	74	69	65	46	33	22
April 2016	88	71	65	64	57	53	31	18	10
April 2017	85	64	56	55	47	43	20	10	4
April 2018	81	57	49	47	39	35	14	6	2
April 2019	77	51	42	40	32	28	9	3	1
April 2020	73	45	36	34	26	22	6	2	*
April 2021	69	39	30	29	21	18	4	1	*
April 2022	65	34	26	24	17	14	2	*	*
April 2023	60	29	21	20	14	11	2	*	*
April 2024	55	25	17	16	11	8	1	*	*
April 2025	49	21	14	13	8	6	1	*	*
April 2026	43	17	11	10	6	5	*	*	*
April 2027	37	13	9	8	5	3	*	*	*
April 2028	31	10	6	6	3	2	*	*	*
April 2029	24	7	4	4	2	1	*	*	*
April 2030	16	5	3	2	1	1	*	*	*
April 2031	8	2	1	1	1	*	*	*	*
April 2032	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.0	8.0	7.0	6.8	5.9	5.4	3.4	2.7	2.2

WA Class									
PSA Prepayment Assumption									
Date	0%	100%	150%	160%	215%	250%	500%	700%	900%
Initial Percent	100	100	100	100	100	100	100	100	100
April 2013	97	94	93	93	93	93	93	93	93
April 2014	94	86	83	83	83	83	83	78	67
April 2015	90	76	70	70	70	70	70	53	37
April 2016	86	66	59	59	59	59	59	35	20
April 2017	82	58	49	49	49	49	49	23	11
April 2018	78	50	40	40	40	40	40	15	5
April 2019	74	42	32	32	32	32	32	9	2
April 2020	69	35	25	25	25	25	25	6	1
April 2021	64	29	20	20	20	20	20	3	0
April 2022	58	23	15	15	15	15	15	2	0
April 2023	53	17	12	12	12	12	12	1	0
April 2024	47	12	9	9	9	9	9	*	0
April 2025	40	7	6	6	6	6	6	0	0
April 2026	33	4	4	4	4	4	4	0	0
April 2027	26	3	3	3	3	3	3	0	0
April 2028	18	2	2	2	2	2	2	0	0
April 2029	10	1	1	1	1	1	1	0	0
April 2030	1	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	10.7	6.5	5.7	5.7	5.7	5.7	3.7	2.9	2.4

\* 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.

Date	WL Class									WX Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	150%	160%	215%	250%	500%	700%	900%	0%	100%	150%	160%	215%	250%	500%	700%	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	99	93	89	59	35	10
April 2014	100	100	100	100	100	100	100	100	100	100	100	100	96	77	64	0	0	0
April 2015	100	100	100	100	100	100	100	100	100	100	100	100	93	58	35	0	0	0
April 2016	100	100	100	100	100	100	100	100	100	100	100	100	91	45	16	0	0	0
April 2017	100	100	100	100	100	100	100	100	100	100	100	100	89	37	6	0	0	0
April 2018	100	100	100	100	100	100	100	100	100	100	100	100	88	33	1	0	0	0
April 2019	100	100	100	100	100	100	100	100	81	100	100	99	88	31	*	0	0	0
April 2020	100	100	100	100	100	100	100	100	35	100	100	96	84	30	*	0	0	0
April 2021	100	100	100	100	100	100	89	15	100	100	90	79	27	*	0	0	0	
April 2022	100	100	100	100	100	100	48	6	100	100	83	72	25	*	0	0	0	
April 2023	100	100	100	100	100	100	25	3	100	100	74	64	21	*	0	0	0	
April 2024	100	100	100	100	100	100	13	1	99	99	65	56	18	*	0	0	0	
April 2025	100	100	100	100	100	63	7	*	99	99	55	48	15	*	0	0	0	
April 2026	100	100	100	100	100	38	3	*	99	88	46	39	12	*	0	0	0	
April 2027	100	100	100	100	100	22	2	*	99	72	36	31	10	*	0	0	0	
April 2028	100	100	100	100	100	13	1	*	99	56	27	23	7	*	0	0	0	
April 2029	100	100	100	100	100	7	*	*	99	40	19	16	5	*	0	0	0	
April 2030	100	82	82	82	82	3	*	*	99	25	11	9	3	*	0	0	0	
April 2031	32	32	32	32	32	1	*	*	56	10	3	3	1	*	0	0	0	
April 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	18.8	18.7	18.7	18.7	18.7	18.7	14.0	10.4	8.0	19.1	16.4	13.6	12.2	6.0	2.6	1.1	0.8	0.7

Date	WZ Class								
	PSA Prepayment Assumption								
	0%	100%	150%	160%	215%	250%	500%	700%	900%
Initial Percent	100	100	100	100	100	100	100	100	100
April 2013	103	103	103	103	0	0	0	0	0
April 2014	106	106	106	106	0	0	0	0	0
April 2015	109	109	109	109	0	0	0	0	0
April 2016	113	113	113	113	0	0	0	0	0
April 2017	116	116	116	116	0	0	0	0	0
April 2018	120	120	120	120	0	0	0	0	0
April 2019	123	123	123	123	0	0	0	0	0
April 2020	127	127	127	127	0	0	0	0	0
April 2021	131	131	131	131	0	0	0	0	0
April 2022	135	135	135	135	0	0	0	0	0
April 2023	139	139	139	139	0	0	0	0	0
April 2024	143	143	143	143	0	0	0	0	0
April 2025	148	148	148	148	0	0	0	0	0
April 2026	152	152	152	152	0	0	0	0	0
April 2027	157	157	157	157	0	0	0	0	0
April 2028	162	162	162	162	0	0	0	0	0
April 2029	166	166	166	166	0	0	0	0	0
April 2030	171	171	171	171	0	0	0	0	0
April 2031	177	177	177	177	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.0	19.8	19.7	19.7	0.2	0.2	0.1	0.1	0.1

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

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

Date	WB Class								WC Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	150%	215%	250%	500%	700%	900%	0%	100%	150%	215%	250%	500%	700%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2013	57	3	0	0	0	0	0	0	100	100	100	100	100	100	100	100
April 2014	11	0	0	0	0	0	0	0	100	91	89	89	89	87	73	60
April 2015	0	0	0	0	0	0	0	0	98	81	76	76	76	56	37	22
April 2016	0	0	0	0	0	0	0	0	95	70	64	64	64	35	16	4
April 2017	0	0	0	0	0	0	0	0	92	61	53	53	53	21	4	0
April 2018	0	0	0	0	0	0	0	0	89	52	43	43	43	10	0	0
April 2019	0	0	0	0	0	0	0	0	85	43	35	35	35	4	0	0
April 2020	0	0	0	0	0	0	0	0	81	35	27	27	27	0	0	0
April 2021	0	0	0	0	0	0	0	0	78	27	20	20	20	0	0	0
April 2022	0	0	0	0	0	0	0	0	74	20	15	15	15	0	0	0
April 2023	0	0	0	0	0	0	0	0	69	13	10	10	10	0	0	0
April 2024	0	0	0	0	0	0	0	0	65	6	6	6	6	0	0	0
April 2025	0	0	0	0	0	0	0	0	60	3	3	3	3	0	0	0
April 2026	0	0	0	0	0	0	0	0	55	*	*	*	*	0	0	0
April 2027	0	0	0	0	0	0	0	0	50	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0	44	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0	38	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0	32	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	26	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	19	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	11	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0	0
April 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2039	0	0	0	0	0	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
April 2041	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
Weighted Average Life (years)**	1.2	0.6	0.6	0.6	0.6	0.6	0.6	0.6	14.2	6.5	5.9	5.9	5.9	3.6	2.8	2.4

Date	WH Class								ZW Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	150%	215%	250%	500%	700%	900%	0%	100%	150%	215%	250%	500%	700%	900%
Initial Percent	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	104	104	100	94	90	64	43	22
April 2014	100	100	100	100	100	100	100	100	107	107	100	79	67	0	0	0
April 2015	100	100	100	100	100	100	100	100	111	111	100	62	42	0	0	0
April 2016	100	100	100	100	100	100	100	100	115	115	100	49	23	0	0	0
April 2017	100	100	100	100	100	100	100	60	119	119	100	40	11	0	0	0
April 2018	100	100	100	100	100	100	79	27	123	123	100	35	4	0	0	0
April 2019	100	100	100	100	100	100	45	12	128	128	100	32	*	0	0	0
April 2020	100	100	100	100	100	90	25	5	132	132	100	31	*	0	0	0
April 2021	100	100	100	100	100	61	14	2	137	137	98	29	*	0	0	0
April 2022	100	100	100	100	100	42	8	1	142	142	94	27	*	0	0	0
April 2023	100	100	100	100	100	28	4	*	147	147	90	25	*	0	0	0
April 2024	100	100	100	100	100	19	3	*	152	152	84	23	*	0	0	0
April 2025	100	100	100	100	100	13	1	*	158	144	78	21	*	0	0	0
April 2026	100	100	100	100	100	9	1	*	163	135	71	19	*	0	0	0
April 2027	100	84	84	84	84	6	*	*	169	125	65	17	*	0	0	0
April 2028	100	68	68	68	68	4	*	*	175	115	58	14	*	0	0	0
April 2029	100	54	54	54	54	3	*	*	181	105	52	13	*	0	0	0
April 2030	100	43	43	43	43	2	*	*	188	95	46	11	*	0	0	0
April 2031	100	34	34	34	34	1	*	*	194	85	40	9	*	0	0	0
April 2032	100	27	27	27	27	1	*	*	201	75	35	8	*	0	0	0
April 2033	100	21	21	21	21	*	*	*	208	66	29	6	*	0	0	0
April 2034	100	16	16	16	16	*	*	*	216	56	25	5	*	0	0	0
April 2035	59	12	12	12	12	*	*	*	223	48	20	4	*	0	0	0
April 2036	9	9	9	9	9	*	*	*	218	39	16	3	*	0	0	0
April 2037	6	6	6	6	6	*	*	*	187	32	13	2	*	0	0	0
April 2038	4	4	4	4	4	*	*	*	155	24	10	2	*	0	0	0
April 2039	3	3	3	3	3	*	*	0	120	17	7	1	*	0	0	0
April 2040	2	2	2	2	2	*	*	0	82	10	4	1	*	0	0	0
April 2041	1	1	1	1	1	*	*	0	43	4	2	*	*	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	23.4	18.4	18.4	18.4	18.4	10.3	7.4	5.6	27.1	20.3	17.9	7.1	2.9	1.2	0.9	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.

