Prospectus Supplement
(To REMIC Prospectus dated August 1, 2012)

$1,732,711,781

FannieMae®

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2012-98

Class	*Group*	*Original Class Balance*	*Principal Type(1)*	*Interest Rate*	*Interest Type(1)*	*CUSIP Number*	*Final Distribution Date*
BG	1	$79,112,222	SC/PT	4.50%	FIX	3136A8AA8	August 2040
WF	2	6,666,666	PT	(2)	FLT	3136A8AB6	September 2042
WS	2	6,666,666(3)	NTL	(2)	INV/IO	3136A8AC4	September 2042
FW(4) ..	2	11,234,099	SEQ	(2)	FLT	3136A8AD2	May 2039
SW(4) ..	2	11,234,099(3)	NTL	(2)	INV/IO	3136A8AE0	May 2039
WA(4) ..	2	14,042,624	SEQ	2.00	FIX	3136A8AF7	May 2039
WV(4) ..	2	2,540,544	SEQ/AD	4.00	FIX	3136A8AG5	July 2025
VW(4) ..	2	1,720,888	SEQ/AD	4.00	FIX	3136A8AH3	August 2031
WZ(4) ..	2	3,795,179	SEQ	4.00	FIX/Z	3136A8AJ9	September 2042
JA	3	55,000,000	SEQ	1.50	FIX	3136A8AK6	April 2027
JI	3	27,500,000(3)	NTL	3.00	FIX/IO	3136A8AL4	April 2027
JB	3	2,331,174	SEQ	3.00	FIX	3136A8AM2	September 2027

(Table continued on next page)

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own

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

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

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 WB, WC, QE, AC, AG, AB, GC, GD, KD, BC, BD, BE and KY 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—Combination and Recombination—RCR Certificates" in the REMIC prospectus.

The dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be August 30, 2012.

Carefully consider the risk factors on page S-10 of this prospectus supplement and starting on page 13 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 August 24, 2012

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
QF	4	$11,428,571	PT	(2)	FLT	3136A8AN0	September 2032
QS	4	11,428,571(3)	NTL	(2)	INV/IO	3136A8AP5	September 2032
FQ(4) . .	4	8,942,821	SEQ	(2)	FLT	3136A8AQ3	January 2032
SQ(4) . .	4	8,942,821(3)	NTL	(2)	INV/IO	3136A8AR1	January 2032
QG(4) . .	4	17,885,643	SEQ	1.75%	FIX	3136A8AS9	January 2032
QB	4	1,742,965	SEQ	3.50	FIX	3136A8AT7	September 2032
FA(4) . .	5	94,951,909	SEQ	(2)	FLT	3136A8AU4	May 2039
SA(4) . .	5	94,951,909(3)	NTL	(2)	INV/IO	3136A8AV2	May 2039
AJ(4) . .	5	105,502,122	SEQ	1.75	FIX	3136A8AW0	May 2039
VA	5	18,777,023	SEQ/AD	4.00	FIX	3136A8AX8	July 2025
VB	5	12,718,986	SEQ/AD	4.00	FIX	3136A8AY6	August 2031
VZ	5	28,049,960	SEQ	4.00	FIX/Z	3136A8AZ3	September 2042
JP	6	52,272,710	PAC	3.50	FIX	3136A8BA7	March 2042
JE	6	1,987,014	PAC	3.50	FIX	3136A8BB5	September 2042
CI	6	2,248,610(3)	NTL	3.50	FIX/IO	3136A8BC3	September 2042
CE	6	2,615,000	PAC	3.00	FIX	3136A8BD1	September 2042
CA	6	6,072,000	SUP	3.00	FIX	3136A8BE9	February 2042
CF	6	2,181,818	SUP	(2)	FLT	3136A8BF6	February 2042
CS	6	1,818,182	SUP	(2)	INV	3136A8BG4	February 2042
CB	6	1,665,000	SUP	3.00	FIX	3136A8BH2	June 2042
CD	6	1,388,276	SUP	3.00	FIX	3136A8BJ8	September 2042
DA	7	100,000,000	PT	1.50	FIX	3136A8BK5	September 2027
DI	7	57,142,857(3)	NTL	3.50	FIX/IO	3136A8BL3	September 2027
MI	8	91,666,666(3)	NTL	3.00	FIX/IO	3136A8BM1	August 2031
MC	8	100,000,000	SEQ	1.75	FIX	3136A8BN9	August 2031
MA	8	150,000,000	SEQ	2.00	FIX	3136A8BP4	August 2031
MB	8	24,124,094	SEQ	3.00	FIX	3136A8BQ2	September 2032
GB(4) . .	9	2,040,816	SEQ	3.50	FIX	3136A8BR0	September 2027
GA(4) . .	9	100,000,000	SEQ	1.50	FIX	3136A8BS8	July 2027
GI(4) . . .	9	57,142,857(3)	NTL	3.50	FIX/IO	3136A8BT6	July 2027
NT	10	63,373,616	PT	1.50	FIX	3136A8BU3	September 2027
YI	10	36,213,494(3)	NTL	3.50	FIX/IO	3136A8BV1	September 2027
KA(4) . .	11	127,400,000	SEQ	1.50	FIX	3136A8BW9	July 2027
KI(4) . . .	11	72,800,000(3)	NTL	3.50	FIX/IO	3136A8BX7	July 2027
KB(4) . .	11	2,600,000	SEQ	3.50	FIX	3136A8BY5	September 2027
YM	12	90,000,000	PT	1.50	FIX	3136A8BZ2	September 2027
IY	12	45,000,000(3)	NTL	3.00	FIX/IO	3136A8CA6	September 2027
BA(4) . .	13	300,000,000	SEQ/AD	1.50	FIX	3136A8CB4	January 2042
BI(4) . . .	13	225,000,000(3)	NTL	6.00	FIX/IO	3136A8CC2	January 2042
ZP	13	3,336,702	SEQ	6.00	FIX/Z	3136A8CD0	September 2042

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Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
DC	14	$53,625,083	SEQ	1.75%	FIX	3136A8CE8	September 2031
ID	14	22,343,784(3)	NTL	3.00	FIX/IO	3136A8CF5	September 2031
DB	14	4,976,542	SEQ	3.00	FIX	3136A8CG3	September 2032
IP	15	3,486,800(3)	NTL	4.00	FIX/IO	3136A8CH1	December 2041
BP	15	55,788,812	SC/SEQ	3.75	FIX	3136A8CJ7	December 2041
CP	15	9,002,720	SC/SEQ	4.00	FIX	3136A8CK4	December 2041
R		0	NPR	0	NPR	3136A8CL2	September 2042
RL		0	NPR	0	NPR	3136A8CM0	September 2042

(1) See "Description of 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-7 for a description of how their notional balances are calculated.

(4) 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 August 1, 2012 (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 a Group 1 or Group 15 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 August 1, 2012. You should purchase the certificates only after reading this prospectus supplement and each of the additional disclosure documents listed on page S-3. In particular, please see the discussion of risk factors that appears in each of those additional disclosure documents.

Assets Underlying Each Group of Classes

Group	Assets
1	Class 2010-27-PB REMIC Certificate
	Class 2010-37-PE REMIC Certificate
	Class 2010-39-MY RCR Certificate
	Class 2010-41-BP REMIC Certificate
	Class 2010-47-NQ REMIC Certificate
	Class 2010-85-NC REMIC Certificate
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 MBS
5	Group 5 MBS
6	Group 6 MBS
7	Group 7 MBS
8	Group 8 MBS
9	Group 9 MBS
10	Group 10 MBS
11	Group 11 MBS
12	Group 12 MBS
13	Group 13 MBS
14	Group 14 MBS
15	Class 2011-124-BP REMIC Certificate

Group 1 and Group 15

Exhibit A describes the underlying REMIC and RCR certificates in Group 1 and Group 15, 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.

Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8, Group 9, Group 10, Group 11, Group 12, Group 13 and Group 14

Characteristics of the Trust MBS

	Approximate Principal Balance	Pass-Through Rate	Range of Weighted Average Coupons or WACs (annual percentages)	Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)
Group 2 MBS	$ 40,000,000	4.50%	4.75% to 7.00%	241 to 360
Group 3 MBS	$ 57,331,174	3.00%	3.25% to 5.50%	121 to 180
Group 4 MBS	$ 40,000,000	4.50%	4.75% to 7.00%	181 to 240
Group 5 MBS	$260,000,000	4.00%	4.25% to 6.50%	241 to 360
Group 6 MBS	$ 70,000,000	3.50%	3.75% to 6.00%	241 to 360
Group 7 MBS	$100,000,000	3.50%	3.75% to 6.00%	121 to 180
Group 8 MBS	$274,124,094	3.00%	3.25% to 5.50%	181 to 240
Group 9 MBS	$102,040,816	3.50%	3.75% to 6.00%	121 to 180
Group 10 MBS	$ 63,373,616	3.50%	3.75% to 6.00%	121 to 180
Group 11 MBS	$130,000,000	3.50%	3.75% to 6.00%	121 to 180
Group 12 MBS	$ 90,000,000	3.00%	3.25% to 5.50%	121 to 180
Group 13 MBS	$303,336,702	6.00%	6.25% to 8.50%	221 to 360
Group 14 MBS	$ 58,601,625	3.00%	3.25% to 5.50%	181 to 240

Assumed Characteristics of the Underlying Mortgage Loans

	Principal Balance	Original Term to Maturity (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Interest Rate
Group 2 MBS	$ 40,000,000	360	353	2	5.020%
Group 3 MBS	$ 57,331,174	180	176	2	3.500%
Group 4 MBS	$ 40,000,000	240	231	8	4.880%
Group 5 MBS	$260,000,000	360	358	2	4.500%
Group 6 MBS	$ 70,000,000	360	351	2	4.030%
Group 7 MBS	$100,000,000	180	172	3	4.000%
Group 8 MBS	$274,124,094	240	238	2	3.600%
Group 9 MBS	$102,040,816	180	172	3	4.000%
Group 10 MBS	$ 63,373,616	180	176	3	3.924%
Group 11 MBS	$130,000,000	180	174	3	4.000%
Group 12 MBS	$ 90,000,000	180	170	3	3.480%
Group 13 MBS	$303,336,702	360	229	118	6.500%
Group 14 MBS	$ 58,601,625	240	238	2	3.691%

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.

