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

$647,293,473

FannieMae®

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2012-55

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own Fannie Mae MBS.

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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
PA	1	$ 67,980,390	PAC	3.5%	FIX	3136A52L9	May 2042
PB	1	341,610	PAC	3.5	FIX	3136A52M7	May 2042
FB	1	16,595,159	SUP	(2)	FLT	3136A52N5	May 2042
SE(3)	1	5,926,843	SUP	(2)	INV	3136A52P0	June 2040
ES(3)	1	5,926,842	SUP	(2)	INV	3136A52Q8	May 2042
FA(3)	1	38,708,337	PT	(2)	FLT	3136A52R6	May 2042
SA	1	38,708,337(4)	NTL	(2)	INV/IO	3136A52S4	May 2042
CP	2	206,781,077	PAC	3.5	FIX	3136A52T2	July 2038
BP(3)	2	20,804,408	PAC	3.5	FIX	3136A52U9	October 2039
DV(3)	2	16,525,804	PAC/AD	3.5	FIX	3136A52V7	August 2023
DZ(3)	2	34,508,711	PAC	3.5	FIX/Z	3136A52W5	May 2042
FC	2	36,378,812	SUP	(2)	FLT	3136A52X3	May 2042
SC	2	25,984,867	SUP	(2)	INV	3136A52Y1	May 2042
CF	2	56,830,613	PT	(2)	FLT	3136A52Z8	May 2042
CS	2	56,830,613(4)	NTL	(2)	INV/IO	3136A53A2	May 2042
FD(3)	3	32,571,428	PT	(2)	FLT	3136A53B0	May 2042
SD	3	32,571,428(4)	NTL	(2)	INV/IO	3136A53C8	May 2042
P(3)	3	57,731,510	PAC	3.5	FIX	3136A53D6	May 2042
DF	3	13,823,286	SUP	(2)	FLT	3136A53E4	May 2042
HS(3)	3	4,936,888	SUP	(2)	INV	3136A53F1	June 2040
SH(3)	3	4,936,888	SUP	(2)	INV	3136A53G9	May 2042
R		0	NPR	0	NPR	3136A53H7	May 2042
RL		0	NPR	0	NPR	3136A53J3	May 2042

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

If you own certificates of certain classes, you can exchange them for certificates of the corresponding RCR classes to be delivered at the time of exchange. The SB, PC, DP, PE, PG, PH, PD, ID, DS, FL, SG and GS 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.

Credit Suisse

The date of this Prospectus Supplement is 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.

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

Credit Suisse Securities (USA) LLC
Prospectus Department
11 Madison Avenue
New York, NY 10010-3629
(telephone 212-325-2580).

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

Group 1, Group 2 and Group 3

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	$135,479,181	4.50%	4.75% to 7.00%	241 to 360
Group 2 MBS	$397,814,292	4.00%	4.25% to 6.50%	241 to 360
Group 3 MBS	$114,000,000	4.50%	4.75% to 7.00%	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	$135,479,181	360	323	29	4.996%
Group 2 MBS	$397,814,292	360	355	4	4.410%
Group 3 MBS	$114,000,000	360	312	37	4.980%

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:

Fed Book-Entry	Physical
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:

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate(1)
FB	1.2410%	6.00%	1.00%	LIBOR + 100 basis points
SE	6.6626%	7.00%	0.00%	7% − (1.4 × LIBOR)
ES	6.6626%	7.00%	0.00%	7% − (1.4 × LIBOR)
FA	0.6910%	7.00%	0.45%	LIBOR + 45 basis points
SA	6.3090%	6.55%	0.00%	6.55% − LIBOR
FC	1.2910%	6.00%	1.05%	LIBOR + 105 basis points
SC	6.5926%	6.93%	0.00%	6.93% − (1.4 × LIBOR)
CF	0.7910%	7.00%	0.55%	LIBOR + 55 basis points
CS	6.2090%	6.45%	0.00%	6.45% − LIBOR
FD	0.6910%	7.00%	0.45%	LIBOR + 45 basis points
SD	6.3090%	6.55%	0.00%	6.55% − LIBOR
DF	1.2410%	6.00%	1.00%	LIBOR + 100 basis points
HS	6.6626%	7.00%	0.00%	7% − (1.4 × LIBOR)
SH	6.6626%	7.00%	0.00%	7% − (1.4 × LIBOR)
SB	6.6626%	7.00%	0.00%	7% − (1.4 × LIBOR)
DS	6.6626%	7.00%	0.00%	7% − (1.4 × LIBOR)
FL	0.6910%	7.00%	0.45%	LIBOR + 45 basis points
SG	6.6626%	7.00%	0.00%	7% − (1.4 × LIBOR)
GS	6.6626%	7.00%	0.00%	7% − (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 specified below will equal the percentages of the outstanding balances specified below immediately before the related distribution date:

Class	
SA	100% of the FA Class
CS	100% of the CF Class
SD	100% of the FD Class
ID	38.8888875417% of the P Class

Distributions of Principal

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

Weighted Average Lives (years)*

	PSA Prepayment Assumption						
Group 1 Classes	0%	100%	120%	200%	300%	600%	1200%
PA	16.5	5.9	5.5	5.5	5.5	2.8	1.0
PB	25.8	24.0	24.0	24.0	24.0	13.9	5.2
FB and SB	28.0	18.3	16.5	8.0	1.8	0.5	0.2
SE	26.9	14.5	12.1	2.0	0.7	0.2	0.1
ES	29.1	22.1	20.9	14.1	3.0	0.8	0.2
FA and SA	19.9	9.6	8.8	6.3	4.5	2.2	0.8

	PSA Prepayment Assumption						
Group 2 Classes	0%	100%	125%	175%	225%	600%	1200%
CP	14.8	5.4	4.7	4.7	4.7	2.5	1.5
BP	24.3	12.3	11.0	11.0	11.0	4.7	2.5
DV	6.0	6.0	6.0	6.0	6.0	4.2	2.5
DZ	26.2	17.1	16.8	16.8	16.8	7.6	3.6
FC and SC	28.7	22.0	19.0	9.7	3.0	0.9	0.5
CF and CS	19.6	10.6	9.5	7.8	6.6	3.0	1.7
PC	25.6	15.7	15.1	15.1	15.1	6.4	3.1
DP	26.2	17.1	16.8	16.8	16.8	7.2	3.4

	PSA Prepayment Assumption						
Group 3 Classes	0%	100%	120%	200%	300%	600%	1200%
P, PE, PG, PH, PD and ID	16.6	6.0	5.5	5.5	5.5	2.8	1.1
FD and SD	19.9	9.4	8.6	6.2	4.4	2.2	0.8
DF and DS	28.0	17.8	16.1	7.9	1.8	0.5	0.2
HS	27.0	14.2	11.9	2.0	0.7	0.2	0.1
SH	29.1	21.5	20.3	13.8	2.9	0.8	0.2

	PSA Prepayment Assumption						
Group 1 / Group 3 Classes**	0%	100%	120%	200%	300%	600%	1200%
FL	19.9	9.5	8.7	6.3	4.5	2.2	0.8
SG	26.9	14.3	12.0	2.0	0.7	0.2	0.1
GS	29.0	21.7	20.5	13.9	2.9	0.8	0.2

* Determined as specified under "Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates" in the REMIC Prospectus.
** These classes are RCR classes formed by a combination of REMIC classes in two different groups. For additional information, see Schedule 1 attached to this prospectus supplement.

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 three groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the "Group 1 MBS," "Group 2 MBS" and "Group 3 MBS," and together, the "MBS").

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

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

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

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

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

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

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

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

Classes	Denominations
Interest Only 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.

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

Distributions of Interest

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

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

Delay Classes	No-Delay Classes
Fixed Rate Classes	Floating Rate and Inverse Floating Rate Classes

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

Accrual Class. The DZ Class is an Accrual Class. Interest will accrue on the Accrual Class at the applicable annual rate specified on the cover of this prospectus supplement. However, we will not pay any interest on the Accrual Class. Instead, interest accrued on the Accrual Class will be added as principal to its principal balance on each Distribution Date. We will pay principal on the Accrual Class as described under "—Distributions of Principal" below.

Distributions of Principal

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

- *Group 1*

The Group 1 Principal Distribution Amount as follows:

— 28.5714282551% to FA until retired, and	**Pass-Through Class**
— 71.4285717449% as follows:	
first, to Aggregate Group I to its Planned Balance;	**PAC Group**
second, — 58.3333333333% to FB until retired, and — 41.6666666667% to SE and ES, in that order, until retired; and	**Support Classes**
third, to Aggregate Group I to zero.	**PAC Group**

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

"Aggregate Group I" consists of the PA and PB Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I to PA and PB, 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 DZ Accrual Amount to DV until retired, and thereafter to DZ.	**Accretion Directed Class and Accrual Class**

The Group 2 Cash Flow Distribution Amount as follows:

— 14.2857142498% to CF until retired, and	**Pass-Through Class**
— 85.7142857502% as follows:	
first, to Aggregate Group II to its Planned Balance;	**PAC Group**
second, to FC and SC, pro rata, until retired; and	**Support Classes**
third, to Aggregate Group II to zero.	**PAC Group**

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

The "Group 2 Cash Flow Distribution Amount" is the principal then paid on the Group 2 MBS.

"Aggregate Group II" consists of the CP, BP, DV and DZ Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II to CP, BP, DV and DZ, 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 Group 3 Principal Distribution Amount as follows:

— 28.5714280702% to FD until retired, and	**Pass-Through Class**

— 71.4285719298% as follows:

first, to P to its Planned Balance; — **PAC Class**

second, — 58.33333263% to DF until retired, and

— 41.66666737% to HS and SH, in that order, until retired; and — **Support Classes**

third, to P until retired. — **PAC Class**

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

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 and Group 3—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 *constant* rates within the applicable "Structuring Ranges" specified in the chart below. The "Effective Range" for any 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.

Groups and Class	Structuring Ranges	Initial Effective Ranges
Aggregate Group I Planned Balances	Between 120% and 300% PSA	Between 120% and 300% PSA
Aggregate Group II Planned Balances	Between 125% and 225% PSA	Between 125% and 225% PSA
P Class Planned Balances	Between 120% and 300% PSA	Between 120% and 300% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	PA and PB
Aggregate Group II	CP, BP, DV and DZ

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

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

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

- We will distribute any excess of principal distributions over the amount necessary to reduce any Aggregate Group or the P Class to its scheduled balance in any month. As a result, the likelihood of reducing an Aggregate Group or the P 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 the Effective Ranges, principal distributions may be insufficient to reduce the Aggregate Groups and the P Class to their scheduled balances each month if prepayments do not occur at *constant* PSA rates.