Date	WG Class							
	PSA Prepayment Assumption							
	0%	100%	150%	215%	250%	500%	700%	900%
Initial Percent . . . . .	100	100	100	100	100	100	100	100
April 2013 . . . . .	98	95	94	94	94	94	94	94
April 2014 . . . . .	95	86	84	84	84	82	69	57
April 2015 . . . . .	92	76	72	72	72	53	35	20
April 2016 . . . . .	90	66	60	60	60	33	15	3
April 2017 . . . . .	87	57	50	50	50	19	4	0
April 2018 . . . . .	84	49	41	41	41	10	0	0
April 2019 . . . . .	80	40	33	33	33	3	0	0
April 2020 . . . . .	77	33	25	25	25	0	0	0
April 2021 . . . . .	73	25	19	19	19	0	0	0
April 2022 . . . . .	69	19	14	14	14	0	0	0
April 2023 . . . . .	65	12	9	9	9	0	0	0
April 2024 . . . . .	61	6	6	6	6	0	0	0
April 2025 . . . . .	57	3	3	3	3	0	0	0
April 2026 . . . . .	52	*	*	*	*	0	0	0
April 2027 . . . . .	47	0	0	0	0	0	0	0
April 2028 . . . . .	42	0	0	0	0	0	0	0
April 2029 . . . . .	36	0	0	0	0	0	0	0
April 2030 . . . . .	30	0	0	0	0	0	0	0
April 2031 . . . . .	24	0	0	0	0	0	0	0
April 2032 . . . . .	18	0	0	0	0	0	0	0
April 2033 . . . . .	11	0	0	0	0	0	0	0
April 2034 . . . . .	3	0	0	0	0	0	0	0
April 2035 . . . . .	0	0	0	0	0	0	0	0
April 2036 . . . . .	0	0	0	0	0	0	0	0
April 2037 . . . . .	0	0	0	0	0	0	0	0
April 2038 . . . . .	0	0	0	0	0	0	0	0
April 2039 . . . . .	0	0	0	0	0	0	0	0
April 2040 . . . . .	0	0	0	0	0	0	0	0
April 2041 . . . . .	0	0	0	0	0	0	0	0
April 2042 . . . . .	0	0	0	0	0	0	0	0
Weighted Average Life (years)** . . . . .	13.4	6.2	5.6	5.6	5.6	3.5	2.7	2.3

\* 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.

### Characteristics of the Residual Classes

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

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

### CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

disposing of Certificates as well as any tax consequences arising under the laws of any state, local or foreign taxing jurisdiction.

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

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

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

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

Notwithstanding the foregoing, the Mortgage Loans underlying the Group 2 MBS have loan-to-value ratios at origination ranging from greater than 105% up to 125%. See “Description of the Certificates—The MBS” in this prospectus supplement. A portion of the Group 2 Classes may not be treated as “real estate assets” within the meaning of section 856(c)(5)(B) of the Code. See “Material Federal Income Tax Consequences—Special Tax Attributes” in the MBS Prospectus dated February 1, 2012. Accordingly, special tax considerations may apply to a real estate investment trust that holds a REMIC Certificate of a Group 2 Class, and we may be obligated to provide additional information, pursuant to Regulations under section 6049 of the Code, on such Classes. See “Material Federal Income Tax Consequences—REMIC Election and Special Tax Attributes” in the REMIC Prospectus.

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

The Notional Classes, the Accrual Classes and the KG and WL 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	220% PSA
2	215% PSA
3	215% PSA
4	215% PSA

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

### **Taxation of Beneficial Owners of Residual Certificates**

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

### **Taxation of Beneficial Owners of RCR Certificates**

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

Generally, the ownership interest represented by an RCR certificate will be one of two types. A certificate of a Combination RCR Class (a “Combination RCR Certificate”) will represent beneficial ownership of undivided interests in one or more underlying Regular Certificates. A certificate of a Strip RCR Class (a “Strip RCR Certificate”) will represent the right to receive a disproportionate part of the principal or interest payments on one or more underlying Regular Certificates. The DF and DS Classes of RCR Certificates are Strip RCR Certificates. The remaining Classes of RCR Certificates are Combination RCR Certificates. See “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of RCR Certificates” in the REMIC Prospectus for a general discussion of the federal income tax treatment of beneficial owners of RCR Certificates.

## **PLAN OF DISTRIBUTION**

We are obligated to deliver the Certificates to J.P. Morgan Securities LLC (the “Dealer”) in exchange for the MBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

## **LEGAL MATTERS**

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

## Schedule 1

## Available Recombinations(1)

REMIC Certificates		RCR Certificates						Final Distribution Date
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	
<b>Recombination 1</b>								
ZC	\$ 16,768,000	GZ	\$ 19,070,000	SUP	4.50%	FIX/Z	3136A5A30	May 2042
ZP	2,302,000							
<b>Recombination 2</b>								
GA	80,930,000	GE	80,930,000	PAC/AD	2.25	FIX	3136A5A48	February 2041
GI	4,496,111(3)							
<b>Recombination 3</b>								
GA	80,930,000	GM	80,930,000	PAC/AD	2.50	FIX	3136A5A55	February 2041
GI	8,992,222(3)							
<b>Recombination 4</b>								
GA	80,930,000	GN	80,930,000	PAC/AD	3.00	FIX	3136A5A63	February 2041
GI	17,984,444(3)							
<b>Recombination 5</b>								
GA	80,930,000	GU	80,930,000	PAC/AD	3.50	FIX	3136A5A71	February 2041
GI	26,976,667(3)							
<b>Recombination 6</b>								
GA	80,930,000	GW	80,930,000	PAC/AD	4.00	FIX	3136A5A89	February 2041
GI	35,968,889(3)							
<b>Recombination 7</b>								
GA	80,930,000	G	80,930,000	PAC/AD	4.50	FIX	3136A5A97	February 2041
GI	44,961,111(3)							
<b>Recombination 8</b>								
KD	5,292,000	DF	4,061,866	SUP	(4)	FLT	3136A5B21	May 2042
KE	634,000	DS	2,901,334	SUP	(4)	INV	3136A5B39	May 2042
KG	1,037,200							

REMIC Certificates		RCR Certificates						
<u>Classes</u>	<u>Original Balances</u>	<u>RCR Classes</u>	<u>Original Balances</u>	<u>Principal Type(2)</u>	<u>Interest Rate</u>	<u>Interest Type(2)</u>	<u>CUSIP Number</u>	<u>Final Distribution Date</u>
<b>Recombination 9</b>								
WB	\$ 6,660,000	WG	\$120,560,000	PAC/AD	3.50%	FIX	3136A5B47	January 2041
WC	113,900,000							

- (1) REMIC Certificates and RCR Certificates in any Recombination may be exchanged only in the proportions of *original* principal or notional principal balances for the related Classes shown in this Schedule 1 (disregarding any retired Classes). For example, if a particular Recombination includes two REMIC Classes and one RCR Class whose *original* principal balances shown in the schedule reflect a 1:1:2 relationship, the same 1:1:2 relationship among the *original* principal balances of those REMIC and RCR Classes must be maintained in any exchange. This is true even if, as a result of the applicable payment priority sequence, the relationship between their *current* principal balances has changed over time. Moreover, if as a result of a proposed exchange, a Certificateholder would hold a REMIC Certificate or RCR Certificate of a Class in an amount less than the applicable minimum denomination for that Class, the Certificateholder will be unable to effect the proposed exchange. See “Description of the Certificates—General—*Authorized Denominations*” in this prospectus supplement.
- (2) See “Description of the Certificates—The Certificates—*Class Definitions and Abbreviations*” in the REMIC Prospectus.
- (3) Notional balances. These Classes are Interest Only Classes. See page S-6 for a description of how their notional balances are calculated.
- (4) For a description of this interest rate, see “Summary—Interest Rates” in this prospectus supplement.