Settlement Date

We expect to issue the certificates on August 30, 2012.

Distribution Dates

We will make payments on the certificates on the 25th day of each calendar month, or on the next business day if the 25th day is not a business day.

Record Date

On each distribution date, we will make each monthly payment on the certificates to holders of record on the last day of the preceding month.

Book-Entry and Physical Certificates

We will issue the classes of certificates in the following forms:

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

Exchanging Certificates Through Combination and Recombination

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

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

Interest Rates

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

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

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate(1)
WF	0.6970%	7.00%	0.45%	LIBOR + 45 basis points
WS	6.3030%	6.55%	0.00%	6.55% − LIBOR
FW	0.6970%	6.50%	0.45%	LIBOR + 45 basis points
SW	5.8030%	6.05%	0.00%	6.05% − LIBOR
QF	0.5875%	7.00%	0.35%	LIBOR + 35 basis points
QS	6.4125%	6.65%	0.00%	6.65% − LIBOR
FQ	0.5375%	7.00%	0.30%	LIBOR + 30 basis points
SQ	6.4625%	6.70%	0.00%	6.70% − LIBOR
FA	0.6940%	6.50%	0.45%	LIBOR + 45 basis points
SA	5.8060%	6.05%	0.00%	6.05% − LIBOR
CF	1.2900%	5.50%	1.05%	LIBOR + 105 basis points
CS	5.0520%	5.34%	0.00%	5.34% − (1.2 × LIBOR)

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

Notional Classes

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

Class	
WS	100% of the WF Class
SW	100% of the FW Class
JI	50% of the JA Class
QS	100% of the QF Class
SQ	100% of the FQ Class
SA	100% of the FA Class
CI	14.2857088402% of the *sum* of the CE, CA, CF, CS, CB and CD Classes
DI	57.142857% of the DA Class
MI	36.6666664% of the *sum* of the MC and MA Classes
GI	57.142857% of the GA Class
YI	57.1428557903% of the NT Class
KI	57.1428571429% of the KA Class
IY	50% of the YM Class
BI	75% of the BA Class
ID	41.6666655789% of the DC Class
IP	6.2499986556% of the BP Class

Distributions of Principal

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

Weighted Average Lives (years)*

	PSA Prepayment Assumption								
Group 1 Class	0%	100%	300%	500%	700%	900%	1200%	1500%	1900%
BG	26.2	20.6	11.0	6.7	4.5	3.2	2.0	1.1	0.1

	PSA Prepayment Assumption							
Group 2 Classes	0%	100%	200%	300%	500%	800%	1100%	1400%
WF and WS	19.9	10.8	7.4	5.5	3.7	2.5	2.0	1.6
FW, SW, WA and WC	17.2	7.3	4.7	3.5	2.4	1.8	1.5	1.3
WV	7.0	7.0	6.8	5.8	4.3	3.1	2.5	2.1
VW	16.0	15.6	11.5	8.7	5.8	3.9	3.0	2.5
WZ	28.4	22.3	17.2	13.4	8.8	5.7	4.1	3.1
WB	28.4	21.9	15.8	11.8	7.5	4.8	3.5	2.7

	PSA Prepayment Assumption							
Group 3 Classes	0%	100%	200%	300%	500%	800%	1100%	1400%
JA and JI	8.3	6.0	4.8	3.9	2.9	2.1	1.7	1.5
JB	14.8	14.2	13.6	12.6	10.0	6.8	4.9	3.6

	PSA Prepayment Assumption							
Group 4 Classes	0%	100%	200%	300%	500%	800%	1100%	1500%
QF and QS	12.3	7.9	5.9	4.6	3.1	2.1	1.6	1.2
FQ, SQ, QG and QE	11.8	7.2	5.2	4.0	2.7	1.8	1.4	1.1
QB	19.7	18.1	16.4	14.1	9.9	6.2	4.2	2.7

Group 5 Classes	PSA Prepayment Assumption 0%	100%	190%	300%	500%	700%	1000%	1300%
FA, SA, AJ, AC, AG and AB	17.0	7.4	4.9	3.5	2.5	2.0	1.6	1.3
VA	7.0	7.0	6.9	5.9	4.4	3.5	2.7	2.2
VB	16.0	15.7	12.0	8.9	6.0	4.5	3.3	2.6
VZ	28.4	22.6	17.9	13.5	8.9	6.5	4.5	3.4

Group 6 Classes	PSA Prepayment Assumption 0%	100%	120%	140%	200%	250%	500%	800%	1100%	1500%
JP	16.3	7.0	6.5	6.5	6.5	6.5	4.0	2.8	2.2	1.7
JE	26.4	22.1	22.1	22.1	22.1	22.1	12.9	7.9	5.4	3.5
CI	28.3	20.7	18.5	15.2	7.6	3.0	1.4	1.0	0.8	0.6
CE	26.8	14.7	11.0	3.0	3.0	3.0	1.9	1.4	1.1	0.9
CA, CF and CS	28.3	20.3	18.1	15.3	5.0	2.3	1.1	0.7	0.6	0.5
CB	29.6	26.3	25.2	23.9	17.0	4.8	1.8	1.3	1.0	0.8
CD	29.9	28.3	27.9	27.3	23.6	6.3	2.0	1.4	1.1	0.9

Group 7 Classes	PSA Prepayment Assumption 0%	100%	200%	300%	500%	800%	1100%	1500%
DA and DI	8.6	6.2	5.1	4.2	3.1	2.3	1.8	1.4

Group 8 Classes	PSA Prepayment Assumption 0%	100%	270%	400%	600%	900%
MI, MC and MA	11.1	7.0	4.3	3.3	2.5	1.9
MB	19.5	18.1	14.1	11.1	8.0	5.4

Group 9 Classes	PSA Prepayment Assumption 0%	100%	200%	300%	500%	800%	1100%	1500%
GB	14.9	14.1	13.8	13.2	11.0	7.7	5.4	3.5
GA, GI, GC and GD	8.5	6.1	4.9	4.1	3.0	2.2	1.7	1.4

Group 10 Classes	PSA Prepayment Assumption 0%	100%	200%	300%	500%	800%	1100%	1500%
NT and YI	8.6	6.3	5.1	4.3	3.2	2.3	1.8	1.4

Group 11 Classes	PSA Prepayment Assumption 0%	100%	200%	300%	500%	800%	1100%	1500%
KA, KI and KD	8.5	6.1	4.9	4.1	3.0	2.2	1.7	1.4
KB	14.9	14.3	14.0	13.3	11.1	7.7	5.4	3.5

Group 12 Classes	PSA Prepayment Assumption 0%	100%	200%	300%	500%	800%	1100%	1400%
YM and IY	8.5	6.1	5.0	4.2	3.1	2.3	1.8	1.5

Group 13 Classes	PSA Prepayment Assumption 0%	100%	200%	350%	500%	800%	1100%	1400%
BA, BI, BC, BD and BE	20.1	7.5	5.3	3.4	2.4	1.4	0.9	0.5
ZP	29.7	18.5	17.6	14.9	11.9	7.4	4.8	2.9

Group 14 Classes	PSA Prepayment Assumption 0%	100%	200%	300%	500%	700%	900%
DC and ID	11.1	7.1	5.2	4.0	2.9	2.3	1.9
DB	19.5	18.1	16.0	13.4	9.4	7.0	5.4

Group 15 Classes	PSA Prepayment Assumption 0%	100%	200%	300%	500%	700%	1000%	1300%
IP and BP	24.0	12.6	11.0	9.5	5.9	4.1	2.8	2.0
CP	26.4	20.7	20.7	18.4	11.7	8.1	5.2	3.5

Group 9/Group 11 Class†	PSA Prepayment Assumption 0%	100%	200%	300%	500%	800%	1100%	1500%
KY	14.9	14.2	13.9	13.3	11.0	7.7	5.4	3.5

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

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

ADDITIONAL RISK FACTOR

Payments on the Group 1 and Group 15 Classes will be affected by the applicable payment priorities governing the related underlying REMIC and RCR certificates. If you invest in a Group 1 or Group 15 Class, the rate at which you receive payments will be affected by the applicable priority sequences governing principal payments on the related underlying REMIC and RCR Certificates.

