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

$237,000,000

Fannie Mae®

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2012-82

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, 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*
AP	1	$ 4,000,000	PAC	2.0%	FIX	3136A7MU3	August 2041
FC	1	6,679,484	SUP	(2)	FLT	3136A7MV1	August 2042
J	1	6,083,002	PAC	3.5	FIX	3136A7MW9	August 2042
PA	1	37,206,000	PAC	2.0	FIX	3136A7MX7	August 2041
PF	1	20,603,000	PAC	(2)	FLT	3136A7MY5	August 2041
PL	1	4,945,000	PAC	3.5	FIX	3136A7MZ2	August 2042
SC	1	3,816,848	SUP	(2)	INV	3136A7NA6	August 2042
TF	1	16,666,666	PT	(2)	FLT	3136A7NB4	August 2042
PS	1	20,603,000(3)	NTL	(2)	INV/IO	3136A7NC2	August 2041
TS	1	16,666,666(3)	NTL	(2)	INV/IO	3136A7ND0	August 2042
E	2	50,776,968	PAC	2.0	FIX	3136A7NE8	April 2042
EF	2	6,132,610	SUP	(2)	FLT	3136A7NF5	August 2042
EJ	2	6,517,675	PAC	3.5	FIX	3136A7NG3	August 2042
EL	2	1,568,399	PAC	3.5	FIX	3136A7NH1	August 2042
ES	2	3,504,348	SUP	(2)	INV	3136A7NJ7	August 2042
FA	2	68,500,000	PT	(2)	FLT	3136A7NK4	August 2042
EI	2	15,233,090(3)	NTL	5.0	FIX/IO	3136A7NL2	April 2042
SA	2	68,500,000(3)	NTL	(2)	INV/IO	3136A7NM0	August 2042
R		0	NPR	0	NPR	3136A7NN8	August 2042
RL		0	NPR	0	NPR	3136A7NP3	August 2042

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

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

RBS

July 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:

RBS Securities Inc.
Prospectus Department
600 Washington Blvd.
Stamford, Connecticut 06901
(telephone 203-897-2318).

SUMMARY

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

Group 1 and Group 2

Characteristics of the MBS

	Approximate Principal Balance	Pass-Through Rate	Range of Weighted Average Coupons or WACs (annual percentages)	Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)
Group 1 MBS	$100,000,000	4.00%	4.25% to 6.50%	179 to 280
Group 2 MBS	$137,000,000	5.00%	5.25% to 7.50%	241 to 360

Assumed Characteristics of the Underlying Mortgage Loans

	Principal Balance	Original Term to Maturity (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Interest Rate
Group 1 MBS	$100,000,000	360*	276	4	4.592%
Group 2 MBS	$137,000,000	360	336	20	5.413%

* It is possible that the mortgage loans underlying the Group 1 MBS will have original maturities of up to 360 months. Accordingly, for purposes of this prospectus supplement we are assuming original maturities of 360 months.

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 July 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

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.

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)
FC	1.44400%	5.500%	1.20%	LIBOR + 120 basis points
PF	0.64400%	6.500%	0.40%	LIBOR + 40 basis points
SC	7.09800%	7.525%	0.00%	7.525% − (1.75 x LIBOR)
TF	0.74400%	6.500%	0.50%	LIBOR + 50 basis points
PS	5.85600%	6.100%	0.00%	6.10% − LIBOR
TS	5.75600%	6.000%	0.00%	6.00% − LIBOR
EF	1.34500%	5.500%	1.10%	LIBOR + 110 basis points
ES	7.27125%	7.700%	0.00%	7.70% − (1.75 x LIBOR)
FA	0.67500%	6.500%	0.43%	LIBOR + 43 basis points
SA	5.82500%	6.070%	0.00%	6.07% − LIBOR

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

Notional Classes

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

Class	
PS	100% of the PF Class
TS	100% of the TF Class
EI	29.9999992122% of the E Class
SA	100% of the FA Class

Distributions of Principal

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

Weighted Average Lives (years)*

Group 1 Classes	PSA Prepayment Assumption								
	0%	100%	125%	165%	200%	250%	500%	1000%	1400%
AP, PA, PF and PS	16.6	6.1	5.6	5.6	5.6	5.6	3.5	2.0	1.6
FC and SC	29.2	19.5	18.2	15.0	9.2	2.6	0.9	0.5	0.4
J	27.7	14.3	11.4	2.9	2.9	2.9	1.6	0.9	0.7
PL	26.7	17.2	17.2	17.2	17.2	17.2	10.5	5.1	3.3
TF and TS	19.6	9.0	8.3	7.2	6.5	5.7	3.4	2.0	1.5

Group 2 Classes	PSA Prepayment Assumption								
	0%	100%	120%	165%	200%	250%	500%	1000%	1400%
E and EI	17.4	6.5	6.0	6.0	6.0	6.0	3.2	1.4	0.9
EF and ES	29.1	22.9	21.4	16.6	9.6	2.0	0.4	0.2	0.1
EJ	27.6	15.7	12.6	2.5	2.5	2.5	0.9	0.4	0.3
EL	26.7	22.1	22.1	22.1	22.1	22.1	12.6	5.3	2.9
FA and SA	20.2	10.1	9.2	7.5	6.5	5.5	2.8	1.2	0.8

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

DESCRIPTION OF THE CERTIFICATES

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

General

Structure. We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the "Trust") pursuant to a trust agreement dated as of May 1, 2010 and a supplement thereto dated as of July 1, 2012 (the "Issue Date"). The trust agreement and supplement are collectively referred to as the "Trust Agreement." We will issue the Guaranteed REMIC Pass-Through Certificates (the "Certificates") pursuant to the Trust Agreement. We will execute the Trust Agreement in our corporate capacity and as trustee (the "Trustee").

The assets of the Trust will include two groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the "Group 1 MBS" and "Group 2 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 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 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 and Group 2—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 on a Distribution Date will consist of one month's interest on the outstanding balance of that Certificate immediately prior to that Distribution Date.

The Floating Rate and Inverse Floating Rate Classes will bear interest at interest rates based on LIBOR established on the basis of the "BBA Method". We can provide no assurance that LIBOR for a Distribution Date accurately represents the offered rate applicable to loans in U.S. dollars for a one-month period between leading European banks, or that the procedures for calculating the interest settlement rate of the BBA for one-month U.S. dollar deposits will not change. Nor can we provide assurance that LIBOR's prominence as a benchmark interest rate will not diminish.

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 and the FC, SC, EF and ES Classes	Floating Rate and Inverse Floating Rate Classes (other than the FC, SC, EF and ES Classes)

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

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:

— 16.666666% to TF until retired, and } **Pass-Through Class**

— 83.333334% as follows:

first, to Aggregate Group I to its Planned Balance;

second, to J to its Planned Balance; } **PAC Group and Class**

third, to FC and SC, pro rata, until retired;	**Support Classes**
fourth, to J until retired; and *fifth*, to Aggregate Group I to zero.	**PAC Class and Group**

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

"Aggregate Group I" consists of the AP, PA, PF and PL Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I as follows:

first, to AP, PA and PF, pro rata, until retired; and

second, to PL until retired.