- 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 and the P Class might not be reduced to their scheduled balances each month even if the related Mortgage Loans prepay at *constant* PSA rates within the Initial Effective Ranges. This is so particularly if the rates fall at the lower or higher end of the 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 and the P Class will be supported by other Classes. When the related supporting Classes are retired, the applicable Aggregate Group or the P Class, if still outstanding, may no longer have an Effective Range and will be much more sensitive to prepayments of the related Mortgage Loans.

Yield Tables

General. The tables below illustrate the sensitivity of the pre-tax corporate bond equivalent yields to maturity of the applicable Classes to various constant percentages of PSA and, where applicable, 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 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 tables below, it is possible that investors in the SE, SA, CS, SD and HS Classes would lose money on their initial investments under certain Index and prepayment scenarios.**

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

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

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

Class	Price*
SE	102.0000%
ES	95.0000%
SA	20.7500%
SC	96.6250%
CS	23.0625%
SD	17.8750%
HS	102.0000%
SH	95.0000%
SB	96.1250%
DS	96.1250%
SG	96.1250%
GS	96.1250%

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

	PSA Prepayment Assumption						
LIBOR	50%	100%	120%	200%	300%	600%	1200%
0.120%	6.7%	6.7%	6.7%	5.8%	4.0%	(1.4)%	(12.8)%
0.241%	6.6%	6.5%	6.5%	5.6%	3.8%	(1.5)%	(12.8)%
2.241%	3.8%	3.7%	3.7%	2.9%	1.3%	(3.5)%	(13.6)%
4.241%	1.0%	0.9%	0.9%	0.2%	(1.2)%	(5.4)%	(14.4)%
5.000%	(0.1)%	(0.1)%	(0.1)%	(0.8)%	(2.1)%	(6.1)%	(14.7)%

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

	PSA Prepayment Assumption						
LIBOR	50%	100%	120%	200%	300%	600%	1200%
0.120%	7.4%	7.4%	7.4%	7.5%	8.9%	14.2%	30.2%
0.241%	7.2%	7.2%	7.2%	7.4%	8.8%	14.0%	30.1%
2.241%	4.2%	4.3%	4.3%	4.4%	5.9%	11.3%	27.8%
4.241%	1.3%	1.3%	1.4%	1.5%	3.0%	8.6%	25.5%
5.000%	0.2%	0.3%	0.3%	0.4%	1.9%	7.5%	24.7%

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

	PSA Prepayment Assumption						
LIBOR	50%	100%	120%	200%	300%	600%	1200%
0.120%	27.0%	23.6%	22.2%	16.5%	9.1%	(14.8)%	(76.5)%
0.241%	26.4%	22.9%	21.5%	15.8%	8.5%	(15.3)%	(76.9)%
2.241%	15.6%	12.3%	11.0%	5.5%	(1.5)%	(24.3)%	(83.6)%
4.241%	4.3%	1.1%	(0.1)%	(5.3)%	(12.0)%	(33.7)%	(91.3)%
6.550%	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption						
LIBOR	50%	100%	125%	175%	225%	600%	1200%
0.120%	7.1%	7.2%	7.2%	7.5%	8.2%	10.9%	13.8%
0.241%	7.0%	7.0%	7.0%	7.3%	8.0%	10.7%	13.7%
2.241%	4.0%	4.1%	4.1%	4.3%	5.2%	8.0%	11.1%
4.241%	1.2%	1.2%	1.2%	1.4%	2.3%	5.2%	8.5%
4.950%	0.2%	0.2%	0.2%	0.4%	1.3%	4.3%	7.6%

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

	PSA Prepayment Assumption						
LIBOR	**50%**	**100%**	**125%**	**175%**	**225%**	**600%**	**1200%**
0.120%	24.0%	21.3%	20.0%	17.2%	14.5%	(7.1)%	(46.0)%
0.241%	23.4%	20.7%	19.4%	16.6%	13.9%	(7.8)%	(46.8)%
2.241%	13.6%	10.9%	9.5%	6.7%	3.8%	(18.7)%	(60.2)%
4.241%	3.2%	0.4%	(1.0)%	(3.9)%	(6.8)%	(30.1)%	(75.2)%
6.450%	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption						
LIBOR	**50%**	**100%**	**120%**	**200%**	**300%**	**600%**	**1200%**
0.120%	32.5%	29.0%	27.6%	21.8%	14.2%	(10.1)%	(73.2)%
0.241%	31.8%	28.2%	26.8%	21.0%	13.5%	(10.8)%	(73.6)%
2.241%	19.2%	15.9%	14.5%	9.0%	1.9%	(21.2)%	(81.3)%
4.241%	6.3%	3.1%	1.8%	(3.4)%	(10.2)%	(32.0)%	(89.9)%
6.550%	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption						
LIBOR	**50%**	**100%**	**120%**	**200%**	**300%**	**600%**	**1200%**
0.120%	6.7%	6.7%	6.7%	5.8%	4.0%	(1.5)%	(12.9)%
0.241%	6.6%	6.5%	6.5%	5.6%	3.8%	(1.6)%	(12.9)%
2.241%	3.8%	3.7%	3.7%	2.9%	1.3%	(3.5)%	(13.7)%
4.241%	1.0%	0.9%	0.9%	0.2%	(1.2)%	(5.5)%	(14.5)%
5.000%	(0.1)%	(0.1)%	(0.1)%	(0.8)%	(2.1)%	(6.2)%	(14.8)%

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

	PSA Prepayment Assumption						
LIBOR	**50%**	**100%**	**120%**	**200%**	**300%**	**600%**	**1200%**
0.120%	7.4%	7.4%	7.4%	7.5%	9.0%	14.3%	30.5%
0.241%	7.2%	7.2%	7.2%	7.4%	8.8%	14.1%	30.3%
2.241%	4.2%	4.3%	4.3%	4.4%	5.9%	11.4%	28.0%
4.241%	1.3%	1.4%	1.4%	1.5%	3.0%	8.6%	25.8%
5.000%	0.2%	0.3%	0.3%	0.4%	1.9%	7.6%	24.9%

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

LIBOR	PSA Prepayment Assumption 50%	100%	120%	200%	300%	600%	1200%
0.120%	7.3%	7.3%	7.4%	7.7%	9.4%	15.4%	32.5%
0.241%	7.1%	7.2%	7.2%	7.5%	9.2%	15.3%	32.4%
2.241%	4.2%	4.2%	4.3%	4.6%	6.4%	12.7%	30.5%
4.241%	1.3%	1.3%	1.4%	1.7%	3.5%	10.1%	28.6%
5.000%	0.2%	0.2%	0.3%	0.6%	2.5%	9.1%	27.9%

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

LIBOR	PSA Prepayment Assumption 50%	100%	120%	200%	300%	600%	1200%
0.120%	7.3%	7.3%	7.4%	7.7%	9.4%	15.5%	32.8%
0.241%	7.1%	7.2%	7.2%	7.5%	9.3%	15.4%	32.7%
2.241%	4.2%	4.2%	4.3%	4.6%	6.4%	12.8%	30.7%
4.241%	1.3%	1.3%	1.4%	1.7%	3.6%	10.2%	28.9%
5.000%	0.2%	0.2%	0.3%	0.6%	2.5%	9.2%	28.1%

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

LIBOR	PSA Prepayment Assumption 50%	100%	120%	200%	300%	600%	1200%
0.120%	7.3%	7.4%	7.4%	9.2%	13.0%	24.7%	52.7%
0.241%	7.1%	7.2%	7.3%	9.1%	12.8%	24.5%	52.6%
2.241%	4.2%	4.3%	4.3%	6.2%	10.1%	22.3%	51.6%
4.241%	1.3%	1.4%	1.5%	3.4%	7.4%	20.0%	50.5%
5.000%	0.2%	0.3%	0.4%	2.3%	6.4%	19.2%	50.1%

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

LIBOR	PSA Prepayment Assumption 50%	100%	120%	200%	300%	600%	1200%
0.120%	7.3%	7.3%	7.3%	7.4%	8.5%	12.6%	24.8%
0.241%	7.1%	7.1%	7.1%	7.2%	8.3%	12.4%	24.7%
2.241%	4.2%	4.2%	4.2%	4.3%	5.4%	9.7%	22.5%
4.241%	1.3%	1.3%	1.3%	1.4%	2.6%	7.0%	20.3%
5.000%	0.2%	0.2%	0.2%	0.3%	1.5%	6.0%	19.4%

The Fixed Rate Interest Only Class. **The yield to investors in the Fixed Rate Interest Only Class 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 the Fixed Rate Interest Only Class would be 0% if prepayments of the related Mortgage Loans were to occur at the following constant rate:**

Class	% PSA
ID	405%

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 Fixed Rate Interest Only Class would lose money on their initial investment.

The information shown in the following yield table has been prepared on the basis of the Pricing Assumptions and the assumption that the aggregate purchase price of the Fixed Rate Interest Only Class (expressed as a percentage of the original principal balance) is as follows:

Class	Price*
ID	19.0414%

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table below.

Sensitivity of the ID Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	120%	200%	300%	600%	1200%
Pre-Tax Yields to Maturity	14.2%	8.0%	6.1%	6.1%	6.1%	(14.7)%	(75.8)%

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.