In particular, as described in the applicable Underlying REMIC Disclosure Documents, principal payments on the underlying REMIC and RCR certificates (other than the Class 2010-85-NC REMIC Certificate in Group 1) are governed by principal balance schedules. As a result, those underlying REMIC and RCR certificates may receive principal payments faster or slower than would otherwise have been the case. In some cases, they may receive no principal payments for extended periods. Prepayments on the related mortgage loans may have occurred at rates faster or slower than the rates initially assumed. In certain high prepayment scenarios, it is possible that the effect of a principal balance schedule on principal payments over time may be eliminated. In such a case, the applicable underlying REMIC and RCR certificates will receive principal payments at rates that may vary widely from period to period. This prospectus supplement contains no information as to whether

- the applicable underlying REMIC and RCR certificates have adhered to the related principal balance schedules,
- any related support classes remain outstanding, or
- the applicable underlying REMIC and RCR certificates have performed as originally anticipated.

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

Finally, as described in the related Underlying REMIC Disclosure Document, the Class 2010-85-NC REMIC Certificate in Group 1 is an XAC class. The XAC designation refers to an “index allocation class” that has a principal payment allocation that depends on the value of an index or calculated formula.

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

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 August 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:

- two groups of previously issued REMIC and RCR certificates (the "Group 1 Underlying REMIC and RCR Certificates" and "Group 15 Underlying REMIC Certificate," and together, the "Underlying REMIC and RCR Certificates") issued from the related Fannie Mae REMIC trusts (the "Underlying REMIC Trusts") as further described in Exhibit A, and
- thirteen groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the "Group 2 MBS," "Group 3 MBS," "Group 4 MBS," "Group 5 MBS," "Group 6 MBS," "Group 7 MBS," "Group 8 MBS," "Group 9 MBS," "Group 10 MBS," "Group 11 MBS," "Group 12 MBS," "Group 13 MBS" and "Group 14 MBS," and together, the "Trust MBS").

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

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

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

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

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

Fannie Mae Guaranty. For a description of our guaranties of the Certificates, the MBS and the 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:

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

The Underlying REMIC and RCR Certificates

The 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.

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

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

For further information about the Underlying REMIC and RCR Certificates, telephone us at 1-800-237-8627. Additional information about the 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.

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 2 MBS, Group 5 MBS, Group 6 MBS and Group 13 MBS, up to 15 years in the case of the Group 3 MBS, Group 7 MBS, Group 9 MBS, Group 10 MBS, Group 11 MBS and Group 12 MBS, and up to 20 years in the case of the Group 4 MBS, Group 8 MBS and Group 14 MBS.

In addition, the Mortgage Loans backing the Group 2 MBS, Group 4 MBS and Group 5 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 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8, Group 9, Group 10, Group 11, Group 12, Group 13 and Group 14 — 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.

Distributions of Interest

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

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

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

Delay Classes	No-Delay Classes
Fixed Rate Classes and the CF and CS Classes	Floating Rate and Inverse Floating Rate Classes other than the CF and CS Classes

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

Accrual Classes. The WZ, VZ and ZP Classes are Accrual Classes. Interest will accrue on each 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 Classes. Instead, interest accrued on each Accrual Class will be added as principal to its principal balance on each Distribution Date. We will pay principal on the Accrual Classes as described under "*—Distributions of Principal*" below.

Distributions of Principal

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

- *Group 1*

The Group 1 Principal Distribution Amount to BG until retired.	**Structured Collateral/ Pass-Through Class**

The "Group 1 Principal Distribution Amount" is the principal then paid on the Group 1 Underlying REMIC and RCR Certificates.

- *Group 2*

The WZ Accrual Amount to WV and VW, in that order, until retired, and thereafter to WZ.	**Accretion Directed Classes and Accrual Class**
The Group 2 Cash Flow Distribution Amount as follows:	
— 16.666665% to WF until retired, and	**Pass-Through Class**
— 83.333335% as follows:	
first, to FW and WA, pro rata, until retired; and *second,* to WV, VW and WZ, in that order, until retired.	**Sequential Pay Classes**

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

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

- *Group 3*

The Group 3 Principal Distribution Amount to JA and JB, in that order, until retired.	**Sequential Pay Classes**

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

- *Group 4*

The Group 4 Principal Distribution Amount as follows:	
— 28.5714275% to QF until retired, and	**Pass-Through Class**
— 71.4285725% as follows:	
first, to FQ and QG, pro rata, until retired; and *second,* to QB until retired.	**Sequential Pay Classes**

The "Group 4 Principal Distribution Amount" is the principal then paid on the Group 4 MBS.

• *Group 5*

The VZ Accrual Amount to VA and VB, in that order, until retired, and thereafter to VZ. **Accretion Directed Classes and Accrual Class**

The Group 5 Cash Flow Distribution Amount in the following priority:

1. To FA and AJ, pro rata, until retired.
2. To VA, VB and VZ, in that order, until retired.

Sequential Pay Classes

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

The "Group 5 Cash Flow Distribution Amount" is the principal then paid on the Group 5 MBS.

• *Group 6*

The Group 6 Principal Distribution Amount in the following priority:

1. To the Aggregate Group to its Planned Balance.
2. To CE to its Planned Balance.

PAC Group and Class

3. To CA, CF and CS, pro rata, until retired.
4. To CB and CD, in that order, until retired.

Support Classes

5. To CE until retired.
6. To the Aggregate Group to zero.

PAC Class and Group

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

The "Aggregate Group" consists of the JP and JE Classes. On each Distribution Date, we will apply payments of principal of the Aggregate Group to JP and JE, in that order, until retired.

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

• *Group 7*

The Group 7 Principal Distribution Amount to DA until retired. **Pass-Through Class**

The "Group 7 Principal Distribution Amount" is the principal then paid on the Group 7 MBS.

• *Group 8*

The Group 8 Principal Distribution Amount in the following priority:

1. To MC and MA, pro rata, until retired.
2. To MB until retired.

Sequential Pay Classes

The "Group 8 Principal Distribution Amount" is the principal then paid on the Group 8 MBS.

• *Group 9*

The Group 9 Principal Distribution Amount to GA and GB, in that order, until retired. **Sequential Pay Classes**

The "Group 9 Principal Distribution Amount" is the principal then paid on the Group 9 MBS.

- *Group 10*

The Group 10 Principal Distribution Amount to NT until retired. **Pass-Through Class**

The "Group 10 Principal Distribution Amount" is the principal then paid on the Group 10 MBS.

- *Group 11*

The Group 11 Principal Distribution Amount to KA and KB, in that order, until retired. **Sequential Pay Classes**

The "Group 11 Principal Distribution Amount" is the principal then paid on the Group 11 MBS.

- *Group 12*

The Group 12 Principal Distribution Amount to YM until retired. **Pass-Through Class**

The "Group 12 Principal Distribution Amount" is the principal then paid on the Group 12 MBS.

- *Group 13*

The ZP Accrual Amount to BA, until retired, and thereafter to ZP. **Accretion Directed Class and Accrual Class**

The Group 13 Cash Flow Distribution Amount to BA and ZP, in that order, until retired. **Sequential Pay Classes**

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

The "Group 13 Cash Flow Distribution Amount" is the principal then paid on the Group 13 MBS.

- *Group 14*

The Group 14 Principal Distribution Amount to DC and DB, in that order, until retired. **Sequential Pay Classes**

The "Group 14 Principal Distribution Amount" is the principal then paid on the Group 14 MBS.

- *Group 15*

The Group 15 Principal Distribution Amount to BP and CP, in that order, until retired. **Structural Collateral/ Sequential Pay Classes**

The "Group 15 Principal Distribution Amount" is the principal then paid on the Group 15 Underlying REMIC Certificate.

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 Underlying REMIC and RCR Certificates, the applicable priority sequences governing principal payments on the 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 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8, Group 9, Group 10, Group 11, Group 12, Group 13 and Group 14—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 August 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.

Group and Class	Structuring Ranges	Initial Effective Ranges
Aggregate Group Planned Balances	Between 120% and 250% PSA	Between 120% and 250% PSA
CE Class Planned Balances	Between 140% and 250% PSA	Between 140% and 260% PSA

The Aggregate Group consists of the JP and JE 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 applicable Structuring Range, based on the Pricing Assumptions.

We cannot assure you that the balance of the Aggregate Group or the CE Class will conform on any Distribution Date to the balance specified in the Principal Balance Schedules or that distributions of principal of the Aggregate Group or the CE 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 CE Class to its scheduled balance in any month. As a result, the likelihood of reducing the Aggregate Group or the CE Class to its scheduled balance each month will not be improved by the averaging of high and low principal distributions from month to month.

- Even if the related Mortgage Loans prepay at rates falling within the applicable Structuring Range or Effective Range, principal distributions may be insufficient to reduce the Aggregate Group and the CE Class to their scheduled balances each month if prepayments do not occur at a *constant* PSA rate.
- The actual Effective Ranges at any time will be based upon the actual characteristics of the related Mortgage Loans at that time, which are likely to vary (and may vary considerably) from the Pricing Assumptions. As a result, the actual Effective Ranges will likely differ from the Initial Effective Ranges specified above. For the same reason, the Aggregate Group and the CE Class 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 CE Class will be supported by one or more other Classes. When the related supporting Class or Classes are retired, the Aggregate Group or the CE Class, if still outstanding, may no longer have an Effective Range, and will be much more sensitive to prepayments of the related Mortgage Loans.

Yield Tables

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

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

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

We cannot assure you that

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

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

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

- the level of the Index will remain constant.