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

- *Group 2*

The Group 2 Principal Distribution Amount as follows:

— 50% to FA until retired, and	**Pass-Through Class**
— 50% as follows:	
first, to Aggregate Group II to its Planned Balance; *second*, to EJ to its Planned Balance;	**PAC Group and Class**
third, to EF and ES, pro rata, until retired;	**Support Classes**
fourth, to EJ until retired; and *fifth*, to Aggregate Group II to zero.	**PAC Class and Group**

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

"Aggregate Group II" consists of the E and EL Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II to E and EL, 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.

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 and Group 2—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 July 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 A-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 an Aggregate Group or a Class is the range of prepayment rates (measured by *constant* PSA rates) that would reduce that Aggregate Group or Class to its scheduled balance each month based on the Pricing Assumptions. We have not provided separate schedules for the individual Classes included in the Aggregate Groups. However, those Classes are designed to receive principal distributions in the same fashion as if separate schedules had been provided (with schedules based on the same underlying assumptions that apply to the related Aggregate Group schedule). If such separate schedules had been provided for the individual Classes included in the Aggregate Groups, we expect that the effective ranges for those Classes would not be narrower than those shown below for the related Aggregate Groups.

Groups and Classes	Structuring Ranges	Initial Effective Ranges
Aggregate Group I Planned Balances	Between 125% and 250% PSA	Between 125% and 250% PSA
J Class Planned Balances	Between 165% and 250% PSA	Between 165% and 250% PSA
Aggregate Group II Planned Balances	Between 120% and 250% PSA	Between 120% and 250% PSA
EJ Class Planned Balances	Between 165% and 250% PSA	Between 165% and 250% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	AP, PA, PF and PL
Aggregate Group II	E and EL

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

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

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

- We will distribute any excess of principal distributions over the amount necessary to reduce an Aggregate Group or Class to its scheduled balance in any month. As a result, the likelihood of reducing an Aggregate Group or Class to its scheduled balance each month will not be improved by the averaging of high and low principal distributions from month to month.
- Even if the related Mortgage Loans prepay at rates falling within a Structuring Range or an Effective Range, principal distributions may be insufficient to reduce an Aggregate Group or a Class to its scheduled balance each month if prepayments do not occur at a *constant* PSA rate.
- The actual Effective Ranges at any time will be based upon the actual characteristics of the related Mortgage Loans at that time, which are likely to vary (and may vary considerably) from the Pricing Assumptions. As a result, the actual Effective Ranges will likely differ from the Initial Effective Ranges specified above. For the same reason, the Aggregate Groups and the J and EJ Classes might not be reduced to their scheduled balances each month even if the related Mortgage Loans prepay at *constant* PSA rates within the applicable Initial Effective Ranges. This is so particularly if the rates fall at the lower or higher end of the applicable ranges.

- The actual Effective Ranges may narrow, widen or shift upward or downward to reflect actual prepayment experience over time.
- The principal payment stability of each Aggregate Group and the J and EJ Classes will be supported by one or more other Classes. When the related supporting Class or Classes are retired, the Aggregate Group or Class receiving the benefit of that support, if still outstanding, may no longer have an Effective Range and will be much more sensitive to prepayments of the related Mortgage Loans.

Yield Tables

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

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

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

We cannot assure you that

- the pre-tax yields on the applicable Certificates will correspond to any of the pre-tax yields shown here, or
- the aggregate purchase prices of the applicable Certificates will be as assumed.

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

- the Mortgage Loans will prepay at a constant PSA rate until maturity,
- all of the Mortgage Loans will prepay at the same rate, or
- the level of the Index will remain constant.

The 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 PS, TS, ES and SA 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 levels of the Index, and
- the aggregate purchase prices of those Classes (expressed in each case as a percentage of original principal balance) are as follows:

Class	Price*
SC	99.7500%
PS	21.3750%
TS	21.8125%
ES	101.5000%
SA	16.2500%

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

	PSA Prepayment Assumption								
LIBOR	50%	100%	125%	165%	200%	250%	500%	1000%	1400%
0.120%	7.4%	7.4%	7.4%	7.4%	7.4%	7.3%	7.1%	6.9%	6.8%
0.244%	7.2%	7.2%	7.2%	7.2%	7.2%	7.1%	6.9%	6.7%	6.6%
2.244%	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.7%	3.7%
4.300%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	0.6%	0.7%

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

	PSA Prepayment Assumption								
LIBOR	50%	100%	125%	165%	200%	250%	500%	1000%	1400%
0.120%	20.1%	15.5%	13.3%	13.3%	13.3%	13.3%	(1.5)%	(36.8)%	(62.7)%
0.244%	19.4%	14.7%	12.6%	12.6%	12.6%	12.6%	(2.4)%	(37.8)%	(63.9)%
2.244%	7.7%	2.4%	0.2%	0.2%	0.2%	0.2%	(17.8)%	(56.8)%	(83.8)%
4.244%	(6.1)%	(12.6)%	(14.7)%	(14.7)%	(14.7)%	(14.7)%	(37.3)%	(81.3)%	*
6.100%	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption								
LIBOR	50%	100%	125%	165%	200%	250%	500%	1000%	1400%
0.120%	22.0%	19.4%	18.1%	15.9%	14.0%	11.3%	(2.9)%	(33.9)%	(61.6)%
0.244%	21.4%	18.7%	17.4%	15.2%	13.4%	10.6%	(3.6)%	(34.7)%	(62.6)%
2.244%	10.7%	8.0%	6.6%	4.4%	2.5%	(0.3)%	(15.0)%	(47.9)%	(78.2)%
4.244%	(1.5)%	(4.2)%	(5.6)%	(7.8)%	(9.8)%	(12.6)%	(27.6)%	(62.5)%	(97.0)%
6.000%	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption								
LIBOR	50%	100%	120%	165%	200%	250%	500%	1000%	1400%
0.120%	7.4%	7.4%	7.4%	7.4%	7.3%	6.5%	2.9%	(3.4)%	(8.8)%
0.245%	7.2%	7.2%	7.2%	7.2%	7.0%	6.3%	2.7%	(3.5)%	(8.9)%
2.245%	3.7%	3.7%	3.7%	3.7%	3.6%	2.9%	(0.2)%	(5.6)%	(10.3)%
4.400%	(0.1)%	(0.1)%	(0.1)%	(0.1)%	(0.2)%	(0.7)%	(3.3)%	(7.9)%	(11.8)%

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

	PSA Prepayment Assumption								
LIBOR	50%	100%	120%	165%	200%	250%	500%	1000%	1400%
0.120%	33.9%	30.5%	29.1%	26.0%	23.6%	20.0%	1.2%	(43.6)%	(93.3)%
0.245%	33.1%	29.7%	28.3%	25.2%	22.7%	19.2%	0.4%	(44.3)%	(93.9)%
2.245%	19.3%	16.0%	14.7%	11.7%	9.3%	5.9%	(12.1)%	(55.2)%	*
4.245%	5.0%	1.9%	0.6%	(2.2)%	(4.5)%	(7.8)%	(25.0)%	(66.7)%	*
6.070%	*	*	*	*	*	*	*	*	*

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
EI	378%

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 EI Class would lose money on their initial investments.

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*
EI	20.875%

* 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.