Mortgage Loans Backing Trust Assets Specified Below	Original and Remaining Terms to Maturity	Interest Rates
Group 1 MBS	360 months	7.00%
Group 2 MBS	360 months	6.50%
Group 3 MBS	360 months	7.00%

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

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

Percent of Original Principal Balances Outstanding

	PA Class						
	PSA Prepayment Assumption						
Date	0%	100%	120%	200%	300%	600%	1200%
Initial Percent	100	100	100	100	100	100	100
April 2013	99	89	87	87	87	87	39
April 2014	97	79	76	76	76	56	10
April 2015	95	69	65	65	65	35	2
April 2016	94	60	55	55	55	22	*
April 2017	92	52	46	46	46	13	0
April 2018	90	44	37	37	37	8	0
April 2019	87	36	30	30	30	5	0
April 2020	85	29	24	24	24	3	0
April 2021	83	23	19	19	19	2	0
April 2022	80	17	15	15	15	1	0
April 2023	77	11	11	11	11	*	0
April 2024	74	9	9	9	9	0	0
April 2025	70	7	7	7	7	0	0
April 2026	67	5	5	5	5	0	0
April 2027	63	4	4	4	4	0	0
April 2028	59	3	3	3	3	0	0
April 2029	54	2	2	2	2	0	0
April 2030	50	1	1	1	1	0	0
April 2031	45	1	1	1	1	0	0
April 2032	39	1	1	1	1	0	0
April 2033	33	*	*	*	*	0	0
April 2034	27	*	*	*	*	0	0
April 2035	20	0	0	0	0	0	0
April 2036	13	0	0	0	0	0	0
April 2037	5	0	0	0	0	0	0
April 2038	0	0	0	0	0	0	0
April 2039	0	0	0	0	0	0	0
April 2040	0	0	0	0	0	0	0
April 2041	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.5	5.9	5.5	5.5	5.5	2.8	1.0

	PB Class						
	PSA Prepayment Assumption						
Date	0%	100%	120%	200%	300%	600%	1200%
Initial Percent	100	100	100	100	100	100	100
April 2013	100	100	100	100	100	100	100
April 2014	100	100	100	100	100	100	100
April 2015	100	100	100	100	100	100	100
April 2016	100	100	100	100	100	100	100
April 2017	100	100	100	100	100	100	44
April 2018	100	100	100	100	100	100	12
April 2019	100	100	100	100	100	100	3
April 2020	100	100	100	100	100	100	1
April 2021	100	100	100	100	100	100	*
April 2022	100	100	100	100	100	100	*
April 2023	100	100	100	100	100	100	*
April 2024	100	100	100	100	100	95	*
April 2025	100	100	100	100	100	58	*
April 2026	100	100	100	100	100	35	*
April 2027	100	100	100	100	100	21	*
April 2028	100	100	100	100	100	13	*
April 2029	100	100	100	100	100	8	*
April 2030	100	100	100	100	100	4	*
April 2031	100	100	100	100	100	3	0
April 2032	100	100	100	100	100	1	0
April 2033	100	100	100	100	100	1	0
April 2034	100	100	100	100	100	*	0
April 2035	100	71	71	71	71	*	0
April 2036	100	44	44	44	44	*	0
April 2037	100	24	24	24	24	*	0
April 2038	10	10	10	10	10	*	0
April 2039	0	0	0	0	0	0	0
April 2040	0	0	0	0	0	0	0
April 2041	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.8	24.0	24.0	24.0	24.0	13.9	5.2

	FB and SB Classes						
	PSA Prepayment Assumption						
Date	0%	100%	120%	200%	300%	600%	1200%
Initial Percent	100	100	100	100	100	100	100
April 2013	100	100	100	84	64	4	0
April 2014	100	100	100	72	38	0	0
April 2015	100	100	100	62	21	0	0
April 2016	100	100	100	55	9	0	0
April 2017	100	100	100	51	3	0	0
April 2018	100	100	100	48	*	0	0
April 2019	100	100	100	46	*	0	0
April 2020	100	100	97	44	*	0	0
April 2021	100	100	93	40	*	0	0
April 2022	100	100	88	37	*	0	0
April 2023	100	99	82	33	*	0	0
April 2024	100	93	76	30	*	0	0
April 2025	100	86	70	26	*	0	0
April 2026	100	78	63	23	*	0	0
April 2027	100	71	57	20	*	0	0
April 2028	100	64	50	17	*	0	0
April 2029	100	57	44	14	*	0	0
April 2030	100	50	38	12	*	0	0
April 2031	100	43	33	10	*	0	0
April 2032	100	36	28	8	*	0	0
April 2033	100	30	23	6	*	0	0
April 2034	100	24	18	5	*	0	0
April 2035	100	19	14	3	*	0	0
April 2036	100	14	10	2	*	0	0
April 2037	100	9	6	1	*	0	0
April 2038	94	4	3	1	*	0	0
April 2039	73	0	0	0	0	0	0
April 2040	51	0	0	0	0	0	0
April 2041	26	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.0	18.3	16.5	8.0	1.8	0.5	0.2

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

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

	SE Class PSA Prepayment Assumption						
Date	0%	100%	120%	200%	300%	600%	1200%
Initial Percent	100	100	100	100	100	100	100
April 2013	100	100	100	68	28	0	0
April 2014	100	100	100	43	0	0	0
April 2015	100	100	100	24	0	0	0
April 2016	100	100	100	11	0	0	0
April 2017	100	100	100	2	0	0	0
April 2018	100	100	100	0	0	0	0
April 2019	100	100	99	0	0	0	0
April 2020	100	100	94	0	0	0	0
April 2021	100	100	86	0	0	0	0
April 2022	100	100	76	0	0	0	0
April 2023	100	99	65	0	0	0	0
April 2024	100	85	52	0	0	0	0
April 2025	100	71	40	0	0	0	0
April 2026	100	57	26	0	0	0	0
April 2027	100	42	13	0	0	0	0
April 2028	100	27	1	0	0	0	0
April 2029	100	13	0	0	0	0	0
April 2030	100	0	0	0	0	0	0
April 2031	100	0	0	0	0	0	0
April 2032	100	0	0	0	0	0	0
April 2033	100	0	0	0	0	0	0
April 2034	100	0	0	0	0	0	0
April 2035	100	0	0	0	0	0	0
April 2036	100	0	0	0	0	0	0
April 2037	100	0	0	0	0	0	0
April 2038	89	0	0	0	0	0	0
April 2039	47	0	0	0	0	0	0
April 2040	1	0	0	0	0	0	0
April 2041	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.9	14.5	12.1	2.0	0.7	0.2	0.1

	ES Class PSA Prepayment Assumption						
Date	0%	100%	120%	200%	300%	600%	1200%
Initial Percent	100	100	100	100	100	100	100
April 2013	100	100	100	100	100	8	0
April 2014	100	100	100	100	76	0	0
April 2015	100	100	100	100	41	0	0
April 2016	100	100	100	100	18	0	0
April 2017	100	100	100	100	6	0	0
April 2018	100	100	100	96	*	0	0
April 2019	100	100	100	92	*	0	0
April 2020	100	100	100	87	*	0	0
April 2021	100	100	100	81	*	0	0
April 2022	100	100	100	74	*	0	0
April 2023	100	100	100	67	*	0	0
April 2024	100	100	100	60	*	0	0
April 2025	100	100	100	53	*	0	0
April 2026	100	100	100	46	*	0	0
April 2027	100	100	100	40	*	0	0
April 2028	100	100	100	34	*	0	0
April 2029	100	100	89	29	*	0	0
April 2030	100	99	77	24	*	0	0
April 2031	100	86	66	20	*	0	0
April 2032	100	73	55	16	*	0	0
April 2033	100	61	45	12	*	0	0
April 2034	100	49	36	9	*	0	0
April 2035	100	38	28	7	*	0	0
April 2036	100	27	20	5	*	0	0
April 2037	100	17	12	3	*	0	0
April 2038	100	8	6	1	*	0	0
April 2039	100	0	0	0	0	0	0
April 2040	100	0	0	0	0	0	0
April 2041	52	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.1	22.1	20.9	14.1	3.0	0.8	0.2

	FA and SA† Classes PSA Prepayment Assumption						
Date	0%	100%	120%	200%	300%	600%	1200%
Initial Percent	100	100	100	100	100	100	100
April 2013	99	92	91	86	81	63	27
April 2014	98	85	83	75	65	39	8
April 2015	97	78	75	64	52	25	2
April 2016	95	72	68	55	42	15	1
April 2017	94	66	62	47	33	10	*
April 2018	93	60	56	41	27	6	*
April 2019	91	55	51	35	21	4	*
April 2020	89	50	45	30	17	2	*
April 2021	88	46	41	25	13	1	*
April 2022	86	42	37	21	11	1	*
April 2023	84	38	33	18	8	1	*
April 2024	82	34	29	15	7	*	*
April 2025	79	30	26	13	5	*	*
April 2026	77	27	23	11	4	*	*
April 2027	74	24	20	9	3	*	0
April 2028	71	21	17	7	2	*	0
April 2029	68	18	15	6	2	*	0
April 2030	65	16	13	5	1	*	0
April 2031	61	14	11	4	1	*	0
April 2032	57	11	9	3	1	*	0
April 2033	53	9	7	2	1	*	0
April 2034	49	8	6	2	*	*	0
April 2035	44	6	4	1	*	*	0
April 2036	39	4	3	1	*	*	0
April 2037	34	3	2	1	*	*	0
April 2038	28	1	1	*	*	*	0
April 2039	22	0	0	0	0	0	0
April 2040	15	0	0	0	0	0	0
April 2041	8	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.9	9.6	8.8	6.3	4.5	2.2	0.8

	CP Class PSA Prepayment Assumption						
Date	0%	100%	125%	175%	225%	600%	1200%
Initial Percent	100	100	100	100	100	100	100
April 2013	98	94	93	93	93	93	86
April 2014	96	84	81	81	81	67	19
April 2015	94	72	68	68	68	29	0
April 2016	92	62	55	55	55	5	0
April 2017	89	51	44	44	44	0	0
April 2018	87	42	34	34	34	0	0
April 2019	84	33	24	24	24	0	0
April 2020	81	25	15	15	15	0	0
April 2021	78	17	7	7	7	0	0
April 2022	75	10	*	*	*	0	0
April 2023	71	3	0	0	0	0	0
April 2024	68	0	0	0	0	0	0
April 2025	64	0	0	0	0	0	0
April 2026	59	0	0	0	0	0	0
April 2027	55	0	0	0	0	0	0
April 2028	50	0	0	0	0	0	0
April 2029	45	0	0	0	0	0	0
April 2030	39	0	0	0	0	0	0
April 2031	33	0	0	0	0	0	0
April 2032	27	0	0	0	0	0	0
April 2033	20	0	0	0	0	0	0
April 2034	13	0	0	0	0	0	0
April 2035	5	0	0	0	0	0	0
April 2036	0	0	0	0	0	0	0
April 2037	0	0	0	0	0	0	0
April 2038	0	0	0	0	0	0	0
April 2039	0	0	0	0	0	0	0
April 2040	0	0	0	0	0	0	0
April 2041	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.8	5.4	4.7	4.7	4.7	2.5	1.5

	BP Class PSA Prepayment Assumption						
Date	0%	100%	125%	175%	225%	600%	1200%
Initial Percent	100	100	100	100	100	100	100
April 2013	100	100	100	100	100	100	100
April 2014	100	100	100	100	100	100	100
April 2015	100	100	100	100	100	100	0
April 2016	100	100	100	100	100	100	0
April 2017	100	100	100	100	100	3	0
April 2018	100	100	100	100	100	0	0
April 2019	100	100	100	100	100	0	0
April 2020	100	100	100	100	100	0	0
April 2021	100	100	100	100	100	0	0
April 2022	100	100	100	100	100	0	0
April 2023	100	100	47	47	47	0	0
April 2024	100	66	0	0	0	0	0
April 2025	100	7	0	0	0	0	0
April 2026	100	0	0	0	0	0	0
April 2027	100	0	0	0	0	0	0
April 2028	100	0	0	0	0	0	0
April 2029	100	0	0	0	0	0	0
April 2030	100	0	0	0	0	0	0
April 2031	100	0	0	0	0	0	0
April 2032	100	0	0	0	0	0	0
April 2033	100	0	0	0	0	0	0
April 2034	100	0	0	0	0	0	0
April 2035	100	0	0	0	0	0	0
April 2036	71	0	0	0	0	0	0
April 2037	0	0	0	0	0	0	0
April 2038	0	0	0	0	0	0	0
April 2039	0	0	0	0	0	0	0
April 2040	0	0	0	0	0	0	0
April 2041	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.3	12.3	11.0	11.0	11.0	4.7	2.5