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

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

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

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

Class	Price*
WS	28.8906%
SW	22.1875%
QS	27.5000%
SQ	26.2500%
SA	23.0000%
CS	97.9219%

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

	PSA Prepayment Assumption							
LIBOR	50%	100%	200%	300%	500%	800%	1100%	1400%
0.1235%	18.3%	15.7%	10.3%	4.9%	(6.4)%	(24.2)%	(43.1)%	(62.9)%
0.2470%	17.8%	15.2%	9.8%	4.4%	(6.9)%	(24.8)%	(43.8)%	(63.7)%
2.2470%	9.9%	7.2%	1.7%	(4.0)%	(15.7)%	(34.6)%	(55.1)%	(76.8)%
4.2470%	1.2%	(1.6)%	(7.2)%	(13.0)%	(25.2)%	(45.3)%	(67.8)%	(92.5)%
6.5500%	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption							
LIBOR	50%	100%	200%	300%	500%	800%	1100%	1400%
0.1235%	21.4%	17.2%	7.5%	(2.9)%	(23.4)%	(49.4)%	(69.7)%	(86.2)%
0.2470%	20.7%	16.5%	6.7%	(3.8)%	(24.3)%	(50.4)%	(70.7)%	(87.2)%
2.2470%	10.0%	5.0%	(6.5)%	(18.6)%	(41.5)%	(69.1)%	(89.5)%	*
4.2470%	(2.5)%	(8.7)%	(23.2)%	(38.0)%	(64.2)%	(93.6)%	*	*
6.0500%	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption							
LIBOR	50%	100%	200%	300%	500%	800%	1100%	1500%
0.11875%	16.7%	13.9%	8.1%	2.2%	(10.1)%	(30.3)%	(52.9)%	(88.8)%
0.23750%	16.2%	13.4%	7.6%	1.7%	(10.6)%	(30.8)%	(53.5)%	(89.5)%
2.23750%	7.3%	4.5%	(1.2)%	(7.1)%	(19.5)%	(39.9)%	(63.2)%	*
4.23750%	(2.9)%	(5.7)%	(11.3)%	(17.2)%	(29.5)%	(49.9)%	(74.0)%	*
6.65000%	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption							
LIBOR	50%	100%	200%	300%	500%	800%	1100%	1500%
0.11875%	17.5%	14.3%	7.4%	(0.3)%	(17.4)%	(44.9)%	(71.7)%	*
0.23750%	17.0%	13.8%	6.8%	(0.9)%	(18.1)%	(45.6)%	(72.5)%	*
2.23750%	7.6%	4.3%	(3.1)%	(11.4)%	(30.0)%	(59.1)%	(86.7)%	*
4.23750%	(3.1)%	(6.6)%	(14.7)%	(24.1)%	(44.8)%	(76.1)%	*	*
6.70000%	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption							
LIBOR	50%	100%	190%	300%	500%	700%	1000%	1300%
0.122%	20.3%	16.1%	7.6%	(3.7)%	(24.0)%	(42.0)%	(64.0)%	(81.5)%
0.244%	19.6%	15.4%	6.8%	(4.6)%	(24.9)%	(43.0)%	(65.0)%	(82.5)%
2.244%	9.2%	4.4%	(5.8)%	(18.9)%	(41.6)%	(60.8)%	(83.4)%	*
4.244%	(2.8)%	(9.0)%	(21.7)%	(37.7)%	(63.7)%	(84.5)%	*	*
6.050%	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption									
LIBOR	50%	100%	120%	140%	200%	250%	500%	800%	1100%	1500%
0.12%	5.4%	5.4%	5.4%	5.4%	5.7%	6.1%	7.0%	7.7%	8.4%	9.1%
0.24%	5.2%	5.2%	5.3%	5.3%	5.5%	5.9%	6.8%	7.6%	8.2%	9.0%
2.24%	2.8%	2.8%	2.8%	2.8%	3.1%	3.6%	4.5%	5.3%	6.0%	6.9%
4.24%	0.3%	0.4%	0.4%	0.4%	0.7%	1.2%	2.2%	3.1%	3.9%	4.8%
4.45%	0.1%	0.1%	0.1%	0.1%	0.4%	0.9%	2.0%	2.9%	3.6%	4.5%

The Fixed Rate Interest Only Classes. **The yields to investors in the Fixed Rate Interest Only Classes will be very sensitive to the rate of principal payments (including prepayments) of the related Mortgage Loans. The Mortgage Loans generally can be prepaid at any time without penalty. On the basis of the assumptions described below, the yield to maturity on each Fixed Rate Interest Only Class would be 0% if prepayments of the related Mortgage Loans were to occur at the following constant rates:**

Class	% PSA
JI	262%
CI	215%
DI	284%
MI	279%
GI	288%
YI	305%
KI	343%
IY	264%
BI	407%
ID	247%
IP	359%

For any Fixed Rate Interest Only Class, if the actual prepayment rate of the related Mortgage Loans were to exceed the level specified for as little as one month while equaling that level for the remaining months, the investors in the applicable Class would lose money on their initial investments.

The information shown in the following yield tables has been prepared on the basis of the Pricing Assumptions and the assumption that the aggregate purchase prices of the Fixed Rate Interest Only Classes (expressed in each case as a percentage of the original principal balance) are as follows:

Class	Price*
JI	12.5000%
CI	21.0000%
DI	15.0000%
MI	12.4063%
GI	14.2656%
YI	14.6020%
KI	13.0000%
IY	13.1563%
BI	17.4063%
ID	13.5000%
IP	32.0000%

* 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 JI Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	200%	300%	500%	800%	1100%	1400%
Pre-Tax Yields to Maturity . . .	12.1%	9.4%	3.7%	(2.4)%	(15.5)%	(35.9)%	(55.3)%	(72.8)%

Sensitivity of the CI Class to Prepayments

	PSA Prepayment Assumption									
	50%	100%	120%	140%	200%	250%	500%	800%	1100%	1500%
Pre-Tax Yields to Maturity . . .	16.7%	16.2%	15.6%	13.1%	3.4%	(27.5)%	*	*	*	*

Sensitivity of the DI Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	200%	300%	500%	800%	1100%	1500%
Pre-Tax Yields to Maturity . . .	11.8%	9.4%	4.3%	(0.8)%	(11.5)%	(28.7)%	(47.3)%	(74.3)%

Sensitivity of the MI Class to Prepayments

	PSA Prepayment Assumption					
	50%	100%	270%	400%	600%	900%
Pre-Tax Yields to Maturity . . .	15.7%	12.5%	0.7%	(9.3)%	(24.9)%	(46.9)%

Sensitivity of the GI Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	200%	300%	500%	800%	1100%	1500%
Pre-Tax Yields to Maturity . . .	13.0%	10.4%	5.0%	(0.7)%	(13.0)%	(32.9)%	(53.0)%	(78.0)%

Sensitivity of the YI Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	200%	300%	500%	800%	1100%	1500%
Pre-Tax Yields to Maturity . . .	12.9%	10.5%	5.4%	0.3%	(10.4)%	(27.6)%	(46.2)%	(73.1)%

Sensitivity of the KI Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	200%	300%	500%	800%	1100%	1500%
Pre-Tax Yields to Maturity . . .	16.1%	13.5%	8.1%	2.5%	(9.6)%	(29.1)%	(48.8)%	(73.7)%

Sensitivity of the IY Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	200%	300%	500%	800%	1100%	1400%
Pre-Tax Yields to Maturity . . .	10.7%	8.3%	3.3%	(1.9)%	(12.5)%	(29.7)%	(48.3)%	(68.4)%

Sensitivity of the BI Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	200%	350%	500%	800%	1100%	1400%
Pre-Tax Yields to Maturity . . .	28.1%	24.6%	17.1%	5.0%	(8.6)%	(40.9)%	(81.1)%	*

Sensitivity of the ID Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	200%	300%	500%	700%	900%
Pre-Tax Yields to Maturity . . .	13.4%	10.3%	3.4%	(4.1)%	(19.9)%	(35.5)%	(50.1)%

Sensitivity of the IP Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	200%	300%	500%	700%	1000%	1300%
Pre-Tax Yields to Maturity . . .	10.3%	7.7%	5.7%	3.4%	(9.5)%	(25.3)%	(52.5)%	(81.5)%

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions,
- the priority sequences of distributions of principal of the Classes (other than the Group 1, Group 7, Group 10 and Group 12 Classes), and
- in the case of the Group 1 and Group 15 Classes, the applicable priority sequences affecting principal payments on the related Underlying REMIC and RCR Certificates.