## 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 . . . . .	\$83,232,000.00	August 2016 . . . . .	\$46,487,761.58	December 2020 . . . . .	\$21,398,939.91
May 2012 . . . . .	82,652,475.70	September 2016 . . . . .	45,879,141.06	January 2021 . . . . .	21,058,743.86
June 2012 . . . . .	82,111,832.19	October 2016 . . . . .	45,275,712.20	February 2021 . . . . .	20,723,617.54
July 2012 . . . . .	81,547,525.38	November 2016 . . . . .	44,677,432.75	March 2021 . . . . .	20,393,488.10
August 2012 . . . . .	80,959,908.12	December 2016 . . . . .	44,084,260.78	April 2021 . . . . .	20,068,283.71
September 2012 . . . . .	80,349,351.09	January 2017 . . . . .	43,496,154.70	May 2021 . . . . .	19,747,933.57
October 2012 . . . . .	79,716,242.39	February 2017 . . . . .	42,913,073.27	June 2021 . . . . .	19,432,367.84
November 2012 . . . . .	79,060,987.17	March 2017 . . . . .	42,334,975.54	July 2021 . . . . .	19,121,517.69
December 2012 . . . . .	78,384,007.17	April 2017 . . . . .	41,761,820.94	August 2021 . . . . .	18,815,315.25
January 2013 . . . . .	77,685,740.32	May 2017 . . . . .	41,193,569.17	September 2021 . . . . .	18,513,693.60
February 2013 . . . . .	76,966,640.23	June 2017 . . . . .	40,630,180.29	October 2021 . . . . .	18,216,586.76
March 2013 . . . . .	76,227,175.74	July 2017 . . . . .	40,071,614.65	November 2021 . . . . .	17,923,929.70
April 2013 . . . . .	75,467,830.39	August 2017 . . . . .	39,517,832.95	December 2021 . . . . .	17,635,658.28
May 2013 . . . . .	74,689,101.90	September 2017 . . . . .	38,968,796.17	January 2022 . . . . .	17,351,709.28
June 2013 . . . . .	73,891,501.61	October 2017 . . . . .	38,424,465.61	February 2022 . . . . .	17,072,020.35
July 2013 . . . . .	73,075,553.93	November 2017 . . . . .	37,884,802.90	March 2022 . . . . .	16,796,530.05
August 2013 . . . . .	72,241,795.78	December 2017 . . . . .	37,349,769.95	April 2022 . . . . .	16,525,177.76
September 2013 . . . . .	71,415,056.05	January 2018 . . . . .	36,819,328.99	May 2022 . . . . .	16,257,903.77
October 2013 . . . . .	70,595,277.93	February 2018 . . . . .	36,293,442.54	June 2022 . . . . .	15,994,649.16
November 2013 . . . . .	69,782,405.08	March 2018 . . . . .	35,772,073.43	July 2022 . . . . .	15,735,355.88
December 2013 . . . . .	68,976,381.59	April 2018 . . . . .	35,255,184.77	August 2022 . . . . .	15,479,966.67
January 2014 . . . . .	68,177,152.01	May 2018 . . . . .	34,742,740.00	September 2022 . . . . .	15,228,425.10
February 2014 . . . . .	67,384,661.31	June 2018 . . . . .	34,234,702.81	October 2022 . . . . .	14,980,675.52
March 2014 . . . . .	66,598,854.93	July 2018 . . . . .	33,731,037.20	November 2022 . . . . .	14,736,663.08
April 2014 . . . . .	65,819,678.72	August 2018 . . . . .	33,231,707.45	December 2022 . . . . .	14,496,333.67
May 2014 . . . . .	65,047,078.96	September 2018 . . . . .	32,736,678.15	January 2023 . . . . .	14,259,634.00
June 2014 . . . . .	64,281,002.37	October 2018 . . . . .	32,245,914.14	February 2023 . . . . .	14,026,511.48
July 2014 . . . . .	63,521,396.08	November 2018 . . . . .	31,759,380.56	March 2023 . . . . .	13,796,914.30
August 2014 . . . . .	62,768,207.66	December 2018 . . . . .	31,277,042.81	April 2023 . . . . .	13,570,791.35
September 2014 . . . . .	62,021,385.07	January 2019 . . . . .	30,798,866.60	May 2023 . . . . .	13,348,092.27
October 2014 . . . . .	61,280,876.72	February 2019 . . . . .	30,324,817.88	June 2023 . . . . .	13,128,767.39
November 2014 . . . . .	60,546,631.39	March 2019 . . . . .	29,854,862.88	July 2023 . . . . .	12,912,767.77
December 2014 . . . . .	59,818,598.30	April 2019 . . . . .	29,389,399.14	August 2023 . . . . .	12,700,045.12
January 2015 . . . . .	59,096,727.06	May 2019 . . . . .	28,930,798.84	September 2023 . . . . .	12,490,551.87
February 2015 . . . . .	58,380,967.69	June 2019 . . . . .	28,478,963.96	October 2023 . . . . .	12,284,241.12
March 2015 . . . . .	57,671,270.58	July 2019 . . . . .	28,033,797.88	November 2023 . . . . .	12,081,066.60
April 2015 . . . . .	56,967,586.56	August 2019 . . . . .	27,595,205.32	December 2023 . . . . .	11,880,982.74
May 2015 . . . . .	56,269,866.81	September 2019 . . . . .	27,163,092.35	January 2024 . . . . .	11,683,944.58
June 2015 . . . . .	55,578,062.93	October 2019 . . . . .	26,737,366.32	February 2024 . . . . .	11,489,907.81
July 2015 . . . . .	54,892,126.89	November 2019 . . . . .	26,317,935.90	March 2024 . . . . .	11,298,828.76
August 2015 . . . . .	54,212,011.03	December 2019 . . . . .	25,904,711.06	April 2024 . . . . .	11,110,664.35
September 2015 . . . . .	53,537,668.10	January 2020 . . . . .	25,497,602.99	May 2024 . . . . .	10,925,372.13
October 2015 . . . . .	52,869,051.20	February 2020 . . . . .	25,096,524.16	June 2024 . . . . .	10,742,910.26
November 2015 . . . . .	52,206,113.81	March 2020 . . . . .	24,701,388.24	July 2024 . . . . .	10,563,237.48
December 2015 . . . . .	51,548,809.80	April 2020 . . . . .	24,312,110.14	August 2024 . . . . .	10,386,313.10
January 2016 . . . . .	50,897,093.38	May 2020 . . . . .	23,928,605.93	September 2024 . . . . .	10,212,097.04
February 2016 . . . . .	50,250,919.15	June 2020 . . . . .	23,550,792.88	October 2024 . . . . .	10,040,549.76
March 2016 . . . . .	49,610,242.04	July 2020 . . . . .	23,178,589.41	November 2024 . . . . .	9,871,632.30
April 2016 . . . . .	48,975,017.36	August 2020 . . . . .	22,811,915.09	December 2024 . . . . .	9,705,306.24
May 2016 . . . . .	48,345,200.79	September 2020 . . . . .	22,450,690.63	January 2025 . . . . .	9,541,533.73
June 2016 . . . . .	47,720,748.33	October 2020 . . . . .	22,094,837.82	February 2025 . . . . .	9,380,277.42
July 2016 . . . . .	47,101,616.35	November 2020 . . . . .	21,744,279.59	March 2025 . . . . .	9,221,500.51

**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 . . . . .	\$ 9,065,166.73	November 2029 . . . . .	\$ 3,357,162.00	June 2034 . . . . .	\$ 1,031,506.21
May 2025 . . . . .	8,911,240.32	December 2029 . . . . .	3,293,005.24	July 2034 . . . . .	1,006,346.51
June 2025 . . . . .	8,759,686.02	January 2030 . . . . .	3,229,890.59	August 2034 . . . . .	981,631.60
July 2025 . . . . .	8,610,469.08	February 2030 . . . . .	3,167,802.32	September 2034 . . . . .	957,354.50
August 2025 . . . . .	8,463,555.25	March 2030 . . . . .	3,106,724.97	October 2034 . . . . .	933,508.33
September 2025 . . . . .	8,318,910.74	April 2030 . . . . .	3,046,643.28	November 2034 . . . . .	910,086.31
October 2025 . . . . .	8,176,502.28	May 2030 . . . . .	2,987,542.21	December 2034 . . . . .	887,081.75
November 2025 . . . . .	8,036,297.05	June 2030 . . . . .	2,929,406.94	January 2035 . . . . .	864,488.08
December 2025 . . . . .	7,898,262.69	July 2030 . . . . .	2,872,222.88	February 2035 . . . . .	842,298.81
January 2026 . . . . .	7,762,367.32	August 2030 . . . . .	2,815,975.64	March 2035 . . . . .	820,507.55
February 2026 . . . . .	7,628,579.50	September 2030 . . . . .	2,760,651.02	April 2035 . . . . .	799,108.02
March 2026 . . . . .	7,496,868.25	October 2030 . . . . .	2,706,235.07	May 2035 . . . . .	778,094.01
April 2026 . . . . .	7,367,203.03	November 2030 . . . . .	2,652,713.99	June 2035 . . . . .	757,459.41
May 2026 . . . . .	7,239,553.73	December 2030 . . . . .	2,600,074.22	July 2035 . . . . .	737,198.22
June 2026 . . . . .	7,113,890.66	January 2031 . . . . .	2,548,302.38	August 2035 . . . . .	717,304.50
July 2026 . . . . .	6,990,184.57	February 2031 . . . . .	2,497,385.29	September 2035 . . . . .	697,772.41
August 2026 . . . . .	6,868,406.62	March 2031 . . . . .	2,447,309.96	October 2035 . . . . .	678,596.21
September 2026 . . . . .	6,748,528.39	April 2031 . . . . .	2,398,063.59	November 2035 . . . . .	659,770.23
October 2026 . . . . .	6,630,521.85	May 2031 . . . . .	2,349,633.56	December 2035 . . . . .	641,288.88
November 2026 . . . . .	6,514,359.39	June 2031 . . . . .	2,302,007.43	January 2036 . . . . .	623,146.68
December 2026 . . . . .	6,400,013.77	July 2031 . . . . .	2,255,172.97	February 2036 . . . . .	605,338.20
January 2027 . . . . .	6,287,458.16	August 2031 . . . . .	2,209,118.09	March 2036 . . . . .	587,858.11
February 2027 . . . . .	6,176,666.11	September 2031 . . . . .	2,163,830.89	April 2036 . . . . .	570,701.16
March 2027 . . . . .	6,067,611.54	October 2031 . . . . .	2,119,299.66	May 2036 . . . . .	553,862.16
April 2027 . . . . .	5,960,268.74	November 2031 . . . . .	2,075,512.84	June 2036 . . . . .	537,336.02
May 2027 . . . . .	5,854,612.39	December 2031 . . . . .	2,032,459.05	July 2036 . . . . .	521,117.72
June 2027 . . . . .	5,750,617.52	January 2032 . . . . .	1,990,127.06	August 2036 . . . . .	505,202.31
July 2027 . . . . .	5,648,259.50	February 2032 . . . . .	1,948,505.82	September 2036 . . . . .	489,584.91
August 2027 . . . . .	5,547,514.07	March 2032 . . . . .	1,907,584.45	October 2036 . . . . .	474,260.73
September 2027 . . . . .	5,448,357.33	April 2032 . . . . .	1,867,352.20	November 2036 . . . . .	459,225.04
October 2027 . . . . .	5,350,765.69	May 2032 . . . . .	1,827,798.50	December 2036 . . . . .	444,473.18
November 2027 . . . . .	5,254,715.93	June 2032 . . . . .	1,788,912.92	January 2037 . . . . .	430,000.56
December 2027 . . . . .	5,160,185.14	July 2032 . . . . .	1,750,685.20	February 2037 . . . . .	415,802.67
January 2028 . . . . .	5,067,150.75	August 2032 . . . . .	1,713,105.22	March 2037 . . . . .	401,875.05
February 2028 . . . . .	4,975,590.51	September 2032 . . . . .	1,676,163.00	April 2037 . . . . .	388,213.33
March 2028 . . . . .	4,885,482.49	October 2032 . . . . .	1,639,848.71	May 2037 . . . . .	374,813.17
April 2028 . . . . .	4,796,805.09	November 2032 . . . . .	1,604,152.68	June 2037 . . . . .	361,670.34
May 2028 . . . . .	4,709,536.98	December 2032 . . . . .	1,569,065.36	July 2037 . . . . .	348,780.65
June 2028 . . . . .	4,623,657.18	January 2033 . . . . .	1,534,577.36	August 2037 . . . . .	336,139.96
July 2028 . . . . .	4,539,144.99	February 2033 . . . . .	1,500,679.41	September 2037 . . . . .	323,744.22
August 2028 . . . . .	4,455,980.00	March 2033 . . . . .	1,467,362.39	October 2037 . . . . .	311,589.43
September 2028 . . . . .	4,374,142.12	April 2033 . . . . .	1,434,617.30	November 2037 . . . . .	299,671.64
October 2028 . . . . .	4,293,611.53	May 2033 . . . . .	1,402,435.28	December 2037 . . . . .	287,986.97
November 2028 . . . . .	4,214,368.68	June 2033 . . . . .	1,370,807.60	January 2038 . . . . .	276,531.61
December 2028 . . . . .	4,136,394.35	July 2033 . . . . .	1,339,725.67	February 2038 . . . . .	265,301.78
January 2029 . . . . .	4,059,669.54	August 2033 . . . . .	1,309,181.00	March 2038 . . . . .	254,293.78
February 2029 . . . . .	3,984,175.56	September 2033 . . . . .	1,279,165.24	April 2038 . . . . .	243,503.96
March 2029 . . . . .	3,909,893.99	October 2033 . . . . .	1,249,670.17	May 2038 . . . . .	232,928.72
April 2029 . . . . .	3,836,806.64	November 2033 . . . . .	1,220,687.69	June 2038 . . . . .	222,564.52
May 2029 . . . . .	3,764,895.63	December 2033 . . . . .	1,192,209.79	July 2038 . . . . .	212,407.88
June 2029 . . . . .	3,694,143.31	January 2034 . . . . .	1,164,228.62	August 2038 . . . . .	202,455.35
July 2029 . . . . .	3,624,532.28	February 2034 . . . . .	1,136,736.42	September 2038 . . . . .	192,703.56
August 2029 . . . . .	3,556,045.40	March 2034 . . . . .	1,109,725.55	October 2038 . . . . .	183,149.18
September 2029 . . . . .	3,488,665.79	April 2034 . . . . .	1,083,188.48	November 2038 . . . . .	173,788.92
October 2029 . . . . .	3,422,376.79	May 2034 . . . . .	1,057,117.80	December 2038 . . . . .	164,619.56