	DV Class PSA Prepayment Assumption						
Date	0%	100%	125%	175%	225%	600%	1200%
Initial Percent	100	100	100	100	100	100	100
April 2013	93	93	93	93	93	93	93
April 2014	85	85	85	85	85	85	85
April 2015	77	77	77	77	77	77	0
April 2016	69	69	69	69	69	69	0
April 2017	60	60	60	60	60	60	0
April 2018	51	51	51	51	51	0	0
April 2019	42	42	42	42	42	0	0
April 2020	33	33	33	33	33	0	0
April 2021	23	23	23	23	23	0	0
April 2022	13	13	13	13	13	0	0
April 2023	2	2	2	2	2	0	0
April 2024	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0
April 2035	0	0	0	0	0	0	0
April 2036	0	0	0	0	0	0	0
April 2037	0	0	0	0	0	0	0
April 2038	0	0	0	0	0	0	0
April 2039	0	0	0	0	0	0	0
April 2040	0	0	0	0	0	0	0
April 2041	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0
Weighted Average Life (years)**	6.0	6.0	6.0	6.0	6.0	4.2	2.5

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

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

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

Date	DZ Class PSA Prepayment Assumption							FC and SC Classes PSA Prepayment Assumption							CF and CS† Classes PSA Prepayment Assumption						
	0%	100%	125%	175%	225%	600%	1200%	0%	100%	125%	175%	225%	600%	1200%	0%	100%	125%	175%	225%	600%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2013	104	104	104	104	104	104	104	100	100	100	94	89	46	0	99	96	96	95	94	86	73
April 2014	107	107	107	107	107	107	107	100	100	100	83	67	0	0	98	90	89	86	83	61	32
April 2015	111	111	111	111	111	111	89	100	100	100	71	43	0	0	96	83	81	75	70	39	9
April 2016	115	115	115	115	115	115	24	100	100	100	62	26	0	0	95	77	73	66	59	24	2
April 2017	119	119	119	119	119	119	7	100	100	100	55	14	0	0	94	71	66	58	50	15	1
April 2018	123	123	123	123	123	94	2	100	100	100	50	6	0	0	92	65	60	51	43	9	*
April 2019	128	128	128	128	128	58	*	100	100	100	47	2	0	0	90	59	54	44	36	6	*
April 2020	132	132	132	132	132	36	*	100	100	100	45	*	0	0	89	54	48	38	30	4	*
April 2021	137	137	137	137	137	23	*	100	100	99	44	*	0	0	87	50	44	33	25	2	*
April 2022	142	142	142	142	142	14	*	100	100	97	42	*	0	0	85	45	39	29	21	1	*
April 2023	147	147	147	147	147	9	*	100	100	94	40	*	0	0	83	41	35	25	18	1	*
April 2024	148	148	147	147	147	5	*	100	100	89	37	*	0	0	80	37	31	22	15	1	*
April 2025	148	148	122	122	122	3	*	100	100	84	34	*	0	0	78	34	28	19	12	*	*
April 2026	148	119	101	101	101	2	*	100	100	78	31	*	0	0	75	30	25	16	10	*	*
April 2027	148	88	84	84	84	1	*	100	100	72	28	*	0	0	73	27	22	14	8	*	*
April 2028	148	69	69	69	69	1	*	100	95	66	25	*	0	0	70	24	19	12	7	*	0
April 2029	148	56	56	56	56	*	0	100	87	60	23	*	0	0	66	22	17	10	6	*	0
April 2030	148	46	46	46	46	*	0	100	79	54	20	*	0	0	63	19	14	8	5	*	0
April 2031	148	37	37	37	37	*	0	100	71	48	17	*	0	0	59	17	12	7	4	*	0
April 2032	148	29	29	29	29	*	0	100	63	42	15	*	0	0	56	15	11	6	3	*	0
April 2033	148	23	23	23	23	*	0	100	55	37	13	*	0	0	52	12	9	5	2	*	0
April 2034	148	18	18	18	18	*	0	100	48	31	11	*	0	0	47	11	8	4	2	*	0
April 2035	148	14	14	14	14	*	0	100	40	26	9	*	0	0	43	9	6	3	1	*	0
April 2036	148	10	10	10	10	*	0	100	33	21	7	*	0	0	38	7	5	2	1	*	0
April 2037	138	8	8	8	8	*	0	100	27	17	5	*	0	0	32	6	4	2	1	*	0
April 2038	83	5	5	5	5	*	0	100	20	13	4	*	0	0	27	4	3	1	1	*	0
April 2039	23	3	3	3	3	*	0	100	14	9	3	*	0	0	21	3	2	1	*	*	0
April 2040	2	2	2	2	2	*	0	77	8	5	2	*	0	0	14	2	1	*	*	*	0
April 2041	1	1	1	1	1	*	0	40	3	2	1	*	0	0	7	1	*	*	*	*	0
April 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.2	17.1	16.8	16.8	16.8	7.6	3.6	28.7	22.0	19.0	9.7	3.0	0.9	0.5	19.6	10.6	9.5	7.8	6.6	3.0	1.7

Date	PC Class PSA Prepayment Assumption							DP Class PSA Prepayment Assumption							P, PE, PG, PH, PD and ID† Classes PSA Prepayment Assumption						
	0%	100%	125%	175%	225%	600%	1200%	0%	100%	125%	175%	225%	600%	1200%	0%	100%	120%	200%	300%	600%	1200%
Initial Percent	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	100	100	100	100	100	100	100	100	100	99	89	87	87	87	87	39
April 2014	100	100	100	100	100	100	100	100	100	100	100	100	100	100	97	79	76	76	76	55	11
April 2015	100	100	100	100	100	100	43	100	100	100	100	100	100	60	95	69	65	65	65	35	3
April 2016	100	100	100	100	100	100	12	100	100	100	100	100	100	16	94	60	55	55	55	22	1
April 2017	100	100	100	100	100	72	3	100	100	100	100	100	100	5	92	51	46	46	46	14	*
April 2018	100	100	100	100	100	45	1	100	100	100	100	100	63	1	90	43	37	37	37	8	*
April 2019	100	100	100	100	100	28	*	100	100	100	100	100	40	*	88	36	30	30	30	5	*
April 2020	100	100	100	100	100	18	*	100	100	100	100	100	25	*	85	29	24	24	24	3	*
April 2021	100	100	100	100	100	11	*	100	100	100	100	100	15	*	83	23	19	19	19	2	*
April 2022	100	100	100	100	100	7	*	100	100	100	100	100	10	*	80	16	15	15	15	1	*
April 2023	100	100	85	85	85	4	*	100	100	100	100	100	6	*	77	12	12	12	12	1	*
April 2024	100	90	71	71	71	3	*	100	100	99	99	99	4	*	74	9	9	9	9	*	*
April 2025	100	73	59	59	59	2	*	100	100	83	83	83	2	*	71	7	7	7	7	*	*
April 2026	100	57	49	49	49	1	*	100	81	68	68	68	1	*	67	5	5	5	5	*	*
April 2027	100	42	40	40	40	1	*	100	60	57	57	57	1	*	63	4	4	4	4	*	0
April 2028	100	33	33	33	33	*	*	100	46	46	46	46	1	*	59	3	3	3	3	*	0
April 2029	100	27	27	27	27	*	0	100	38	38	38	38	*	0	55	2	2	2	2	*	0
April 2030	100	22	22	22	22	*	0	100	31	31	31	31	*	0	50	2	2	2	2	*	0
April 2031	100	18	18	18	18	*	0	100	25	25	25	25	*	0	45	1	1	1	1	*	0
April 2032	100	14	14	14	14	*	0	100	20	20	20	20	*	0	40	1	1	1	1	*	0
April 2033	100	11	11	11	11	*	0	100	16	16	16	16	*	0	34	1	1	1	1	*	0
April 2034	100	9	9	9	9	*	0	100	12	12	12	12	*	0	28	*	*	*	*	*	0
April 2035	100	7	7	7	7	*	0	100	9	9	9	9	*	0	21	*	*	*	*	*	0
April 2036	92	5	5	5	5	*	0	100	7	7	7	7	*	0	14	*	*	*	*	*	0
April 2037	67	4	4	4	4	*	0	94	5	5	5	5	*	0	6	*	*	*	*	*	0
April 2038	40	3	3	3	3	*	0	56	4	4	4	4	*	0	0	0	0	0	0	0	0
April 2039	11	2	2	2	2	*	0	16	2	2	2	2	*	0	0	0	0	0	0	0	0
April 2040	1	1	1	1	1	*	0	1	1	1	1	1	*	0	0	0	0	0	0	0	0
April 2041	*	*	*	*	*	*	0	*	*	*	*	*	*	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.6	15.7	15.1	15.1	15.1	6.4	3.1	26.2	17.1	16.8	16.8	16.8	7.2	3.4	16.6	6.0	5.5	5.5	5.5	2.8	1.1