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

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

Decrement Tables

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

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

Mortgage Loans Backing Trust Assets Specified Below	Original Terms to Maturity	Remaining Terms to Maturity	Interest Rates
Group 1 Underlying REMIC and RCR Certificates	360 months	(1)	7.00%
Group 2 MBS	360 months	360 months	7.00%
Group 3 MBS	180 months	180 months	5.50%
Group 4 MBS	240 months	240 months	7.00%
Group 5 MBS	360 months	360 months	6.50%
Group 6 MBS	360 months	360 months	6.00%
Group 7 MBS	180 months	180 months	6.00%
Group 8 MBS	240 months	240 months	5.50%
Group 9 MBS	180 months	180 months	6.00%
Group 10 MBS	180 months	180 months	6.00%
Group 11 MBS	180 months	180 months	6.00%
Group 12 MBS	180 months	180 months	5.50%
Group 13 MBS	360 months	360 months	8.50%
Group 14 MBS	240 months	240 months	5.50%
Group 15 Underlying REMIC Certificate	360 months	351 months	6.50%

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

Class	Remaining Terms to Maturity
2010-27-PB	331 months
2010-37-PE	331 months
2010-39-MY	332 months
2010-41-BP	332 months
2010-47-NQ	332 months
2010-85-NC	335 months

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

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

Percent of Original Principal Balances Outstanding

Date	BG Class — PSA Prepayment Assumption 0%	100%	300%	500%	700%	900%	1200%	1500%	1900%
Initial Percent	100	100	100	100	100	100	100	100	100
August 2013	100	100	100	100	100	100	100	46	0
August 2014	100	100	100	100	100	90	35	5	0
August 2015	100	100	100	100	85	43	10	*	0
August 2016	100	100	100	95	48	19	3	*	0
August 2017	100	100	100	70	27	9	1	*	0
August 2018	100	100	100	48	16	4	*	*	0
August 2019	100	100	92	33	9	2	*	*	0
August 2020	100	100	78	22	5	1	*	*	0
August 2021	100	100	62	15	3	*	*	0	0
August 2022	100	100	49	10	2	*	*	0	0
August 2023	100	100	39	7	1	*	*	0	0
August 2024	100	100	30	5	*	*	*	0	0
August 2025	100	100	24	3	*	*	*	0	0
August 2026	100	100	18	2	*	*	*	0	0
August 2027	100	99	14	1	*	*	0	0	0
August 2028	100	92	11	1	*	*	0	0	0
August 2029	100	85	8	1	*	*	0	0	0
August 2030	100	73	6	*	*	*	0	0	0
August 2031	100	63	5	*	*	*	0	0	0
August 2032	100	53	3	*	*	*	0	0	0
August 2033	100	43	2	*	*	*	0	0	0
August 2034	100	35	2	*	*	*	0	0	0
August 2035	100	27	1	*	*	0	0	0	0
August 2036	100	19	1	*	*	0	0	0	0
August 2037	88	12	*	*	*	0	0	0	0
August 2038	58	5	*	*	*	0	0	0	0
August 2039	23	1	*	*	0	0	0	0	0
August 2040	0	0	0	0	0	0	0	0	0
August 2041	0	0	0	0	0	0	0	0	0
August 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.2	20.6	11.0	6.7	4.5	3.2	2.0	1.1	0.1

Date	WF and WS† Classes — PSA Prepayment Assumption 0%	100%	200%	300%	500%	800%	1100%	1400%
Initial Percent	100	100	100	100	100	100	100	100
August 2013	99	97	95	93	90	85	80	74
August 2014	98	91	86	81	70	56	43	30
August 2015	97	84	74	65	49	29	15	5
August 2016	95	78	64	52	33	15	5	1
August 2017	94	72	55	42	23	8	2	*
August 2018	93	66	48	34	16	4	1	*
August 2019	91	61	41	27	11	2	*	*
August 2020	89	56	35	22	7	1	*	*
August 2021	88	51	30	17	5	1	*	*
August 2022	86	46	26	14	3	*	*	*
August 2023	84	42	22	11	2	*	*	*
August 2024	82	38	19	9	2	*	*	0
August 2025	79	35	16	7	1	*	*	0
August 2026	77	31	13	5	1	*	*	0
August 2027	74	28	11	4	*	*	*	0
August 2028	71	25	9	3	*	*	*	0
August 2029	68	22	8	3	*	*	*	0
August 2030	65	20	6	2	*	*	0	0
August 2031	61	17	5	2	*	*	0	0
August 2032	57	15	4	1	*	*	0	0
August 2033	53	13	3	1	*	*	0	0
August 2034	49	11	3	1	*	*	0	0
August 2035	44	9	2	*	*	*	0	0
August 2036	39	7	2	*	*	*	0	0
August 2037	34	6	1	*	*	*	0	0
August 2038	28	4	1	*	*	*	0	0
August 2039	22	3	1	*	*	0	0	0
August 2040	15	2	*	*	*	0	0	0
August 2041	8	*	*	*	*	0	0	0
August 2042	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.9	10.8	7.4	5.5	3.7	2.5	2.0	1.6

Date	FW, SW†, WA and WC Classes — PSA Prepayment Assumption 0%	100%	200%	300%	500%	800%	1100%	1400%
Initial Percent	100	100	100	100	100	100	100	100
August 2013	99	96	94	91	87	80	73	66
August 2014	97	89	81	74	61	42	24	8
August 2015	96	79	66	54	32	6	0	0
August 2016	94	71	53	37	12	0	0	0
August 2017	92	63	41	24	0	0	0	0
August 2018	90	55	31	13	0	0	0	0
August 2019	88	48	22	4	0	0	0	0
August 2020	86	41	15	0	0	0	0	0
August 2021	84	35	8	0	0	0	0	0
August 2022	81	29	2	0	0	0	0	0
August 2023	79	24	0	0	0	0	0	0
August 2024	76	19	0	0	0	0	0	0
August 2025	73	14	0	0	0	0	0	0
August 2026	69	9	0	0	0	0	0	0
August 2027	66	5	0	0	0	0	0	0
August 2028	62	1	0	0	0	0	0	0
August 2029	58	0	0	0	0	0	0	0
August 2030	53	0	0	0	0	0	0	0
August 2031	49	0	0	0	0	0	0	0
August 2032	44	0	0	0	0	0	0	0
August 2033	38	0	0	0	0	0	0	0
August 2034	32	0	0	0	0	0	0	0
August 2035	26	0	0	0	0	0	0	0
August 2036	20	0	0	0	0	0	0	0
August 2037	12	0	0	0	0	0	0	0
August 2038	5	0	0	0	0	0	0	0
August 2039	0	0	0	0	0	0	0	0
August 2040	0	0	0	0	0	0	0	0
August 2041	0	0	0	0	0	0	0	0
August 2042	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.2	7.3	4.7	3.5	2.4	1.8	1.5	1.3

Date	WV Class — PSA Prepayment Assumption 0%	100%	200%	300%	500%	800%	1100%	1400%
Initial Percent	100	100	100	100	100	100	100	100
August 2013	94	94	94	94	94	94	94	94
August 2014	88	88	88	88	88	88	88	88
August 2015	81	81	81	81	81	81	0	0
August 2016	74	74	74	74	74	0	0	0
August 2017	67	67	67	67	51	0	0	0
August 2018	60	60	60	60	0	0	0	0
August 2019	52	52	52	52	0	0	0	0
August 2020	44	44	44	11	0	0	0	0
August 2021	35	35	35	0	0	0	0	0
August 2022	27	27	27	0	0	0	0	0
August 2023	18	18	0	0	0	0	0	0
August 2024	8	8	0	0	0	0	0	0
August 2025	0	0	0	0	0	0	0	0
August 2026	0	0	0	0	0	0	0	0
August 2027	0	0	0	0	0	0	0	0
August 2028	0	0	0	0	0	0	0	0
August 2029	0	0	0	0	0	0	0	0
August 2030	0	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	0	0	0
August 2032	0	0	0	0	0	0	0	0
August 2033	0	0	0	0	0	0	0	0
August 2034	0	0	0	0	0	0	0	0
August 2035	0	0	0	0	0	0	0	0
August 2036	0	0	0	0	0	0	0	0
August 2037	0	0	0	0	0	0	0	0
August 2038	0	0	0	0	0	0	0	0
August 2039	0	0	0	0	0	0	0	0
August 2040	0	0	0	0	0	0	0	0
August 2041	0	0	0	0	0	0	0	0
August 2042	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	7.0	7.0	6.8	5.8	4.3	3.1	2.5	2.1

* 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.

VW Class

PSA Prepayment Assumption

Date	0%	100%	200%	300%	500%	800%	1100%	1400%
Initial Percent	100	100	100	100	100	100	100	100
August 2013	100	100	100	100	100	100	100	100
August 2014	100	100	100	100	100	100	100	100
August 2015	100	100	100	100	100	100	36	0
August 2016	100	100	100	100	100	28	0	0
August 2017	100	100	100	100	100	0	0	0
August 2018	100	100	100	100	24	0	0	0
August 2019	100	100	100	100	0	0	0	0
August 2020	100	100	100	100	0	0	0	0
August 2021	100	100	100	19	0	0	0	0
August 2022	100	100	100	0	0	0	0	0
August 2023	100	100	84	0	0	0	0	0
August 2024	100	100	6	0	0	0	0	0
August 2025	98	98	0	0	0	0	0	0
August 2026	82	82	0	0	0	0	0	0
August 2027	67	67	0	0	0	0	0	0
August 2028	50	50	0	0	0	0	0	0
August 2029	33	0	0	0	0	0	0	0
August 2030	16	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	0	0	0
August 2032	0	0	0	0	0	0	0	0
August 2033	0	0	0	0	0	0	0	0
August 2034	0	0	0	0	0	0	0	0
August 2035	0	0	0	0	0	0	0	0
August 2036	0	0	0	0	0	0	0	0
August 2037	0	0	0	0	0	0	0	0
August 2038	0	0	0	0	0	0	0	0
August 2039	0	0	0	0	0	0	0	0
August 2040	0	0	0	0	0	0	0	0
August 2041	0	0	0	0	0	0	0	0
August 2042	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.0	15.6	11.5	8.7	5.8	3.9	3.0	2.5

