

\$1,836,560,864



**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2012-84**

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

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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
FC	1	\$ 65,767,144	PT	(2)	FLT	3136A7M82	August 2042
SC	1	65,767,144(3)	NTL	(2)	INV/IO	3136A7M90	August 2042
AF	1	34,999,999	SEQ	(2)	FLT	3136A7N24	September 2038
AS	1	34,999,999(3)	NTL	(2)	INV/IO	3136A7N32	September 2038
AB	1	84,000,000	SEQ	2.25%	FIX	3136A7N40	September 2038
VA	1	26,118,000	SEQ/AD	3.50	FIX	3136A7N57	February 2037
VZ	1	19,299,863	SEQ	3.50	FIX/Z	3136A7N65	August 2042
HF	2	128,166,971	PT	(2)	FLT	3136A7N73	August 2042
FL	2	111,428,571	PT	(2)	FLT	3136A7N81	August 2042
LF	2	8,571,429	PT	(4)	T	3136A7N99	August 2042
HS	2	248,166,971(3)	NTL	(2)	INV/IO	3136A7P22	August 2042
FJ(5)	2	10,149,256	PAC	(2)	FLT	3136A7P30	January 2042
SJ(5)	2	10,149,256(3)	NTL	(2)	INV/IO	3136A7P48	January 2042
HP(5)	2	91,343,313	PAC	2.00	FIX	3136A7P55	January 2042
HG(5)	2	5,257,055	PAC	2.50	FIX	3136A7P63	August 2042
FK	2	8,333,333	PAC	(2)	FLT	3136A7P71	March 2042
SK	2	8,333,333(3)	NTL	(2)	INV/IO	3136A7P89	March 2042
HK	2	75,000,000	PAC	2.00	FIX	3136A7P97	March 2042
HJ(5)	2	3,215,533	PAC	2.50	FIX	3136A7Q21	August 2042
JD	2	10,032,000	PAC	2.50	FIX	3136A7Q39	August 2042
JL	2	18,000,000	SUP	2.00	FIX	3136A7Q47	August 2042
JA	2	13,312,000	SUP	3.00	FIX	3136A7Q54	January 2042
JB	2	2,642,000	SUP	3.00	FIX	3136A7Q62	May 2042
JC	2	2,046,000	SUP	3.00	FIX	3136A7Q70	August 2042
JE	2	5,304,000	SUP	2.50	FIX	3136A7Q88	November 2041
JQ	2	764,000	SUP	2.00	FIX	3136A7Q96	May 2042
JT	2	764,000	SUP	3.00	FIX	3136A7R20	May 2042
JK	2	1,136,000	SUP	2.50	FIX	3136A7R38	August 2042
JU	2	868,481	SUP	2.50	FIX	3136A7R46	August 2042

(Table continued on next page)

If you own certificates of certain classes, you can exchange them for certificates of the corresponding RCR classes to be delivered at the time of exchange. The HL, HM, KT, QC, QD, QE and QG 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 (other than the AT Class) from time to time in negotiated transactions at varying prices. We expect the settlement date to be July 30, 2012. Fannie Mae will assign the AT Class to a Fannie Mae Mega trust. See "Plan of Distribution" in this prospectus supplement.

Carefully consider the risk factors on page S-8 of this prospectus supplement and starting on page 11 of the REMIC prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.

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

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

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

Goldman, Sachs & Co.

The date of this Prospectus Supplement is July 24, 2012

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
WI	3	\$171,875,000(3)	NTL	4.00%	FIX/IO	3136A7R53	August 2027
WA	3	275,000,000	PT	1.50	FIX	3136A7R61	August 2027
AT	4	390,041,916	SC/PT	4.50	FIX	3136A7R79	October 2019
KF	5	262,500,000	PT	(2)	FLT	3136A7R87	August 2042
KI	5	4,375,000(3)	NTL	(4)	T/IO	3136A7R95	August 2042
KS	5	262,500,000(3)	NTL	(2)	INV/IO	3136A7S29	August 2042
KA(5)	5	33,670,798	PAC	2.50	FIX	3136A7S37	August 2042
KU(5)	5	3,829,202	SUP	2.50	FIX	3136A7S45	August 2042
FQ	6	18,125,000	PT	(2)	FLT	3136A7S52	August 2032
SQ	6	18,125,000(3)	NTL	(2)	INV/IO	3136A7S60	August 2032
QF(5)	6	27,693,930	SEQ	(2)	FLT	3136A7S78	September 2031
QS(5)	6	27,693,930(3)	NTL	(2)	INV/IO	3136A7S86	September 2031
QA(5)	6	88,620,579	SEQ	1.75	FIX	3136A7S94	September 2031
QB	6	10,560,491	SEQ	3.00	FIX	3136A7T28	August 2032
R		0	NPR	0	NPR	3136A7T36	August 2042
RL		0	NPR	0	NPR	3136A7T44	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-6 for a description of how their notional balances are calculated.

(4) These classes are toggle classes. See page S-6 for a description of their interest rates.

(5) Exchangeable classes.

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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”);
- if you are purchasing the Group 4 Class or the R or RL Class, the disclosure documents relating to the applicable underlying REMIC and RCR certificates (the “Underlying REMIC Disclosure Documents”); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading “Incorporation by Reference” in the REMIC Prospectus.

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

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

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

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

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

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

Goldman, Sachs & Co.
Global Operations
Mortgage-Backed Securities
30 Hudson Street
36th Floor
Jersey City, New Jersey 07302
(telephone 212-902-3089).

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

<u>Group</u>	<u>Assets</u>
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS
4	Class 2003-54-TE RCR Certificate Class 2003-57-KE REMIC Certificate Class 2003-59-HP REMIC Certificate Class 2003-65-KD REMIC Certificate Class 2003-65-KE REMIC Certificate Class 2003-72-DR REMIC Certificate Class 2003-87-TJ REMIC Certificate Class 2003-91-BW REMIC Certificate Class 2004-29-GN RCR Certificate Class 2004-75-KW REMIC Certificate Class 2004-77-GB REMIC Certificate Class 2004-77-GX REMIC Certificate
5	Group 5 MBS
6	Group 6 MBS

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

Characteristics of the Trust MBS

	<u>Approximate Principal Balance</u>	<u>Pass- Through Rate</u>	<u>Range of Weighted Average Coupons or WACs (annual percentages)</u>	<u>Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)</u>
Group 1 MBS	\$230,185,006	4.50%	4.75% to 7.00%	241 to 360
Group 2 MBS	\$496,333,942	4.50%	4.75% to 7.00%	241 to 360
Group 3 MBS	\$275,000,000	4.00%	4.25% to 6.50%	121 to 180
Group 5 MBS	\$300,000,000	6.00%	6.25% to 8.50%	124 to 360
Group 6 MBS	\$145,000,000	3.50%	3.75% to 6.00%	181 to 240

Assumed Characteristics of the Underlying Mortgage Loans

	<u>Principal Balance</u>	<u>Original Term to Maturity (in months)</u>	<u>Remaining Term to Maturity (in months)</u>	<u>Loan Age (in months)</u>	<u>Interest Rate</u>
Group 1 MBS	\$230,185,006	360	345	3	4.900%
Group 2 MBS	\$496,333,942	360	345	10	4.960%
Group 3 MBS	\$275,000,000	180	160	16	4.430%
Group 5 MBS	\$300,000,000	360	290	61	6.530%
Group 6 MBS	\$145,000,000	240	237	1	4.160%

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

Group 4

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

Settlement Date

We expect to issue the certificates on 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

All classes other than the R and RL Classes

Physical

R and RL Classes

Exchanging Certificates Through Combination and Recombination

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

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

Interest Rates

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

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

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate(1)</u>
FC	0.89575%	7.00%	0.65%	LIBOR + 65 basis points
SC	6.10425%	6.35%	0.00%	6.35% – LIBOR
AF	0.69575%	6.50%	0.45%	LIBOR + 45 basis points
AS	5.80425%	6.05%	0.00%	6.05% – LIBOR
HF	0.74600%	6.50%	0.50%	LIBOR + 50 basis points
FL	0.69600%	7.00%	0.45%	LIBOR + 45 basis points
LF	1.39600%	7.15%	0.00%	(2)
HS	5.75400%	6.00%	0.00%	6.00% – LIBOR
FJ	0.59600%	7.00%	0.35%	LIBOR + 35 basis points
SJ	6.40400%	6.65%	0.00%	6.65% – LIBOR
FK	0.59600%	7.00%	0.35%	LIBOR + 35 basis points
SK	6.40400%	6.65%	0.00%	6.65% – LIBOR
KF	0.64800%	6.50%	0.40%	LIBOR + 40 basis points
KI	6.00000%	6.00%	0.00%	(3)
KS	5.75200%	6.00%	0.00%	6.00% – LIBOR
FQ	0.59800%	7.00%	0.35%	LIBOR + 35 basis points
SQ	6.40200%	6.65%	0.00%	6.65% – LIBOR
QF	0.59800%	7.00%	0.35%	LIBOR + 35 basis points
QS	6.40200%	6.65%	0.00%	6.65% – LIBOR

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

(2) The applicable interest rate for the LF Class during each interest accrual period will be determined as follows:

<u>If LIBOR is:</u>	<u>Applicable Formula</u>
Less than or equal to 6.00%	LIBOR + 115 basis points
Greater than 6.00%	85.15% – (13 × LIBOR)

If LIBOR is less than or equal to 6.00% with respect to any interest accrual period, the minimum interest rate for the LF Class for that interest accrual period will be 1.15%.

(3) The applicable interest rate for the KI Class during each interest accrual period will be determined as follows:

<u>If LIBOR is:</u>	<u>Applicable Rate or Formula</u>
Less than or equal to 6.00%	6.00%
Greater than 6.00%	366% – (60 × LIBOR)

Notional Classes

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

<u>Class</u>	
SC	100% of the FC Class
AS	100% of the AF Class
HS	100% of the <i>sum</i> of the HF, FL and LF Classes
SJ	100% of the FJ Class
SK	100% of the FK Class
WI	62.5% of the WA Class
KI	1.6666666667% of the KF Class
KS	100% of the KF Class
SQ	100% of the FQ Class
QS	100% of the QF Class

Distributions of Principal

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

Weighted Average Lives (years)*

<u>Group 1 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>
FC and SC	19.9	10.6	7.2	4.3	3.1	2.4
AF, AS and AB	16.8	6.8	4.3	2.6	2.0	1.7
VA	14.0	12.0	9.1	5.8	4.2	3.3
VZ	28.1	22.1	17.1	10.6	7.4	5.6

<u>Group 2 Classes</u>	<u>PSA Prepayment Assumption</u>									
	<u>0%</u>	<u>100%</u>	<u>125%</u>	<u>145%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1100%</u>	<u>1400%</u>
HF, FL, LF and HS	19.9	10.4	9.3	8.5	6.9	5.8	3.2	2.0	1.5	1.1
FJ, SJ, HP and HL	17.0	6.7	6.0	6.0	6.0	6.0	3.4	2.2	1.6	1.3
HG	26.7	20.8	20.8	20.8	20.8	20.8	11.7	7.0	4.6	3.1
FK, SK and HK	17.1	6.8	6.2	6.2	6.2	6.2	3.5	2.3	1.7	1.3
HJ	26.8	21.8	21.8	21.8	21.8	21.8	12.4	7.4	4.9	3.3
JD	27.2	15.2	10.8	2.7	2.7	2.7	1.4	0.9	0.7	0.5
JL	28.8	22.1	19.8	17.4	8.4	2.5	0.8	0.5	0.4	0.3
JA	28.5	20.5	17.7	14.9	4.5	1.7	0.6	0.4	0.3	0.2
JB	29.6	25.9	24.5	23.1	16.5	4.0	1.2	0.8	0.5	0.4
JC	29.9	27.9	27.3	26.7	23.3	5.6	1.4	0.8	0.6	0.5
JE	28.4	20.0	17.2	14.2	3.6	1.6	0.6	0.4	0.3	0.2
JQ and JT	29.5	25.2	23.6	21.9	14.6	3.6	1.2	0.7	0.5	0.4
JK	29.9	27.6	27.0	26.3	22.4	5.4	1.4	0.8	0.6	0.5
JU	28.5	20.8	18.1	14.7	7.3	2.5	0.9	0.6	0.4	0.3
HM	26.7	21.2	21.2	21.2	21.2	21.2	12.0	7.1	4.7	3.2