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

Sensitivity of the EI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	120%	165%	200%	250%	500%	1000%	1400%
Pre-Tax Yields to Maturity	16.3%	10.5%	8.5%	8.5%	8.5%	8.5%	(10.6)%	(66.9)%	*

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	6.50%
Group 2 MBS	360 months	7.50%

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

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

Percent of Original Principal Balances Outstanding

Date	AP, PA, PF and PS† Classes								
	PSA Prepayment Assumption								
	0%	100%	125%	165%	200%	250%	500%	1000%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100
July 2013	98	94	93	93	93	93	93	93	84
July 2014	97	85	83	83	83	83	81	47	24
July 2015	95	74	71	71	71	71	52	13	0
July 2016	93	65	60	60	60	60	33	*	0
July 2017	91	55	50	50	50	50	20	0	0
July 2018	89	47	41	41	41	41	11	0	0
July 2019	87	39	32	32	32	32	5	0	0
July 2020	85	32	25	25	25	25	*	0	0
July 2021	82	25	18	18	18	18	0	0	0
July 2022	79	18	13	13	13	13	0	0	0
July 2023	77	12	9	9	9	9	0	0	0
July 2024	74	6	6	6	6	6	0	0	0
July 2025	70	3	3	3	3	3	0	0	0
July 2026	67	*	*	*	*	*	0	0	0
July 2027	63	0	0	0	0	0	0	0	0
July 2028	59	0	0	0	0	0	0	0	0
July 2029	55	0	0	0	0	0	0	0	0
July 2030	50	0	0	0	0	0	0	0	0
July 2031	45	0	0	0	0	0	0	0	0
July 2032	40	0	0	0	0	0	0	0	0
July 2033	35	0	0	0	0	0	0	0	0
July 2034	29	0	0	0	0	0	0	0	0
July 2035	23	0	0	0	0	0	0	0	0
July 2036	16	0	0	0	0	0	0	0	0
July 2037	9	0	0	0	0	0	0	0	0
July 2038	1	0	0	0	0	0	0	0	0
July 2039	0	0	0	0	0	0	0	0	0
July 2040	0	0	0	0	0	0	0	0	0
July 2041	0	0	0	0	0	0	0	0	0
July 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.6	6.1	5.6	5.6	5.6	5.6	3.5	2.0	1.6

Date	FC and SC Classes								
	PSA Prepayment Assumption								
	0%	100%	125%	165%	200%	250%	500%	1000%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100
July 2013	100	100	100	100	94	86	45	0	0
July 2014	100	100	100	100	83	60	0	0	0
July 2015	100	100	100	100	72	34	0	0	0
July 2016	100	100	100	100	64	16	0	0	0
July 2017	100	100	100	100	59	6	0	0	0
July 2018	100	100	100	100	56	1	0	0	0
July 2019	100	100	100	100	55	*	0	0	0
July 2020	100	100	100	98	53	*	0	0	0
July 2021	100	100	100	93	50	*	0	0	0
July 2022	100	100	100	87	46	*	0	0	0
July 2023	100	100	100	80	42	*	0	0	0
July 2024	100	100	100	72	37	*	0	0	0
July 2025	100	100	100	64	33	*	0	0	0
July 2026	100	100	99	56	28	*	0	0	0
July 2027	100	100	87	48	24	*	0	0	0
July 2028	100	100	74	41	20	*	0	0	0
July 2029	100	87	62	33	16	*	0	0	0
July 2030	100	71	50	27	13	*	0	0	0
July 2031	100	56	39	20	9	*	0	0	0
July 2032	100	41	28	14	7	*	0	0	0
July 2033	100	27	18	9	4	*	0	0	0
July 2034	100	13	9	4	2	*	0	0	0
July 2035	100	0	0	0	0	0	0	0	0
July 2036	100	0	0	0	0	0	0	0	0
July 2037	100	0	0	0	0	0	0	0	0
July 2038	100	0	0	0	0	0	0	0	0
July 2039	100	0	0	0	0	0	0	0	0
July 2040	100	0	0	0	0	0	0	0	0
July 2041	58	0	0	0	0	0	0	0	0
July 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.2	19.5	18.2	15.0	9.2	2.6	0.9	0.5	0.4

Date	J Class								
	PSA Prepayment Assumption								
	0%	100%	125%	165%	200%	250%	500%	1000%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100
July 2013	100	100	100	89	89	89	89	23	0
July 2014	100	100	100	67	67	67	0	0	0
July 2015	100	100	100	43	43	43	0	0	0
July 2016	100	100	100	26	26	26	0	0	0
July 2017	100	100	100	13	13	13	0	0	0
July 2018	100	100	100	5	5	5	0	0	0
July 2019	100	100	100	*	*	*	0	0	0
July 2020	100	100	98	0	0	0	0	0	0
July 2021	100	100	89	0	0	0	0	0	0
July 2022	100	100	76	0	0	0	0	0	0
July 2023	100	100	60	0	0	0	0	0	0
July 2024	100	100	41	0	0	0	0	0	0
July 2025	100	85	20	0	0	0	0	0	0
July 2026	100	59	0	0	0	0	0	0	0
July 2027	100	32	0	0	0	0	0	0	0
July 2028	100	5	0	0	0	0	0	0	0
July 2029	100	0	0	0	0	0	0	0	0
July 2030	100	0	0	0	0	0	0	0	0
July 2031	100	0	0	0	0	0	0	0	0
July 2032	100	0	0	0	0	0	0	0	0
July 2033	100	0	0	0	0	0	0	0	0
July 2034	100	0	0	0	0	0	0	0	0
July 2035	100	0	0	0	0	0	0	0	0
July 2036	100	0	0	0	0	0	0	0	0
July 2037	100	0	0	0	0	0	0	0	0
July 2038	100	0	0	0	0	0	0	0	0
July 2039	100	0	0	0	0	0	0	0	0
July 2040	22	0	0	0	0	0	0	0	0
July 2041	0	0	0	0	0	0	0	0	0
July 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.7	14.3	11.4	2.9	2.9	2.9	1.6	0.9	0.7

Date	PL Class								
	PSA Prepayment Assumption								
	0%	100%	125%	165%	200%	250%	500%	1000%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100
July 2013	100	100	100	100	100	100	100	100	100
July 2014	100	100	100	100	100	100	100	100	100
July 2015	100	100	100	100	100	100	100	100	63
July 2016	100	100	100	100	100	100	100	100	10
July 2017	100	100	100	100	100	100	100	40	2
July 2018	100	100	100	100	100	100	100	15	*
July 2019	100	100	100	100	100	100	100	6	*
July 2020	100	100	100	100	100	100	100	2	*
July 2021	100	100	100	100	100	100	70	1	*
July 2022	100	100	100	100	100	100	46	*	*
July 2023	100	100	100	100	100	100	31	*	*
July 2024	100	100	100	100	100	100	20	*	*
July 2025	100	100	100	100	100	100	13	*	0
July 2026	100	100	100	100	100	100	8	*	0
July 2027	100	81	81	81	81	81	5	*	0
July 2028	100	61	61	61	61	61	3	*	0
July 2029	100	46	46	46	46	46	2	*	0
July 2030	100	33	33	33	33	33	1	*	0
July 2031	100	23	23	23	23	23	1	*	0
July 2032	100	15	15	15	15	15	*	*	0
July 2033	100	9	9	9	9	9	*	*	0
July 2034	100	4	4	4	4	4	*	0	0
July 2035	100	0	0	0	0	0	0	0	0
July 2036	100	0	0	0	0	0	0	0	0
July 2037	100	0	0	0	0	0	0	0	0
July 2038	100	0	0	0	0	0	0	0	0
July 2039	12	0	0	0	0	0	0	0	0
July 2040	0	0	0	0	0	0	0	0	0
July 2041	0	0	0	0	0	0	0	0	0
July 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.7	17.2	17.2	17.2	17.2	17.2	10.5	5.1	3.3