**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>
January 2039 . . . . .	\$ 155,637.92	September 2039 . . . . .	\$ 90,176.55	May 2040 . . . . .	\$ 35,045.81
February 2039 . . . . .	146,840.85	October 2039 . . . . .	82,749.00	June 2040 . . . . .	28,813.12
March 2039 . . . . .	138,225.29	November 2039 . . . . .	75,479.92	July 2040 . . . . .	22,718.56
April 2039 . . . . .	129,788.19	December 2039 . . . . .	68,366.62	August 2040 . . . . .	16,759.74
May 2039 . . . . .	121,526.56	January 2040 . . . . .	61,406.46	September 2040 . . . . .	10,934.35
June 2039 . . . . .	113,437.46	February 2040 . . . . .	54,596.85	October 2040 . . . . .	5,240.07
July 2039 . . . . .	105,517.99	March 2040 . . . . .	47,935.21	November 2040 and thereafter . . . . .	0.00
August 2039 . . . . .	97,765.29	April 2040 . . . . .	41,419.02		

**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 . . . . .	\$29,979,000.00	October 2015 . . . . .	\$18,402,034.32	April 2019 . . . . .	\$10,112,984.86
May 2012 . . . . .	29,665,716.54	November 2015 . . . . .	18,170,357.54	May 2019 . . . . .	9,952,726.15
June 2012 . . . . .	29,345,554.04	December 2015 . . . . .	17,940,515.27	June 2019 . . . . .	9,794,848.93
July 2012 . . . . .	29,027,890.77	January 2016 . . . . .	17,712,493.67	July 2019 . . . . .	9,639,319.05
August 2012 . . . . .	28,712,708.01	February 2016 . . . . .	17,486,279.03	August 2019 . . . . .	9,486,102.87
September 2012 . . . . .	28,399,987.17	March 2016 . . . . .	17,261,857.73	September 2019 . . . . .	9,335,167.18
October 2012 . . . . .	28,089,709.79	April 2016 . . . . .	17,039,216.24	October 2019 . . . . .	9,186,479.27
November 2012 . . . . .	27,781,857.55	May 2016 . . . . .	16,818,341.15	November 2019 . . . . .	9,040,006.87
December 2012 . . . . .	27,476,412.28	June 2016 . . . . .	16,599,219.14	December 2019 . . . . .	8,895,718.17
January 2013 . . . . .	27,173,355.92	July 2016 . . . . .	16,381,836.98	January 2020 . . . . .	8,753,581.81
February 2013 . . . . .	26,872,670.56	August 2016 . . . . .	16,166,181.55	February 2020 . . . . .	8,613,566.87
March 2013 . . . . .	26,574,338.42	September 2016 . . . . .	15,952,239.83	March 2020 . . . . .	8,475,642.85
April 2013 . . . . .	26,278,341.84	October 2016 . . . . .	15,739,998.88	April 2020 . . . . .	8,339,779.69
May 2013 . . . . .	25,984,663.30	November 2016 . . . . .	15,529,445.87	May 2020 . . . . .	8,205,947.76
June 2013 . . . . .	25,693,285.41	December 2016 . . . . .	15,320,568.06	June 2020 . . . . .	8,074,117.83
July 2013 . . . . .	25,404,190.90	January 2017 . . . . .	15,113,352.80	July 2020 . . . . .	7,944,261.10
August 2013 . . . . .	25,117,362.64	February 2017 . . . . .	14,907,787.54	August 2020 . . . . .	7,816,349.15
September 2013 . . . . .	24,832,783.61	March 2017 . . . . .	14,703,859.82	September 2020 . . . . .	7,690,353.98
October 2013 . . . . .	24,550,436.93	April 2017 . . . . .	14,501,557.28	October 2020 . . . . .	7,566,247.97
November 2013 . . . . .	24,270,305.84	May 2017 . . . . .	14,300,867.63	November 2020 . . . . .	7,444,003.91
December 2013 . . . . .	23,992,373.71	June 2017 . . . . .	14,101,778.69	December 2020 . . . . .	7,323,594.95
January 2014 . . . . .	23,716,624.01	July 2017 . . . . .	13,904,278.37	January 2021 . . . . .	7,204,994.63
February 2014 . . . . .	23,443,040.35	August 2017 . . . . .	13,708,354.66	February 2021 . . . . .	7,088,176.86
March 2014 . . . . .	23,171,606.48	September 2017 . . . . .	13,513,995.64	March 2021 . . . . .	6,973,115.91
April 2014 . . . . .	22,902,306.22	October 2017 . . . . .	13,321,189.49	April 2021 . . . . .	6,859,786.42
May 2014 . . . . .	22,635,123.55	November 2017 . . . . .	13,129,924.46	May 2021 . . . . .	6,748,163.39
June 2014 . . . . .	22,370,042.56	December 2017 . . . . .	12,940,188.91	June 2021 . . . . .	6,638,222.17
July 2014 . . . . .	22,107,047.45	January 2018 . . . . .	12,751,971.25	July 2021 . . . . .	6,529,938.45
August 2014 . . . . .	21,846,122.54	February 2018 . . . . .	12,565,260.01	August 2021 . . . . .	6,423,288.28
September 2014 . . . . .	21,587,252.26	March 2018 . . . . .	12,380,043.80	September 2021 . . . . .	6,318,248.02
October 2014 . . . . .	21,330,421.17	April 2018 . . . . .	12,196,311.29	October 2021 . . . . .	6,214,794.40
November 2014 . . . . .	21,075,613.93	May 2018 . . . . .	12,014,051.26	November 2021 . . . . .	6,112,904.44
December 2014 . . . . .	20,822,815.32	June 2018 . . . . .	11,833,252.57	December 2021 . . . . .	6,012,555.50
January 2015 . . . . .	20,572,010.23	July 2018 . . . . .	11,653,904.14	January 2022 . . . . .	5,913,725.28
February 2015 . . . . .	20,323,183.67	August 2018 . . . . .	11,475,995.01	February 2022 . . . . .	5,816,391.76
March 2015 . . . . .	20,076,320.73	September 2018 . . . . .	11,299,514.25	March 2022 . . . . .	5,720,533.26
April 2015 . . . . .	19,831,406.66	October 2018 . . . . .	11,124,451.07	April 2022 . . . . .	5,626,128.38
May 2015 . . . . .	19,588,426.77	November 2018 . . . . .	10,950,794.71	May 2022 . . . . .	5,533,156.05
June 2015 . . . . .	19,347,366.51	December 2018 . . . . .	10,778,534.52	June 2022 . . . . .	5,441,595.47
July 2015 . . . . .	19,108,211.43	January 2019 . . . . .	10,608,398.65	July 2022 . . . . .	5,351,426.16
August 2015 . . . . .	18,870,947.18	February 2019 . . . . .	10,440,785.74	August 2022 . . . . .	5,262,627.91
September 2015 . . . . .	18,635,559.52	March 2019 . . . . .	10,275,659.69	September 2022 . . . . .	5,175,180.80

**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 2022 . . . . .	\$ 5,089,065.20	May 2027 . . . . .	\$ 1,930,778.31	December 2031 . . . . .	\$ 626,543.90
November 2022 . . . . .	5,004,261.75	June 2027 . . . . .	1,895,036.67	January 2032 . . . . .	612,275.80
December 2022 . . . . .	4,920,751.36	July 2027 . . . . .	1,859,866.81	February 2032 . . . . .	598,253.99
January 2023 . . . . .	4,838,515.23	August 2027 . . . . .	1,825,260.19	March 2032 . . . . .	584,474.64
February 2023 . . . . .	4,757,534.79	September 2027 . . . . .	1,791,208.39	April 2032 . . . . .	570,934.00
March 2023 . . . . .	4,677,791.78	October 2027 . . . . .	1,757,703.12	May 2032 . . . . .	557,628.36
April 2023 . . . . .	4,599,268.16	November 2027 . . . . .	1,724,736.19	June 2032 . . . . .	544,554.06
May 2023 . . . . .	4,521,946.17	December 2027 . . . . .	1,692,299.55	July 2032 . . . . .	531,707.51
June 2023 . . . . .	4,445,808.27	January 2028 . . . . .	1,660,385.27	August 2032 . . . . .	519,085.15
July 2023 . . . . .	4,370,837.21	February 2028 . . . . .	1,628,985.50	September 2032 . . . . .	506,683.49
August 2023 . . . . .	4,297,015.96	March 2028 . . . . .	1,598,092.53	October 2032 . . . . .	494,499.09
September 2023 . . . . .	4,224,327.72	April 2028 . . . . .	1,567,698.76	November 2032 . . . . .	482,528.55
October 2023 . . . . .	4,152,755.97	May 2028 . . . . .	1,537,796.70	December 2032 . . . . .	470,768.54
November 2023 . . . . .	4,082,284.37	June 2028 . . . . .	1,508,378.95	January 2033 . . . . .	459,215.75
December 2023 . . . . .	4,012,896.87	July 2028 . . . . .	1,479,438.24	February 2033 . . . . .	447,866.95
January 2024 . . . . .	3,944,577.59	August 2028 . . . . .	1,450,967.39	March 2033 . . . . .	436,718.94
February 2024 . . . . .	3,877,310.92	September 2028 . . . . .	1,422,959.33	April 2033 . . . . .	425,768.56
March 2024 . . . . .	3,811,081.45	October 2028 . . . . .	1,395,407.10	May 2033 . . . . .	415,012.72
April 2024 . . . . .	3,745,873.99	November 2028 . . . . .	1,368,303.81	June 2033 . . . . .	404,448.36
May 2024 . . . . .	3,681,673.58	December 2028 . . . . .	1,341,642.71	July 2033 . . . . .	394,072.46
June 2024 . . . . .	3,618,465.46	January 2029 . . . . .	1,315,417.12	August 2033 . . . . .	383,882.06
July 2024 . . . . .	3,556,235.07	February 2029 . . . . .	1,289,620.47	September 2033 . . . . .	373,874.23
August 2024 . . . . .	3,494,968.09	March 2029 . . . . .	1,264,246.27	October 2033 . . . . .	364,046.10
September 2024 . . . . .	3,434,650.36	April 2029 . . . . .	1,239,288.14	November 2033 . . . . .	354,394.83
October 2024 . . . . .	3,375,267.96	May 2029 . . . . .	1,214,739.79	December 2033 . . . . .	344,917.62
November 2024 . . . . .	3,316,807.15	June 2029 . . . . .	1,190,595.01	January 2034 . . . . .	335,611.71
December 2024 . . . . .	3,259,254.39	July 2029 . . . . .	1,166,847.70	February 2034 . . . . .	326,474.40
January 2025 . . . . .	3,202,596.32	August 2029 . . . . .	1,143,491.82	March 2034 . . . . .	317,503.02
February 2025 . . . . .	3,146,819.80	September 2029 . . . . .	1,120,521.44	April 2034 . . . . .	308,694.92
March 2025 . . . . .	3,091,911.84	October 2029 . . . . .	1,097,930.71	May 2034 . . . . .	300,047.52
April 2025 . . . . .	3,037,859.66	November 2029 . . . . .	1,075,713.87	June 2034 . . . . .	291,558.26
May 2025 . . . . .	2,984,650.66	December 2029 . . . . .	1,053,865.22	July 2034 . . . . .	283,224.62
June 2025 . . . . .	2,932,272.41	January 2030 . . . . .	1,032,379.19	August 2034 . . . . .	275,044.13
July 2025 . . . . .	2,880,712.67	February 2030 . . . . .	1,011,250.23	September 2034 . . . . .	267,014.34
August 2025 . . . . .	2,829,959.36	March 2030 . . . . .	990,472.92	October 2034 . . . . .	259,132.84
September 2025 . . . . .	2,780,000.58	April 2030 . . . . .	970,041.90	November 2034 . . . . .	251,397.27
October 2025 . . . . .	2,730,824.61	May 2030 . . . . .	949,951.89	December 2034 . . . . .	243,805.29
November 2025 . . . . .	2,682,419.88	June 2030 . . . . .	930,197.68	January 2035 . . . . .	236,354.59
December 2025 . . . . .	2,634,774.99	July 2030 . . . . .	910,774.14	February 2035 . . . . .	229,042.93
January 2026 . . . . .	2,587,878.70	August 2030 . . . . .	891,676.23	March 2035 . . . . .	221,868.05
February 2026 . . . . .	2,541,719.95	September 2030 . . . . .	872,898.96	April 2035 . . . . .	214,827.76
March 2026 . . . . .	2,496,287.82	October 2030 . . . . .	854,437.42	May 2035 . . . . .	207,919.91
April 2026 . . . . .	2,451,571.54	November 2030 . . . . .	836,286.77	June 2035 . . . . .	201,142.35
May 2026 . . . . .	2,407,560.52	December 2030 . . . . .	818,442.26	July 2035 . . . . .	194,492.98
June 2026 . . . . .	2,364,244.30	January 2031 . . . . .	800,899.19	August 2035 . . . . .	187,969.74
July 2026 . . . . .	2,321,612.56	February 2031 . . . . .	783,652.92	September 2035 . . . . .	181,570.58
August 2026 . . . . .	2,279,655.17	March 2031 . . . . .	766,698.91	October 2035 . . . . .	175,293.50
September 2026 . . . . .	2,238,362.10	April 2031 . . . . .	750,032.65	November 2035 . . . . .	169,136.52
October 2026 . . . . .	2,197,723.49	May 2031 . . . . .	733,649.72	December 2035 . . . . .	163,097.70
November 2026 . . . . .	2,157,729.61	June 2031 . . . . .	717,545.76	January 2036 . . . . .	157,175.10
December 2026 . . . . .	2,118,370.87	July 2031 . . . . .	701,716.46	February 2036 . . . . .	151,366.85
January 2027 . . . . .	2,079,637.83	August 2031 . . . . .	686,157.60	March 2036 . . . . .	145,671.08
February 2027 . . . . .	2,041,521.16	September 2031 . . . . .	670,864.99	April 2036 . . . . .	140,085.97
March 2027 . . . . .	2,004,011.70	October 2031 . . . . .	655,834.53	May 2036 . . . . .	134,609.69
April 2027 . . . . .	1,967,100.39	November 2031 . . . . .	641,062.17	June 2036 . . . . .	129,240.48