<u>Group 3 Classes</u>	<u>PSA Prepayment Assumption</u>						
	<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1100%</u>	<u>1400%</u>
WI and WA	8.7	5.7	4.1	2.6	1.7	1.2	0.9

<u>Group 4 Class</u>	<u>PSA Prepayment Assumption</u>						
	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>400%</u>	<u>600%</u>	<u>900%</u>	<u>1300%</u>
AT	3.4	2.5	2.3	1.8	1.5	1.0	0.6

<u>Group 5 Classes</u>	<u>PSA Prepayment Assumption</u>								
	<u>0%</u>	<u>100%</u>	<u>225%</u>	<u>260%</u>	<u>300%</u>	<u>500%</u>	<u>800%</u>	<u>1100%</u>	<u>1400%</u>
KF, KI, KS and KT	20.8	9.3	5.7	5.0	4.4	2.7	1.5	0.9	0.6
KA	19.8	7.9	4.8	4.8	4.8	2.9	1.7	1.0	0.6
KU	29.5	21.5	13.4	7.3	1.5	0.3	0.1	0.1	0.1

<u>Group 6 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>180%</u>	<u>250%</u>	<u>400%</u>	<u>600%</u>
FQ and SQ	12.0	8.1	6.5	5.5	4.1	3.1
QF, QS, QA, QC, QD, QE and QG	11.3	7.2	5.6	4.6	3.4	2.6
QB	19.5	18.2	16.6	14.8	11.4	8.2

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

ADDITIONAL RISK FACTOR

Slight changes in LIBOR may significantly affect the yields on the toggle classes in Group 2 and Group 5. The yields on the toggle classes may be extremely sensitive to certain changes in monthly LIBOR values. In particular, the toggle

classes may experience dramatic declines in their yields as a result of certain changes in LIBOR, even if those changes are slight. For an illustration of this sensitivity, see the related yield tables in this prospectus supplement.

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”). 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:

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

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

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

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

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

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

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

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

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

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

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

The Trust MBS

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

In addition, the Mortgage Loans underlying the Group 1 MBS and Group 6 MBS have been refinanced under Fannie Mae Refi Plus and are designated as “high loan-to-value ratio” loans, with loan-to-value ratios ranging from greater than 105% up to 125% at the time of refinance. These loans are targeted at borrowers who have demonstrated an acceptable payment history on their mortgage loans but may have been unable to refinance due to a decline in home prices or the unavailability of mortgage insurance. Fannie Mae Refi Plus refinancing is available only if the new mortgage loan either reduces the monthly principal and interest payment for the borrower or provides a more stable loan product (such as movement from an adjustable-rate loan to a fixed rate loan). For more information on the Home Affordable Refinance Program, see “The Mortgage Loans—High Loan-to-Value Mortgage Loans” in the MBS Prospectus dated February 1, 2012 and on

our Web site at www.fanniemae.com. See also “Risk Factors—Risks Relating to Yield and Prepayment—*Refinancing—Mortgage loans with loan-to-value ratios greater than 80% may have different prepayment and default characteristics than conforming mortgage loans generally*” in the MBS Prospectus dated February 1, 2012.

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

The Group 4 Underlying REMIC and RCR Certificates

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

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

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

Distributions of Interest

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

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:

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

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

Accrual Class. The VZ 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 VZ Accrual Amount to VA until retired, and thereafter to VZ. } Accretion Directed Class and Accrual Class

The Group 1 Cash Flow Distribution Amount as follows:

— 28.5714283232% to FC until retired, and } Pass-Through Class

— 71.4285716768% as follows:

first, to AF and AB, pro rata, until retired; and } Sequential Pay Classes
second, to VA and VZ, in that order, until retired.

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

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

- *Group 2*

The Group 2 Principal Distribution Amount as follows:

— 50% to HF, FL and LF, pro rata, until retired, and } Pass-Through Classes

— 50% as follows:

first, to the Aggregate Group to its Planned Balance; } PAC Group

second, — 98.4171586598% as follows:

first, to JD to its Planned Balance; } PAC Class

second, — 81.8777292576% as follows:

— 50% to JL until retired, and

— 50% to JA, JB and JC, in that order, until retired, and

— 18.1222707424% as follows: } Support Classes

first, to JE until retired;

second, to JQ and JT, pro rata, until retired; and

third, to JK until retired; and

third, to JD until retired, and } PAC Class

– 1.5828413402% to JU until retired; and } Support Class
third, to the Aggregate Group to zero. } PAC Group

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

The “Aggregate Group” consists of the FJ, HP, HG, FK, HK and HJ Classes. On each Distribution Date, we will apply payments of principal of the Aggregate Group as follows:

– 55.2252756863% as follows:
first, to FJ and HP, pro rata, until retired; and
second, to HG until retired, and

– 44.7747243137% as follows:
first to FK and HK, pro rata, until retired; and
second, to HJ until retired.

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

• *Group 3*

The Group 3 Principal Distribution Amount to WA until retired. } Pass-Through Class

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

• *Group 4*

The Group 4 Principal Distribution Amount to AT until retired. } Structured Collateral/ Pass-Through Class

The “Group 4 Principal Distribution Amount” is the principal then paid on the Group 4 Underlying REMIC and RCR Certificates.

• *Group 5*

The Group 5 Principal Distribution Amount as follows:

– 87.5% to KF until retired, and } Pass-Through Class

– 12.5% as follows:
first, to KA to its Planned Balance; } PAC Class

second, to KU until retired; and } Support Class

third, to KA until retired. } PAC Class

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

• *Group 6*

The Group 6 Principal Distribution Amount as follows:

– 87.5% as follows:
first, to QF and QA, pro rata, until retired; and } Sequential Pay Classes

second, to QB until retired, and

– 12.5% to FQ until retired. } Pass-Through Class

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

Structuring Assumptions

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

- the Mortgage Loans underlying the Trust MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—Group 1, Group 2, Group 3, Group 5 and Group 6—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 B-1 of this prospectus supplement. The Principal Balance Schedules were prepared based on the Pricing Assumptions and the assumption that the related Mortgage Loans prepay at a *constant* rate within the applicable “Structuring Ranges” specified in the chart below. The “Effective Range” for an Aggregate Group or a Class is the range of prepayment rates (measured by *constant* PSA rates) that would reduce that Aggregate Group or Class to its scheduled balance each month based on the Pricing Assumptions. We have not provided separate schedules for the individual Classes included in the Aggregate Group. 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 Aggregate Group schedule). If such separate schedules had been provided for the individual Classes included in the Aggregate Group, we expect that the effective ranges for those Classes would not be narrower than that shown below for the Aggregate Group.

<u>Group and Classes</u>	<u>Structuring Ranges</u>	<u>Initial Effective Ranges</u>
Aggregate Group Planned Balances	Between 125% and 250% PSA	Between 125% and 250% PSA
JD Class Planned Balances	Between 145% and 250% PSA	Between 145% and 252% PSA
KA Class Planned Balances	Between 225% and 300% PSA	Between 225% and 300% PSA

The Aggregate Group consists of the FJ, HP, HG, FK, HK and HJ Classes.

See “—Decrement Tables” below for the percentages of original principal balances of the individual Classes included in the Aggregate Group that would be outstanding at various *constant* PSA rates, including the upper and lower bands of the Structuring Range, 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 the Aggregate Group or the JD or KA Class to its scheduled balance in any month. As a result, the likelihood of reducing the Aggregate Group or the JD or KA 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 the Aggregate Group or the JD or KA 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 Group and the JD and KA Classes might not be reduced to their scheduled balances each month even if the related Mortgage Loans prepay at a *constant* PSA rate within the applicable Initial Effective Ranges. This is so particularly if the rates fall at the lower or higher end of the applicable ranges.
- The actual Effective Ranges may narrow, widen or shift upward or downward to reflect actual prepayment experience over time.
- The principal payment stability of the Aggregate Group and the JD and KA 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 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 and the Toggle Classes.* The yields on the Inverse Floating Rate Classes and the Toggle Classes will be sensitive in varying degrees to the rate of principal payments, including prepayments, of the related Mortgage Loans and to the level of the Index. The Mortgage Loans generally can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from pool to pool. As illustrated in the applicable tables below, it is possible that investors in the Inverse Floating Rate Classes and the Toggle Classes (other than the LF Class) would lose money on their initial investments under certain Index and prepayment scenarios.**

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

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

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

<u>Class</u>	<u>Price*</u>
SC	27.8120%
AS	21.5000%
LF	100.0000%
HS	21.4690%
SJ	25.1563%
SK	25.3750%
KI	17.8125%
KS	14.8440%
SQ	27.0000%
QS	25.3438%

* 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)**

LIBOR	PSA Prepayment Assumption					
	50%	100%	200%	400%	600%	800%
0.12287%	18.3%	15.6%	10.2%	(1.1)%	(12.8)%	(25.2)%
0.24575%	17.8%	15.1%	9.7%	(1.6)%	(13.4)%	(25.8)%
2.24575%	9.5%	6.8%	1.2%	(10.4)%	(22.7)%	(35.7)%
4.24575%	0.3%	(2.5)%	(8.1)%	(20.0)%	(32.8)%	(46.5)%
6.35000%	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption					
	50%	100%	200%	400%	600%	800%
0.12287%	21.7%	17.0%	6.3%	(16.6)%	(37.5)%	(55.2)%
0.24575%	21.0%	16.3%	5.5%	(17.6)%	(38.5)%	(56.2)%
2.24575%	9.8%	4.3%	(8.4)%	(34.4)%	(56.9)%	(75.2)%
4.24575%	(3.3)%	(10.3)%	(26.2)%	(56.7)%	(81.3)%	*
6.05000%	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption									
	50%	100%	125%	145%	200%	250%	500%	800%	1100%	1400%
0.123%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%
0.246%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%
2.246%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.3%	3.3%	3.3%
4.246%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.3%	5.3%	5.2%
6.000%	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	7.1%	7.0%	7.0%	6.9%
6.275%	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.5%	3.5%	3.5%	3.5%
6.550%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%