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

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

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

	TF and TS† Classes PSA Prepayment Assumption								
Date	0%	100%	125%	165%	200%	250%	500%	1000%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100
July 2013	99	95	95	94	93	92	87	77	68
July 2014	98	89	87	85	83	80	66	41	24
July 2015	96	81	78	74	71	66	45	16	4
July 2016	95	74	70	65	60	54	30	6	1
July 2017	94	67	63	56	51	45	21	2	*
July 2018	92	61	56	49	43	36	14	1	*
July 2019	90	55	50	42	37	30	9	*	*
July 2020	89	49	44	36	31	24	6	*	*
July 2021	87	44	39	31	26	20	4	*	*
July 2022	85	39	34	27	22	16	3	*	*
July 2023	83	35	30	23	18	13	2	*	*
July 2024	80	31	26	19	15	10	1	*	0
July 2025	78	27	22	16	12	8	1	*	0
July 2026	75	23	19	13	10	6	*	*	0
July 2027	73	20	16	11	8	5	*	*	0
July 2028	70	17	13	9	6	4	*	*	0
July 2029	66	14	11	7	5	3	*	*	0
July 2030	63	11	8	5	4	2	*	*	0
July 2031	59	8	6	4	3	1	*	*	0
July 2032	56	6	4	3	2	1	*	0	0
July 2033	52	4	3	2	1	1	*	0	0
July 2034	47	2	1	1	*	*	*	0	0
July 2035	43	0	0	0	0	0	0	0	0
July 2036	38	0	0	0	0	0	0	0	0
July 2037	32	0	0	0	0	0	0	0	0
July 2038	27	0	0	0	0	0	0	0	0
July 2039	21	0	0	0	0	0	0	0	0
July 2040	14	0	0	0	0	0	0	0	0
July 2041	7	0	0	0	0	0	0	0	0
July 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.6	9.0	8.3	7.2	6.5	5.7	3.4	2.0	1.5

	E and EI† Classes PSA Prepayment Assumption								
Date	0%	100%	120%	165%	200%	250%	500%	1000%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100
July 2013	99	91	90	90	90	90	90	59	30
July 2014	97	81	79	79	79	79	64	22	2
July 2015	96	72	69	69	69	69	43	7	0
July 2016	94	64	59	59	59	59	29	1	0
July 2017	93	56	51	51	51	51	19	0	0
July 2018	91	49	43	43	43	43	12	0	0
July 2019	89	42	35	35	35	35	7	0	0
July 2020	87	35	29	29	29	29	4	0	0
July 2021	85	29	23	23	23	23	2	0	0
July 2022	82	24	19	19	19	19	*	0	0
July 2023	80	18	15	15	15	15	0	0	0
July 2024	77	13	11	11	11	11	0	0	0
July 2025	74	9	9	9	9	9	0	0	0
July 2026	70	7	7	7	7	7	0	0	0
July 2027	67	5	5	5	5	5	0	0	0
July 2028	63	3	3	3	3	3	0	0	0
July 2029	59	2	2	2	2	2	0	0	0
July 2030	54	1	1	1	1	1	0	0	0
July 2031	50	*	*	*	*	*	0	0	0
July 2032	45	0	0	0	0	0	0	0	0
July 2033	39	0	0	0	0	0	0	0	0
July 2034	33	0	0	0	0	0	0	0	0
July 2035	27	0	0	0	0	0	0	0	0
July 2036	20	0	0	0	0	0	0	0	0
July 2037	12	0	0	0	0	0	0	0	0
July 2038	4	0	0	0	0	0	0	0	0
July 2039	0	0	0	0	0	0	0	0	0
July 2040	0	0	0	0	0	0	0	0	0
July 2041	0	0	0	0	0	0	0	0	0
July 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.4	6.5	6.0	6.0	6.0	6.0	3.2	1.4	0.9

	EF and ES Classes PSA Prepayment Assumption								
Date	0%	100%	120%	165%	200%	250%	500%	1000%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100
July 2013	100	100	100	100	87	69	0	0	0
July 2014	100	100	100	100	76	42	0	0	0
July 2015	100	100	100	100	67	23	0	0	0
July 2016	100	100	100	100	61	11	0	0	0
July 2017	100	100	100	100	58	4	0	0	0
July 2018	100	100	100	100	56	1	0	0	0
July 2019	100	100	100	100	54	*	0	0	0
July 2020	100	100	100	97	53	*	0	0	0
July 2021	100	100	100	94	50	*	0	0	0
July 2022	100	100	100	89	47	*	0	0	0
July 2023	100	100	100	83	43	*	0	0	0
July 2024	100	100	100	76	39	*	0	0	0
July 2025	100	100	100	70	35	*	0	0	0
July 2026	100	100	100	63	31	*	0	0	0
July 2027	100	100	100	57	28	*	0	0	0
July 2028	100	100	100	50	24	*	0	0	0
July 2029	100	100	89	44	21	*	0	0	0
July 2030	100	100	79	38	18	*	0	0	0
July 2031	100	93	69	33	15	*	0	0	0
July 2032	100	81	60	28	13	*	0	0	0
July 2033	100	69	51	23	10	*	0	0	0
July 2034	100	58	42	19	8	*	0	0	0
July 2035	100	47	34	15	6	*	0	0	0
July 2036	100	37	26	11	5	*	0	0	0
July 2037	100	27	19	8	3	*	0	0	0
July 2038	100	17	12	5	2	*	0	0	0
July 2039	100	8	6	2	1	*	0	0	0
July 2040	100	0	0	0	0	0	0	0	0
July 2041	57	0	0	0	0	0	0	0	0
July 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.1	22.9	21.4	16.6	9.6	2.0	0.4	0.2	0.1

	EJ Class PSA Prepayment Assumption								
Date	0%	100%	120%	165%	200%	250%	500%	1000%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100
July 2013	100	100	100	76	76	76	41	0	0
July 2014	100	100	100	53	53	53	0	0	0
July 2015	100	100	100	35	35	35	0	0	0
July 2016	100	100	100	21	21	21	0	0	0
July 2017	100	100	100	11	11	11	0	0	0
July 2018	100	100	100	4	4	4	0	0	0
July 2019	100	100	100	*	*	*	0	0	0
July 2020	100	100	99	0	0	0	0	0	0
July 2021	100	100	93	0	0	0	0	0	0
July 2022	100	100	84	0	0	0	0	0	0
July 2023	100	100	73	0	0	0	0	0	0
July 2024	100	100	60	0	0	0	0	0	0
July 2025	100	97	46	0	0	0	0	0	0
July 2026	100	80	31	0	0	0	0	0	0
July 2027	100	62	15	0	0	0	0	0	0
July 2028	100	44	0	0	0	0	0	0	0
July 2029	100	26	0	0	0	0	0	0	0
July 2030	100	7	0	0	0	0	0	0	0
July 2031	100	0	0	0	0	0	0	0	0
July 2032	100	0	0	0	0	0	0	0	0
July 2033	100	0	0	0	0	0	0	0	0
July 2034	100	0	0	0	0	0	0	0	0
July 2035	100	0	0	0	0	0	0	0	0
July 2036	100	0	0	0	0	0	0	0	0
July 2037	100	0	0	0	0	0	0	0	0
July 2038	100	0	0	0	0	0	0	0	0
July 2039	87	0	0	0	0	0	0	0	0
July 2040	15	0	0	0	0	0	0	0	0
July 2041	0	0	0	0	0	0	0	0	0
July 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.6	15.7	12.6	2.5	2.5	2.5	0.9	0.4	0.3