WZ Class

PSA Prepayment Assumption

Date	0%	100%	200%	300%	500%	800%	1100%	1400%
Initial Percent	100	100	100	100	100	100	100	100
August 2013	104	104	104	104	104	104	104	104
August 2014	108	108	108	108	108	108	108	108
August 2015	113	113	113	113	113	113	113	45
August 2016	117	117	117	117	117	117	43	7
August 2017	122	122	122	122	122	66	14	1
August 2018	127	127	127	127	127	34	5	*
August 2019	132	132	132	132	94	17	2	*
August 2020	138	138	138	138	65	9	1	*
August 2021	143	143	143	143	44	4	*	*
August 2022	149	149	149	121	30	2	*	*
August 2023	155	155	155	96	20	1	*	*
August 2024	161	161	161	76	14	1	*	*
August 2025	168	168	139	60	9	*	*	0
August 2026	175	175	117	47	6	*	*	0
August 2027	182	182	99	37	4	*	*	0
August 2028	189	189	83	29	3	*	*	0
August 2029	197	197	69	22	2	*	*	0
August 2030	205	174	57	17	1	*	*	0
August 2031	212	153	47	13	1	*	*	0
August 2032	212	133	38	10	1	*	0	0
August 2033	212	114	31	8	*	*	0	0
August 2034	212	97	24	6	*	*	0	0
August 2035	212	81	19	4	*	*	0	0
August 2036	212	65	14	3	*	*	0	0
August 2037	212	51	11	2	*	*	0	0
August 2038	212	38	7	1	*	*	0	0
August 2039	189	26	5	1	*	*	0	0
August 2040	131	15	2	*	*	*	0	0
August 2041	68	4	1	*	*	0	0	0
August 2042	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.4	22.3	17.2	13.4	8.8	5.7	4.1	3.1

WB Class

PSA Prepayment Assumption

Date	0%	100%	200%	300%	500%	800%	1100%	1400%
Initial Percent	100	100	100	100	100	100	100	100
August 2013	100	100	100	100	100	100	100	100
August 2014	100	100	100	100	100	100	100	100
August 2015	100	100	100	100	100	100	61	21
August 2016	100	100	100	100	100	61	20	3
August 2017	100	100	100	100	95	31	7	1
August 2018	100	100	100	100	65	16	2	*
August 2019	100	100	100	100	45	8	1	*
August 2020	100	100	100	90	30	4	*	*
August 2021	100	100	100	72	21	2	*	*
August 2022	100	100	100	57	14	1	*	*
August 2023	100	100	91	45	10	1	*	*
August 2024	100	100	77	36	6	*	*	*
August 2025	100	100	66	28	4	*	*	0
August 2026	100	100	55	22	3	*	*	0
August 2027	100	100	47	17	2	*	*	0
August 2028	100	100	39	14	1	*	*	0
August 2029	100	93	32	11	1	*	*	0
August 2030	100	82	27	8	1	*	*	0
August 2031	100	72	22	6	*	*	*	0
August 2032	100	63	18	5	*	*	0	0
August 2033	100	54	14	4	*	*	0	0
August 2034	100	46	11	3	*	*	0	0
August 2035	100	38	9	2	*	*	0	0
August 2036	100	31	7	1	*	*	0	0
August 2037	100	24	5	1	*	*	0	0
August 2038	100	18	3	1	*	*	0	0
August 2039	89	12	2	*	*	*	0	0
August 2040	61	7	1	*	*	0	0	0
August 2041	32	2	*	*	*	0	0	0
August 2042	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.4	21.9	15.8	11.8	7.5	4.8	3.5	2.7

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

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

Date	JA and JI† Classes PSA Prepayment Assumption 0%	100%	200%	300%	500%	800%	1100%	1400%	JB Class PSA Prepayment Assumption 0%	100%	200%	300%	500%	800%	1100%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2013	95	93	91	89	86	81	76	70	100	100	100	100	100	100	100	100
August 2014	91	83	78	73	63	49	37	25	100	100	100	100	100	100	100	100
August 2015	85	73	64	55	40	22	9	*	100	100	100	100	100	100	100	100
August 2016	80	63	51	41	25	9	*	0	100	100	100	100	100	100	100	16
August 2017	74	54	41	30	14	2	0	0	100	100	100	100	100	100	31	2
August 2018	68	46	32	21	8	0	0	0	100	100	100	100	100	69	10	*
August 2019	62	38	24	15	3	0	0	0	100	100	100	100	100	32	3	*
August 2020	55	31	18	9	*	0	0	0	100	100	100	100	100	15	1	*
August 2021	48	24	13	5	0	0	0	0	100	100	100	100	66	7	*	*
August 2022	40	18	8	2	0	0	0	0	100	100	100	100	39	3	*	*
August 2023	32	13	5	*	0	0	0	0	100	100	100	100	22	1	*	*
August 2024	24	8	1	0	0	0	0	0	100	100	100	63	11	*	*	*
August 2025	15	3	0	0	0	0	0	0	100	100	76	33	5	*	*	0
August 2026	6	0	0	0	0	0	0	0	100	63	27	11	1	*	*	0
August 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.3	6.0	4.8	3.9	2.9	2.1	1.7	1.5	14.8	14.2	13.6	12.6	10.0	6.8	4.9	3.6

Date	QF and QS† Classes PSA Prepayment Assumption 0%	100%	200%	300%	500%	800%	1100%	1500%	FQ, SQ†, QG and QE Classes PSA Prepayment Assumption 0%	100%	200%	300%	500%	800%	1100%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2013	98	94	91	88	83	74	65	54	97	94	91	88	82	72	63	51
August 2014	95	86	79	72	59	41	26	10	95	85	77	70	56	38	22	4
August 2015	92	78	67	57	40	21	9	1	92	76	64	54	36	16	3	0
August 2016	89	70	56	45	27	10	3	*	89	68	53	41	22	4	0	0
August 2017	86	63	47	35	18	5	1	*	85	60	44	31	12	0	0	0
August 2018	83	56	40	27	12	3	*	*	82	53	36	22	6	0	0	0
August 2019	79	50	33	21	8	1	*	*	78	47	28	16	2	0	0	0
August 2020	75	44	27	16	5	1	*	*	74	40	22	11	0	0	0	0
August 2021	71	39	22	12	3	*	*	0	69	35	17	7	0	0	0	0
August 2022	67	33	18	9	2	*	*	0	65	29	13	3	0	0	0	0
August 2023	62	29	15	7	1	*	*	0	60	24	9	1	0	0	0	0
August 2024	57	24	11	5	1	*	*	0	54	19	6	0	0	0	0	0
August 2025	51	20	9	4	1	*	*	0	48	15	3	0	0	0	0	0
August 2026	45	16	7	3	*	*	*	0	42	11	1	0	0	0	0	0
August 2027	39	13	5	2	*	*	*	0	35	7	0	0	0	0	0	0
August 2028	32	9	3	1	*	*	*	0	28	3	0	0	0	0	0	0
August 2029	25	6	2	1	*	*	0	0	20	*	0	0	0	0	0	0
August 2030	17	3	1	*	*	*	0	0	12	0	0	0	0	0	0	0
August 2031	9	1	*	*	*	*	0	0	3	0	0	0	0	0	0	0
August 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.3	7.9	5.9	4.6	3.1	2.1	1.6	1.2	11.8	7.2	5.2	4.0	2.7	1.8	1.4	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.

	QB Class							
	PSA Prepayment Assumption							
Date	0%	100%	200%	300%	500%	800%	1100%	1500%
Initial Percent	100	100	100	100	100	100	100	100
August 2013	100	100	100	100	100	100	100	100
August 2014	100	100	100	100	100	100	100	100
August 2015	100	100	100	100	100	100	100	16
August 2016	100	100	100	100	100	100	46	1
August 2017	100	100	100	100	100	84	15	*
August 2018	100	100	100	100	100	41	5	*
August 2019	100	100	100	100	100	20	2	*
August 2020	100	100	100	100	84	10	*	*
August 2021	100	100	100	100	55	5	*	*
August 2022	100	100	100	100	35	2	*	*
August 2023	100	100	100	100	23	1	*	0
August 2024	100	100	100	85	14	1	*	0
August 2025	100	100	100	61	9	*	*	0
August 2026	100	100	100	43	5	*	*	0
August 2027	100	100	81	29	3	*	*	0
August 2028	100	100	56	19	2	*	*	0
August 2029	100	100	35	11	1	*	*	0
August 2030	100	54	17	5	*	*	*	0
August 2031	100	10	3	1	*	*	0	0
August 2032	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.7	18.1	16.4	14.1	9.9	6.2	4.2	2.7

	FA, SA†, AJ, AC, AG and AB Classes								VA Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
Date	0%	100%	190%	300%	500%	700%	1000%	1300%	0%	100%	190%	300%	500%	700%	1000%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2013	99	96	94	91	87	83	76	69	94	94	94	94	94	94	94	94
August 2014	97	88	82	75	61	49	31	15	88	88	88	88	88	88	88	88
August 2015	95	79	68	55	33	15	0	0	81	81	81	81	81	81	25	0
August 2016	94	71	55	38	14	0	0	0	74	74	74	74	74	31	0	0
August 2017	92	63	44	25	0	0	0	0	67	67	67	67	66	0	0	0
August 2018	90	55	34	14	0	0	0	0	60	60	60	60	0	0	0	0
August 2019	88	48	25	5	0	0	0	0	52	52	52	52	0	0	0	0
August 2020	85	42	18	0	0	0	0	0	44	44	44	24	0	0	0	0
August 2021	83	36	11	0	0	0	0	0	35	35	35	0	0	0	0	0
August 2022	80	30	5	0	0	0	0	0	27	27	27	0	0	0	0	0
August 2023	77	25	*	0	0	0	0	0	18	18	18	0	0	0	0	0
August 2024	75	20	0	0	0	0	0	0	8	8	0	0	0	0	0	0
August 2025	71	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2026	68	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2027	64	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2028	61	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2029	56	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2030	52	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2031	47	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2032	42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2033	37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2034	32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2035	26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2036	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2037	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2038	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.0	7.4	4.9	3.5	2.5	2.0	1.6	1.3	7.0	7.0	6.9	5.9	4.4	3.5	2.7	2.2