**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>
July 2036 . . . . .	\$ 123,976.58	July 2037 . . . . .	\$ 68,421.64	July 2038 . . . . .	\$ 25,117.89
August 2036 . . . . .	118,816.27	August 2037 . . . . .	64,378.95	August 2038 . . . . .	21,988.65
September 2036 . . . . .	113,757.85	September 2037 . . . . .	60,419.66	September 2038 . . . . .	18,927.45
October 2036 . . . . .	108,799.64	October 2037 . . . . .	56,542.39	October 2038 . . . . .	15,933.12
November 2036 . . . . .	103,940.00	November 2037 . . . . .	52,745.75	November 2038 . . . . .	13,004.52
December 2036 . . . . .	99,177.31	December 2037 . . . . .	49,028.40	December 2038 . . . . .	10,140.53
January 2037 . . . . .	94,509.96	January 2038 . . . . .	45,389.01	January 2039 . . . . .	7,340.06
February 2037 . . . . .	89,936.38	February 2038 . . . . .	41,826.27	February 2039 . . . . .	4,602.00
March 2037 . . . . .	85,455.03	March 2038 . . . . .	38,338.90	March 2039 . . . . .	1,925.29
April 2037 . . . . .	81,064.37	April 2038 . . . . .	34,925.61	April 2039 and thereafter . . . . .	0.00
May 2037 . . . . .	76,762.90	May 2038 . . . . .	31,585.16		
June 2037 . . . . .	72,549.14	June 2038 . . . . .	28,316.32		

**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 . . . . .	\$25,828,000.00	June 2015 . . . . .	\$17,680,812.53	August 2018 . . . . .	\$ 9,717,272.94
May 2012 . . . . .	25,722,122.45	July 2015 . . . . .	17,432,885.52	September 2018 . . . . .	9,543,967.38
June 2012 . . . . .	25,608,589.02	August 2015 . . . . .	17,187,250.67	October 2018 . . . . .	9,372,313.69
July 2012 . . . . .	25,487,462.59	September 2015 . . . . .	16,943,888.43	November 2018 . . . . .	9,202,297.58
August 2012 . . . . .	25,358,812.10	October 2015 . . . . .	16,702,779.41	December 2018 . . . . .	9,034,925.77
September 2012 . . . . .	25,222,712.44	November 2015 . . . . .	16,463,904.38	January 2019 . . . . .	8,870,250.48
October 2012 . . . . .	25,079,244.43	December 2015 . . . . .	16,227,244.27	February 2019 . . . . .	8,708,230.90
November 2012 . . . . .	24,928,494.72	January 2016 . . . . .	15,992,780.17	March 2019 . . . . .	8,548,826.80
December 2012 . . . . .	24,770,555.69	February 2016 . . . . .	15,760,493.30	April 2019 . . . . .	8,391,998.56
January 2013 . . . . .	24,605,525.43	March 2016 . . . . .	15,530,365.08	May 2019 . . . . .	8,237,707.11
February 2013 . . . . .	24,433,507.57	April 2016 . . . . .	15,302,377.03	June 2019 . . . . .	8,085,913.97
March 2013 . . . . .	24,254,611.23	May 2016 . . . . .	15,076,510.87	July 2019 . . . . .	7,936,581.21
April 2013 . . . . .	24,068,950.88	June 2016 . . . . .	14,852,748.43	August 2019 . . . . .	7,789,671.45
May 2013 . . . . .	23,876,646.22	July 2016 . . . . .	14,631,071.72	September 2019 . . . . .	7,645,147.89
June 2013 . . . . .	23,677,822.10	August 2016 . . . . .	14,411,462.89	October 2019 . . . . .	7,502,974.22
July 2013 . . . . .	23,472,608.31	September 2016 . . . . .	14,193,904.21	November 2019 . . . . .	7,363,114.70
August 2013 . . . . .	23,261,139.52	October 2016 . . . . .	13,978,378.14	December 2019 . . . . .	7,225,534.09
September 2013 . . . . .	23,043,555.08	November 2016 . . . . .	13,764,867.25	January 2020 . . . . .	7,090,197.68
October 2013 . . . . .	22,819,998.91	December 2016 . . . . .	13,553,354.27	February 2020 . . . . .	6,957,071.26
November 2013 . . . . .	22,590,619.29	January 2017 . . . . .	13,343,822.06	March 2020 . . . . .	6,826,121.13
December 2013 . . . . .	22,355,568.76	February 2017 . . . . .	13,136,253.64	April 2020 . . . . .	6,697,314.07
January 2014 . . . . .	22,115,003.88	March 2017 . . . . .	12,930,632.15	May 2020 . . . . .	6,570,617.35
February 2014 . . . . .	21,869,085.13	April 2017 . . . . .	12,726,940.88	June 2020 . . . . .	6,445,998.74
March 2014 . . . . .	21,617,976.66	May 2017 . . . . .	12,525,163.26	July 2020 . . . . .	6,323,426.46
April 2014 . . . . .	21,361,846.15	June 2017 . . . . .	12,325,282.83	August 2020 . . . . .	6,202,869.21
May 2014 . . . . .	21,100,864.61	July 2017 . . . . .	12,127,283.31	September 2020 . . . . .	6,084,296.13
June 2014 . . . . .	20,835,206.18	August 2017 . . . . .	11,931,148.52	October 2020 . . . . .	5,967,676.84
July 2014 . . . . .	20,565,047.94	September 2017 . . . . .	11,736,862.42	November 2020 . . . . .	5,852,981.39
August 2014 . . . . .	20,290,569.70	October 2017 . . . . .	11,544,409.12	December 2020 . . . . .	5,740,180.28
September 2014 . . . . .	20,018,609.63	November 2017 . . . . .	11,353,772.83	January 2021 . . . . .	5,629,244.43
October 2014 . . . . .	19,749,146.32	December 2017 . . . . .	11,164,937.91	February 2021 . . . . .	5,520,145.19
November 2014 . . . . .	19,482,158.56	January 2018 . . . . .	10,977,888.86	March 2021 . . . . .	5,412,854.36
December 2014 . . . . .	19,217,625.29	February 2018 . . . . .	10,792,610.27	April 2021 . . . . .	5,307,344.11
January 2015 . . . . .	18,955,525.62	March 2018 . . . . .	10,609,086.91	May 2021 . . . . .	5,203,587.06
February 2015 . . . . .	18,695,838.86	April 2018 . . . . .	10,427,303.62	June 2021 . . . . .	5,101,556.20
March 2015 . . . . .	18,438,544.46	May 2018 . . . . .	10,247,245.40	July 2021 . . . . .	5,001,224.95
April 2015 . . . . .	18,183,622.04	June 2018 . . . . .	10,068,897.37	August 2021 . . . . .	4,902,567.09
May 2015 . . . . .	17,931,051.41	July 2018 . . . . .	9,892,244.76	September 2021 . . . . .	4,805,556.82