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

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

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

Date	EL Class									FA and SA† Classes								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	120%	165%	200%	250%	500%	1000%	1400%	0%	100%	120%	165%	200%	250%	500%	1000%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2013	100	100	100	100	100	100	100	100	100	99	93	92	90	88	85	73	46	25
July 2014	100	100	100	100	100	100	100	100	100	98	86	84	80	76	71	50	18	4
July 2015	100	100	100	100	100	100	100	100	27	97	80	77	70	66	60	34	7	1
July 2016	100	100	100	100	100	100	100	100	4	96	73	70	62	57	50	24	3	*
July 2017	100	100	100	100	100	100	100	48	1	95	67	63	55	49	41	16	1	*
July 2018	100	100	100	100	100	100	100	19	*	93	62	58	48	42	34	11	*	*
July 2019	100	100	100	100	100	100	100	7	*	92	57	52	43	36	29	8	*	*
July 2020	100	100	100	100	100	100	100	3	*	90	52	47	37	31	24	5	*	*
July 2021	100	100	100	100	100	100	100	1	*	89	48	42	33	26	19	3	*	*
July 2022	100	100	100	100	100	100	100	*	*	87	43	38	29	23	16	2	*	*
July 2023	100	100	100	100	100	100	70	*	*	85	39	34	25	19	13	2	*	0
July 2024	100	100	100	100	100	100	47	*	*	83	36	31	22	16	11	1	*	0
July 2025	100	100	100	100	100	100	32	*	0	80	32	27	19	14	9	1	*	0
July 2026	100	100	100	100	100	100	21	*	0	78	29	24	16	12	7	*	*	0
July 2027	100	100	100	100	100	100	14	*	0	75	26	21	14	10	6	*	*	0
July 2028	100	100	100	100	100	100	9	*	0	73	23	19	12	8	5	*	*	0
July 2029	100	100	100	100	100	100	6	*	0	70	20	16	10	7	4	*	*	0
July 2030	100	100	100	100	100	100	4	*	0	66	18	14	8	5	3	*	*	0
July 2031	100	100	100	100	100	100	3	*	0	63	15	12	7	4	2	*	*	0
July 2032	100	78	78	78	78	78	2	*	0	59	13	10	6	4	2	*	0	0
July 2033	100	59	59	59	59	59	1	*	0	55	11	8	5	3	1	*	0	0
July 2034	100	44	44	44	44	44	1	*	0	50	9	7	4	2	1	*	0	0
July 2035	100	32	32	32	32	32	*	*	0	46	7	5	3	2	1	*	0	0
July 2036	100	23	23	23	23	23	*	0	0	40	6	4	2	1	1	*	0	0
July 2037	100	15	15	15	15	15	*	0	0	35	4	3	1	1	*	*	0	0
July 2038	100	9	9	9	9	9	*	0	0	29	3	2	1	*	*	*	0	0
July 2039	4	4	4	4	4	4	*	0	0	22	1	1	*	*	*	*	0	0
July 2040	0	0	0	0	0	0	0	0	0	16	0	0	0	0	0	0	0	0
July 2041	0	0	0	0	0	0	0	0	0	8	0	0	0	0	0	0	0	0
July 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.7	22.1	22.1	22.1	22.1	22.1	12.6	5.3	2.9	20.2	10.1	9.2	7.5	6.5	5.5	2.8	1.2	0.8

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

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

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

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 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 will be issued with original issue discount ("OID"), and certain other Classes of 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 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	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 that rate 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.

PLAN OF DISTRIBUTION

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

LEGAL MATTERS

Sidley Austin LLP will provide legal representation for Fannie Mae. Sidley Austin LLP also will provide legal representation for the Dealer.

Principal Balance Schedules

Aggregate Group I Planned Balances

Distribution Date	Planned Balance
Initial Balance	$66,754,000.00
August 2012	66,496,299.11
September 2012	66,220,902.97
October 2012	65,927,940.78
November 2012	65,617,553.32
December 2012	65,289,892.82
January 2013	64,945,122.86
February 2013	64,583,418.27
March 2013	64,204,964.95
April 2013	63,809,959.74
May 2013	63,398,610.29
June 2013	62,971,134.82
July 2013	62,527,762.01
August 2013	62,068,730.74
September 2013	61,594,289.91
October 2013	61,104,698.22
November 2013	60,600,223.93
December 2013	60,081,144.64
January 2014	59,547,747.01
February 2014	59,000,326.51
March 2014	58,439,187.15
April 2014	57,864,641.18
May 2014	57,277,008.84
June 2014	56,676,618.03
July 2014	56,063,804.01
August 2014	55,438,909.06
September 2014	54,802,282.21
October 2014	54,170,233.23
November 2014	53,542,731.25
December 2014	52,919,745.61
January 2015	52,301,245.87
February 2015	51,687,201.75
March 2015	51,077,583.20
April 2015	50,472,360.37
May 2015	49,871,503.59
June 2015	49,274,983.38
July 2015	48,682,770.49
August 2015	48,094,835.82
September 2015	47,511,150.49
October 2015	46,931,685.79
November 2015	46,356,413.22
December 2015	45,785,304.45
January 2016	45,218,331.36
February 2016	44,655,465.97
March 2016	44,096,680.54
April 2016	43,541,947.47
May 2016	42,991,239.37
June 2016	42,444,529.01
July 2016	41,901,789.35
August 2016	41,362,993.53
September 2016	40,828,114.86
October 2016	40,297,126.82
November 2016	39,770,003.09
December 2016	39,246,717.50
January 2017	38,727,244.06
February 2017	38,211,556.95
March 2017	$37,699,630.52
April 2017	37,191,439.30
May 2017	36,686,957.96
June 2017	36,186,161.37
July 2017	35,689,024.55
August 2017	35,195,522.69
September 2017	34,705,631.13
October 2017	34,219,325.38
November 2017	33,736,581.13
December 2017	33,257,374.20
January 2018	32,781,680.58
February 2018	32,309,476.44
March 2018	31,840,738.07
April 2018	31,375,441.96
May 2018	30,913,564.70
June 2018	30,455,083.09
July 2018	29,999,974.05
August 2018	29,548,214.66
September 2018	29,099,782.16
October 2018	28,654,653.92
November 2018	28,212,807.48
December 2018	27,774,220.53
January 2019	27,338,870.87
February 2019	26,906,736.50
March 2019	26,477,795.53
April 2019	26,052,026.22
May 2019	25,629,406.99
June 2019	25,209,916.38
July 2019	24,793,533.09
August 2019	24,380,235.94
September 2019	23,970,003.91
October 2019	23,562,816.12
November 2019	23,161,777.13
December 2019	22,766,946.34
January 2020	22,378,232.34
February 2020	21,995,545.08
March 2020	21,618,795.75
April 2020	21,247,896.83
May 2020	20,882,762.06
June 2020	20,523,306.40
July 2020	20,169,446.02
August 2020	19,821,098.30
September 2020	19,478,181.81
October 2020	19,140,616.28
November 2020	18,808,322.58
December 2020	18,481,222.72
January 2021	18,159,239.83
February 2021	17,842,298.14
March 2021	17,530,322.97
April 2021	17,223,240.71
May 2021	16,920,978.79
June 2021	16,623,465.70
July 2021	16,330,630.96
August 2021	16,042,405.09
September 2021	15,758,719.61
October 2021	15,479,507.02
November 2021	$15,204,700.81
December 2021	14,934,235.39
January 2022	14,668,046.15
February 2022	14,406,069.40
March 2022	14,148,242.35
April 2022	13,894,503.12
May 2022	13,644,790.74
June 2022	13,399,045.09
July 2022	13,157,206.94
August 2022	12,919,217.90
September 2022	12,685,020.42
October 2022	12,454,557.80
November 2022	12,227,774.13
December 2022	12,004,614.32
January 2023	11,785,024.09
February 2023	11,568,949.91
March 2023	11,356,339.06
April 2023	11,147,139.55
May 2023	10,941,300.16
June 2023	10,738,770.41
July 2023	10,539,500.55
August 2023	10,343,441.54
September 2023	10,150,545.06
October 2023	9,960,763.48
November 2023	9,774,049.87
December 2023	9,590,357.98
January 2024	9,409,642.22
February 2024	9,231,857.67
March 2024	9,056,960.06
April 2024	8,884,905.76
May 2024	8,715,651.77
June 2024	8,549,155.73
July 2024	8,385,375.88
August 2024	8,224,271.06
September 2024	8,065,800.73
October 2024	7,909,924.93
November 2024	7,756,604.28
December 2024	7,605,799.96
January 2025	7,457,473.75
February 2025	7,311,587.95
March 2025	7,168,105.43
April 2025	7,026,989.59
May 2025	6,888,204.37
June 2025	6,751,714.24
July 2025	6,617,484.18
August 2025	6,485,479.69
September 2025	6,355,666.76
October 2025	6,228,011.89
November 2025	6,102,482.07
December 2025	5,979,044.75
January 2026	5,857,667.89
February 2026	5,738,319.90
March 2026	5,620,969.65
April 2026	5,505,586.47
May 2026	5,392,140.14
June 2026	5,280,600.89