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

LIBOR	PSA Prepayment Assumption									
	50%	100%	125%	145%	200%	250%	500%	800%	1100%	1400%
0.123%	23.7%	20.7%	19.2%	18.0%	14.7%	11.6%	(4.6)%	(25.9)%	(50.1)%	(78.5)%
0.246%	23.0%	20.1%	18.6%	17.4%	14.0%	10.9%	(5.3)%	(26.6)%	(50.8)%	(79.3)%
2.246%	12.5%	9.6%	8.1%	6.9%	3.5%	0.4%	(15.8)%	(37.4)%	(62.2)%	(92.1)%
4.246%	1.1%	(1.8)%	(3.3)%	(4.5)%	(7.8)%	(10.9)%	(27.1)%	(48.8)%	(74.6)%	*
6.000%	*	*	*	*	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>									
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>145%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1100%</u>	<u>1400%</u>
0.123%	19.5%	14.3%	11.9%	11.9%	11.9%	11.9%	(4.9)%	(30.8)%	(58.8)%	(86.5)%
0.246%	18.9%	13.7%	11.3%	11.3%	11.3%	11.3%	(5.6)%	(31.7)%	(59.7)%	(87.5)%
2.246%	9.4%	3.7%	1.3%	1.3%	1.3%	1.3%	(18.1)%	(46.3)%	(75.4)%	*
4.246%	(1.3)%	(8.0)%	(10.3)%	(10.3)%	(10.3)%	(10.3)%	(33.3)%	(64.3)%	(94.7)%	*
6.650%	*	*	*	*	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>									
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>145%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1100%</u>	<u>1400%</u>
0.123%	19.4%	14.3%	12.0%	12.0%	12.0%	12.0%	(4.2)%	(29.4)%	(56.8)%	(84.8)%
0.246%	18.8%	13.7%	11.4%	11.4%	11.4%	11.4%	(4.9)%	(30.2)%	(57.7)%	(85.7)%
2.246%	9.4%	3.8%	1.6%	1.6%	1.6%	1.6%	(17.0)%	(44.3)%	(73.1)%	*
4.246%	(1.2)%	(7.6)%	(9.6)%	(9.6)%	(9.6)%	(9.6)%	(31.7)%	(61.8)%	(92.0)%	*
6.650%	*	*	*	*	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>225%</u>	<u>260%</u>	<u>300%</u>	<u>500%</u>	<u>800%</u>	<u>1100%</u>	<u>1400%</u>
6.00% and below . . .	30.0%	26.5%	17.5%	14.9%	11.9%	(3.8)%	(30.3)%	(62.2)%	*
6.05%	10.9%	7.7%	(0.7)%	(3.1)%	(5.9)%	(20.4)%	(45.0)%	(75.1)%	*
6.10%	*	*	*	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>225%</u>	<u>260%</u>	<u>300%</u>	<u>500%</u>	<u>800%</u>	<u>1100%</u>	<u>1400%</u>
0.124%	36.9%	33.3%	24.0%	21.4%	18.3%	2.1%	(25.1)%	(57.7)%	*
0.248%	35.9%	32.3%	23.1%	20.5%	17.4%	1.3%	(25.8)%	(58.3)%	*
2.248%	20.7%	17.3%	8.6%	6.1%	3.2%	(11.9)%	(37.5)%	(68.1)%	*
4.248%	4.8%	1.6%	(6.5)%	(8.9)%	(11.6)%	(25.7)%	(49.6)%	(78.7)%	*
6.000% and above . . .	*	*	*	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>180%</u>	<u>250%</u>	<u>400%</u>	<u>600%</u>
0.124%	17.5%	15.0%	11.0%	7.5%	(0.3)%	(11.1)%
0.248%	16.9%	14.5%	10.5%	6.9%	(0.9)%	(11.7)%
2.248%	7.9%	5.4%	1.3%	(2.4)%	(10.5)%	(21.8)%
4.248%	(2.4)%	(5.0)%	(9.2)%	(12.9)%	(21.2)%	(33.0)%
6.650%	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>180%</u>	<u>250%</u>	<u>400%</u>	<u>600%</u>
0.124%	18.4%	15.4%	10.4%	5.7%	(4.9)%	(19.5)%
0.248%	17.8%	14.8%	9.8%	5.1%	(5.7)%	(20.3)%
2.248%	8.1%	4.9%	(0.7)%	(6.0)%	(18.0)%	(34.2)%
4.248%	(3.1)%	(6.6)%	(13.0)%	(19.2)%	(33.2)%	(51.5)%
6.650%	*	*	*	*	*	*

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:**

<u>Class</u>	<u>% PSA</u>
WI	352%

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 WI 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:

<u>Class</u>	<u>Price*</u>
WI	13.00%

* 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 WI Class to Prepayments

	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1100%</u>	<u>1400%</u>
Pre-Tax Yields to Maturity	19.3%	16.2%	6.7%	(10.2)%	(32.9)%	(59.5)%	(93.2)%

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions, and

- the priority sequences of distributions of principal of the Group 1, Group 2, Group 5 and Group 6 Classes.

See “—Distributions of Principal” above.

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

Decrement Tables

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

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

<u>Mortgage Loans Backing Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	360 months	360 months	7.00%
Group 2 MBS	360 months	360 months	7.00%
Group 3 MBS	180 months	180 months	6.50%
Group 4 Underlying REMIC and RCR Certificates	180 months	(1)	7.00%
Group 5 MBS	360 months	360 months	8.50%
Group 6 MBS	240 months	240 months	6.00%

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

<u>Class</u>	<u>Remaining Terms to Maturity</u>
2003-54-TE	70 months
2003-57-KE	70 months
2003-59-HP	72 months
2003-65-KD	71 months
2003-65-KE	71 months
2003-72-DR	72 months
2003-87-TJ	73 months
2003-91-BW	73 months
2004-29-GN	81 months
2004-75-KW	86 months
2004-77-GB	86 months
2004-77-GX	86 months

It is unlikely that all of the Mortgage Loans will have the loan ages, interest rates or remaining terms to maturity 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	FC and SC† Classes						AF, AS† and AB Classes						VA Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	200%	400%	600%	800%	0%	100%	200%	400%	600%	800%	0%	100%	200%	400%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2013	99	97	95	91	87	83	99	95	93	87	82	77	97	97	97	97	97	97
July 2014	98	91	85	74	63	53	97	87	79	64	49	36	95	95	95	95	95	95
July 2015	97	84	73	55	40	27	95	78	63	38	17	0	92	92	92	92	92	91
July 2016	95	77	63	41	25	14	94	68	49	19	0	0	89	89	89	89	73	3
July 2017	94	71	55	31	16	7	92	60	37	4	0	0	86	86	86	86	11	0
July 2018	93	65	47	23	10	4	90	52	27	0	0	0	83	83	83	52	0	0
July 2019	91	60	40	17	6	2	88	44	17	0	0	0	80	80	80	12	0	0
July 2020	89	55	35	12	4	1	85	37	10	0	0	0	76	76	76	0	0	0
July 2021	88	50	30	9	2	*	83	31	3	0	0	0	73	73	73	0	0	0
July 2022	86	46	25	7	1	*	80	25	0	0	0	0	69	69	54	0	0	0
July 2023	84	41	21	5	1	*	78	19	0	0	0	0	65	65	26	0	0	0
July 2024	82	37	18	4	1	*	75	14	0	0	0	0	61	61	2	0	0	0
July 2025	79	34	15	3	*	*	71	9	0	0	0	0	58	58	0	0	0	0
July 2026	77	30	13	2	*	*	68	4	0	0	0	0	53	53	0	0	0	0
July 2027	74	27	11	1	*	*	64	0	0	0	0	0	49	47	0	0	0	0
July 2028	71	24	9	1	*	*	60	0	0	0	0	0	45	24	0	0	0	0
July 2029	68	21	7	1	*	*	56	0	0	0	0	0	40	1	0	0	0	0
July 2030	65	19	6	1	*	*	51	0	0	0	0	0	35	0	0	0	0	0
July 2031	61	16	5	*	*	*	46	0	0	0	0	0	30	0	0	0	0	0
July 2032	57	14	4	*	*	*	41	0	0	0	0	0	25	0	0	0	0	0
July 2033	53	12	3	*	*	*	35	0	0	0	0	0	20	0	0	0	0	0
July 2034	49	10	3	*	*	*	29	0	0	0	0	0	14	0	0	0	0	0
July 2035	44	8	2	*	*	*	23	0	0	0	0	0	9	0	0	0	0	0
July 2036	39	7	1	*	*	*	16	0	0	0	0	0	3	0	0	0	0	0
July 2037	34	5	1	*	*	*	8	0	0	0	0	0	0	0	0	0	0	0
July 2038	28	4	1	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0
July 2039	22	2	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0
July 2040	15	1	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0
July 2041	8	0	0	0	0	0	0	0	0	0	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)**	19.9	10.6	7.2	4.3	3.1	2.4	16.8	6.8	4.3	2.6	2.0	1.7	14.0	12.0	9.1	5.8	4.2	3.3

Date	VZ Class						HF, FL, LF and HS† Classes									
	PSA Prepayment Assumption						PSA Prepayment Assumption									
	0%	100%	200%	400%	600%	800%	0%	100%	125%	145%	200%	250%	500%	800%	1100%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2013	104	104	104	104	104	104	99	95	94	94	92	90	82	72	62	52
July 2014	107	107	107	107	107	107	98	88	86	85	80	76	58	39	24	11
July 2015	111	111	111	111	111	111	97	82	78	76	69	64	40	20	8	2
July 2016	115	115	115	115	115	115	95	75	71	68	60	53	27	10	3	*
July 2017	119	119	119	119	119	61	94	69	64	61	52	44	19	5	1	*
July 2018	123	123	123	123	84	31	93	63	58	54	44	37	13	3	*	*
July 2019	128	128	128	128	52	16	91	58	52	48	38	30	9	1	*	*
July 2020	132	132	132	106	33	8	89	53	47	43	33	25	6	1	*	*
July 2021	137	137	137	78	20	4	88	49	42	38	28	21	4	*	*	*
July 2022	142	142	142	58	13	2	86	44	38	34	24	17	3	*	*	*
July 2023	147	147	147	42	8	1	84	40	34	30	20	14	2	*	*	0
July 2024	152	152	152	31	5	1	82	37	30	26	17	12	1	*	*	0
July 2025	158	158	131	23	3	*	79	33	27	23	15	9	1	*	*	0
July 2026	163	163	110	17	2	*	77	30	24	20	12	8	1	*	*	0
July 2027	169	169	92	12	1	*	74	27	21	17	10	6	*	*	*	0
July 2028	175	175	77	9	1	*	71	24	18	15	9	5	*	*	*	0
July 2029	181	181	64	6	*	*	68	21	16	13	7	4	*	*	*	0
July 2030	188	161	53	4	*	*	65	18	14	11	6	3	*	*	0	0
July 2031	194	140	43	3	*	*	61	16	12	9	5	3	*	*	0	0
July 2032	201	121	35	2	*	*	57	14	10	8	4	2	*	*	0	0
July 2033	208	103	28	1	*	*	53	12	9	7	3	2	*	*	0	0
July 2034	216	86	22	1	*	*	49	10	7	5	2	1	*	*	0	0
July 2035	223	71	17	1	*	*	44	8	6	4	2	1	*	*	0	0
July 2036	231	56	12	*	*	*	39	6	4	3	1	1	*	*	0	0
July 2037	235	43	9	*	*	*	34	5	3	2	1	*	*	*	0	0
July 2038	235	30	6	*	*	*	28	3	2	2	1	*	*	*	0	0
July 2039	184	19	3	*	*	*	22	2	1	1	*	*	*	0	0	0
July 2040	127	8	1	*	*	*	0	15	1	1	*	*	*	0	0	0
July 2041	66	0	0	0	0	0	8	0	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
Weighted Average																
Life (years)**	28.1	22.1	17.1	10.6	7.4	5.6	19.9	10.4	9.3	8.5	6.9	5.8	3.2	2.0	1.5	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	FJ, SJ†, HP and HL Classes										HG Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	125%	145%	200%	250%	500%	800%	1100%	1400%	0%	100%	125%	145%	200%	250%	500%	800%	1100%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2013	99	93	92	92	92	92	92	92	79	65	100	100	100	100	100	100	100	100	100	100
July 2014	97	84	81	81	81	81	74	48	27	10	100	100	100	100	100	100	100	100	100	100
July 2015	96	75	71	71	71	71	49	22	6	0	100	100	100	100	100	100	100	100	100	45
July 2016	94	66	61	61	61	61	32	9	0	0	100	100	100	100	100	100	100	100	69	7
July 2017	92	58	52	52	52	52	20	2	0	0	100	100	100	100	100	100	100	100	23	1
July 2018	90	51	43	43	43	43	12	0	0	0	100	100	100	100	100	100	100	69	8	*
July 2019	88	44	36	36	36	36	7	0	0	0	100	100	100	100	100	100	100	35	3	*
July 2020	86	37	29	29	29	29	3	0	0	0	100	100	100	100	100	100	100	18	1	*
July 2021	83	31	23	23	23	23	*	0	0	0	100	100	100	100	100	100	100	9	*	*
July 2022	81	25	18	18	18	18	0	0	0	0	100	100	100	100	100	100	72	5	*	*
July 2023	78	19	14	14	14	14	0	0	0	0	100	100	100	100	100	100	49	2	*	*
July 2024	75	14	10	10	10	10	0	0	0	0	100	100	100	100	100	33	1	*	*	*
July 2025	72	10	8	8	8	8	0	0	0	0	100	100	100	100	100	22	1	*	*	0
July 2026	69	5	5	5	5	5	0	0	0	0	100	100	100	100	100	15	*	*	*	0
July 2027	65	3	3	3	3	3	0	0	0	0	100	100	100	100	100	10	*	*	*	0
July 2028	61	2	2	2	2	2	0	0	0	0	100	100	100	100	100	7	*	*	*	0
July 2029	57	*	*	*	*	*	0	0	0	0	100	100	100	100	100	4	*	*	*	0
July 2030	52	0	0	0	0	0	0	0	0	0	100	83	83	83	83	3	*	*	*	0
July 2031	48	0	0	0	0	0	0	0	0	0	100	66	66	66	66	2	*	*	*	0
July 2032	42	0	0	0	0	0	0	0	0	0	100	51	51	51	51	1	*	*	*	0
July 2033	37	0	0	0	0	0	0	0	0	0	100	39	39	39	39	1	*	*	*	0
July 2034	31	0	0	0	0	0	0	0	0	0	100	30	30	30	30	*	*	*	0	0
July 2035	24	0	0	0	0	0	0	0	0	0	100	22	22	22	22	*	*	*	0	0
July 2036	18	0	0	0	0	0	0	0	0	0	100	16	16	16	16	*	*	*	0	0
July 2037	10	0	0	0	0	0	0	0	0	0	100	11	11	11	11	*	*	*	0	0
July 2038	2	0	0	0	0	0	0	0	0	0	100	7	7	7	7	*	*	*	0	0
July 2039	0	0	0	0	0	0	0	0	0	0	4	4	4	4	4	*	*	*	0	0
July 2040	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	*	*	*	0	0
July 2041	0	0	0	0	0	0	0	0	0	0	0	0	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	0	0
Weighted Average																				
Life (years)**	17.0	6.7	6.0	6.0	6.0	6.0	3.4	2.2	1.6	1.3	26.7	20.8	20.8	20.8	20.8	20.8	11.7	7.0	4.6	3.1