**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>
October 2021 . . . . .	\$ 4,710,168.69	April 2025 . . . . .	\$ 1,881,738.66	October 2028 . . . . .	\$ 555,218.86
November 2021 . . . . .	4,616,377.65	May 2025 . . . . .	1,836,651.38	November 2028 . . . . .	534,899.67
December 2021 . . . . .	4,524,159.01	June 2025 . . . . .	1,792,372.51	December 2028 . . . . .	514,985.01
January 2022 . . . . .	4,433,488.44	July 2025 . . . . .	1,748,889.11	January 2029 . . . . .	495,468.08
February 2022 . . . . .	4,344,341.97	August 2025 . . . . .	1,706,188.44	February 2029 . . . . .	476,342.22
March 2022 . . . . .	4,256,696.00	September 2025 . . . . .	1,664,257.95	March 2029 . . . . .	457,600.84
April 2022 . . . . .	4,170,527.26	October 2025 . . . . .	1,623,085.29	April 2029 . . . . .	439,237.48
May 2022 . . . . .	4,085,812.84	November 2025 . . . . .	1,582,658.28	May 2029 . . . . .	421,245.77
June 2022 . . . . .	4,002,530.15	December 2025 . . . . .	1,542,964.93	June 2029 . . . . .	403,619.43
July 2022 . . . . .	3,920,656.96	January 2026 . . . . .	1,503,993.42	July 2029 . . . . .	386,352.29
August 2022 . . . . .	3,840,171.35	February 2026 . . . . .	1,465,732.15	August 2029 . . . . .	369,438.27
September 2022 . . . . .	3,761,051.73	March 2026 . . . . .	1,428,169.64	September 2029 . . . . .	352,871.38
October 2022 . . . . .	3,683,276.83	April 2026 . . . . .	1,391,294.62	October 2029 . . . . .	336,645.75
November 2022 . . . . .	3,606,825.71	May 2026 . . . . .	1,355,095.98	November 2029 . . . . .	320,755.55
December 2022 . . . . .	3,531,677.71	June 2026 . . . . .	1,319,562.79	December 2029 . . . . .	305,195.10
January 2023 . . . . .	3,457,812.50	July 2026 . . . . .	1,284,684.25	January 2030 . . . . .	289,958.76
February 2023 . . . . .	3,385,210.06	August 2026 . . . . .	1,250,449.78	February 2030 . . . . .	275,041.00
March 2023 . . . . .	3,313,850.64	September 2026 . . . . .	1,216,848.91	March 2030 . . . . .	260,436.38
April 2023 . . . . .	3,243,714.80	October 2026 . . . . .	1,183,871.36	April 2030 . . . . .	246,139.54
May 2023 . . . . .	3,174,783.39	November 2026 . . . . .	1,151,506.98	May 2030 . . . . .	232,145.20
June 2023 . . . . .	3,107,037.55	December 2026 . . . . .	1,119,745.81	June 2030 . . . . .	218,448.16
July 2023 . . . . .	3,040,458.69	January 2027 . . . . .	1,088,578.00	July 2030 . . . . .	205,043.32
August 2023 . . . . .	2,975,028.49	February 2027 . . . . .	1,057,993.89	August 2030 . . . . .	191,925.63
September 2023 . . . . .	2,910,728.93	March 2027 . . . . .	1,027,983.95	September 2030 . . . . .	179,090.15
October 2023 . . . . .	2,847,542.23	April 2027 . . . . .	998,538.77	October 2030 . . . . .	166,532.01
November 2023 . . . . .	2,785,450.90	May 2027 . . . . .	969,649.14	November 2030 . . . . .	154,246.39
December 2023 . . . . .	2,724,437.68	June 2027 . . . . .	941,305.93	December 2030 . . . . .	142,228.57
January 2024 . . . . .	2,664,485.61	July 2027 . . . . .	913,500.20	January 2031 . . . . .	130,473.91
February 2024 . . . . .	2,605,577.95	August 2027 . . . . .	886,223.11	February 2031 . . . . .	118,977.83
March 2024 . . . . .	2,547,698.21	September 2027 . . . . .	859,465.98	March 2031 . . . . .	107,735.83
April 2024 . . . . .	2,490,830.18	October 2027 . . . . .	833,220.24	April 2031 . . . . .	96,743.47
May 2024 . . . . .	2,434,957.85	November 2027 . . . . .	807,477.47	May 2031 . . . . .	85,996.39
June 2024 . . . . .	2,380,065.48	December 2027 . . . . .	782,229.38	June 2031 . . . . .	75,490.29
July 2024 . . . . .	2,326,137.55	January 2028 . . . . .	757,467.80	July 2031 . . . . .	65,220.95
August 2024 . . . . .	2,273,158.78	February 2028 . . . . .	733,184.67	August 2031 . . . . .	55,184.20
September 2024 . . . . .	2,221,114.12	March 2028 . . . . .	709,372.09	September 2031 . . . . .	45,375.97
October 2024 . . . . .	2,169,988.74	April 2028 . . . . .	686,022.24	October 2031 . . . . .	35,792.21
November 2024 . . . . .	2,119,768.03	May 2028 . . . . .	663,127.46	November 2031 . . . . .	26,428.96
December 2024 . . . . .	2,070,437.62	June 2028 . . . . .	640,680.18	December 2031 . . . . .	17,282.32
January 2025 . . . . .	2,021,983.33	July 2028 . . . . .	618,672.95	January 2032 . . . . .	8,348.45
February 2025 . . . . .	1,974,391.20	August 2028 . . . . .	597,098.44	February 2032 and thereafter . . . . .	0.00
March 2025 . . . . .	1,927,647.49	September 2028 . . . . .	575,949.45		

**WX Class Targeted Balances**

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance . . . . .	\$4,122,000.00	December 2012 . . . . .	\$4,095,336.44	August 2013 . . . . .	\$4,040,148.75
May 2012 . . . . .	4,120,366.30	January 2013 . . . . .	4,089,898.42	September 2013 . . . . .	4,031,522.22
June 2012 . . . . .	4,118,236.58	February 2013 . . . . .	4,084,020.53	October 2013 . . . . .	4,022,557.97
July 2012 . . . . .	4,115,615.12	March 2013 . . . . .	4,077,713.21	November 2013 . . . . .	4,013,271.50
August 2012 . . . . .	4,112,506.95	April 2013 . . . . .	4,070,987.59	December 2013 . . . . .	4,003,678.82
September 2012 . . . . .	4,108,917.96	May 2013 . . . . .	4,063,855.51	January 2014 . . . . .	3,993,796.45
October 2012 . . . . .	4,104,854.80	June 2013 . . . . .	4,056,329.47	February 2014 . . . . .	3,983,641.31
November 2012 . . . . .	4,100,324.88	July 2013 . . . . .	4,048,422.63	March 2014 . . . . .	3,973,230.81

**WX Class (Continued)**

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
April 2014 . . . . .	\$3,962,582.73	November 2018 . . . . .	\$3,633,793.89	June 2023 . . . . .	\$2,598,406.97
May 2014 . . . . .	3,951,715.20	December 2018 . . . . .	3,631,612.10	July 2023 . . . . .	2,570,153.09
June 2014 . . . . .	3,940,646.67	January 2019 . . . . .	3,628,466.44	August 2023 . . . . .	2,541,779.87
July 2014 . . . . .	3,929,395.90	February 2019 . . . . .	3,624,381.61	September 2023 . . . . .	2,513,295.49
August 2014 . . . . .	3,917,981.90	March 2019 . . . . .	3,619,381.84	October 2023 . . . . .	2,484,707.97
September 2014 . . . . .	3,906,853.08	April 2019 . . . . .	3,613,490.92	November 2023 . . . . .	2,456,025.14
October 2014 . . . . .	3,896,005.26	May 2019 . . . . .	3,606,732.22	December 2023 . . . . .	2,427,254.69
November 2014 . . . . .	3,885,434.30	June 2019 . . . . .	3,599,128.66	January 2024 . . . . .	2,398,404.10
December 2014 . . . . .	3,875,136.12	July 2019 . . . . .	3,590,702.75	February 2024 . . . . .	2,369,480.69
January 2015 . . . . .	3,865,106.70	August 2019 . . . . .	3,581,476.60	March 2024 . . . . .	2,340,491.64
February 2015 . . . . .	3,855,342.03	September 2019 . . . . .	3,571,471.84	April 2024 . . . . .	2,311,443.92
March 2015 . . . . .	3,845,838.19	October 2019 . . . . .	3,560,709.78	May 2024 . . . . .	2,282,344.39
April 2015 . . . . .	3,836,591.29	November 2019 . . . . .	3,549,211.29	June 2024 . . . . .	2,253,199.73
May 2015 . . . . .	3,827,597.48	December 2019 . . . . .	3,536,996.84	July 2024 . . . . .	2,224,016.47
June 2015 . . . . .	3,818,852.95	January 2020 . . . . .	3,524,086.55	August 2024 . . . . .	2,194,800.98
July 2015 . . . . .	3,810,353.97	February 2020 . . . . .	3,510,500.13	September 2024 . . . . .	2,165,559.48
August 2015 . . . . .	3,802,096.82	March 2020 . . . . .	3,496,256.93	October 2024 . . . . .	2,136,298.07
September 2015 . . . . .	3,794,077.84	April 2020 . . . . .	3,481,375.94	November 2024 . . . . .	2,107,022.68
October 2015 . . . . .	3,786,293.42	May 2020 . . . . .	3,465,875.78	December 2024 . . . . .	2,077,739.10
November 2015 . . . . .	3,778,739.98	June 2020 . . . . .	3,449,774.73	January 2025 . . . . .	2,048,452.99
December 2015 . . . . .	3,771,413.98	July 2020 . . . . .	3,433,090.70	February 2025 . . . . .	2,019,169.89
January 2016 . . . . .	3,764,311.93	August 2020 . . . . .	3,415,841.26	March 2025 . . . . .	1,989,895.18
February 2016 . . . . .	3,757,430.41	September 2020 . . . . .	3,398,043.68	April 2025 . . . . .	1,960,634.11
March 2016 . . . . .	3,750,765.98	October 2020 . . . . .	3,379,714.84	May 2025 . . . . .	1,931,391.81
April 2016 . . . . .	3,744,315.31	November 2020 . . . . .	3,360,871.34	June 2025 . . . . .	1,902,173.29
May 2016 . . . . .	3,738,075.05	December 2020 . . . . .	3,341,529.44	July 2025 . . . . .	1,872,983.42
June 2016 . . . . .	3,732,041.94	January 2021 . . . . .	3,321,705.08	August 2025 . . . . .	1,843,826.97
July 2016 . . . . .	3,726,212.72	February 2021 . . . . .	3,301,413.91	September 2025 . . . . .	1,814,708.57
August 2016 . . . . .	3,720,584.20	March 2021 . . . . .	3,280,671.24	October 2025 . . . . .	1,785,632.73
September 2016 . . . . .	3,715,153.22	April 2021 . . . . .	3,259,492.12	November 2025 . . . . .	1,756,603.85
October 2016 . . . . .	3,709,916.64	May 2021 . . . . .	3,237,891.27	December 2025 . . . . .	1,727,626.24
November 2016 . . . . .	3,704,871.39	June 2021 . . . . .	3,215,883.14	January 2026 . . . . .	1,698,704.08
December 2016 . . . . .	3,700,014.41	July 2021 . . . . .	3,193,481.89	February 2026 . . . . .	1,669,841.40
January 2017 . . . . .	3,695,342.71	August 2021 . . . . .	3,170,701.40	March 2026 . . . . .	1,641,042.20
February 2017 . . . . .	3,690,853.30	September 2021 . . . . .	3,147,555.27	April 2026 . . . . .	1,612,310.33
March 2017 . . . . .	3,686,543.24	October 2021 . . . . .	3,124,056.83	May 2026 . . . . .	1,583,649.53
April 2017 . . . . .	3,682,409.65	November 2021 . . . . .	3,100,219.13	June 2026 . . . . .	1,555,063.45
May 2017 . . . . .	3,678,449.64	December 2021 . . . . .	3,076,054.98	July 2026 . . . . .	1,526,555.67
June 2017 . . . . .	3,674,660.41	January 2022 . . . . .	3,051,576.93	August 2026 . . . . .	1,498,129.60
July 2017 . . . . .	3,671,039.14	February 2022 . . . . .	3,026,797.26	September 2026 . . . . .	1,469,788.63
August 2017 . . . . .	3,667,583.08	March 2022 . . . . .	3,001,728.00	October 2026 . . . . .	1,441,536.01
September 2017 . . . . .	3,664,289.52	April 2022 . . . . .	2,976,380.95	November 2026 . . . . .	1,413,374.92
October 2017 . . . . .	3,661,155.74	May 2022 . . . . .	2,950,767.65	December 2026 . . . . .	1,385,308.42
November 2017 . . . . .	3,658,179.12	June 2022 . . . . .	2,924,899.43	January 2027 . . . . .	1,357,339.53
December 2017 . . . . .	3,655,357.02	July 2022 . . . . .	2,898,787.36	February 2027 . . . . .	1,329,471.13
January 2018 . . . . .	3,652,686.83	August 2022 . . . . .	2,872,442.28	March 2027 . . . . .	1,301,706.03
February 2018 . . . . .	3,650,166.02	September 2022 . . . . .	2,845,874.84	April 2027 . . . . .	1,274,047.01
March 2018 . . . . .	3,647,792.05	October 2022 . . . . .	2,819,095.42	May 2027 . . . . .	1,246,496.66
April 2018 . . . . .	3,645,562.43	November 2022 . . . . .	2,792,114.20	June 2027 . . . . .	1,219,057.60
May 2018 . . . . .	3,643,474.70	December 2022 . . . . .	2,764,941.17	July 2027 . . . . .	1,191,732.29
June 2018 . . . . .	3,641,526.42	January 2023 . . . . .	2,737,586.08	August 2027 . . . . .	1,164,523.15
July 2018 . . . . .	3,639,715.20	February 2023 . . . . .	2,710,058.47	September 2027 . . . . .	1,137,432.52
August 2018 . . . . .	3,638,038.66	March 2023 . . . . .	2,682,367.71	October 2027 . . . . .	1,110,462.67
September 2018 . . . . .	3,636,494.46	April 2023 . . . . .	2,654,522.94	November 2027 . . . . .	1,083,615.77
October 2018 . . . . .	3,635,080.30	May 2023 . . . . .	2,626,533.11	December 2027 . . . . .	1,056,893.94