Aggregate Group I (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
July 2026	$ 5,170,939.37	August 2029	$ 2,200,968.63	September 2032	$ 683,058.06
August 2026	5,063,126.68	September 2029	2,144,663.15	October 2032	655,235.05
September 2026	4,957,134.32	October 2029	2,089,373.31	November 2032	627,966.51
October 2026	4,852,934.23	November 2029	2,035,082.96	December 2032	601,243.24
November 2026	4,750,498.76	December 2029	1,981,776.18	January 2033	575,056.19
December 2026	4,649,800.65	January 2030	1,929,437.28	February 2033	549,396.41
January 2027	4,550,813.06	February 2030	1,878,050.82	March 2033	524,255.14
February 2027	4,453,509.52	March 2030	1,827,601.58	April 2033	499,623.71
March 2027	4,357,863.99	April 2030	1,778,074.57	May 2033	475,493.61
April 2027	4,263,850.77	May 2030	1,729,455.04	June 2033	451,856.45
May 2027	4,171,444.56	June 2030	1,681,728.44	July 2033	428,703.96
June 2027	4,080,620.44	July 2030	1,634,880.44	August 2033	406,028.02
July 2027	3,991,353.83	August 2030	1,588,896.94	September 2033	383,820.62
August 2027	3,903,620.55	September 2030	1,543,764.04	October 2033	362,073.87
September 2027	3,817,396.73	October 2030	1,499,468.06	November 2033	340,780.01
October 2027	3,732,658.90	November 2030	1,455,995.51	December 2033	319,931.40
November 2027	3,649,383.91	December 2030	1,413,333.11	January 2034	299,520.50
December 2027	3,567,548.96	January 2031	1,371,467.79	February 2034	279,539.91
January 2028	3,487,131.57	February 2031	1,330,386.66	March 2034	259,982.34
February 2028	3,408,109.62	March 2031	1,290,077.03	April 2034	240,840.59
March 2028	3,330,461.30	April 2031	1,250,526.41	May 2034	222,107.61
April 2028	3,254,165.12	May 2031	1,211,722.49	June 2034	203,776.42
May 2028	3,179,199.92	June 2031	1,173,653.15	July 2034	185,840.17
June 2028	3,105,544.84	July 2031	1,136,306.46	August 2034	168,292.12
July 2028	3,033,179.35	August 2031	1,099,670.64	September 2034	151,125.61
August 2028	2,962,083.20	September 2031	1,063,734.13	October 2034	134,334.12
September 2028	2,892,236.46	October 2031	1,028,485.51	November 2034	117,911.19
October 2028	2,823,619.49	November 2031	993,913.55	December 2034	101,850.50
November 2028	2,756,212.92	December 2031	960,007.20	January 2035	86,145.80
December 2028	2,689,997.71	January 2032	926,755.56	February 2035	70,790.95
January 2029	2,624,955.06	February 2032	894,147.90	March 2035	55,779.90
February 2029	2,561,066.49	March 2032	862,173.64	April 2035	41,106.69
March 2029	2,498,313.75	April 2032	830,822.40	May 2035	26,765.48
April 2029	2,436,678.91	May 2032	800,083.92	June 2035	12,750.48
May 2029	2,376,144.27	June 2032	769,948.11	July 2035 and thereafter	0.00
June 2029	2,316,692.41	July 2032	740,405.02		
July 2029	2,258,306.17	August 2032	711,444.89		

J Class Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$6,083,002.00	November 2013	$5,016,981.74	March 2015	$3,078,047.80
August 2012	6,054,907.40	December 2013	4,911,526.26	April 2015	2,964,715.66
September 2012	6,021,312.13	January 2014	4,802,326.31	May 2015	2,854,006.60
October 2012	5,982,267.72	February 2014	4,689,549.66	June 2015	2,745,885.88
November 2012	5,937,834.00	March 2014	4,573,369.53	July 2015	2,640,319.14
December 2012	5,888,079.07	April 2014	4,453,964.23	August 2015	2,537,272.39
January 2013	5,833,079.20	May 2014	4,331,516.87	September 2015	2,436,712.00
February 2013	5,772,918.73	June 2014	4,206,215.09	October 2015	2,338,604.74
March 2013	5,707,689.95	July 2014	4,078,250.68	November 2015	2,242,917.72
April 2013	5,637,492.98	August 2014	3,947,819.26	December 2015	2,149,618.41
May 2013	5,562,435.60	September 2014	3,815,119.97	January 2016	2,058,674.65
June 2013	5,482,633.12	October 2014	3,685,297.92	February 2016	1,970,054.63
July 2013	5,398,208.17	November 2014	3,558,315.63	March 2016	1,883,726.89
August 2013	5,309,290.52	December 2014	3,434,135.97	April 2016	1,799,660.31
September 2013	5,216,016.88	January 2015	3,312,722.24	May 2016	1,717,824.13
October 2013	5,118,530.65	February 2015	3,194,038.16	June 2016	1,638,187.90