Date	FK, SK† and HK Classes										HJ Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	125%	145%	200%	250%	500%	800%	1100%	1400%	0%	100%	125%	145%	200%	250%	500%	800%	1100%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2013	99	94	92	92	92	92	92	92	79	66	100	100	100	100	100	100	100	100	100	100
July 2014	97	84	82	82	82	82	74	49	28	11	100	100	100	100	100	100	100	100	100	100
July 2015	96	75	71	71	71	71	50	23	7	0	100	100	100	100	100	100	100	100	100	60
July 2016	94	67	61	61	61	61	33	10	0	0	100	100	100	100	100	100	100	100	91	9
July 2017	92	59	52	52	52	52	21	3	0	0	100	100	100	100	100	100	100	100	30	1
July 2018	90	51	44	44	44	44	13	0	0	0	100	100	100	100	100	100	100	92	10	*
July 2019	88	44	37	37	37	37	8	0	0	0	100	100	100	100	100	100	100	47	3	*
July 2020	86	38	30	30	30	30	4	0	0	0	100	100	100	100	100	100	100	24	1	*
July 2021	84	32	24	24	24	24	2	0	0	0	100	100	100	100	100	100	100	12	*	*
July 2022	81	26	19	19	19	19	0	0	0	0	100	100	100	100	100	100	96	6	*	*
July 2023	78	20	15	15	15	15	0	0	0	0	100	100	100	100	100	100	65	3	*	*
July 2024	75	15	12	12	12	12	0	0	0	0	100	100	100	100	100	100	44	2	*	*
July 2025	72	11	9	9	9	9	0	0	0	0	100	100	100	100	100	29	1	*	*	0
July 2026	69	6	6	6	6	6	0	0	0	0	100	100	100	100	100	20	*	*	*	0
July 2027	65	4	4	4	4	4	0	0	0	0	100	100	100	100	100	13	*	*	*	0
July 2028	61	3	3	3	3	3	0	0	0	0	100	100	100	100	100	9	*	*	*	0
July 2029	57	1	1	1	1	1	0	0	0	0	100	100	100	100	100	6	*	*	*	0
July 2030	53	*	*	*	*	*	0	0	0	0	100	100	100	100	100	4	*	*	*	0
July 2031	48	0	0	0	0	0	0	0	0	0	100	87	87	87	87	2	*	*	*	0
July 2032	43	0	0	0	0	0	0	0	0	0	100	68	68	68	68	2	*	*	*	0
July 2033	38	0	0	0	0	0	0	0	0	0	100	52	52	52	52	1	*	*	*	0
July 2034	32	0	0	0	0	0	0	0	0	0	100	40	40	40	40	1	*	*	*	0
July 2035	25	0	0	0	0	0	0	0	0	0	100	29	29	29	29	*	*	*	0	0
July 2036	19	0	0	0	0	0	0	0	0	0	100	21	21	21	21	*	*	*	0	0
July 2037	11	0	0	0	0	0	0	0	0	0	100	15	15	15	15	*	*	*	0	0
July 2038	4	0	0	0	0	0	0	0	0	0	100	9	9	9	9	*	*	*	0	0
July 2039	0	0	0	0	0	0	0	0	0	0	5	5	5	5	5	*	*	*	0	0
July 2040	0	0	0	0	0	0	0	0	0	0	2	2	2	2	2	*	*	*	0	0
July 2041	0	0	0	0	0	0	0	0	0	0	0	0	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	0	0
Weighted Average																				
Life (years)**	17.1	6.8	6.2	6.2	6.2	6.2	3.5	2.3	1.7	1.3	26.8	21.8	21.8	21.8	21.8	12.4	7.4	4.9	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.

Date	JD Class										JL Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	125%	145%	200%	250%	500%	800%	1100%	1400%	0%	100%	125%	145%	200%	250%	500%	800%	1100%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2013	100	100	100	84	84	84	84	0	0	0	0	100	100	100	100	90	81	36	0	0
July 2014	100	100	100	61	61	61	0	0	0	0	0	100	100	100	100	76	54	0	0	0
July 2015	100	100	100	40	40	40	0	0	0	0	0	100	100	100	100	64	33	0	0	0
July 2016	100	100	100	24	24	24	0	0	0	0	0	100	100	100	100	55	18	0	0	0
July 2017	100	100	100	12	12	12	0	0	0	0	0	100	100	100	100	49	8	0	0	0
July 2018	100	100	100	3	3	3	0	0	0	0	0	100	100	100	100	45	3	0	0	0
July 2019	100	100	100	0	0	0	0	0	0	0	0	100	100	100	99	43	*	0	0	0
July 2020	100	100	99	0	0	0	0	0	0	0	0	100	100	100	98	41	*	0	0	0
July 2021	100	100	89	0	0	0	0	0	0	0	0	100	100	100	96	39	*	0	0	0
July 2022	100	100	72	0	0	0	0	0	0	0	0	100	100	100	92	37	*	0	0	0
July 2023	100	100	48	0	0	0	0	0	0	0	0	100	100	100	87	34	*	0	0	0
July 2024	100	100	20	0	0	0	0	0	0	0	0	100	100	100	81	31	*	0	0	0
July 2025	100	100	0	0	0	0	0	0	0	0	0	100	100	98	75	28	*	0	0	0
July 2026	100	97	0	0	0	0	0	0	0	0	0	100	100	90	69	25	*	0	0	0
July 2027	100	58	0	0	0	0	0	0	0	0	0	100	100	82	62	22	*	0	0	0
July 2028	100	16	0	0	0	0	0	0	0	0	0	100	100	75	56	20	*	0	0	0
July 2029	100	0	0	0	0	0	0	0	0	0	0	100	94	67	50	17	*	0	0	0
July 2030	100	0	0	0	0	0	0	0	0	0	0	100	85	60	44	15	*	0	0	0
July 2031	100	0	0	0	0	0	0	0	0	0	0	100	75	52	38	13	*	0	0	0
July 2032	100	0	0	0	0	0	0	0	0	0	0	100	66	46	33	10	*	0	0	0
July 2033	100	0	0	0	0	0	0	0	0	0	0	100	57	39	28	9	*	0	0	0
July 2034	100	0	0	0	0	0	0	0	0	0	0	100	49	33	23	7	*	0	0	0
July 2035	100	0	0	0	0	0	0	0	0	0	0	100	40	27	19	6	*	0	0	0
July 2036	100	0	0	0	0	0	0	0	0	0	0	100	33	21	15	4	*	0	0	0
July 2037	100	0	0	0	0	0	0	0	0	0	0	100	25	16	11	3	*	0	0	0
July 2038	100	0	0	0	0	0	0	0	0	0	0	100	18	11	8	2	*	0	0	0
July 2039	83	0	0	0	0	0	0	0	0	0	0	100	11	7	5	1	*	0	0	0
July 2040	0	0	0	0	0	0	0	0	0	0	0	82	5	3	2	*	*	0	0	0
July 2041	0	0	0	0	0	0	0	0	0	0	0	43	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	0	0
Weighted Average																				
Life (years)**	27.2	15.2	10.8	2.7	2.7	2.7	1.4	0.9	0.7	0.5	28.8	22.1	19.8	17.4	8.4	2.5	0.8	0.5	0.4	0.3

Date	JA Class										JB Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	125%	145%	200%	250%	500%	800%	1100%	1400%	0%	100%	125%	145%	200%	250%	500%	800%	1100%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2013	100	100	100	100	87	74	13	0	0	0	0	100	100	100	100	100	100	0	0	0
July 2014	100	100	100	100	67	38	0	0	0	0	0	100	100	100	100	100	0	0	0	0
July 2015	100	100	100	100	51	9	0	0	0	0	0	100	100	100	100	100	0	0	0	0
July 2016	100	100	100	100	39	0	0	0	0	0	0	100	100	100	100	44	0	0	0	0
July 2017	100	100	100	100	31	0	0	0	0	0	0	100	100	100	100	0	0	0	0	0
July 2018	100	100	100	100	26	0	0	0	0	0	0	100	100	100	100	0	0	0	0	0
July 2019	100	100	100	99	23	0	0	0	0	0	0	100	100	100	100	0	0	0	0	0
July 2020	100	100	100	98	20	0	0	0	0	0	0	100	100	100	100	0	0	0	0	0
July 2021	100	100	100	94	18	0	0	0	0	0	0	100	100	100	100	0	0	0	0	0
July 2022	100	100	100	89	15	0	0	0	0	0	0	100	100	100	100	0	0	0	0	0
July 2023	100	100	100	82	11	0	0	0	0	0	0	100	100	100	100	0	0	0	0	0
July 2024	100	100	100	75	7	0	0	0	0	0	0	100	100	100	100	0	0	0	0	0
July 2025	100	100	97	66	3	0	0	0	0	0	0	100	100	100	100	0	0	0	0	0
July 2026	100	100	87	58	0	0	0	0	0	0	0	100	100	100	100	95	0	0	0	0
July 2027	100	100	76	49	0	0	0	0	0	0	0	100	100	100	100	75	0	0	0	0
July 2028	100	100	66	41	0	0	0	0	0	0	0	100	100	100	100	57	0	0	0	0
July 2029	100	92	56	32	0	0	0	0	0	0	0	100	100	100	100	39	0	0	0	0
July 2030	100	79	45	24	0	0	0	0	0	0	0	100	100	100	100	23	0	0	0	0
July 2031	100	67	36	16	0	0	0	0	0	0	0	100	100	100	100	8	0	0	0	0
July 2032	100	54	26	9	0	0	0	0	0	0	0	100	100	100	100	0	0	0	0	0
July 2033	100	42	17	2	0	0	0	0	0	0	0	100	100	100	100	0	0	0	0	0
July 2034	100	31	9	0	0	0	0	0	0	0	0	100	100	100	80	0	0	0	0	0
July 2035	100	19	1	0	0	0	0	0	0	0	0	100	100	100	50	0	0	0	0	0
July 2036	100	9	0	0	0	0	0	0	0	0	0	100	100	67	23	0	0	0	0	0
July 2037	100	0	0	0	0	0	0	0	0	0	0	100	93	32	0	0	0	0	0	0
July 2038	100	0	0	0	0	0	0	0	0	0	0	100	44	0	0	0	0	0	0	0
July 2039	100	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
July 2040	76	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
July 2041	23	0	0	0	0	0	0	0	0	0	0	100	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	0	0
Weighted Average																				
Life (years)**	28.5	20.5	17.7	14.9	4.5	1.7	0.6	0.4	0.3	0.2	29.6	25.9	24.5	23.1	16.5	4.0	1.2	0.8	0.5	0.4

* Indicates an outstanding balance greater than 0% and less than 0.5% of the original principal balance.
** Determined as specified under "Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates" in the REMIC Prospectus.