**WX Class (Continued)**

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
January 2028 . . . . .	\$1,030,299.23	May 2029 . . . . .	\$ 623,486.92	September 2030 . . . . .	\$ 255,397.53
February 2028 . . . . .	1,003,833.62	June 2029 . . . . .	599,303.88	October 2030 . . . . .	233,755.12
March 2028 . . . . .	977,499.00	July 2029 . . . . .	575,274.13	November 2030 . . . . .	212,275.88
April 2028 . . . . .	951,297.23	August 2029 . . . . .	551,398.62	December 2030 . . . . .	190,960.11
May 2028 . . . . .	925,230.07	September 2029 . . . . .	527,678.25	January 2031 . . . . .	169,808.06
June 2028 . . . . .	899,299.25	October 2029 . . . . .	504,113.82	February 2031 . . . . .	148,819.96
July 2028 . . . . .	873,506.40	November 2029 . . . . .	480,706.18	March 2031 . . . . .	127,996.00
August 2028 . . . . .	847,853.12	December 2029 . . . . .	457,456.06	April 2031 . . . . .	107,336.35
September 2028 . . . . .	822,340.93	January 2030 . . . . .	434,364.17	May 2031 . . . . .	86,841.15
October 2028 . . . . .	796,971.29	February 2030 . . . . .	411,431.20	June 2031 . . . . .	66,510.49
November 2028 . . . . .	771,745.63	March 2030 . . . . .	388,657.76	July 2031 . . . . .	46,344.45
December 2028 . . . . .	746,665.29	April 2030 . . . . .	366,044.44	August 2031 . . . . .	26,343.10
January 2029 . . . . .	721,731.57	May 2030 . . . . .	343,591.79	September 2031 . . . . .	6,506.41
February 2029 . . . . .	696,945.70	June 2030 . . . . .	321,300.33	October 2031 and thereafter . . . . .	0.00
March 2029 . . . . .	672,308.89	July 2030 . . . . .	299,170.51		
April 2029 . . . . .	647,822.27	August 2030 . . . . .	277,202.78		

**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 . . . . .	\$133,215,000.00	February 2015 . . . . .	\$101,642,987.31	December 2017 . . . . .	\$ 65,629,798.73
May 2012 . . . . .	132,786,063.15	March 2015 . . . . .	100,424,281.24	January 2018 . . . . .	64,724,554.98
June 2012 . . . . .	132,392,289.39	April 2015 . . . . .	99,216,114.66	February 2018 . . . . .	63,827,253.44
July 2012 . . . . .	131,958,347.15	May 2015 . . . . .	98,018,400.53	March 2018 . . . . .	62,937,828.05
August 2012 . . . . .	131,484,443.52	June 2015 . . . . .	96,831,052.49	April 2018 . . . . .	62,056,213.29
September 2012 . . . . .	130,970,816.60	July 2015 . . . . .	95,653,984.90	May 2018 . . . . .	61,182,344.14
October 2012 . . . . .	130,417,735.30	August 2015 . . . . .	94,487,112.79	June 2018 . . . . .	60,316,156.15
November 2012 . . . . .	129,825,499.25	September 2015 . . . . .	93,330,351.90	July 2018 . . . . .	59,457,585.35
December 2012 . . . . .	129,194,438.49	October 2015 . . . . .	92,183,618.63	August 2018 . . . . .	58,606,568.33
January 2013 . . . . .	128,524,913.25	November 2015 . . . . .	91,046,830.06	September 2018 . . . . .	57,763,042.14
February 2013 . . . . .	127,817,313.63	December 2015 . . . . .	89,919,903.94	October 2018 . . . . .	56,926,944.40
March 2013 . . . . .	127,072,059.27	January 2016 . . . . .	88,802,758.69	November 2018 . . . . .	56,098,213.20
April 2013 . . . . .	126,289,598.98	February 2016 . . . . .	87,695,313.37	December 2018 . . . . .	55,276,787.13
May 2013 . . . . .	125,470,410.29	March 2016 . . . . .	86,597,487.72	January 2019 . . . . .	54,462,605.28
June 2013 . . . . .	124,614,999.00	April 2016 . . . . .	85,509,202.10	February 2019 . . . . .	53,655,607.26
July 2013 . . . . .	123,723,898.72	May 2016 . . . . .	84,430,377.53	March 2019 . . . . .	52,855,733.14
August 2013 . . . . .	122,797,670.28	June 2016 . . . . .	83,360,935.68	April 2019 . . . . .	52,062,923.48
September 2013 . . . . .	121,836,901.21	July 2016 . . . . .	82,300,798.82	May 2019 . . . . .	51,277,119.34
October 2013 . . . . .	120,842,205.11	August 2016 . . . . .	81,249,889.87	June 2019 . . . . .	50,498,262.23
November 2013 . . . . .	119,814,221.03	September 2016 . . . . .	80,208,132.38	July 2019 . . . . .	49,726,294.16
December 2013 . . . . .	118,753,612.77	October 2016 . . . . .	79,175,450.49	August 2019 . . . . .	48,961,157.60
January 2014 . . . . .	117,661,068.19	November 2016 . . . . .	78,151,768.97	September 2019 . . . . .	48,202,795.48
February 2014 . . . . .	116,537,298.48	December 2016 . . . . .	77,137,013.20	October 2019 . . . . .	47,451,151.21
March 2014 . . . . .	115,383,037.38	January 2017 . . . . .	76,131,109.17	November 2019 . . . . .	46,706,168.64
April 2014 . . . . .	114,199,040.39	February 2017 . . . . .	75,133,983.45	December 2019 . . . . .	45,969,562.21
May 2014 . . . . .	112,986,083.92	March 2017 . . . . .	74,145,563.20	January 2020 . . . . .	45,243,968.06
June 2014 . . . . .	111,744,964.47	April 2017 . . . . .	73,165,776.20	February 2020 . . . . .	44,529,226.82
July 2014 . . . . .	110,476,497.74	May 2017 . . . . .	72,194,550.78	March 2020 . . . . .	43,825,181.36
August 2014 . . . . .	109,181,517.68	June 2017 . . . . .	71,231,815.87	April 2020 . . . . .	43,131,676.79
September 2014 . . . . .	107,897,706.60	July 2017 . . . . .	70,277,500.98	May 2020 . . . . .	42,448,560.42
October 2014 . . . . .	106,624,972.37	August 2017 . . . . .	69,331,536.15	June 2020 . . . . .	41,775,681.70
November 2014 . . . . .	105,363,223.61	September 2017 . . . . .	68,393,852.05	July 2020 . . . . .	41,112,892.25
December 2014 . . . . .	104,112,369.66	October 2017 . . . . .	67,464,379.85	August 2020 . . . . .	40,460,045.76
January 2015 . . . . .	102,872,320.63	November 2017 . . . . .	66,543,051.31	September 2020 . . . . .	39,816,998.03