J Class (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
July 2016	$1,560,721.55	August 2017	$ 738,015.97	September 2018	$ 217,161.17
August 2016	1,485,395.30	September 2017	687,948.48	October 2018	188,047.15
September 2016	1,412,179.72	October 2017	639,637.60	November 2018	160,384.12
October 2016	1,341,045.72	November 2017	593,058.19	December 2018	134,150.39
November 2016	1,271,964.51	December 2017	548,185.38	January 2019	109,324.55
December 2016	1,204,907.62	January 2018	504,994.59	February 2019	85,885.38
January 2017	1,139,846.92	February 2018	463,461.52	March 2019	63,811.97
February 2017	1,076,754.56	March 2018	423,562.12	April 2019	43,796.24
March 2017	1,015,603.04	April 2018	385,272.64	May 2019	27,635.50
April 2017	956,365.13	May 2018	348,569.60	June 2019	15,246.18
May 2017	899,013.93	June 2018	313,429.76	July 2019	6,546.07
June 2017	843,522.83	July 2018	279,830.16	August 2019	1,454.37
July 2017	789,865.51	August 2018	247,748.11	September 2019 and thereafter	0.00

Aggregate Group II Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$52,345,367.00	October 2015	$35,152,251.73	January 2019	$21,338,424.90
August 2012	51,963,810.87	November 2015	34,751,805.12	February 2019	21,029,065.04
September 2012	51,569,595.61	December 2015	34,353,985.67	March 2019	20,721,757.71
October 2012	51,162,926.50	January 2016	33,958,776.85	April 2019	20,416,489.95
November 2012	50,744,016.27	February 2016	33,566,162.19	May 2019	20,113,248.87
December 2012	50,313,084.90	March 2016	33,176,125.35	June 2019	19,812,021.66
January 2013	49,870,359.42	April 2016	32,788,650.09	July 2019	19,512,795.59
February 2013	49,416,073.71	May 2016	32,403,720.27	August 2019	19,215,558.01
March 2013	48,950,468.31	June 2016	32,021,319.83	September 2019	18,920,296.36
April 2013	48,473,790.20	July 2016	31,641,432.85	October 2019	18,626,998.14
May 2013	47,986,292.58	August 2016	31,264,043.47	November 2019	18,336,324.01
June 2013	47,501,970.02	September 2016	30,889,135.95	December 2019	18,049,921.04
July 2013	47,020,802.55	October 2016	30,516,694.64	January 2020	17,767,728.50
August 2013	46,542,770.34	November 2016	30,146,704.00	February 2020	17,489,686.55
September 2013	46,067,853.66	December 2016	29,779,148.57	March 2020	17,215,736.16
October 2013	45,596,032.93	January 2017	29,414,013.00	April 2020	16,945,819.13
November 2013	45,127,288.66	February 2017	29,051,282.02	May 2020	16,679,878.06
December 2013	44,661,601.50	March 2017	28,690,940.48	June 2020	16,417,856.36
January 2014	44,198,952.23	April 2017	28,332,973.30	July 2020	16,159,698.24
February 2014	43,739,321.73	May 2017	27,977,365.51	August 2020	15,905,348.66
March 2014	43,282,691.01	June 2017	27,624,102.22	September 2020	15,654,753.38
April 2014	42,829,041.19	July 2017	27,273,168.64	October 2020	15,407,858.90
May 2014	42,378,353.53	August 2017	26,924,550.08	November 2020	15,164,612.46
June 2014	41,930,609.37	September 2017	26,578,231.93	December 2020	14,924,962.06
July 2014	41,485,790.19	October 2017	26,234,199.67	January 2021	14,688,856.39
August 2014	41,043,877.59	November 2017	25,892,438.88	February 2021	14,456,244.89
September 2014	40,604,853.27	December 2017	25,552,935.22	March 2021	14,227,077.69
October 2014	40,168,699.06	January 2018	25,215,674.45	April 2021	14,001,305.62
November 2014	39,735,396.88	February 2018	24,880,642.42	May 2021	13,778,880.19
December 2014	39,304,928.79	March 2018	24,547,825.05	June 2021	13,559,753.61
January 2015	38,877,276.94	April 2018	24,217,208.36	July 2021	13,343,878.73
February 2015	38,452,423.60	May 2018	23,888,778.46	August 2021	13,131,209.08
March 2015	38,030,351.15	June 2018	23,562,521.55	September 2021	12,921,698.83
April 2015	37,611,042.08	July 2018	23,238,423.90	October 2021	12,715,302.78
May 2015	37,194,478.99	August 2018	22,916,471.88	November 2021	12,511,976.39
June 2015	36,780,644.58	September 2018	22,596,651.94	December 2021	12,311,675.71
July 2015	36,369,521.68	October 2018	22,278,950.61	January 2022	12,114,357.44
August 2015	35,961,093.20	November 2018	21,963,354.51	February 2022	11,919,978.87
September 2015	35,555,342.17	December 2018	21,649,850.34	March 2022	11,728,497.87