Date	JC Class										JE Class												
	PSA Prepayment Assumption										PSA Prepayment Assumption												
	0%	100%	125%	145%	200%	250%	500%	800%	1100%	1400%	0%	100%	125%	145%	200%	250%	500%	800%	1100%	1400%			
Initial Percent	100	100	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	0	0	0	0	0	100	100	100	100	85	71	3	0	0	0
July 2014	100	100	100	100	100	100	100	0	0	0	0	0	0	100	100	100	100	64	31	0	0	0	0
July 2015	100	100	100	100	100	100	100	0	0	0	0	0	0	100	100	100	100	46	0	0	0	0	0
July 2016	100	100	100	100	100	100	100	0	0	0	0	0	0	100	100	100	100	33	0	0	0	0	0
July 2017	100	100	100	100	100	74	0	0	0	0	0	0	0	100	100	100	100	24	0	0	0	0	0
July 2018	100	100	100	100	100	28	0	0	0	0	0	0	0	100	100	100	100	18	0	0	0	0	0
July 2019	100	100	100	100	100	4	0	0	0	0	0	0	0	100	100	100	99	14	0	0	0	0	0
July 2020	100	100	100	100	100	*	0	0	0	0	0	0	0	100	100	100	97	12	0	0	0	0	0
July 2021	100	100	100	100	100	*	0	0	0	0	0	0	0	100	100	100	94	9	0	0	0	0	0
July 2022	100	100	100	100	100	*	0	0	0	0	0	0	0	100	100	100	88	5	0	0	0	0	0
July 2023	100	100	100	100	100	*	0	0	0	0	0	0	0	100	100	100	80	1	0	0	0	0	0
July 2024	100	100	100	100	100	*	0	0	0	0	0	0	0	100	100	100	72	0	0	0	0	0	0
July 2025	100	100	100	100	100	*	0	0	0	0	0	0	0	100	100	96	63	0	0	0	0	0	0
July 2026	100	100	100	100	100	*	0	0	0	0	0	0	0	100	100	85	53	0	0	0	0	0	0
July 2027	100	100	100	100	100	*	0	0	0	0	0	0	0	100	100	74	43	0	0	0	0	0	0
July 2028	100	100	100	100	100	*	0	0	0	0	0	0	0	100	100	62	34	0	0	0	0	0	0
July 2029	100	100	100	100	100	*	0	0	0	0	0	0	0	100	91	51	25	0	0	0	0	0	0
July 2030	100	100	100	100	100	*	0	0	0	0	0	0	0	100	77	39	16	0	0	0	0	0	0
July 2031	100	100	100	100	100	*	0	0	0	0	0	0	0	100	63	29	7	0	0	0	0	0	0
July 2032	100	100	100	100	92	*	0	0	0	0	0	0	0	100	49	18	0	0	0	0	0	0	0
July 2033	100	100	100	100	76	*	0	0	0	0	0	0	0	100	36	8	0	0	0	0	0	0	0
July 2034	100	100	100	100	62	*	0	0	0	0	0	0	0	100	23	0	0	0	0	0	0	0	0
July 2035	100	100	100	100	49	*	0	0	0	0	0	0	0	100	11	0	0	0	0	0	0	0	0
July 2036	100	100	100	100	37	*	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
July 2037	100	100	100	97	27	*	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
July 2038	100	100	99	68	19	*	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
July 2039	100	97	61	41	11	*	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
July 2040	100	40	25	17	4	*	0	0	0	0	0	0	0	73	0	0	0	0	0	0	0	0	0
July 2041	100	0	0	0	0	0	0	0	0	0	0	0	0	14	0	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	0	0	0	0	0
Weighted Average																							
Life (years)**	29.9	27.9	27.3	26.7	23.3	5.6	1.4	0.8	0.6	0.5	28.4	20.0	17.2	14.2	3.6	1.6	0.6	0.4	0.3	0.2			

Date	JQ and JT Classes										JK Class												
	PSA Prepayment Assumption										PSA Prepayment Assumption												
	0%	100%	125%	145%	200%	250%	500%	800%	1100%	1400%	0%	100%	125%	145%	200%	250%	500%	800%	1100%	1400%			
Initial Percent	100	100	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	0	0	0	0	0	100	100	100	100	100	100	100			
July 2014	100	100	100	100	100	100	100	0	0	0	0	0	0	100	100	100	100	100	100	100			
July 2015	100	100	100	100	100	96	0	0	0	0	0	0	0	100	100	100	100	100	100	100			
July 2016	100	100	100	100	100	19	0	0	0	0	0	0	0	100	100	100	100	100	100	100			
July 2017	100	100	100	100	100	0	0	0	0	0	0	0	0	100	100	100	100	100	59	0	0	0	
July 2018	100	100	100	100	100	0	0	0	0	0	0	0	0	100	100	100	100	100	22	0	0	0	
July 2019	100	100	100	100	100	0	0	0	0	0	0	0	0	100	100	100	100	100	3	0	0	0	
July 2020	100	100	100	100	100	0	0	0	0	0	0	0	0	100	100	100	100	100	*	0	0	0	
July 2021	100	100	100	100	100	0	0	0	0	0	0	0	0	100	100	100	100	100	*	0	0	0	
July 2022	100	100	100	100	100	0	0	0	0	0	0	0	0	100	100	100	100	100	*	0	0	0	
July 2023	100	100	100	100	100	0	0	0	0	0	0	0	0	100	100	100	100	100	*	0	0	0	
July 2024	100	100	100	100	88	0	0	0	0	0	0	0	0	100	100	100	100	100	*	0	0	0	
July 2025	100	100	100	100	73	0	0	0	0	0	0	0	0	100	100	100	100	100	*	0	0	0	
July 2026	100	100	100	100	58	0	0	0	0	0	0	0	0	100	100	100	100	100	*	0	0	0	
July 2027	100	100	100	100	43	0	0	0	0	0	0	0	0	100	100	100	100	100	*	0	0	0	
July 2028	100	100	100	100	28	0	0	0	0	0	0	0	0	100	100	100	100	100	*	0	0	0	
July 2029	100	100	100	100	15	0	0	0	0	0	0	0	0	100	100	100	100	100	*	0	0	0	
July 2030	100	100	100	100	2	0	0	0	0	0	0	0	0	100	100	100	100	100	*	0	0	0	
July 2031	100	100	100	100	0	0	0	0	0	0	0	0	0	100	100	100	100	88	*	0	0	0	
July 2032	100	100	100	97	0	0	0	0	0	0	0	0	0	100	100	100	100	74	*	0	0	0	
July 2033	100	100	100	71	0	0	0	0	0	0	0	0	0	100	100	100	100	61	*	0	0	0	
July 2034	100	100	96	46	0	0	0	0	0	0	0	0	0	100	100	100	100	49	*	0	0	0	
July 2035	100	100	65	23	0	0	0	0	0	0	0	0	0	100	100	100	100	39	*	0	0	0	
July 2036	100	95	36	2	0	0	0	0	0	0	0	0	0	100	100	100	100	30	*	0	0	0	
July 2037	100	56	10	0	0	0	0	0	0	0	0	0	0	100	100	100	78	22	*	0	0	0	
July 2038	100	18	0	0	0	0	0	0	0	0	0	0	0	100	100	79	54	15	*	0	0	0	
July 2039	100	0	0	0	0	0	0	0	0	0	0	0	0	100	77	48	33	9	*	0	0	0	
July 2040	100	0	0	0	0	0	0	0	0	0	0	0	0	100	32	20	13	3	*	0	0	0	
July 2041	100	0	0	0	0	0	0	0	0	0	0	0	0	100	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	0	0	0	0	
Weighted Average																							
Life (years)**	29.5	25.2	23.6	21.9	14.6	3.6	1.2	0.7	0.5	0.4	29.9	27.6	27.0	26.3	22.4	5.4	1.4	0.8	0.6	0.5			

* Indicates an outstanding balance greater than 0% and less than 0.5% of the original principal balance.
** Determined as specified under "Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates" in the REMIC Prospectus.

Date	JU Class										HM Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	125%	145%	200%	250%	500%	800%	1100%	1400%	0%	100%	125%	145%	200%	250%	500%	800%	1100%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2013	100	100	100	97	89	82	45	0	0	0	0	100	100	100	100	100	100	100	100	100
July 2014	100	100	100	93	73	55	0	0	0	0	0	100	100	100	100	100	100	100	100	100
July 2015	100	100	100	89	59	34	0	0	0	0	0	100	100	100	100	100	100	100	100	51
July 2016	100	100	100	86	49	19	0	0	0	0	0	100	100	100	100	100	100	100	77	8
July 2017	100	100	100	84	42	9	0	0	0	0	0	100	100	100	100	100	100	100	26	1
July 2018	100	100	100	82	37	3	0	0	0	0	0	100	100	100	100	100	100	100	78	*
July 2019	100	100	100	81	35	*	0	0	0	0	0	100	100	100	100	100	100	100	39	*
July 2020	100	100	100	80	34	*	0	0	0	0	0	100	100	100	100	100	100	100	20	*
July 2021	100	100	98	78	32	*	0	0	0	0	0	100	100	100	100	100	100	100	10	*
July 2022	100	100	95	75	30	*	0	0	0	0	0	100	100	100	100	100	100	81	5	*
July 2023	100	100	90	71	28	*	0	0	0	0	0	100	100	100	100	100	100	55	3	*
July 2024	100	100	85	66	25	*	0	0	0	0	0	100	100	100	100	100	100	37	1	*
July 2025	100	100	79	61	23	*	0	0	0	0	0	100	100	100	100	100	100	25	1	*
July 2026	100	100	73	56	21	*	0	0	0	0	0	100	100	100	100	100	100	17	*	*
July 2027	100	92	67	51	18	*	0	0	0	0	0	100	100	100	100	100	100	11	*	*
July 2028	100	84	61	46	16	*	0	0	0	0	0	100	100	100	100	100	100	7	*	*
July 2029	100	77	55	41	14	*	0	0	0	0	0	100	100	100	100	100	100	5	*	*
July 2030	100	69	49	36	12	*	0	0	0	0	0	100	90	90	90	90	3	*	*	0
July 2031	100	61	43	31	10	*	0	0	0	0	0	100	74	74	74	74	2	*	*	0
July 2032	100	54	37	27	9	*	0	0	0	0	0	100	58	58	58	58	1	*	*	0
July 2033	100	47	32	23	7	*	0	0	0	0	0	100	44	44	44	44	1	*	0	0
July 2034	100	40	27	19	6	*	0	0	0	0	0	100	34	34	34	34	1	*	0	0
July 2035	100	33	22	15	5	*	0	0	0	0	0	100	25	25	25	25	*	*	0	0
July 2036	100	26	17	12	3	*	0	0	0	0	0	100	18	18	18	18	*	*	0	0
July 2037	100	20	13	9	3	*	0	0	0	0	0	100	12	12	12	12	*	*	0	0
July 2038	100	14	9	6	2	*	0	0	0	0	0	100	8	8	8	8	*	*	0	0
July 2039	97	9	6	4	1	*	0	0	0	0	0	4	4	4	4	4	*	*	0	0
July 2040	67	4	2	2	*	*	0	0	0	0	0	2	2	2	2	2	*	*	0	0
July 2041	35	0	0	0	0	0	0	0	0	0	0	0	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	0	0
Weighted Average																				
Life (years)**	28.5	20.8	18.1	14.7	7.3	2.5	0.9	0.6	0.4	0.3	26.7	21.2	21.2	21.2	21.2	21.2	12.0	7.1	4.7	3.2

WI† and WA Classes

Date	PSA Prepayment Assumption						
	0%	100%	250%	500%	800%	1100%	1400%
Initial Percent	100	100	100	100	100	100	100
July 2013	96	90	84	73	60	47	34
July 2014	92	79	67	48	29	15	5
July 2015	87	69	53	31	14	5	1
July 2016	82	60	41	20	7	1	*
July 2017	77	52	32	13	3	*	*
July 2018	71	44	24	8	2	*	*
July 2019	65	36	18	5	1	*	*
July 2020	59	29	13	3	*	*	*
July 2021	52	23	9	2	*	*	*
July 2022	45	17	6	1	*	*	0
July 2023	37	11	4	*	*	*	0
July 2024	28	6	2	*	*	*	0
July 2025	20	1	*	*	*	*	0
July 2026	10	0	0	0	0	0	0
July 2027	0	0	0	0	0	0	0
Weighted Average							
Life (years)**	8.7	5.7	4.1	2.6	1.7	1.2	0.9