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

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

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

Date	FD and SD† Classes PSA Prepayment Assumption							DF and DS Classes PSA Prepayment Assumption							HS Class PSA Prepayment Assumption						
	0%	100%	120%	200%	300%	600%	1200%	0%	100%	120%	200%	300%	600%	1200%	0%	100%	120%	200%	300%	600%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2013	99	92	91	86	80	63	27	100	100	100	84	64	3	0	100	100	100	68	27	0	0
April 2014	98	85	83	74	65	39	8	100	100	100	71	38	0	0	100	100	100	43	0	0	0
April 2015	97	78	75	64	52	25	2	100	100	100	62	20	0	0	100	100	100	24	0	0	0
April 2016	95	72	68	55	41	15	1	100	100	100	55	9	0	0	100	100	100	11	0	0	0
April 2017	94	66	61	47	33	10	*	100	100	100	51	3	0	0	100	100	100	1	0	0	0
April 2018	93	60	55	40	26	6	*	100	100	100	48	*	0	0	100	100	100	0	0	0	0
April 2019	91	55	50	34	21	4	*	100	100	99	46	0	0	0	100	100	99	0	0	0	0
April 2020	89	50	45	29	17	2	*	100	100	97	43	0	0	0	100	100	94	0	0	0	0
April 2021	88	45	40	25	13	1	*	100	100	93	40	0	0	0	100	100	85	0	0	0	0
April 2022	86	41	36	21	10	1	*	100	100	87	37	0	0	0	100	100	75	0	0	0	0
April 2023	84	37	32	18	8	1	*	100	98	81	33	0	0	0	100	96	63	0	0	0	0
April 2024	82	33	28	15	6	*	*	100	91	75	29	0	0	0	100	82	50	0	0	0	0
April 2025	79	29	25	12	5	*	*	100	84	68	26	0	0	0	100	68	37	0	0	0	0
April 2026	77	26	22	10	4	*	*	100	76	62	22	0	0	0	100	53	23	0	0	0	0
April 2027	74	23	19	9	3	*	0	100	69	55	19	0	0	0	100	37	10	0	0	0	0
April 2028	71	20	16	7	2	*	0	100	61	48	16	0	0	0	100	22	0	0	0	0	0
April 2029	68	17	14	6	2	*	0	100	54	42	14	0	0	0	100	8	0	0	0	0	0
April 2030	65	15	12	5	1	*	0	100	47	36	11	0	0	0	100	0	0	0	0	0	0
April 2031	61	13	10	4	1	*	0	100	40	30	9	0	0	0	100	0	0	0	0	0	0
April 2032	57	10	8	3	1	*	0	100	33	25	7	0	0	0	100	0	0	0	0	0	0
April 2033	53	8	6	2	*	*	0	100	27	20	5	0	0	0	100	0	0	0	0	0	0
April 2034	49	6	5	1	*	*	0	100	21	15	4	0	0	0	100	0	0	0	0	0	0
April 2035	44	5	3	1	*	*	0	100	15	11	3	0	0	0	100	0	0	0	0	0	0
April 2036	39	3	2	1	*	*	0	100	10	7	2	0	0	0	100	0	0	0	0	0	0
April 2037	34	1	1	*	*	*	0	100	5	3	1	0	0	0	100	0	0	0	0	0	0
April 2038	28	0	0	0	0	0	0	95	0	0	0	0	0	0	91	0	0	0	0	0	0
April 2039	22	0	0	0	0	0	0	74	0	0	0	0	0	0	48	0	0	0	0	0	0
April 2040	15	0	0	0	0	0	0	51	0	0	0	0	0	0	2	0	0	0	0	0	0
April 2041	8	0	0	0	0	0	0	26	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.9	9.4	8.6	6.2	4.4	2.2	0.8	28.0	17.8	16.1	7.9	1.8	0.5	0.2	27.0	14.2	11.9	2.0	0.7	0.2	0.1

Date	SH Class PSA Prepayment Assumption							FL Class PSA Prepayment Assumption							SG Class PSA Prepayment Assumption						
	0%	100%	120%	200%	300%	600%	1200%	0%	100%	120%	200%	300%	600%	1200%	0%	100%	120%	200%	300%	600%	1200%
Initial Percent	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	6	0	99	92	91	86	80	63	27	100	100	100	68	28	0	0
April 2014	100	100	100	100	75	0	0	98	85	83	74	65	39	8	100	100	100	43	0	0	0
April 2015	100	100	100	100	40	0	0	97	78	75	64	52	25	2	100	100	100	24	0	0	0
April 2016	100	100	100	100	18	0	0	95	72	68	55	42	15	1	100	100	100	11	0	0	0
April 2017	100	100	100	100	5	0	0	94	66	62	47	33	10	*	100	100	100	2	0	0	0
April 2018	100	100	100	96	*	0	0	93	60	56	41	27	6	*	100	100	100	0	0	0	0
April 2019	100	100	100	92	0	0	0	91	55	50	35	21	4	*	100	100	99	0	0	0	0
April 2020	100	100	100	87	0	0	0	89	50	45	30	17	2	*	100	100	94	0	0	0	0
April 2021	100	100	100	80	0	0	0	88	45	41	25	13	1	*	100	100	86	0	0	0	0
April 2022	100	100	100	73	0	0	0	86	41	36	21	11	1	*	100	100	76	0	0	0	0
April 2023	100	100	100	66	0	0	0	84	37	32	18	8	1	*	100	97	64	0	0	0	0
April 2024	100	100	100	59	0	0	0	82	33	29	15	6	*	*	100	84	51	0	0	0	0
April 2025	100	100	100	51	0	0	0	79	30	25	13	5	*	*	100	70	38	0	0	0	0
April 2026	100	100	100	45	0	0	0	77	27	22	11	4	*	*	100	55	25	0	0	0	0
April 2027	100	100	100	38	0	0	0	74	24	19	9	3	*	0	100	40	12	0	0	0	0
April 2028	100	100	97	32	0	0	0	71	21	17	7	2	*	0	100	25	*	0	0	0	0
April 2029	100	100	84	27	0	0	0	68	18	14	6	2	*	0	100	11	0	0	0	0	0
April 2030	100	93	72	22	0	0	0	65	15	12	5	1	*	0	100	0	0	0	0	0	0
April 2031	100	80	61	18	0	0	0	61	13	10	4	1	*	0	100	0	0	0	0	0	0
April 2032	100	66	50	14	0	0	0	57	11	8	3	1	*	0	100	0	0	0	0	0	0
April 2033	100	54	40	11	0	0	0	53	9	7	2	1	*	0	100	0	0	0	0	0	0
April 2034	100	42	31	8	0	0	0	49	7	5	2	*	*	0	100	0	0	0	0	0	0
April 2035	100	30	22	6	0	0	0	44	5	4	1	*	*	0	100	0	0	0	0	0	0
April 2036	100	20	14	3	0	0	0	39	4	3	1	*	*	0	100	0	0	0	0	0	0
April 2037	100	9	7	2	0	0	0	34	2	2	*	*	*	0	100	0	0	0	0	0	0
April 2038	100	0	0	0	0	0	0	28	1	*	*	*	*	0	90	0	0	0	0	0	0
April 2039	100	0	0	0	0	0	0	22	0	0	0	0	0	0	47	0	0	0	0	0	0
April 2040	100	0	0	0	0	0	0	15	0	0	0	0	0	0	2	0	0	0	0	0	0
April 2041	53	0	0	0	0	0	0	8	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.1	21.5	20.3	13.8	2.9	0.8	0.2	19.9	9.5	8.7	6.3	4.5	2.2	0.8	26.9	14.3	12.0	2.0	0.7	0.2	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.

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

	GS Class						
	PSA Prepayment Assumption						
Date	**0%**	**100%**	**120%**	**200%**	**300%**	**600%**	**1200%**
Initial Percent	100	100	100	100	100	100	100
April 2013	100	100	100	100	99	7	0
April 2014	100	100	100	99	75	0	0
April 2015	100	100	100	99	40	0	0
April 2016	100	100	100	99	18	0	0
April 2017	100	100	100	99	5	0	0
April 2018	100	100	100	95	*	0	0
April 2019	100	100	100	91	*	0	0
April 2020	100	100	100	86	*	0	0
April 2021	100	100	100	80	*	0	0
April 2022	100	100	100	73	*	0	0
April 2023	100	100	100	66	*	0	0
April 2024	100	100	100	59	*	0	0
April 2025	100	100	99	52	*	0	0
April 2026	100	100	99	45	*	0	0
April 2027	100	99	99	39	*	0	0
April 2028	100	99	98	33	*	0	0
April 2029	100	99	86	28	*	0	0
April 2030	100	96	74	23	*	0	0
April 2031	100	82	63	19	*	0	0
April 2032	100	69	52	15	*	0	0
April 2033	100	57	43	12	*	0	0
April 2034	100	45	33	9	*	0	0
April 2035	100	34	25	6	*	0	0
April 2036	100	23	17	4	*	0	0
April 2037	100	14	10	2	*	0	0
April 2038	100	4	3	1	*	0	0
April 2039	99	0	0	0	0	0	0
April 2040	99	0	0	0	0	0	0
April 2041	52	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.0	21.7	20.5	13.9	2.9	0.8	0.2

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

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

Characteristics of the Residual Classes

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

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

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

U.S. Treasury Circular 230 Notice

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

REMIC Elections and Special Tax Attributes

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

Taxation of Beneficial Owners of Regular Certificates

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

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

Group	Prepayment Assumption
1	200% PSA
2	175% PSA
3	200% PSA

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

Taxation of Beneficial Owners of Residual Certificates

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

Taxation of Beneficial Owners of RCR Certificates

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

Generally, the ownership interest represented by an RCR certificate will be one of two types. A certificate of a Combination RCR Class (a "Combination RCR Certificate") will represent beneficial ownership of undivided interests in one or more underlying Regular Certificates. A certificate of a Strip RCR Class (a "Strip RCR Certificate") will represent the right to receive a disproportionate part of the principal or interest payments on one or more underlying Regular Certificates. The PE, PG, PH, PD and ID 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 Credit Suisse Securities (USA) 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. Bingham McCutchen LLP will provide legal representation for the Dealer.

Schedule 1

Available Recombinations(1)

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 1								
SE	$ 5,926,843	SB	$11,853,685	SUP	(3)	INV	3136A53K0	May 2042
ES	5,926,842							
Recombination 2								
BP	20,804,408	PC(4)	71,838,923	PAC	3.50%	FIX	3136A53L8	May 2042
DV	16,525,804							
DZ	34,508,711							
Recombination 3								
DV	16,525,804	DP(4)	51,034,515	PAC	3.50	FIX	3136A53M6	May 2042
DZ	34,508,711							
Recombination 4								
P	57,731,510	PE	57,731,510	PAC	1.75	FIX	3136A53N4	May 2042
		ID	22,451,142(5)	NTL	4.50	FIX/IO	3136A53S3	May 2042
Recombination 5								
P	57,731,510	PG	57,731,510	PAC	2.00	FIX	3136A53P9	May 2042
		ID	19,243,836(5)	NTL	4.50	FIX/IO	3136A53S3	May 2042
Recombination 6								
P	57,731,510	PH	57,731,510	PAC	2.50	FIX	3136A53Q7	May 2042
		ID	12,829,224(5)	NTL	4.50	FIX/IO	3136A53S3	May 2042
Recombination 7								
P	57,731,510	PD	57,731,510	PAC	3.00	FIX	3136A53R5	May 2042
		ID	6,414,612(5)	NTL	4.50	FIX/IO	3136A53S3	May 2042
Recombination 8								
HS	4,936,888	DS	9,873,776	SUP	(3)	INV	3136A53T1	May 2042
SH	4,936,888							
Recombination 9								
FD	32,571,428	FL(6)	71,279,765	PT	(3)	FLT	3136A53U8	May 2042
FA	38,708,337							

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 10								
SE	$ 5,926,843	SG(7)	$10,863,731	SUP	(3)	INV	3136A53V6	June 2040
HS	4,936,888							
Recombination 11								
SE	59,268	GS(8)	10,972,367	SUP	(3)	INV	3136A53W4	May 2042
ES	5,926,842							
HS	49,369							
SH	4,936,888							

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

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

(3) For a description of this interest rate, see "Summary—Interest Rates" in this prospectus supplement.