Aggregate Group II (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
April 2022	$11,539,872.93	March 2027	$ 4,250,286.81	February 2032	$ 1,360,337.41
May 2022	11,354,063.10	April 2027	4,175,178.02	March 2032	1,331,519.08
June 2022	11,171,028.01	May 2027	4,101,241.03	April 2032	1,303,183.10
July 2022	10,990,727.86	June 2027	4,028,458.62	May 2032	1,275,322.14
August 2022	10,813,123.41	July 2027	3,956,813.82	June 2032	1,247,928.95
September 2022	10,638,175.95	August 2027	3,886,289.90	July 2032	1,220,996.41
October 2022	10,465,847.34	September 2027	3,816,870.37	August 2032	1,194,517.50
November 2022	10,296,099.96	October 2027	3,748,538.97	September 2032	1,168,485.28
December 2022	10,128,896.72	November 2027	3,681,279.68	October 2032	1,142,892.94
January 2023	9,964,201.04	December 2027	3,615,076.69	November 2032	1,117,733.75
February 2023	9,801,976.87	January 2028	3,549,914.43	December 2032	1,093,001.08
March 2023	9,642,188.66	February 2028	3,485,777.55	January 2033	1,068,688.40
April 2023	9,484,801.35	March 2028	3,422,650.93	February 2033	1,044,789.28
May 2023	9,329,780.39	April 2028	3,360,519.63	March 2033	1,021,297.38
June 2023	9,177,091.70	May 2028	3,299,368.96	April 2033	998,206.44
July 2023	9,026,701.69	June 2028	3,239,184.42	May 2033	975,510.31
August 2023	8,878,577.22	July 2028	3,179,951.72	June 2033	953,202.91
September 2023	8,732,685.64	August 2028	3,121,656.77	July 2033	931,278.28
October 2023	8,588,994.75	September 2028	3,064,285.70	August 2033	909,730.51
November 2023	8,447,472.81	October 2028	3,007,824.82	September 2033	888,553.80
December 2023	8,308,088.51	November 2028	2,952,260.64	October 2033	867,742.42
January 2024	8,170,810.98	December 2028	2,897,579.86	November 2033	847,290.74
February 2024	8,035,609.81	January 2029	2,843,769.38	December 2033	827,193.20
March 2024	7,902,455.00	February 2029	2,790,816.26	January 2034	807,444.33
April 2024	7,771,316.96	March 2029	2,738,707.79	February 2034	788,038.72
May 2024	7,642,166.54	April 2029	2,687,431.40	March 2034	768,971.07
June 2024	7,514,974.99	May 2029	2,636,974.72	April 2034	750,236.14
July 2024	7,389,713.97	June 2029	2,587,325.56	May 2034	731,828.75
August 2024	7,266,355.52	July 2029	2,538,471.90	June 2034	713,743.84
September 2024	7,144,872.10	August 2029	2,490,401.87	July 2034	695,976.38
October 2024	7,025,236.54	September 2029	2,443,103.81	August 2034	678,521.44
November 2024	6,907,422.06	October 2029	2,396,566.21	September 2034	661,374.15
December 2024	6,791,402.26	November 2029	2,350,777.70	October 2034	644,529.71
January 2025	6,677,151.10	December 2029	2,305,727.12	November 2034	627,983.41
February 2025	6,564,642.93	January 2030	2,261,403.43	December 2034	611,730.59
March 2025	6,453,852.44	February 2030	2,217,795.76	January 2035	595,766.67
April 2025	6,344,754.69	March 2030	2,174,893.42	February 2035	580,087.11
May 2025	6,237,325.09	April 2030	2,132,685.84	March 2035	564,687.48
June 2025	6,131,539.38	May 2030	2,091,162.61	April 2035	549,563.39
July 2025	6,027,373.67	June 2030	2,050,313.49	May 2035	534,710.51
August 2025	5,924,804.39	July 2030	2,010,128.35	June 2035	520,124.58
September 2025	5,823,808.31	August 2030	1,970,597.25	July 2035	505,801.41
October 2025	5,724,362.53	September 2030	1,931,710.36	August 2035	491,736.87
November 2025	5,626,444.46	October 2030	1,893,458.01	September 2035	477,926.88
December 2025	5,530,031.85	November 2030	1,855,830.64	October 2035	464,367.44
January 2026	5,435,102.74	December 2030	1,818,818.88	November 2035	451,054.58
February 2026	5,341,635.51	January 2031	1,782,413.43	December 2035	437,984.41
March 2026	5,249,608.82	February 2031	1,746,605.19	January 2036	425,153.10
April 2026	5,159,001.65	March 2031	1,711,385.13	February 2036	412,556.86
May 2026	5,069,793.26	April 2031	1,676,744.40	March 2036	400,191.97
June 2026	4,981,963.22	May 2031	1,642,674.25	April 2036	388,054.76
July 2026	4,895,491.39	June 2031	1,609,166.06	May 2036	376,141.62
August 2026	4,810,357.89	July 2031	1,576,211.34	June 2036	364,448.98
September 2026	4,726,543.16	August 2031	1,543,801.72	July 2036	352,973.34
October 2026	4,644,027.89	September 2031	1,511,928.95	August 2036	341,711.24
November 2026	4,562,793.05	October 2031	1,480,584.90	September 2036	330,659.27
December 2026	4,482,819.89	November 2031	1,449,761.57	October 2036	319,814.08
January 2027	4,404,089.90	December 2031	1,419,451.04	November 2036	309,172.37
February 2027	4,326,584.87	January 2032	1,389,645.55	December 2036	298,730.88

Aggregate Group II (Continued)

Distribution Date	Planned Balance
January 2037	$ 288,486.39
February 2037	278,435.77
March 2037	268,575.88
April 2037	258,903.66
May 2037	249,416.11
June 2037	240,110.23
July 2037	230,983.10
August 2037	222,031.83
September 2037	213,253.59
October 2037	204,645.56
November 2037	196,204.99
December 2037	187,929.16
January 2038	179,815.40
February 2038	171,861.06
March 2038	164,063.56
April 2038	$ 156,420.33
May 2038	148,928.85
June 2038	141,586.64
July 2038	134,391.25
August 2038	127,340.28
September 2038	120,431.37
October 2038	113,662.16
November 2038	107,030.36
December 2038	100,533.71
January 2039	94,169.97
February 2039	87,936.95
March 2039	81,832.48
April 2039	75,854.42
May 2039	70,000.69
June 2039	64,269.21
July 2039	$ 58,657.95
August 2039	53,164.90
September 2039	47,788.09
October 2039	42,525.56
November 2039	37,375.42
December 2039	32,335.76
January 2040	27,404.74
February 2040	22,580.52
March 2040	17,861.31
April 2040	13,245.32
May 2040	8,730.82
June 2040	4,316.08
July 2040 and thereafter	0.00

EJ Class Planned Balances

Distribution Date	Planned Balance
Initial Balance	$6,517,675.00
August 2012	6,403,650.28
September 2012	6,285,389.93
October 2012	6,163,051.56
November 2012	6,036,798.79
December 2012	5,906,800.97
January 2013	5,773,232.95
February 2013	5,636,274.79
March 2013	5,496,111.44
April 2013	5,352,932.46
May 2013	5,206,931.70
June 2013	5,063,588.81
July 2013	4,922,871.80
August 2013	4,784,749.06
September 2013	4,649,189.27
October 2013	4,516,161.45
November 2013	4,385,634.95
December 2013	4,257,579.42
January 2014	4,131,964.85
February 2014	4,008,761.51
March 2014	3,887,940.01
April 2014	3,769,471.24
May 2014	3,653,326.42
June 2014	3,539,477.04
July 2014	3,427,894.92
August 2014	3,318,552.15
September 2014	3,211,421.12
October 2014	3,106,474.51
November 2014	3,003,685.28
December 2014	$2,903,026.69
January 2015	2,804,472.27
February 2015	2,707,995.81
March 2015	2,613,571.40
April 2015	2,521,173.40
May 2015	2,430,776.43
June 2015	2,342,355.38
July 2015	2,255,885.41
August 2015	2,171,341.93
September 2015	2,088,700.63
October 2015	2,007,937.43
November 2015	1,929,028.53
December 2015	1,851,950.36
January 2016	1,776,679.62
February 2016	1,703,193.25
March 2016	1,631,468.42
April 2016	1,561,482.56
May 2016	1,493,213.34
June 2016	1,426,638.66
July 2016	1,361,736.64
August 2016	1,298,485.67
September 2016	1,236,864.35
October 2016	1,176,851.50
November 2016	1,118,426.17
December 2016	1,061,567.66
January 2017	1,006,255.45
February 2017	952,469.27
March 2017	900,189.05
April 2017	849,394.96
May 2017	$ 800,067.35
June 2017	752,186.80
July 2017	705,734.10
August 2017	660,690.25
September 2017	617,036.44
October 2017	574,754.07
November 2017	533,824.74
December 2017	494,230.26
January 2018	455,952.62
February 2018	418,974.02
March 2018	383,276.84
April 2018	348,843.66
May 2018	315,657.25
June 2018	283,700.55
July 2018	252,956.72
August 2018	223,409.07
September 2018	195,041.11
October 2018	167,836.52
November 2018	141,779.17
December 2018	116,853.09
January 2019	93,042.51
February 2019	71,708.76
March 2019	53,262.27
April 2019	37,644.46
May 2019	24,797.68
June 2019	14,665.19
July 2019	7,191.18
August 2019	2,320.72
September 2019 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.

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

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$237,000,000

FannieMae

Guaranteed REMIC
Pass-Through Certificates
Fannie Mae REMIC Trust 2012-82

PROSPECTUS SUPPLEMENT

RBS

July 24, 2012