* 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	AT Class							KF, KI†, KS† and KT Classes								
	PSA Prepayment Assumption							PSA Prepayment Assumption								
	0%	100%	200%	400%	600%	900%	1300%	0%	100%	225%	260%	300%	500%	800%	1100%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2013	87	78	73	63	53	38	18	99	92	85	83	81	69	51	33	16
July 2014	72	58	51	38	27	14	3	98	85	72	69	65	47	26	11	2
July 2015	57	39	32	21	12	5	1	98	78	61	57	52	32	13	4	*
July 2016	40	22	17	9	5	1	*	97	72	52	47	42	22	7	1	*
July 2017	23	5	4	2	1	*	*	95	66	44	39	33	15	3	*	*
July 2018	5	*	*	*	*	*	*	94	60	37	32	27	10	2	*	*
July 2019	*	0	0	0	0	0	0	93	55	31	26	21	7	1	*	*
July 2020	0	0	0	0	0	0	0	92	50	26	21	17	5	*	*	*
July 2021	0	0	0	0	0	0	0	90	45	21	17	13	3	*	*	*
July 2022	0	0	0	0	0	0	0	89	41	18	14	10	2	*	*	0
July 2023	0	0	0	0	0	0	0	87	37	15	11	8	1	*	*	0
July 2024	0	0	0	0	0	0	0	85	33	12	9	6	1	*	*	0
July 2025	0	0	0	0	0	0	0	83	29	10	7	5	1	*	*	0
July 2026	0	0	0	0	0	0	0	81	26	8	6	4	*	*	*	0
July 2027	0	0	0	0	0	0	0	78	22	6	4	3	*	*	*	0
July 2028	0	0	0	0	0	0	0	75	19	5	3	2	*	*	*	0
July 2029	0	0	0	0	0	0	0	72	16	4	3	2	*	*	0	0
July 2030	0	0	0	0	0	0	0	69	14	3	2	1	*	*	0	0
July 2031	0	0	0	0	0	0	0	66	11	2	1	1	*	*	0	0
July 2032	0	0	0	0	0	0	0	62	9	2	1	1	*	*	0	0
July 2033	0	0	0	0	0	0	0	58	6	1	1	*	*	*	0	0
July 2034	0	0	0	0	0	0	0	53	4	1	*	*	*	*	0	0
July 2035	0	0	0	0	0	0	0	49	2	*	*	*	*	*	0	0
July 2036	0	0	0	0	0	0	0	43	*	*	*	*	*	0	0	0
July 2037	0	0	0	0	0	0	0	37	0	0	0	0	0	0	0	0
July 2038	0	0	0	0	0	0	0	31	0	0	0	0	0	0	0	0
July 2039	0	0	0	0	0	0	0	24	0	0	0	0	0	0	0	0
July 2040	0	0	0	0	0	0	0	17	0	0	0	0	0	0	0	0
July 2041	0	0	0	0	0	0	0	9	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
Weighted Average Life (years)**	3.4	2.5	2.3	1.8	1.5	1.0	0.6	20.8	9.3	5.7	5.0	4.4	2.7	1.5	0.9	0.6

Date	KA Class									KU Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	225%	260%	300%	500%	800%	1100%	1400%	0%	100%	225%	260%	300%	500%	800%	1100%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2013	99	91	83	83	83	77	57	37	18	100	100	100	80	57	0	0	0	0
July 2014	98	83	69	69	69	53	29	12	3	100	100	100	66	28	0	0	0	0
July 2015	97	76	57	57	57	36	15	4	*	100	100	100	57	11	0	0	0	0
July 2016	96	69	46	46	46	25	8	1	*	100	100	100	53	3	0	0	0	0
July 2017	95	62	37	37	37	17	4	*	*	100	100	100	51	*	0	0	0	0
July 2018	94	56	30	30	30	11	2	*	*	100	100	98	49	*	0	0	0	0
July 2019	92	50	24	24	24	8	1	*	*	100	100	94	46	*	0	0	0	0
July 2020	91	44	19	19	19	5	*	*	*	100	100	88	43	*	0	0	0	0
July 2021	89	39	15	15	15	4	*	*	*	100	100	80	39	*	0	0	0	0
July 2022	87	34	12	12	12	2	*	*	0	100	100	72	34	*	0	0	0	0
July 2023	85	30	9	9	9	2	*	*	0	100	100	64	30	*	0	0	0	0
July 2024	83	25	7	7	7	1	*	*	0	100	100	56	26	*	0	0	0	0
July 2025	81	21	6	6	6	1	*	*	0	100	100	49	22	*	0	0	0	0
July 2026	78	17	4	4	4	*	*	*	0	100	100	41	18	*	0	0	0	0
July 2027	76	14	3	3	3	*	*	*	0	100	100	35	15	*	0	0	0	0
July 2028	73	10	2	2	2	*	*	*	0	100	100	29	12	*	0	0	0	0
July 2029	69	7	2	2	2	*	*	0	0	100	100	23	10	*	0	0	0	0
July 2030	66	4	1	1	1	*	*	0	0	100	100	19	8	*	0	0	0	0
July 2031	62	1	1	1	1	*	*	0	0	100	100	14	6	*	0	0	0	0
July 2032	58	1	1	1	1	*	*	0	0	100	80	11	4	*	0	0	0	0
July 2033	53	*	*	*	*	*	*	0	0	100	59	7	3	*	0	0	0	0
July 2034	48	*	*	*	*	*	*	0	0	100	40	5	2	*	0	0	0	0
July 2035	43	*	*	*	*	*	*	0	0	100	21	2	1	*	0	0	0	0
July 2036	37	*	*	*	*	*	0	0	0	100	3	*	*	*	0	0	0	0
July 2037	30	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
July 2038	23	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
July 2039	16	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
July 2040	7	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
July 2041	0	0	0	0	0	0	0	0	0	86	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)**	19.8	7.9	4.8	4.8	4.8	2.9	1.7	1.0	0.6	29.5	21.5	13.4	7.3	1.5	0.3	0.1	0.1	0.1

* Indicates an outstanding balance greater than 0% and less than 0.5% of the original principal balance.
** Determined as specified under "Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates" in the REMIC Prospectus.
† In the case of a Notional Class, the Decrement Table indicates the percentage of the original notional principal balance outstanding.

Date	FQ and SQ† Classes						QF, QS†, QA, QC, QD, QE and QG Classes						QB Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	180%	250%	400%	600%	0%	100%	180%	250%	400%	600%	0%	100%	180%	250%	400%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2013	97	95	94	93	91	88	97	95	94	92	90	87	100	100	100	100	100	100
July 2014	94	88	84	81	74	65	94	87	83	79	71	62	100	100	100	100	100	100
July 2015	91	80	73	66	54	40	91	78	70	63	50	35	100	100	100	100	100	100
July 2016	88	72	62	54	40	25	87	69	58	50	34	18	100	100	100	100	100	100
July 2017	85	64	53	44	29	15	84	61	48	39	22	7	100	100	100	100	100	100
July 2018	81	58	45	35	21	9	80	54	40	30	14	1	100	100	100	100	100	100
July 2019	77	51	38	28	15	6	75	47	32	22	7	0	100	100	100	100	100	67
July 2020	73	45	32	23	11	3	71	40	25	16	3	0	100	100	100	100	100	40
July 2021	69	40	26	18	8	2	66	34	20	11	0	0	100	100	100	100	91	24
July 2022	65	34	22	14	5	1	61	28	15	6	0	0	100	100	100	100	64	14
July 2023	60	30	18	11	4	1	56	23	10	3	0	0	100	100	100	100	44	8
July 2024	55	25	14	8	3	*	50	18	6	*	0	0	100	100	100	100	30	5
July 2025	49	21	11	6	2	*	44	14	3	0	0	0	100	100	100	77	20	3
July 2026	43	17	9	5	1	*	38	10	*	0	0	0	100	100	100	57	14	2
July 2027	37	14	7	3	1	*	31	6	0	0	0	0	100	100	79	41	9	1
July 2028	31	10	5	2	*	*	24	2	0	0	0	0	100	100	57	28	5	*
July 2029	24	7	3	1	*	*	17	0	0	0	0	0	100	87	38	18	3	*
July 2030	16	4	2	1	*	*	9	0	0	0	0	0	100	53	22	10	1	*
July 2031	8	2	1	*	*	*	*	0	0	0	0	0	100	22	9	4	*	*
July 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.0	8.1	6.5	5.5	4.1	3.1	11.3	7.2	5.6	4.6	3.4	2.6	19.5	18.2	16.6	14.8	11.4	8.2

* Indicates an outstanding balance greater than 0% and less than 0.5% of the original principal balance.
** Determined as specified under “Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates” in the REMIC Prospectus.
† In the case of a Notional Class, the Decrement Table indicates the percentage of the original notional principal balance outstanding.

Characteristics of the Residual Classes

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

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

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

U.S. Treasury Circular 230 Notice

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

REMIC Elections and Special Tax Attributes

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

Notwithstanding the foregoing, the Mortgage Loans underlying the Group 1 MBS and Group 6 MBS have loan-to-value ratios at origination ranging from greater than 105% up to 125%. See “Description of the Certificates—The Trust MBS” in this prospectus supplement. A portion of the Group 1 Classes and Group 6 Classes may not be treated as “real estate assets” within the meaning of section 856(c)(5)(B) of the Code. See “Material Federal Income Tax Consequences—Special Tax Attributes” in the MBS Prospectus dated February 1, 2012. Accordingly, special tax considerations may apply to a real estate investment trust that holds a REMIC Certificate of a Group 1 Class or Group 6 Class, and we may be obligated to provide additional information, pursuant to Regulations under section 6049 of the Code, on such Classes. See “Material Federal Income Tax Consequences—REMIC Election and Special Tax Attributes” in the REMIC Prospectus.

Taxation of Beneficial Owners of Regular Certificates

The Notional Classes 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:

<u>Group</u>	<u>Prepayment Assumption</u>
1	200% PSA
2	200% PSA
3	250% PSA
4	400% PSA
5	260% PSA
6	180% PSA

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

Taxation of Beneficial Owners of Residual Certificates

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

Taxation of Beneficial Owners of RCR Certificates

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

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

PLAN OF DISTRIBUTION

We are obligated to deliver the Certificates (other than the AT Class) to Goldman, Sachs & Co. (the “Dealer”) in exchange for the Trust MBS. The Dealer proposes to offer the Certificates (other than the AT Class) 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.

We will provide the Group 4 Underlying REMIC and RCR Certificates to the Trust in exchange for the AT Class. On the Settlement Date, we are obligated to transfer the AT Class to Fannie Mae Mega Trust number 310112 (CUSIP Number 31374CN51). We will initially retain the related Mega certificates and may sell them to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale.

LEGAL MATTERS

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

Group 4 Underlying REMIC and RCR Certificates

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	July 2012 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2003-54	TE	May 2003	31393CKG7	4.5%	FIX	June 2018	PAC	\$ 27,842,400	0.87860394	\$24,462,442.34	4.982%	64	111
2003-57	KE	May 2003	31393CD59	4.5	FIX	June 2018	PAC	87,035,556	0.89418966	73,355,345.93	5.002	64	111
2003-59	HP	July 2003	31393DE80	4.5	FIX	August 2018	PAC	100,000,000	0.15939122	15,939,122.00	4.917	66	109
2003-65	KD	June 2003	31393DFN6	4.5	FIX	January 2017	PAC	31,295,909	0.03980808	1,245,830.05	4.905	64	110
2003-65	KE	June 2003	31393DFP1	4.5	FIX	July 2018	PAC	30,959,115	1.00000000	30,959,115.00	4.905	64	110
2003-72	DR	July 2003	31393DXT3	4.5	FIX	August 2018	PAC	372,361,000	0.16904085	62,944,219.95	5.039	65	110
2003-87	TJ	August 2003	31393E3P2	4.5	FIX	September 2018	PAC	73,307,000	0.90866348	58,728,738.04	4.976	65	110
2003-91	BW	August 2003	31393ENV7	4.5	FIX	September 2018	SEQ	37,053,922	0.62430318	20,011,365.44	5.079	61	113
2004-29	GN	April 2004	31393YRT4	4.5	FIX	May 2019	SEQ	48,750,000	0.92505422	45,096,393.23	4.974	63	111
2004-75	KW	September 2004	31394AX50	4.5	FIX	October 2019	SEQ	41,265,000	0.83208309	34,335,908.71	5.012	64	110
2004-77	GB	September 2004	31394AZ66	4.5	FIX	November 2018	SEQ	13,555,342	0.54487990	7,386,033.39	5.000	65	110
2004-77	GX	September 2004	31394AZ74	4.5	FIX	October 2019	SEQ	15,577,402	1.00000000	15,577,402.00	5.000	65	110