(4) Principal Payments on the REMIC Certificates in Recombination 2 and Recombination 3 from the DZ Accrual Amount will be paid as interest on the related RCR Certificates and thus will not reduce the principal balances of those RCR Certificates.

(5) Notional balances. These Classes are Interest Only Classes. See page S-7 for a description of how their notional balances are calculated.

(6) The FL Class is an RCR Class formed by a combination of the FA Class in Group 1 and the FD Class in Group 3.

(7) The SG Class is an RCR Class formed by a combination of the SE Class in Group 1 and the HS Class in Group 3.

(8) The GS Class is an RCR Class formed by a combination of the SE Class and the ES Class in Group 1 and the HS Class and the SH Class in Group 3

Principal Balance Schedules

Aggregate Group I Planned Balances

Distribution Date	Planned Balance
Initial Balance	$68,322,000.00
May 2012	67,579,631.50
June 2012	66,842,164.58
July 2012	66,109,568.20
August 2012	65,381,811.53
September 2012	64,658,863.90
October 2012	63,940,694.88
November 2012	63,227,274.19
December 2012	62,518,571.75
January 2013	61,814,557.68
February 2013	61,115,202.27
March 2013	60,420,476.02
April 2013	59,730,349.58
May 2013	59,044,793.81
June 2013	58,363,779.74
July 2013	57,687,278.59
August 2013	57,015,261.75
September 2013	56,347,700.79
October 2013	55,684,567.48
November 2013	55,025,833.72
December 2013	54,371,471.63
January 2014	53,721,453.49
February 2014	53,075,751.74
March 2014	52,434,339.02
April 2014	51,797,188.10
May 2014	51,164,271.96
June 2014	50,535,563.73
July 2014	49,911,036.72
August 2014	49,290,664.38
September 2014	48,674,420.36
October 2014	48,062,278.45
November 2014	47,454,212.62
December 2014	46,850,196.99
January 2015	46,250,205.85
February 2015	45,654,213.64
March 2015	45,062,194.99
April 2015	44,474,124.64
May 2015	43,889,977.53
June 2015	43,309,728.74
July 2015	42,733,353.50
August 2015	42,160,827.22
September 2015	41,592,125.43
October 2015	41,027,223.83
November 2015	40,466,098.27
December 2015	39,908,724.76
January 2016	39,355,079.45
February 2016	38,805,138.64
March 2016	38,258,878.78
April 2016	37,716,276.47
May 2016	37,177,308.45
June 2016	36,641,951.61
July 2016	36,110,182.98
August 2016	35,581,979.75
September 2016	35,057,319.22
October 2016	34,536,178.86
November 2016	34,018,536.29
December 2016	33,504,369.23
January 2017	32,993,655.57
February 2017	$32,486,373.34
March 2017	31,982,500.69
April 2017	31,482,015.91
May 2017	30,984,897.44
June 2017	30,491,123.85
July 2017	30,000,673.82
August 2017	29,513,526.21
September 2017	29,029,659.97
October 2017	28,549,054.20
November 2017	28,071,688.13
December 2017	27,597,541.12
January 2018	27,126,592.66
February 2018	26,658,822.36
March 2018	26,194,209.96
April 2018	25,732,735.34
May 2018	25,274,378.50
June 2018	24,819,119.55
July 2018	24,366,938.75
August 2018	23,917,816.46
September 2018	23,471,733.18
October 2018	23,032,726.89
November 2018	22,601,585.96
December 2018	22,178,173.18
January 2019	21,762,353.74
February 2019	21,353,995.09
March 2019	20,952,966.99
April 2019	20,559,141.41
May 2019	20,172,392.53
June 2019	19,792,596.69
July 2019	19,419,632.34
August 2019	19,053,380.01
September 2019	18,693,722.32
October 2019	18,340,543.85
November 2019	17,993,731.20
December 2019	17,653,172.91
January 2020	17,318,759.42
February 2020	16,990,383.08
March 2020	16,667,938.07
April 2020	16,351,320.39
May 2020	16,040,427.84
June 2020	15,735,159.97
July 2020	15,435,418.05
August 2020	15,141,105.06
September 2020	14,852,125.65
October 2020	14,568,386.12
November 2020	14,289,794.35
December 2020	14,016,259.85
January 2021	13,747,693.65
February 2021	13,484,008.34
March 2021	13,225,118.02
April 2021	12,970,938.24
May 2021	12,721,386.04
June 2021	12,476,379.86
July 2021	12,235,839.58
August 2021	11,999,686.43
September 2021	11,767,843.03
October 2021	11,540,233.32
November 2021	11,316,782.55
December 2021	$11,097,417.27
January 2022	10,882,065.29
February 2022	10,670,655.69
March 2022	10,463,118.74
April 2022	10,259,385.95
May 2022	10,059,389.99
June 2022	9,863,064.72
July 2022	9,670,345.11
August 2022	9,481,167.29
September 2022	9,295,468.48
October 2022	9,113,186.99
November 2022	8,934,262.19
December 2022	8,758,634.51
January 2023	8,586,245.42
February 2023	8,417,037.39
March 2023	8,250,953.90
April 2023	8,087,939.39
May 2023	7,927,939.30
June 2023	7,770,899.97
July 2023	7,616,768.72
August 2023	7,465,493.75
September 2023	7,317,024.18
October 2023	7,171,310.00
November 2023	7,028,302.08
December 2023	6,887,952.14
January 2024	6,750,212.74
February 2024	6,615,037.26
March 2024	6,482,379.90
April 2024	6,352,195.66
May 2024	6,224,440.32
June 2024	6,099,070.41
July 2024	5,976,043.25
August 2024	5,855,316.89
September 2024	5,736,850.11
October 2024	5,620,602.40
November 2024	5,506,533.98
December 2024	5,394,605.75
January 2025	5,284,779.28
February 2025	5,177,016.84
March 2025	5,071,281.34
April 2025	4,967,536.33
May 2025	4,865,746.03
June 2025	4,765,875.24
July 2025	4,667,889.42
August 2025	4,571,754.61
September 2025	4,477,437.45
October 2025	4,384,905.16
November 2025	4,294,125.53
December 2025	4,205,066.94
January 2026	4,117,698.29
February 2026	4,031,989.04
March 2026	3,947,909.20
April 2026	3,865,429.29
May 2026	3,784,520.34
June 2026	3,705,153.91
July 2026	3,627,302.04
August 2026	3,550,937.27
September 2026	3,476,032.64

Aggregate Group I (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
October 2026	$ 3,402,561.62	January 2031	$ 1,060,823.21	April 2035	$ 242,046.95
November 2026	3,330,498.19	February 2031	1,034,779.25	May 2035	233,479.72
December 2026	3,259,816.76	March 2031	1,009,268.83	June 2035	225,109.58
January 2027	3,190,492.21	April 2031	984,281.90	July 2035	216,932.60
February 2027	3,122,499.85	May 2031	959,808.58	August 2035	208,944.92
March 2027	3,055,815.43	June 2031	935,839.16	September 2035	201,142.77
April 2027	2,990,415.12	July 2031	912,364.12	October 2035	193,522.42
May 2027	2,926,275.52	August 2031	889,374.10	November 2035	186,080.23
June 2027	2,863,373.64	September 2031	866,859.92	December 2035	178,812.62
July 2027	2,801,686.89	October 2031	844,812.56	January 2036	171,716.10
August 2027	2,741,193.08	November 2031	823,223.16	February 2036	164,787.20
September 2027	2,681,870.43	December 2031	802,083.02	March 2036	158,022.55
October 2027	2,623,697.51	January 2032	781,383.61	April 2036	151,418.84
November 2027	2,566,653.29	February 2032	761,116.54	May 2036	144,972.81
December 2027	2,510,717.12	March 2032	741,273.58	June 2036	138,681.26
January 2028	2,455,868.69	April 2032	721,846.63	July 2036	132,541.07
February 2028	2,402,088.07	May 2032	702,827.77	August 2036	126,549.15
March 2028	2,349,355.69	June 2032	684,209.20	September 2036	120,702.49
April 2028	2,297,652.29	July 2032	665,983.26	October 2036	114,998.13
May 2028	2,246,958.99	August 2032	648,142.45	November 2036	109,433.16
June 2028	2,197,257.21	September 2032	630,679.38	December 2036	104,004.74
July 2028	2,148,528.74	October 2032	613,586.81	January 2037	98,710.07
August 2028	2,100,755.65	November 2032	596,857.64	February 2037	93,546.39
September 2028	2,053,920.37	December 2032	580,484.87	March 2037	88,511.03
October 2028	2,008,005.60	January 2033	564,461.66	April 2037	83,601.34
November 2028	1,962,994.38	February 2033	548,781.27	May 2037	78,814.72
December 2028	1,918,870.03	March 2033	533,437.09	June 2037	74,148.64
January 2029	1,875,616.18	April 2033	518,422.65	July 2037	69,600.61
February 2029	1,833,216.74	May 2033	503,731.56	August 2037	65,168.17
March 2029	1,791,655.92	June 2033	489,357.58	September 2037	60,848.92
April 2029	1,750,918.21	July 2033	475,294.57	October 2037	56,640.51
May 2029	1,710,988.35	August 2033	461,536.50	November 2037	52,540.63
June 2029	1,671,851.38	September 2033	448,077.46	December 2037	48,547.01
July 2029	1,633,492.60	October 2033	434,911.64	January 2038	44,657.43
August 2029	1,595,897.56	November 2033	422,033.34	February 2038	40,869.72
September 2029	1,559,052.09	December 2033	409,436.96	March 2038	37,181.72
October 2029	1,522,942.25	January 2034	397,117.01	April 2038	33,591.34
November 2029	1,487,554.36	February 2034	385,068.10	May 2038	30,096.53
December 2029	1,452,874.99	March 2034	373,284.92	June 2038	26,695.26
January 2030	1,418,890.93	April 2034	361,762.29	July 2038	23,385.56
February 2030	1,385,589.24	May 2034	350,495.10	August 2038	20,165.48
March 2030	1,352,957.16	June 2034	339,478.34	September 2038	17,033.12
April 2030	1,320,982.22	July 2034	328,707.11	October 2038	13,986.60
May 2030	1,289,652.11	August 2034	318,176.57	November 2038	11,024.11
June 2030	1,258,954.80	September 2034	307,881.99	December 2038	8,143.83
July 2030	1,228,878.43	October 2034	297,818.72	January 2039	5,344.02
August 2030	1,199,411.38	November 2034	287,982.20	February 2039	2,622.93
September 2030	1,170,542.22	December 2034	278,367.95	March 2039 and thereafter	0.00
October 2030	1,142,259.74	January 2035	268,971.57		
November 2030	1,114,552.93	February 2035	259,788.76		
December 2030	1,087,410.96	March 2035	250,815.27		