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

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

	VB Class PSA Prepayment Assumption								VZ Class PSA Prepayment Assumption							
Date	0%	100%	190%	300%	500%	700%	1000%	1300%	0%	100%	190%	300%	500%	700%	1000%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2013	100	100	100	100	100	100	100	100	104	104	104	104	104	104	104	104
August 2014	100	100	100	100	100	100	100	100	108	108	108	108	108	108	108	108
August 2015	100	100	100	100	100	100	100	0	113	113	113	113	113	113	113	72
August 2016	100	100	100	100	100	100	0	0	117	117	117	117	117	117	68	16
August 2017	100	100	100	100	100	0	0	0	122	122	122	122	122	104	27	3
August 2018	100	100	100	100	39	0	0	0	127	127	127	127	127	59	10	1
August 2019	100	100	100	100	0	0	0	0	132	132	132	132	99	33	4	*
August 2020	100	100	100	100	0	0	0	0	138	138	138	138	68	19	2	*
August 2021	100	100	100	34	0	0	0	0	143	143	143	143	46	11	1	*
August 2022	100	100	100	0	0	0	0	0	149	149	149	126	31	6	*	*
August 2023	100	100	100	0	0	0	0	0	155	155	155	100	21	3	*	*
August 2024	100	100	51	0	0	0	0	0	161	161	161	79	14	2	*	*
August 2025	98	98	0	0	0	0	0	0	168	168	157	63	10	1	*	*
August 2026	82	82	0	0	0	0	0	0	175	175	134	49	6	1	*	*
August 2027	67	67	0	0	0	0	0	0	182	182	113	39	4	*	*	0
August 2028	50	50	0	0	0	0	0	0	189	189	95	30	3	*	*	0
August 2029	33	18	0	0	0	0	0	0	197	197	80	23	2	*	*	0
August 2030	16	0	0	0	0	0	0	0	205	182	67	18	1	*	*	0
August 2031	0	0	0	0	0	0	0	0	212	159	55	14	1	*	*	0
August 2032	0	0	0	0	0	0	0	0	212	139	45	11	1	*	*	0
August 2033	0	0	0	0	0	0	0	0	212	120	37	8	*	*	*	0
August 2034	0	0	0	0	0	0	0	0	212	102	30	6	*	*	*	0
August 2035	0	0	0	0	0	0	0	0	212	85	23	4	*	*	0	0
August 2036	0	0	0	0	0	0	0	0	212	70	18	3	*	*	0	0
August 2037	0	0	0	0	0	0	0	0	212	56	14	2	*	*	0	0
August 2038	0	0	0	0	0	0	0	0	212	42	10	1	*	*	0	0
August 2039	0	0	0	0	0	0	0	0	191	30	7	1	*	*	0	0
August 2040	0	0	0	0	0	0	0	0	132	19	4	*	*	*	0	0
August 2041	0	0	0	0	0	0	0	0	68	8	2	*	*	*	0	0
August 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.0	15.7	12.0	8.9	6.0	4.5	3.3	2.6	28.4	22.6	17.9	13.5	8.9	6.5	4.5	3.4

	JP Class PSA Prepayment Assumption										JE Class PSA Prepayment Assumption									
Date	0%	100%	120%	140%	200%	250%	500%	800%	1100%	1500%	0%	100%	120%	140%	200%	250%	500%	800%	1100%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2013	98	95	95	95	95	95	95	95	95	93	100	100	100	100	100	100	100	100	100	100
August 2014	97	88	86	86	86	86	86	71	53	31	100	100	100	100	100	100	100	100	100	100
August 2015	95	78	75	75	75	75	61	35	16	*	100	100	100	100	100	100	100	100	100	100
August 2016	93	69	65	65	65	65	40	16	3	0	100	100	100	100	100	100	100	100	100	10
August 2017	91	61	56	56	56	56	26	6	0	0	100	100	100	100	100	100	100	100	57	1
August 2018	88	53	47	47	47	47	17	1	0	0	100	100	100	100	100	100	100	100	19	*
August 2019	86	45	40	40	40	40	10	0	0	0	100	100	100	100	100	100	100	67	6	*
August 2020	84	39	32	32	32	32	6	0	0	0	100	100	100	100	100	100	100	34	2	*
August 2021	81	32	26	26	26	26	3	0	0	0	100	100	100	100	100	100	100	17	1	*
August 2022	78	26	21	21	21	21	1	0	0	0	100	100	100	100	100	100	100	9	*	*
August 2023	75	21	16	16	16	16	0	0	0	0	100	100	100	100	100	100	78	4	*	0
August 2024	72	15	13	13	13	13	0	0	0	0	100	100	100	100	100	100	53	2	*	0
August 2025	69	10	10	10	10	10	0	0	0	0	100	100	100	100	100	100	35	1	*	0
August 2026	65	7	7	7	7	7	0	0	0	0	100	100	100	100	100	100	24	1	*	0
August 2027	61	5	5	5	5	5	0	0	0	0	100	100	100	100	100	100	16	*	*	0
August 2028	57	3	3	3	3	3	0	0	0	0	100	100	100	100	100	100	10	*	*	0
August 2029	53	2	2	2	2	2	0	0	0	0	100	100	100	100	100	100	7	*	*	0
August 2030	48	1	1	1	1	1	0	0	0	0	100	100	100	100	100	100	5	*	*	0
August 2031	44	0	0	0	0	0	0	0	0	0	100	94	94	94	94	94	3	*	*	0
August 2032	38	0	0	0	0	0	0	0	0	0	100	73	73	73	73	73	2	*	*	0
August 2033	33	0	0	0	0	0	0	0	0	0	100	57	57	57	57	57	1	*	0	0
August 2034	27	0	0	0	0	0	0	0	0	0	100	43	43	43	43	43	1	*	0	0
August 2035	21	0	0	0	0	0	0	0	0	0	100	32	32	32	32	32	*	*	0	0
August 2036	15	0	0	0	0	0	0	0	0	0	100	23	23	23	23	23	*	*	0	0
August 2037	8	0	0	0	0	0	0	0	0	0	100	16	16	16	16	16	*	*	0	0
August 2038	*	0	0	0	0	0	0	0	0	0	100	11	11	11	11	11	*	*	0	0
August 2039	0	0	0	0	0	0	0	0	0	0	7	7	7	7	7	7	*	*	0	0
August 2040	0	0	0	0	0	0	0	0	0	0	3	3	3	3	3	3	*	*	0	0
August 2041	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	*	0	0	0
August 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)**	16.3	7.0	6.5	6.5	6.5	6.5	4.0	2.8	2.2	1.7	26.4	22.1	22.1	22.1	22.1	22.1	12.9	7.9	5.4	3.5

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

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CI† Class

PSA Prepayment Assumption

Date	0%	100%	120%	140%	200%	250%	500%	800%	1100%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100
August 2013	100	100	100	99	94	90	72	49	26	0
August 2014	100	100	100	95	81	69	12	0	0	0
August 2015	100	100	100	91	65	44	0	0	0	0
August 2016	100	100	100	88	53	26	0	0	0	0
August 2017	100	100	100	85	44	13	0	0	0	0
August 2018	100	100	100	83	38	6	0	0	0	0
August 2019	100	100	100	82	34	1	0	0	0	0
August 2020	100	100	100	81	32	*	0	0	0	0
August 2021	100	100	99	80	31	*	0	0	0	0
August 2022	100	100	96	77	29	*	0	0	0	0
August 2023	100	100	92	73	27	*	0	0	0	0
August 2024	100	100	88	69	25	*	0	0	0	0
August 2025	100	100	82	64	23	*	0	0	0	0
August 2026	100	96	76	59	20	*	0	0	0	0
August 2027	100	89	70	53	18	*	0	0	0	0
August 2028	100	82	64	48	16	*	0	0	0	0
August 2029	100	74	57	43	14	*	0	0	0	0
August 2030	100	67	51	38	12	*	0	0	0	0
August 2031	100	60	45	33	10	*	0	0	0	0
August 2032	100	53	39	29	9	*	0	0	0	0
August 2033	100	46	34	24	7	*	0	0	0	0
August 2034	100	39	29	20	6	*	0	0	0	0
August 2035	100	33	24	17	5	*	0	0	0	0
August 2036	100	27	19	13	4	*	0	0	0	0
August 2037	100	21	15	10	3	*	0	0	0	0
August 2038	100	15	11	7	2	*	0	0	0	0
August 2039	87	10	7	5	1	*	0	0	0	0
August 2040	60	6	4	3	1	*	0	0	0	0
August 2041	31	1	1	*	*	*	0	0	0	0
August 2042	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.3	20.7	18.5	15.2	7.6	3.0	1.4	1.0	0.8	0.6