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

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

Schedule 1

Available Recombinations(1)

<u>REMIC Certificates</u>		<u>RCR Certificates</u>						
<u>Classes</u>	<u>Original Balances</u>	<u>RCR Classes</u>	<u>Original Balances</u>	<u>Principal Type(2)</u>	<u>Interest Rate</u>	<u>Interest Type(2)</u>	<u>CUSIP Number</u>	<u>Final Distribution Date</u>
Recombination 1								
HP	\$91,343,313	HL	\$101,492,569	PAC	2.50%	FIX	3136A7T51	January 2042
FJ	10,149,256							
SJ	10,149,256(3)							
Recombination 2								
HG	5,257,055	HM	8,472,588	PAC	2.50	FIX	3136A7T69	August 2042
HJ	3,215,533							
Recombination 3								
KA	33,670,798	KT	37,500,000	PT	2.50	FIX	3136A7T77	August 2042
KU	3,829,202							
Recombination 4								
QA	88,620,579	QC	93,051,607	SEQ	2.00	FIX	3136A7T85	September 2031
QF	4,431,028							
QS	4,431,028(3)							
Recombination 5								
QA	88,620,579	QD	97,949,061	SEQ	2.25	FIX	3136A7T93	September 2031
QF	9,328,482							
QS	9,328,482(3)							
Recombination 6								
QA	88,620,579	QE	103,390,676	SEQ	2.50	FIX	3136A7U26	September 2031
QF	14,770,097							
QS	14,770,097(3)							

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<u>REMIC Certificates</u>		<u>RCR Certificates</u>						<u>Final</u>
<u>Classes</u>	<u>Original Balances</u>	<u>RCR Classes</u>	<u>Original Balances</u>	<u>Principal Type(2)</u>	<u>Interest Rate</u>	<u>Interest Type(2)</u>	<u>CUSIP Number</u>	<u>Distribution Date</u>
Recombination 7								
QA	\$88,620,579	QG	\$116,314,509	SEQ	3.00%	FIX	3136A7U34	September 2031
QF	27,693,930							
QS	27,693,930(3)							

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

Principal Balance Schedules

Aggregate Group Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$193,298,490.00	October 2017	\$100,828,655.12	January 2023	\$ 38,612,795.38
August 2012	192,397,575.81	November 2017	99,529,793.71	February 2023	37,986,108.24
September 2012	191,445,326.94	December 2017	98,240,031.88	March 2023	37,368,856.84
October 2012	190,442,214.69	January 2018	96,959,309.08	April 2023	36,760,904.81
November 2012	189,388,743.25	February 2018	95,687,565.14	May 2023	36,162,117.72
December 2012	188,285,449.37	March 2018	94,424,740.30	June 2023	35,572,363.04
January 2013	187,132,901.92	April 2018	93,170,775.18	July 2023	34,991,510.10
February 2013	185,931,701.41	May 2018	91,925,610.78	August 2023	34,419,430.08
March 2013	184,682,479.49	June 2018	90,689,188.51	September 2023	33,855,995.98
April 2013	183,385,898.46	July 2018	89,461,450.15	October 2023	33,301,082.56
May 2013	182,042,650.65	August 2018	88,242,337.86	November 2023	32,754,566.41
June 2013	180,653,457.84	September 2018	87,031,794.17	December 2023	32,216,325.80
July 2013	179,219,070.63	October 2018	85,829,762.01	January 2024	31,686,240.76
August 2013	177,740,267.77	November 2018	84,636,184.66	February 2024	31,164,193.01
September 2013	176,217,855.49	December 2018	83,451,005.78	March 2024	30,650,065.92
October 2013	174,652,666.72	January 2019	82,274,169.39	April 2024	30,143,744.53
November 2013	173,045,560.37	February 2019	81,105,619.90	May 2024	29,645,115.50
December 2013	171,397,420.56	March 2019	79,945,302.06	June 2024	29,154,067.08
January 2014	169,709,155.77	April 2019	78,793,161.00	July 2024	28,670,489.12
February 2014	167,981,698.04	May 2019	77,649,142.18	August 2024	28,194,273.02
March 2014	166,216,002.05	June 2019	76,513,191.45	September 2024	27,725,311.72
April 2014	164,462,504.49	July 2019	75,385,255.00	October 2024	27,263,499.66
May 2014	162,721,124.55	August 2019	74,265,279.37	November 2024	26,808,732.80
June 2014	160,991,781.95	September 2019	73,153,211.44	December 2024	26,360,908.56
July 2014	159,274,396.93	October 2019	72,048,998.47	January 2025	25,919,925.80
August 2014	157,568,890.27	November 2019	70,952,588.04	February 2025	25,485,684.84
September 2014	155,875,183.25	December 2019	69,863,928.07	March 2025	25,058,087.39
October 2014	154,193,197.67	January 2020	68,782,966.83	April 2025	24,637,036.57
November 2014	152,522,855.85	February 2020	67,709,652.93	May 2025	24,222,436.86
December 2014	150,864,080.59	March 2020	66,649,670.27	June 2025	23,814,194.11
January 2015	149,216,795.22	April 2020	65,605,344.65	July 2025	23,412,215.49
February 2015	147,580,923.56	May 2020	64,576,452.36	August 2025	23,016,409.49
March 2015	145,956,389.93	June 2020	63,562,772.81	September 2025	22,626,685.91
April 2015	144,343,119.14	July 2020	62,564,088.48	October 2025	22,242,955.83
May 2015	142,741,036.51	August 2020	61,580,184.93	November 2025	21,865,131.56
June 2015	141,150,067.82	September 2020	60,610,850.69	December 2025	21,493,126.71
July 2015	139,570,139.35	October 2020	59,655,877.29	January 2026	21,126,856.08
August 2015	138,001,177.85	November 2020	58,715,059.15	February 2026	20,766,235.68
September 2015	136,443,110.58	December 2020	57,788,193.58	March 2026	20,411,182.74
October 2015	134,895,865.23	January 2021	56,875,080.75	April 2026	20,061,615.64
November 2015	133,359,370.00	February 2021	55,975,523.60	May 2026	19,717,453.94
December 2015	131,833,553.54	March 2021	55,089,327.85	June 2026	19,378,618.32
January 2016	130,318,344.97	April 2021	54,216,301.97	July 2026	19,045,030.63
February 2016	128,813,673.87	May 2021	53,356,257.06	August 2026	18,716,613.79
March 2016	127,319,470.29	June 2021	52,509,006.93	September 2026	18,393,291.84
April 2016	125,835,664.72	July 2021	51,674,367.97	October 2026	18,074,989.90
May 2016	124,362,188.13	August 2021	50,852,159.14	November 2026	17,761,634.15
June 2016	122,898,971.92	September 2021	50,042,201.98	December 2026	17,453,151.82
July 2016	121,445,947.93	October 2021	49,244,320.50	January 2027	17,149,471.20
August 2016	120,003,048.48	November 2021	48,458,341.20	February 2027	16,850,521.57
September 2016	118,570,206.30	December 2021	47,684,093.01	March 2027	16,556,233.24
October 2016	117,147,354.58	January 2022	46,921,407.26	April 2027	16,266,537.50
November 2016	115,734,426.93	February 2022	46,170,117.68	May 2027	15,981,366.65
December 2016	114,331,357.40	March 2022	45,430,060.29	June 2027	15,700,653.92
January 2017	112,938,080.49	April 2022	44,701,073.45	July 2027	15,424,333.50
February 2017	111,554,531.09	May 2022	43,982,997.79	August 2027	15,152,340.55
March 2017	110,180,644.55	June 2022	43,275,676.17	September 2027	14,884,611.12
April 2017	108,816,356.63	July 2022	42,578,953.67	October 2027	14,621,082.20
May 2017	107,461,603.50	August 2022	41,892,677.54	November 2027	14,361,691.65
June 2017	106,116,321.76	September 2022	41,216,697.20	December 2027	14,106,378.26
July 2017	104,780,448.43	October 2022	40,550,864.17	January 2028	13,855,081.66
August 2017	103,453,920.92	November 2022	39,895,032.06	February 2028	13,607,742.37
September 2017	102,136,677.07	December 2022	39,249,056.56	March 2028	13,364,301.74

Aggregate Group (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
April 2028	\$ 13,124,701.96	September 2032	\$ 4,670,196.50	February 2037	\$ 1,226,632.30
May 2028	12,888,886.07	October 2032	4,571,398.77	March 2037	1,188,294.10
June 2028	12,656,797.91	November 2032	4,474,267.30	April 2037	1,150,676.34
July 2028	12,428,382.12	December 2032	4,378,776.51	May 2037	1,113,767.40
August 2028	12,203,584.15	January 2033	4,284,901.19	June 2037	1,077,555.85
September 2028	11,982,350.22	February 2033	4,192,616.52	July 2037	1,042,030.42
October 2028	11,764,627.32	March 2033	4,101,898.02	August 2037	1,007,180.01
November 2028	11,550,363.20	April 2033	4,012,721.58	September 2037	972,993.71
December 2028	11,339,506.38	May 2033	3,925,063.44	October 2037	939,460.74
January 2029	11,132,006.09	June 2033	3,838,900.19	November 2037	906,570.51
February 2029	10,927,812.31	July 2033	3,754,208.76	December 2037	874,312.57
March 2029	10,726,875.72	August 2033	3,670,966.41	January 2038	842,676.63
April 2029	10,529,147.74	September 2033	3,583,405.76	February 2038	811,632.56
May 2029	10,334,580.45	October 2033	3,508,739.74	March 2038	781,230.40
June 2029	10,143,126.64	November 2033	3,429,711.59	April 2038	751,400.30
July 2029	9,954,739.78	December 2033	3,352,044.89	May 2038	722,152.60
August 2029	9,769,374.01	January 2034	3,275,718.54	June 2038	693,477.75
September 2029	9,586,984.12	February 2034	3,200,711.72	July 2038	665,366.38
October 2029	9,407,525.56	March 2034	3,127,003.95	August 2038	637,809.24
November 2029	9,230,954.42	April 2034	3,054,575.03	September 2038	610,797.21
December 2029	9,057,227.42	May 2034	2,983,405.07	October 2038	584,321.34
January 2030	8,886,301.90	June 2034	2,913,474.45	November 2038	558,372.79
February 2030	8,718,135.83	July 2034	2,844,763.87	December 2038	532,942.85
March 2030	8,552,687.76	August 2034	2,777,254.30	January 2039	508,022.98
April 2030	8,389,916.87	September 2034	2,710,926.98	February 2039	483,604.72
May 2030	8,229,782.91	October 2034	2,645,763.45	March 2039	459,679.78
June 2030	8,072,246.21	November 2034	2,581,745.49	April 2039	436,239.97
July 2030	7,917,267.68	December 2034	2,518,855.19	May 2039	413,277.23
August 2030	7,764,808.80	January 2035	2,457,074.87	June 2039	390,783.64
September 2030	7,614,831.59	February 2035	2,396,387.12	July 2039	368,751.37
October 2030	7,467,298.62	March 2035	2,336,774.80	August 2039	347,172.74
November 2030	7,322,173.03	April 2035	2,278,221.02	September 2039	326,040.16
December 2030	7,179,418.46	May 2035	2,220,919.12	October 2039	305,346.18
January 2031	7,038,999.10	June 2035	2,164,222.71	November 2039	285,083.45
February 2031	6,900,879.63	July 2035	2,108,745.63	December 2039	265,244.73
March 2031	6,765,025.27	August 2035	2,054,261.97	January 2040	245,822.91
April 2031	6,631,401.74	September 2035	2,000,756.05	February 2040	226,810.96
May 2031	6,499,975.24	October 2035	1,948,212.42	March 2040	208,201.99
June 2031	6,370,712.47	November 2035	1,896,615.86	April 2040	189,989.19
July 2031	6,243,580.62	December 2035	1,845,951.37	May 2040	172,165.86
August 2031	6,118,547.34	January 2036	1,796,204.20	June 2040	154,725.41
September 2031	5,995,580.77	February 2036	1,747,359.79	July 2040	137,661.34
October 2031	5,874,649.50	March 2036	1,699,403.80	August 2040	120,967.28
November 2031	5,755,722.57	April 2036	1,652,322.12	September 2040	104,636.91
December 2031	5,638,769.48	May 2036	1,606,100.84	October 2040	88,664.06
January 2032	5,523,760.18	June 2036	1,560,726.25	November 2040	73,042.60
February 2032	5,410,665.05	July 2036	1,516,184.85	December 2040	57,766.54
March 2032	5,299,454.88	August 2036	1,472,463.36	January 2041	42,829.97
April 2032	5,190,100.93	September 2036	1,429,548.66	February 2041	28,227.05
May 2032	5,082,574.84	October 2036	1,387,427.87	March 2041	13,952.07
June 2032	4,976,848.68	November 2036	1,346,088.26	April 2041 and thereafter	0.00
July 2032	4,872,894.92	December 2036	1,305,517.32		
August 2032	4,770,686.43	January 2037	1,265,702.72		