**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 . . . . .	\$ 39,183,606.88	May 2025 . . . . .	\$ 15,799,510.46	December 2029 . . . . .	\$ 5,904,549.23
November 2020 . . . . .	38,559,732.15	June 2025 . . . . .	15,531,870.55	January 2030 . . . . .	5,793,743.39
December 2020 . . . . .	37,945,235.70	July 2025 . . . . .	15,268,392.29	February 2030 . . . . .	5,684,747.72
January 2021 . . . . .	37,339,981.30	August 2025 . . . . .	15,009,013.96	March 2030 . . . . .	5,577,534.62
February 2021 . . . . .	36,743,834.71	September 2025 . . . . .	14,753,674.76	April 2030 . . . . .	5,472,076.90
March 2021 . . . . .	36,156,663.56	October 2025 . . . . .	14,502,314.76	May 2030 . . . . .	5,368,347.74
April 2021 . . . . .	35,578,337.37	November 2025 . . . . .	14,254,874.87	June 2030 . . . . .	5,266,320.75
May 2021 . . . . .	35,008,727.52	December 2025 . . . . .	14,011,296.87	July 2030 . . . . .	5,165,969.88
June 2021 . . . . .	34,447,707.21	January 2026 . . . . .	13,771,523.39	August 2030 . . . . .	5,067,269.51
July 2021 . . . . .	33,895,151.45	February 2026 . . . . .	13,535,497.86	September 2030 . . . . .	4,970,194.37
August 2021 . . . . .	33,350,937.03	March 2026 . . . . .	13,303,164.54	October 2030 . . . . .	4,874,719.56
September 2021 . . . . .	32,814,942.48	April 2026 . . . . .	13,074,468.50	November 2030 . . . . .	4,780,820.55
October 2021 . . . . .	32,287,048.07	May 2026 . . . . .	12,849,355.59	December 2030 . . . . .	4,688,473.19
November 2021 . . . . .	31,767,135.78	June 2026 . . . . .	12,627,772.44	January 2031 . . . . .	4,597,653.66
December 2021 . . . . .	31,255,089.24	July 2026 . . . . .	12,409,666.48	February 2031 . . . . .	4,508,338.49
January 2022 . . . . .	30,750,793.78	August 2026 . . . . .	12,194,985.86	March 2031 . . . . .	4,420,504.57
February 2022 . . . . .	30,254,136.32	September 2026 . . . . .	11,983,679.49	April 2031 . . . . .	4,334,129.12
March 2022 . . . . .	29,765,005.42	October 2026 . . . . .	11,775,697.05	May 2031 . . . . .	4,249,189.71
April 2022 . . . . .	29,283,291.22	November 2026 . . . . .	11,570,988.90	June 2031 . . . . .	4,165,664.21
May 2022 . . . . .	28,808,885.42	December 2026 . . . . .	11,369,506.14	July 2031 . . . . .	4,083,530.86
June 2022 . . . . .	28,341,681.26	January 2027 . . . . .	11,171,200.59	August 2031 . . . . .	4,002,768.18
July 2022 . . . . .	27,881,573.53	February 2027 . . . . .	10,976,024.74	September 2031 . . . . .	3,923,355.03
August 2022 . . . . .	27,428,458.49	March 2027 . . . . .	10,783,931.80	October 2031 . . . . .	3,845,270.57
September 2022 . . . . .	26,982,233.89	April 2027 . . . . .	10,594,875.61	November 2031 . . . . .	3,768,494.28
October 2022 . . . . .	26,542,798.94	May 2027 . . . . .	10,408,810.74	December 2031 . . . . .	3,693,005.93
November 2022 . . . . .	26,110,054.28	June 2027 . . . . .	10,225,692.36	January 2032 . . . . .	3,618,785.60
December 2022 . . . . .	25,683,901.99	July 2027 . . . . .	10,045,476.32	February 2032 . . . . .	3,545,813.66
January 2023 . . . . .	25,264,245.52	August 2027 . . . . .	9,868,119.12	March 2032 . . . . .	3,474,070.77
February 2023 . . . . .	24,850,989.72	September 2027 . . . . .	9,693,577.86	April 2032 . . . . .	3,403,537.87
March 2023 . . . . .	24,444,040.79	October 2027 . . . . .	9,521,810.28	May 2032 . . . . .	3,334,196.20
April 2023 . . . . .	24,043,306.27	November 2027 . . . . .	9,352,774.73	June 2032 . . . . .	3,266,027.25
May 2023 . . . . .	23,648,695.03	December 2027 . . . . .	9,186,430.17	July 2032 . . . . .	3,199,012.81
June 2023 . . . . .	23,260,117.22	January 2028 . . . . .	9,022,736.15	August 2032 . . . . .	3,133,134.93
July 2023 . . . . .	22,877,484.31	February 2028 . . . . .	8,861,652.81	September 2032 . . . . .	3,068,375.92
August 2023 . . . . .	22,500,709.01	March 2028 . . . . .	8,703,140.87	October 2032 . . . . .	3,004,718.37
September 2023 . . . . .	22,129,705.28	April 2028 . . . . .	8,547,161.61	November 2032 . . . . .	2,942,145.10
October 2023 . . . . .	21,764,388.33	May 2028 . . . . .	8,393,676.89	December 2032 . . . . .	2,880,639.22
November 2023 . . . . .	21,404,674.55	June 2028 . . . . .	8,242,649.10	January 2033 . . . . .	2,820,184.05
December 2023 . . . . .	21,050,481.56	July 2028 . . . . .	8,094,041.21	February 2033 . . . . .	2,760,763.21
January 2024 . . . . .	20,701,728.15	August 2028 . . . . .	7,947,816.71	March 2033 . . . . .	2,702,360.51
February 2024 . . . . .	20,358,334.27	September 2028 . . . . .	7,803,939.62	April 2033 . . . . .	2,644,960.03
March 2024 . . . . .	20,020,221.00	October 2028 . . . . .	7,662,374.48	May 2033 . . . . .	2,588,546.08
April 2024 . . . . .	19,687,310.59	November 2028 . . . . .	7,523,086.37	June 2033 . . . . .	2,533,103.22
May 2024 . . . . .	19,359,526.37	December 2028 . . . . .	7,386,040.84	July 2033 . . . . .	2,478,616.21
June 2024 . . . . .	19,036,792.79	January 2029 . . . . .	7,251,203.99	August 2033 . . . . .	2,425,070.05
July 2024 . . . . .	18,719,035.36	February 2029 . . . . .	7,118,542.37	September 2033 . . . . .	2,372,449.98
August 2024 . . . . .	18,406,180.69	March 2029 . . . . .	6,988,023.04	October 2033 . . . . .	2,320,741.43
September 2024 . . . . .	18,098,156.43	April 2029 . . . . .	6,859,613.55	November 2033 . . . . .	2,269,930.07
October 2024 . . . . .	17,794,891.25	May 2029 . . . . .	6,733,281.89	December 2033 . . . . .	2,220,001.79
November 2024 . . . . .	17,496,314.86	June 2029 . . . . .	6,608,996.56	January 2034 . . . . .	2,170,942.65
December 2024 . . . . .	17,202,358.00	July 2029 . . . . .	6,486,726.48	February 2034 . . . . .	2,122,738.97
January 2025 . . . . .	16,912,952.36	August 2029 . . . . .	6,366,441.05	March 2034 . . . . .	2,075,377.24
February 2025 . . . . .	16,628,030.65	September 2029 . . . . .	6,248,110.12	April 2034 . . . . .	2,028,844.17
March 2025 . . . . .	16,347,526.53	October 2029 . . . . .	6,131,703.96	May 2034 . . . . .	1,983,126.65
April 2025 . . . . .	16,071,374.62	November 2029 . . . . .	6,017,193.28	June 2034 . . . . .	1,938,211.78

**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 . . . . .	\$ 1,894,086.86	February 2037 . . . . .	\$ 856,798.98	September 2039 . . . . .	\$ 280,612.63
August 2034 . . . . .	1,850,739.36	March 2037 . . . . .	832,263.61	October 2039 . . . . .	267,365.16
September 2034 . . . . .	1,808,156.96	April 2037 . . . . .	808,190.78	November 2039 . . . . .	254,392.33
October 2034 . . . . .	1,766,327.50	May 2037 . . . . .	784,572.91	December 2039 . . . . .	241,689.49
November 2034 . . . . .	1,725,239.03	June 2037 . . . . .	761,402.55	January 2040 . . . . .	229,252.02
December 2034 . . . . .	1,684,879.76	July 2037 . . . . .	738,672.35	February 2040 . . . . .	217,075.39
January 2035 . . . . .	1,645,238.09	August 2037 . . . . .	716,375.09	March 2040 . . . . .	205,155.14
February 2035 . . . . .	1,606,302.57	September 2037 . . . . .	694,503.64	April 2040 . . . . .	193,486.87
March 2035 . . . . .	1,568,061.96	October 2037 . . . . .	673,051.00	May 2040 . . . . .	182,066.27
April 2035 . . . . .	1,530,505.15	November 2037 . . . . .	652,010.26	June 2040 . . . . .	170,889.07
May 2035 . . . . .	1,493,621.22	December 2037 . . . . .	631,374.62	July 2040 . . . . .	159,951.10
June 2035 . . . . .	1,457,399.42	January 2038 . . . . .	611,137.39	August 2040 . . . . .	149,248.22
July 2035 . . . . .	1,421,829.15	February 2038 . . . . .	591,291.99	September 2040 . . . . .	138,776.38
August 2035 . . . . .	1,386,899.96	March 2038 . . . . .	571,831.91	October 2040 . . . . .	128,531.58
September 2035 . . . . .	1,352,601.58	April 2038 . . . . .	552,750.78	November 2040 . . . . .	118,509.88
October 2035 . . . . .	1,318,923.89	May 2038 . . . . .	534,042.30	December 2040 . . . . .	108,707.43
November 2035 . . . . .	1,285,856.90	June 2038 . . . . .	515,700.27	January 2041 . . . . .	99,120.41
December 2035 . . . . .	1,253,390.81	July 2038 . . . . .	497,718.61	February 2041 . . . . .	89,745.07
January 2036 . . . . .	1,221,515.93	August 2038 . . . . .	480,091.29	March 2041 . . . . .	80,577.72
February 2036 . . . . .	1,190,222.73	September 2038 . . . . .	462,812.42	April 2041 . . . . .	71,614.73
March 2036 . . . . .	1,159,501.85	October 2038 . . . . .	445,876.16	May 2041 . . . . .	62,852.52
April 2036 . . . . .	1,129,344.02	November 2038 . . . . .	429,276.80	June 2041 . . . . .	54,287.58
May 2036 . . . . .	1,099,740.17	December 2038 . . . . .	413,008.67	July 2041 . . . . .	45,916.44
June 2036 . . . . .	1,070,681.31	January 2039 . . . . .	397,066.23	August 2041 . . . . .	37,735.70
July 2036 . . . . .	1,042,158.63	February 2039 . . . . .	381,444.02	September 2041 . . . . .	29,742.00
August 2036 . . . . .	1,014,163.43	March 2039 . . . . .	366,136.63	October 2041 . . . . .	21,932.04
September 2036 . . . . .	986,687.16	April 2039 . . . . .	351,138.78	November 2041 . . . . .	14,302.57
October 2036 . . . . .	959,721.37	May 2039 . . . . .	336,445.24	December 2041 . . . . .	6,850.40
November 2036 . . . . .	933,257.78	June 2039 . . . . .	322,050.88	January 2042 and thereafter . . . . .	0.00
December 2036 . . . . .	907,288.19	July 2039 . . . . .	307,950.63		
January 2037 . . . . .	881,804.57	August 2039 . . . . .	294,139.51		

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**\$355,822,816**



**Guaranteed REMIC  
Pass-Through Certificates  
Fannie Mae REMIC Trust 2012-54**

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## PROSPECTUS SUPPLEMENT

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**J.P. Morgan**

**April 24, 2012**

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