Aggregate Group II Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$278,620,000.00	August 2012	$274,890,296.36	December 2012	$270,029,605.12
May 2012	277,795,231.11	September 2012	273,779,876.51	January 2013	268,641,887.70
June 2012	276,898,427.18	October 2012	272,599,235.10	February 2013	267,186,490.11
July 2012	275,929,972.13	November 2012	271,348,940.23	March 2013	265,664,158.08

Aggregate Group II (Continued)

Distribution Date	Planned Balance
April 2013	$264,075,680.42
May 2013	262,421,888.30
June 2013	260,703,654.59
July 2013	258,921,893.11
August 2013	257,077,557.82
September 2013	255,171,642.04
October 2013	253,205,177.53
November 2013	251,179,233.59
December 2013	249,094,916.08
January 2014	246,953,366.46
February 2014	244,755,760.72
March 2014	242,503,308.32
April 2014	240,197,251.05
May 2014	237,838,861.93
June 2014	235,429,444.00
July 2014	233,036,943.31
August 2014	230,661,246.62
September 2014	228,302,241.39
October 2014	225,959,815.85
November 2014	223,633,858.95
December 2014	221,324,260.37
January 2015	219,030,910.52
February 2015	216,753,700.52
March 2015	214,492,522.23
April 2015	212,247,268.18
May 2015	210,017,831.65
June 2015	207,804,106.59
July 2015	205,605,987.65
August 2015	203,423,370.20
September 2015	201,256,150.26
October 2015	199,104,224.56
November 2015	196,967,490.50
December 2015	194,845,846.15
January 2016	192,739,190.26
February 2016	190,647,422.23
March 2016	188,570,442.14
April 2016	186,508,150.72
May 2016	184,460,449.35
June 2016	182,427,240.05
July 2016	180,408,425.51
August 2016	178,403,909.03
September 2016	176,413,594.57
October 2016	174,437,386.71
November 2016	172,475,190.65
December 2016	170,526,912.24
January 2017	168,592,457.92
February 2017	166,671,734.76
March 2017	164,764,650.45
April 2017	162,871,113.26
May 2017	160,991,032.09
June 2017	159,124,316.42
July 2017	157,270,876.36
August 2017	155,430,622.56
September 2017	153,603,466.30
October 2017	151,789,319.42
November 2017	149,988,094.36
December 2017	148,199,704.13
January 2018	146,424,062.29
February 2018	144,661,083.00
March 2018	142,910,680.97
April 2018	$141,172,771.48
May 2018	139,447,270.36
June 2018	137,734,093.99
July 2018	136,033,159.31
August 2018	134,344,383.81
September 2018	132,667,685.52
October 2018	131,002,983.00
November 2018	129,350,195.35
December 2018	127,709,242.22
January 2019	126,080,043.78
February 2019	124,462,520.70
March 2019	122,856,594.22
April 2019	121,262,186.07
May 2019	119,679,218.48
June 2019	118,107,614.24
July 2019	116,547,296.61
August 2019	114,998,189.36
September 2019	113,460,216.78
October 2019	111,933,303.65
November 2019	110,417,375.23
December 2019	108,912,357.31
January 2020	107,418,176.14
February 2020	105,934,758.45
March 2020	104,462,031.48
April 2020	102,999,922.94
May 2020	101,548,361.00
June 2020	100,107,274.32
July 2020	98,676,592.04
August 2020	97,261,192.68
September 2020	95,864,724.15
October 2020	94,486,942.88
November 2020	93,127,608.34
December 2020	91,786,483.07
January 2021	90,463,332.55
February 2021	89,157,925.24
March 2021	87,870,032.50
April 2021	86,599,428.57
May 2021	85,345,890.51
June 2021	84,109,198.23
July 2021	82,889,134.36
August 2021	81,685,484.31
September 2021	80,498,036.17
October 2021	79,326,580.70
November 2021	78,170,911.30
December 2021	77,030,823.97
January 2022	75,906,117.28
February 2022	74,796,592.35
March 2022	73,702,052.80
April 2022	72,622,304.72
May 2022	71,557,156.65
June 2022	70,506,419.56
July 2022	69,469,906.78
August 2022	68,447,434.02
September 2022	67,438,819.29
October 2022	66,443,882.93
November 2022	65,462,447.51
December 2022	64,494,337.89
January 2023	63,539,381.09
February 2023	62,597,406.36
March 2023	61,668,245.08
April 2023	$ 60,751,730.77
May 2023	59,847,699.06
June 2023	58,955,987.66
July 2023	58,076,436.32
August 2023	57,208,886.83
September 2023	56,353,182.97
October 2023	55,509,170.52
November 2023	54,676,697.20
December 2023	53,855,612.64
January 2024	53,045,768.40
February 2024	52,247,017.91
March 2024	51,459,216.47
April 2024	50,682,221.19
May 2024	49,915,891.02
June 2024	49,160,086.67
July 2024	48,414,670.64
August 2024	47,679,507.16
September 2024	46,954,462.20
October 2024	46,239,403.40
November 2024	45,534,200.12
December 2024	44,838,723.35
January 2025	44,152,845.72
February 2025	43,476,441.51
March 2025	42,809,386.55
April 2025	42,151,558.28
May 2025	41,502,835.69
June 2025	40,863,099.32
July 2025	40,232,231.20
August 2025	39,610,114.90
September 2025	38,996,635.43
October 2025	38,391,679.31
November 2025	37,795,134.46
December 2025	37,206,890.25
January 2026	36,626,837.47
February 2026	36,054,868.28
March 2026	35,490,876.23
April 2026	34,934,756.21
May 2026	34,386,404.46
June 2026	33,845,718.56
July 2026	33,312,597.37
August 2026	32,786,941.05
September 2026	32,268,651.04
October 2026	31,757,630.03
November 2026	31,253,781.97
December 2026	30,757,012.02
January 2027	30,267,226.55
February 2027	29,784,333.14
March 2027	29,308,240.54
April 2027	28,838,858.67
May 2027	28,376,098.62
June 2027	27,919,872.59
July 2027	27,470,093.91
August 2027	27,026,677.04
September 2027	26,589,537.51
October 2027	26,158,591.96
November 2027	25,733,758.06
December 2027	25,314,954.57
January 2028	24,902,101.27
February 2028	24,495,118.99
March 2028	24,093,929.55

Aggregate Group II (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
April 2028	$ 23,698,455.79	November 2032	$ 8,860,687.67	June 2037	$ 2,461,858.49
May 2028	23,308,621.54	December 2032	8,688,060.54	July 2037	2,390,624.33
June 2028	22,924,351.60	January 2033	8,518,061.88	August 2037	2,320,595.04
July 2028	22,545,571.75	February 2033	8,350,655.44	September 2037	2,251,753.24
August 2028	22,172,208.69	March 2033	8,185,805.49	October 2037	2,184,081.76
September 2028	21,804,190.11	April 2033	8,023,476.75	November 2037	2,117,563.65
October 2028	21,441,444.60	May 2033	7,863,634.38	December 2037	2,052,182.20
November 2028	21,083,901.66	June 2033	7,706,244.03	January 2038	1,987,920.95
December 2028	20,731,491.72	July 2033	7,551,271.78	February 2038	1,924,763.61
January 2029	20,384,146.10	August 2033	7,398,684.17	March 2038	1,862,694.15
February 2029	20,041,796.99	September 2033	7,248,448.16	April 2038	1,801,696.75
March 2029	19,704,377.47	October 2033	7,100,531.16	May 2038	1,741,755.77
April 2029	19,371,821.46	November 2033	6,954,901.00	June 2038	1,682,855.83
May 2029	19,044,063.77	December 2033	6,811,525.94	July 2038	1,624,981.73
June 2029	18,721,040.00	January 2034	6,670,374.64	August 2038	1,568,118.47
July 2029	18,402,686.61	February 2034	6,531,416.20	September 2038	1,512,251.27
August 2029	18,088,940.88	March 2034	6,394,620.09	October 2038	1,457,365.54
September 2029	17,779,740.90	April 2034	6,259,956.22	November 2038	1,403,446.89
October 2029	17,475,025.54	May 2034	6,127,394.86	December 2038	1,350,481.11
November 2029	17,174,734.47	June 2034	5,996,906.70	January 2039	1,298,454.21
December 2029	16,878,808.16	July 2034	5,868,462.81	February 2039	1,247,352.37
January 2030	16,587,187.80	August 2034	5,742,034.63	March 2039	1,197,161.96
February 2030	16,299,815.39	September 2034	5,617,593.98	April 2039	1,147,869.54
March 2030	16,016,633.64	October 2034	5,495,113.06	May 2039	1,099,461.85
April 2030	15,737,586.04	November 2034	5,374,564.43	June 2039	1,051,925.81
May 2030	15,462,616.77	December 2034	5,255,921.02	July 2039	1,005,248.52
June 2030	15,191,670.76	January 2035	5,139,156.10	August 2039	959,417.24
July 2030	14,924,693.64	February 2035	5,024,243.32	September 2039	914,419.43
August 2030	14,661,631.75	March 2035	4,911,156.65	October 2039	870,242.70
September 2030	14,402,432.12	April 2035	4,799,870.42	November 2039	826,874.84
October 2030	14,147,042.47	May 2035	4,690,359.31	December 2039	784,303.79
November 2030	13,895,411.19	June 2035	4,582,598.30	January 2040	742,517.67
December 2030	13,647,487.36	July 2035	4,476,562.74	February 2040	701,504.77
January 2031	13,403,220.69	August 2035	4,372,228.29	March 2040	661,253.52
February 2031	13,162,561.56	September 2035	4,269,570.93	April 2040	621,752.51
March 2031	12,925,460.99	October 2035	4,168,566.96	May 2040	582,990.50
April 2031	12,691,870.64	November 2035	4,069,193.00	June 2040	544,956.39
May 2031	12,461,742.79	December 2035	3,971,425.98	July 2040	507,639.24
June 2031	12,235,030.35	January 2036	3,875,243.12	August 2040	471,028.27
July 2031	12,011,686.82	February 2036	3,780,621.97	September 2040	435,112.81
August 2031	11,791,666.34	March 2036	3,687,540.35	October 2040	399,882.38
September 2031	11,574,923.62	April 2036	3,595,976.40	November 2040	365,326.62
October 2031	11,361,413.95	May 2036	3,505,908.54	December 2040	331,435.32
November 2031	11,151,093.24	June 2036	3,417,315.47	January 2041	298,198.40
December 2031	10,943,917.93	July 2036	3,330,176.18	February 2041	265,605.94
January 2032	10,739,845.06	August 2036	3,244,469.95	March 2041	233,648.13
February 2032	10,538,832.21	September 2036	3,160,176.33	April 2041	202,315.32
March 2032	10,340,837.53	October 2036	3,077,275.13	May 2041	171,597.97
April 2032	10,145,819.70	November 2036	2,995,746.44	June 2041	141,486.69
May 2032	9,953,737.94	December 2036	2,915,570.62	July 2041	111,972.22
June 2032	9,764,552.01	January 2037	2,836,728.29	August 2041	83,045.40
July 2032	9,578,222.20	February 2037	2,759,200.32	September 2041	54,697.23
August 2032	9,394,709.29	March 2037	2,682,967.84	October 2041	26,918.81
September 2032	9,213,974.60	April 2037	2,608,012.25	November 2041 and thereafter	0.00
October 2032	9,035,979.96	May 2037	2,534,315.17		