JD Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$10,032,000.00	January 2013	\$ 9,365,126.51	July 2013	\$ 8,442,679.03
August 2012	9,940,056.84	February 2013	9,228,117.58	August 2013	8,266,953.15
September 2012	9,840,256.37	March 2013	9,084,156.85	September 2013	8,085,536.43
October 2012	9,732,722.65	April 2013	8,933,431.29	October 2013	7,898,669.22
November 2012	9,617,590.74	May 2013	8,776,137.59	November 2013	7,706,599.56
December 2012	9,495,006.54	June 2013	8,612,481.80	December 2013	7,509,582.78

JD Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
January 2014	\$ 7,307,881.15	September 2015	\$ 3,715,152.67	May 2017	\$ 1,348,145.27
February 2014	7,101,763.44	October 2015	3,569,941.03	June 2017	1,257,167.30
March 2014	6,891,504.54	November 2015	3,427,765.00	July 2017	1,168,566.02
April 2014	6,685,040.70	December 2015	3,288,588.43	August 2017	1,082,311.85
May 2014	6,482,328.32	January 2016	3,152,375.53	September 2017	998,375.47
June 2014	6,283,324.23	February 2016	3,019,090.83	October 2017	916,727.87
July 2014	6,087,985.69	March 2016	2,888,699.24	November 2017	837,340.34
August 2014	5,896,270.33	April 2016	2,761,166.01	December 2017	760,184.45
September 2014	5,708,136.25	May 2016	2,636,456.72	January 2018	685,232.06
October 2014	5,523,541.92	June 2016	2,514,537.31	February 2018	612,455.31
November 2014	5,342,446.22	July 2016	2,395,374.06	March 2018	541,826.64
December 2014	5,164,808.46	August 2016	2,278,933.56	April 2018	473,318.74
January 2015	4,990,588.32	September 2016	2,165,182.76	May 2018	406,904.60
February 2015	4,819,745.89	October 2016	2,054,088.92	June 2018	342,557.47
March 2015	4,652,241.63	November 2016	1,945,619.64	July 2018	280,250.89
April 2015	4,488,036.41	December 2016	1,839,742.84	August 2018	219,958.63
May 2015	4,327,091.47	January 2017	1,736,426.74	September 2018	161,654.78
June 2015	4,169,368.43	February 2017	1,635,639.91	October 2018	105,313.65
July 2015	4,014,829.31	March 2017	1,537,351.22	November 2018	50,909.84
August 2015	3,863,436.48	April 2017	1,441,529.84	December 2018 and thereafter	0.00

KA Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$33,670,798.00	September 2015	\$18,443,200.72	November 2018	\$ 9,246,359.89
August 2012	33,167,610.90	October 2015	18,134,722.10	December 2018	9,072,150.60
September 2012	32,670,818.26	November 2015	17,830,220.75	January 2019	8,901,047.84
October 2012	32,180,340.94	December 2015	17,529,647.10	February 2019	8,732,997.88
November 2012	31,696,100.77	January 2016	17,232,952.18	March 2019	8,567,947.94
December 2012	31,218,020.54	February 2016	16,940,087.61	April 2019	8,405,846.11
January 2013	30,746,023.98	March 2016	16,651,005.61	May 2019	8,246,641.39
February 2013	30,280,035.73	April 2016	16,365,658.98	June 2019	8,090,283.61
March 2013	29,819,981.39	May 2016	16,084,001.12	July 2019	7,936,723.49
April 2013	29,365,787.43	June 2016	15,805,985.98	August 2019	7,785,912.55
May 2013	28,917,381.25	July 2016	15,531,568.07	September 2019	7,637,803.17
June 2013	28,474,691.11	August 2016	15,260,702.48	October 2019	7,492,348.50
July 2013	28,037,646.16	September 2016	14,993,344.84	November 2019	7,349,502.52
August 2013	27,606,176.42	October 2016	14,729,451.32	December 2019	7,209,219.98
September 2013	27,180,212.75	November 2016	14,468,978.63	January 2020	7,071,456.39
October 2013	26,759,686.87	December 2016	14,211,884.01	February 2020	6,936,168.04
November 2013	26,344,531.33	January 2017	13,958,125.23	March 2020	6,803,311.93
December 2013	25,934,679.50	February 2017	13,707,660.58	April 2020	6,672,845.83
January 2014	25,530,065.56	March 2017	13,460,448.85	May 2020	6,544,728.20
February 2014	25,130,624.52	April 2017	13,216,449.35	June 2020	6,418,918.21
March 2014	24,736,292.14	May 2017	12,975,621.88	July 2020	6,295,375.74
April 2014	24,347,005.02	June 2017	12,737,926.73	August 2020	6,174,061.34
May 2014	23,962,700.49	July 2017	12,503,324.69	September 2020	6,054,936.24
June 2014	23,583,316.66	August 2017	12,271,777.02	October 2020	5,937,962.33
July 2014	23,208,792.41	September 2017	12,043,855.83	November 2020	5,823,102.14
August 2014	22,839,067.36	October 2017	11,819,967.30	December 2020	5,710,318.85
September 2014	22,474,081.86	November 2017	11,600,042.05	January 2021	5,599,576.26
October 2014	22,113,777.00	December 2017	11,384,011.85	February 2021	5,490,838.79
November 2014	21,758,094.58	January 2018	11,171,809.64	March 2021	5,384,071.47
December 2014	21,406,977.13	February 2018	10,963,369.49	April 2021	5,279,239.92
January 2015	21,060,367.87	March 2018	10,758,626.57	May 2021	5,176,310.35
February 2015	20,718,210.71	April 2018	10,557,517.18	June 2021	5,075,249.56
March 2015	20,380,450.26	May 2018	10,359,978.67	July 2021	4,976,024.88
April 2015	20,047,031.80	June 2018	10,165,949.46	August 2021	4,878,604.25
May 2015	19,717,901.29	July 2018	9,975,369.03	September 2021	4,782,956.10
June 2015	19,393,005.33	August 2018	9,788,177.87	October 2021	4,689,049.46
July 2015	19,072,291.21	September 2018	9,604,317.46	November 2021	4,596,853.83
August 2015	18,755,706.82	October 2018	9,423,730.31	December 2021	4,506,339.27

KA Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
January 2022	\$ 4,417,476.35	December 2026	\$ 1,272,075.80	November 2031	\$ 275,456.89
February 2022	4,330,236.13	January 2027	1,243,535.01	December 2031	266,953.44
March 2022	4,244,590.16	February 2027	1,215,547.15	January 2032	258,633.50
April 2022	4,160,510.50	March 2027	1,188,102.22	February 2032	250,493.58
May 2022	4,077,969.66	April 2027	1,161,190.39	March 2032	242,530.22
June 2022	3,996,940.65	May 2027	1,134,802.00	April 2032	234,740.07
July 2022	3,917,396.92	June 2027	1,108,927.55	May 2032	227,119.82
August 2022	3,839,312.39	July 2027	1,083,557.73	June 2032	219,666.20
September 2022	3,762,661.41	August 2027	1,058,683.35	July 2032	212,376.04
October 2022	3,687,418.78	September 2027	1,034,295.44	August 2032	205,246.18
November 2022	3,613,559.73	October 2027	1,010,385.13	September 2032	198,273.56
December 2022	3,541,059.92	November 2027	986,943.74	October 2032	191,455.14
January 2023	3,469,895.42	December 2027	963,962.72	November 2032	184,787.97
February 2023	3,400,042.72	January 2028	941,433.69	December 2032	178,269.11
March 2023	3,331,478.70	February 2028	919,348.41	January 2033	171,895.72
April 2023	3,264,180.64	March 2028	897,698.78	February 2033	165,664.97
May 2023	3,198,895.22	April 2028	876,476.83	March 2033	159,574.11
June 2023	3,133,293.50	May 2028	855,674.77	April 2033	153,620.43
July 2023	3,069,660.90	June 2028	835,284.89	May 2033	147,801.26
August 2023	3,007,207.24	July 2028	815,299.66	June 2033	142,113.99
September 2023	2,945,911.69	August 2028	795,711.67	July 2033	136,556.06
October 2023	2,885,753.77	September 2028	776,513.63	August 2033	131,124.94
November 2023	2,826,713.35	October 2028	757,698.39	September 2033	125,818.16
December 2023	2,768,770.68	November 2028	739,258.92	October 2033	120,633.29
January 2024	2,711,906.30	December 2028	721,188.32	November 2033	115,567.95
February 2024	2,656,101.13	January 2029	703,479.79	December 2033	110,619.80
March 2024	2,601,336.39	February 2029	686,126.68	January 2034	105,786.53
April 2024	2,547,593.63	March 2029	669,122.44	February 2034	101,065.89
May 2024	2,494,854.73	April 2029	652,460.63	March 2034	96,455.67
June 2024	2,443,101.87	May 2029	636,134.94	April 2034	91,953.68
July 2024	2,392,317.53	June 2029	620,139.17	May 2034	87,557.80
August 2024	2,342,484.51	July 2029	604,467.20	June 2034	83,265.93
September 2024	2,293,585.91	August 2029	589,113.06	July 2034	79,076.00
October 2024	2,245,605.09	September 2029	574,070.86	August 2034	74,985.99
November 2024	2,198,525.73	October 2029	559,334.82	September 2034	70,993.93
December 2024	2,152,331.77	November 2029	544,899.26	October 2034	67,097.87
January 2025	2,107,007.45	December 2029	530,758.59	November 2034	63,295.89
February 2025	2,062,537.26	January 2030	516,907.35	December 2034	59,586.12
March 2025	2,018,905.97	February 2030	503,340.16	January 2035	55,966.71
April 2025	1,976,098.61	March 2030	490,051.71	February 2035	52,435.86
May 2025	1,934,100.47	April 2030	477,036.83	March 2035	48,991.79
June 2025	1,892,897.10	May 2030	464,290.40	April 2035	45,632.76
July 2025	1,852,474.28	June 2030	451,807.43	May 2035	42,357.06
August 2025	1,812,818.06	July 2030	439,582.98	June 2035	39,163.01
September 2025	1,773,914.73	August 2030	427,612.22	July 2035	36,048.97
October 2025	1,735,750.79	September 2030	415,890.40	August 2035	33,013.30
November 2025	1,698,313.00	October 2030	404,412.87	September 2035	30,054.44
December 2025	1,661,588.35	November 2030	393,175.03	October 2035	27,170.82
January 2026	1,625,564.05	December 2030	382,172.39	November 2035	24,360.91
February 2026	1,590,227.52	January 2031	371,400.53	December 2035	21,623.20
March 2026	1,555,566.41	February 2031	360,855.10	January 2036	18,956.24
April 2026	1,521,568.59	March 2031	350,531.85	February 2036	16,358.57
May 2026	1,488,222.13	April 2031	340,426.58	March 2036	13,828.76
June 2026	1,455,515.31	May 2031	330,535.18	April 2036	11,365.44
July 2026	1,423,436.61	June 2031	320,853.62	May 2036	8,967.24
August 2026	1,391,974.73	July 2031	311,377.92	June 2036	6,632.80
September 2026	1,361,118.53	August 2031	302,104.19	July 2036	4,360.82
October 2026	1,330,857.11	September 2031	293,028.61	August 2036	2,150.01
November 2026	1,301,179.71	October 2031	284,147.40	September 2036 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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\$1,836,560,864



**Guaranteed REMIC
Pass-Through Certificates
Fannie Mae REMIC Trust 2012-84**

PROSPECTUS SUPPLEMENT

Goldman, Sachs & Co.

July 24, 2012