P Class Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$57,731,510.00	April 2017	$26,358,393.66	April 2022	$ 8,463,629.18
May 2012	57,098,848.17	May 2017	25,935,443.56	May 2022	8,296,372.47
June 2012	56,470,378.62	June 2017	25,515,352.78	June 2022	8,132,209.41
July 2012	55,846,074.80	July 2017	25,098,103.08	July 2022	7,971,084.92
August 2012	55,225,910.29	August 2017	24,683,676.34	August 2022	7,812,944.93
September 2012	54,609,858.84	September 2017	24,272,054.55	September 2022	7,657,736.26
October 2012	53,997,894.37	October 2017	23,863,219.81	October 2022	7,505,406.67
November 2012	53,389,990.97	November 2017	23,457,154.35	November 2022	7,355,904.85
December 2012	52,786,122.87	December 2017	23,053,840.48	December 2022	7,209,180.34
January 2013	52,186,264.49	January 2018	22,653,260.64	January 2023	7,065,183.60
February 2013	51,590,390.39	February 2018	22,255,397.40	February 2023	6,923,865.92
March 2013	50,998,475.29	March 2018	21,860,233.39	March 2023	6,785,179.45
April 2013	50,410,494.07	April 2018	21,467,751.39	April 2023	6,649,077.18
May 2013	49,826,421.78	May 2018	21,077,934.27	May 2023	6,515,512.92
June 2013	49,246,233.61	June 2018	20,690,765.02	June 2023	6,384,441.25
July 2013	48,669,904.92	July 2018	20,306,226.71	July 2023	6,255,817.60
August 2013	48,097,411.19	August 2018	19,924,302.55	August 2023	6,129,598.12
September 2013	47,528,728.10	September 2018	19,548,443.79	September 2023	6,005,739.75
October 2013	46,963,831.45	October 2018	19,179,354.21	October 2023	5,884,200.20
November 2013	46,402,697.21	November 2018	18,816,915.34	November 2023	5,764,937.88
December 2013	45,845,301.49	December 2018	18,461,010.75	December 2023	5,647,911.95
January 2014	45,291,620.54	January 2019	18,111,526.00	January 2024	5,533,082.28
February 2014	44,741,630.77	February 2019	17,768,348.63	February 2024	5,420,409.43
March 2014	44,195,308.75	March 2019	17,431,368.08	March 2024	5,309,854.65
April 2014	43,652,631.18	April 2019	17,100,475.72	April 2024	5,201,379.89
May 2014	43,113,574.91	May 2019	16,775,564.79	May 2024	5,094,947.74
June 2014	42,578,116.92	June 2019	16,456,530.35	June 2024	4,990,521.45
July 2014	42,046,234.37	July 2019	16,143,269.27	July 2024	4,888,064.92
August 2014	41,517,904.52	August 2019	15,835,680.19	August 2024	4,787,542.68
September 2014	40,993,104.81	September 2019	15,533,663.52	September 2024	4,688,919.86
October 2014	40,471,812.79	October 2019	15,237,121.36	October 2024	4,592,162.24
November 2014	39,954,006.18	November 2019	14,945,957.49	November 2024	4,497,236.16
December 2014	39,439,662.82	December 2019	14,660,077.37	December 2024	4,404,108.58
January 2015	38,928,760.68	January 2020	14,379,388.07	January 2025	4,312,747.01
February 2015	38,421,277.90	February 2020	14,103,798.27	February 2025	4,223,119.56
March 2015	37,917,192.72	March 2020	13,833,218.23	March 2025	4,135,194.88
April 2015	37,416,483.55	April 2020	13,567,559.74	April 2025	4,048,942.17
May 2015	36,919,128.90	May 2020	13,306,736.12	May 2025	3,964,331.19
June 2015	36,425,107.45	June 2020	13,050,662.20	June 2025	3,881,332.20
July 2015	35,934,398.00	July 2020	12,799,254.25	July 2025	3,799,916.00
August 2015	35,446,979.46	August 2020	12,552,430.01	August 2025	3,720,053.91
September 2015	34,962,830.90	September 2020	12,310,108.63	September 2025	3,641,717.73
October 2015	34,481,931.51	October 2020	12,072,210.65	October 2025	3,564,879.79
November 2015	34,004,260.62	November 2020	11,838,657.99	November 2025	3,489,512.88
December 2015	33,529,797.68	December 2020	11,609,373.92	December 2025	3,415,590.27
January 2016	33,058,522.27	January 2021	11,384,283.02	January 2026	3,343,085.71
February 2016	32,590,414.10	February 2021	11,163,311.21	February 2026	3,271,973.41
March 2016	32,125,452.99	March 2021	10,946,385.65	March 2026	3,202,228.04
April 2016	31,663,618.92	April 2021	10,733,434.78	April 2026	3,133,824.70
May 2016	31,204,891.98	May 2021	10,524,388.28	May 2026	3,066,738.94
June 2016	30,749,252.36	June 2021	10,319,177.04	June 2026	3,000,946.73
July 2016	30,296,680.41	July 2021	10,117,733.13	July 2026	2,936,424.50
August 2016	29,847,156.59	August 2021	9,919,989.84	August 2026	2,873,149.04
September 2016	29,400,661.48	September 2021	9,725,881.57	September 2026	2,811,097.59
October 2016	28,957,175.78	October 2021	9,535,343.87	October 2026	2,750,247.78
November 2016	28,516,680.31	November 2021	9,348,313.43	November 2026	2,690,577.64
December 2016	28,079,156.02	December 2021	9,164,728.00	December 2026	2,632,065.58
January 2017	27,644,583.97	January 2022	8,984,526.44	January 2027	2,574,690.40
February 2017	27,212,945.34	February 2022	8,807,648.64	February 2027	2,518,431.26
March 2017	26,784,221.43	March 2022	8,634,035.57	March 2027	2,463,267.70

P Class (Continued)

Distribution Date	Planned Balance
April 2027	$ 2,409,179.64
May 2027	2,356,147.31
June 2027	2,304,151.34
July 2027	2,253,172.67
August 2027	2,203,192.59
September 2027	2,154,192.72
October 2027	2,106,155.00
November 2027	2,059,061.70
December 2027	2,012,895.41
January 2028	1,967,639.02
February 2028	1,923,275.71
March 2028	1,879,788.99
April 2028	1,837,162.65
May 2028	1,795,380.74
June 2028	1,754,427.65
July 2028	1,714,288.00
August 2028	1,674,946.71
September 2028	1,636,388.96
October 2028	1,598,600.19
November 2028	1,561,566.11
December 2028	1,525,272.68
January 2029	1,489,706.11
February 2029	1,454,852.85
March 2029	1,420,699.61
April 2029	1,387,233.32
May 2029	1,354,441.16
June 2029	1,322,310.52
July 2029	1,290,829.03
August 2029	1,259,984.54
September 2029	1,229,765.12
October 2029	1,200,159.04
November 2029	1,171,154.79
December 2029	1,142,741.08
January 2030	1,114,906.79
February 2030	1,087,641.04
March 2030	1,060,933.11
April 2030	1,034,772.50
May 2030	1,009,148.88
June 2030	984,052.11
July 2030	959,472.25
August 2030	935,399.50
September 2030	911,824.29
October 2030	888,737.17
November 2030	866,128.90
December 2030	843,990.39
January 2031	$ 822,312.71
February 2031	801,087.10
March 2031	780,304.96
April 2031	759,957.84
May 2031	740,037.45
June 2031	720,535.63
July 2031	701,444.40
August 2031	682,755.90
September 2031	664,462.42
October 2031	646,556.39
November 2031	629,030.38
December 2031	611,877.10
January 2032	595,089.38
February 2032	578,660.18
March 2032	562,582.61
April 2032	546,849.88
May 2032	531,455.33
June 2032	516,392.44
July 2032	501,654.79
August 2032	487,236.08
September 2032	473,130.12
October 2032	459,330.86
November 2032	445,832.32
December 2032	432,628.67
January 2033	419,714.15
February 2033	407,083.14
March 2033	394,730.10
April 2033	382,649.60
May 2033	370,836.30
June 2033	359,284.98
July 2033	347,990.49
August 2033	336,947.80
September 2033	326,151.95
October 2033	315,598.09
November 2033	305,281.45
December 2033	295,197.34
January 2034	285,341.17
February 2034	275,708.44
March 2034	266,294.71
April 2034	257,095.65
May 2034	248,106.99
June 2034	239,324.54
July 2034	230,744.21
August 2034	222,361.95
September 2034	214,173.82
October 2034	$ 206,175.93
November 2034	198,364.47
December 2034	190,735.71
January 2035	183,285.97
February 2035	176,011.66
March 2035	168,909.24
April 2035	161,975.25
May 2035	155,206.27
June 2035	148,598.99
July 2035	142,150.11
August 2035	135,856.42
September 2035	129,714.78
October 2035	123,722.07
November 2035	117,875.28
December 2035	112,171.41
January 2036	106,607.55
February 2036	101,180.82
March 2036	95,888.41
April 2036	90,727.57
May 2036	85,695.57
June 2036	80,789.77
July 2036	76,007.55
August 2036	71,346.35
September 2036	66,803.68
October 2036	62,377.06
November 2036	58,064.08
December 2036	53,862.37
January 2037	49,769.60
February 2037	45,783.50
March 2037	41,901.83
April 2037	38,122.40
May 2037	34,443.04
June 2037	30,861.66
July 2037	27,376.19
August 2037	23,984.58
September 2037	20,684.85
October 2037	17,475.05
November 2037	14,353.26
December 2037	11,317.60
January 2038	8,366.23
February 2038	5,497.34
March 2038	2,709.15
April 2038 and thereafter	0.00

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

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$647,293,473

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Fannie Mae REMIC Trust 2012-55

PROSPECTUS SUPPLEMENT

Credit Suisse

April 24, 2012