CE Class

PSA Prepayment Assumption

Date	0%	100%	120%	140%	200%	250%	500%	800%	1100%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100
August 2013	100	100	100	91	91	91	91	91	91	0
August 2014	100	100	100	71	71	71	71	0	0	0
August 2015	100	100	100	46	46	46	0	0	0	0
August 2016	100	100	100	26	26	26	0	0	0	0
August 2017	100	100	100	11	11	11	0	0	0	0
August 2018	100	100	100	0	0	0	0	0	0	0
August 2019	100	100	100	0	0	0	0	0	0	0
August 2020	100	100	100	0	0	0	0	0	0	0
August 2021	100	100	94	0	0	0	0	0	0	0
August 2022	100	100	78	0	0	0	0	0	0	0
August 2023	100	100	54	0	0	0	0	0	0	0
August 2024	100	100	25	0	0	0	0	0	0	0
August 2025	100	100	0	0	0	0	0	0	0	0
August 2026	100	78	0	0	0	0	0	0	0	0
August 2027	100	35	0	0	0	0	0	0	0	0
August 2028	100	0	0	0	0	0	0	0	0	0
August 2029	100	0	0	0	0	0	0	0	0	0
August 2030	100	0	0	0	0	0	0	0	0	0
August 2031	100	0	0	0	0	0	0	0	0	0
August 2032	100	0	0	0	0	0	0	0	0	0
August 2033	100	0	0	0	0	0	0	0	0	0
August 2034	100	0	0	0	0	0	0	0	0	0
August 2035	100	0	0	0	0	0	0	0	0	0
August 2036	100	0	0	0	0	0	0	0	0	0
August 2037	100	0	0	0	0	0	0	0	0	0
August 2038	100	0	0	0	0	0	0	0	0	0
August 2039	21	0	0	0	0	0	0	0	0	0
August 2040	0	0	0	0	0	0	0	0	0	0
August 2041	0	0	0	0	0	0	0	0	0	0
August 2042	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.8	14.7	11.0	3.0	3.0	3.0	1.9	1.4	1.1	0.9

CA, CF and CS Classes

PSA Prepayment Assumption

Date	0%	100%	120%	140%	200%	250%	500%	800%	1100%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100
August 2013	100	100	100	100	93	87	58	22	0	0
August 2014	100	100	100	100	78	59	0	0	0	0
August 2015	100	100	100	100	59	27	0	0	0	0
August 2016	100	100	100	100	45	3	0	0	0	0
August 2017	100	100	100	100	36	0	0	0	0	0
August 2018	100	100	100	100	29	0	0	0	0	0
August 2019	100	100	100	98	23	0	0	0	0	0
August 2020	100	100	100	96	20	0	0	0	0	0
August 2021	100	100	100	94	18	0	0	0	0	0
August 2022	100	100	100	90	16	0	0	0	0	0
August 2023	100	100	100	84	12	0	0	0	0	0
August 2024	100	100	100	77	9	0	0	0	0	0
August 2025	100	100	98	69	5	0	0	0	0	0
August 2026	100	100	88	61	2	0	0	0	0	0
August 2027	100	100	79	53	0	0	0	0	0	0
August 2028	100	98	69	45	0	0	0	0	0	0
August 2029	100	86	59	37	0	0	0	0	0	0
August 2030	100	75	49	29	0	0	0	0	0	0
August 2031	100	63	40	22	0	0	0	0	0	0
August 2032	100	52	31	15	0	0	0	0	0	0
August 2033	100	41	23	8	0	0	0	0	0	0
August 2034	100	31	14	2	0	0	0	0	0	0
August 2035	100	21	7	0	0	0	0	0	0	0
August 2036	100	11	0	0	0	0	0	0	0	0
August 2037	100	2	0	0	0	0	0	0	0	0
August 2038	100	0	0	0	0	0	0	0	0	0
August 2039	100	0	0	0	0	0	0	0	0	0
August 2040	63	0	0	0	0	0	0	0	0	0
August 2041	18	0	0	0	0	0	0	0	0	0
August 2042	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.3	20.3	18.1	15.3	5.0	2.3	1.1	0.7	0.6	0.5

CB Class

PSA Prepayment Assumption

Date	0%	100%	120%	140%	200%	250%	500%	800%	1100%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100
August 2013	100	100	100	100	100	100	100	100	17	0
August 2014	100	100	100	100	100	100	0	0	0	0
August 2015	100	100	100	100	100	100	0	0	0	0
August 2016	100	100	100	100	100	100	0	0	0	0
August 2017	100	100	100	100	100	27	0	0	0	0
August 2018	100	100	100	100	100	0	0	0	0	0
August 2019	100	100	100	100	100	0	0	0	0	0
August 2020	100	100	100	100	100	0	0	0	0	0
August 2021	100	100	100	100	100	0	0	0	0	0
August 2022	100	100	100	100	100	0	0	0	0	0
August 2023	100	100	100	100	100	0	0	0	0	0
August 2024	100	100	100	100	100	0	0	0	0	0
August 2025	100	100	100	100	100	0	0	0	0	0
August 2026	100	100	100	100	100	0	0	0	0	0
August 2027	100	100	100	100	88	0	0	0	0	0
August 2028	100	100	100	100	67	0	0	0	0	0
August 2029	100	100	100	100	47	0	0	0	0	0
August 2030	100	100	100	100	29	0	0	0	0	0
August 2031	100	100	100	100	13	0	0	0	0	0
August 2032	100	100	100	100	0	0	0	0	0	0
August 2033	100	100	100	100	0	0	0	0	0	0
August 2034	100	100	100	100	0	0	0	0	0	0
August 2035	100	100	100	76	0	0	0	0	0	0
August 2036	100	100	97	43	0	0	0	0	0	0
August 2037	100	100	57	14	0	0	0	0	0	0
August 2038	100	63	19	0	0	0	0	0	0	0
August 2039	100	15	0	0	0	0	0	0	0	0
August 2040	100	0	0	0	0	0	0	0	0	0
August 2041	100	0	0	0	0	0	0	0	0	0
August 2042	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.6	26.3	25.2	23.9	17.0	4.8	1.8	1.3	1.0	0.8

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

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

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

CD Class

Date	PSA Prepayment Assumption									
	0%	100%	120%	140%	200%	250%	500%	800%	1100%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100
August 2013	100	100	100	100	100	100	100	100	100	0
August 2014	100	100	100	100	100	100	4	0	0	0
August 2015	100	100	100	100	100	100	0	0	0	0
August 2016	100	100	100	100	100	100	0	0	0	0
August 2017	100	100	100	100	100	100	0	0	0	0
August 2018	100	100	100	100	100	63	0	0	0	0
August 2019	100	100	100	100	100	15	0	0	0	0
August 2020	100	100	100	100	100	*	0	0	0	0
August 2021	100	100	100	100	100	*	0	0	0	0
August 2022	100	100	100	100	100	*	0	0	0	0
August 2023	100	100	100	100	100	*	0	0	0	0
August 2024	100	100	100	100	100	*	0	0	0	0
August 2025	100	100	100	100	100	*	0	0	0	0
August 2026	100	100	100	100	100	*	0	0	0	0
August 2027	100	100	100	100	100	*	0	0	0	0
August 2028	100	100	100	100	100	*	0	0	0	0
August 2029	100	100	100	100	100	*	0	0	0	0
August 2030	100	100	100	100	100	*	0	0	0	0
August 2031	100	100	100	100	100	*	0	0	0	0
August 2032	100	100	100	100	97	*	0	0	0	0
August 2033	100	100	100	100	80	*	0	0	0	0
August 2034	100	100	100	100	66	*	0	0	0	0
August 2035	100	100	100	100	52	*	0	0	0	0
August 2036	100	100	100	100	41	*	0	0	0	0
August 2037	100	100	100	100	30	*	0	0	0	0
August 2038	100	100	100	85	21	*	0	0	0	0
August 2039	100	100	81	55	14	*	0	0	0	0
August 2040	100	63	43	29	7	*	0	0	0	0
August 2041	100	12	8	6	1	*	0	0	0	0
August 2042	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.9	28.3	27.9	27.3	23.6	6.3	2.0	1.4	1.1	0.9

DA and DI† Classes

Date	PSA Prepayment Assumption							
	0%	100%	200%	300%	500%	800%	1100%	1500%
Initial Percent	100	100	100	100	100	100	100	100
August 2013	96	93	91	89	86	80	75	67
August 2014	91	84	78	73	63	49	37	21
August 2015	86	74	65	56	42	24	12	2
August 2016	81	64	53	43	27	12	4	*
August 2017	76	56	43	32	17	6	1	*
August 2018	70	48	34	24	11	3	*	*
August 2019	64	40	27	18	7	1	*	*
August 2020	58	33	21	13	4	1	*	*
August 2021	51	27	16	9	3	*	*	*
August 2022	44	21	12	6	1	*	*	0
August 2023	36	15	8	4	1	*	*	0
August 2024	28	10	5	2	*	*	*	0
August 2025	19	6	3	1	*	*	*	0
August 2026	10	1	1	*	*	*	*	0
August 2027	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.6	6.2	5.1	4.2	3.1	2.3	1.8	1.4

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

Date	MI†, MC and MA Classes PSA Prepayment Assumption						MB Class PSA Prepayment Assumption					
	0%	100%	270%	400%	600%	900%	0%	100%	270%	400%	600%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
August 2013	97	94	91	89	85	80	100	100	100	100	100	100
August 2014	94	86	77	70	59	44	100	100	100	100	100	100
August 2015	90	77	60	48	33	15	100	100	100	100	100	100
August 2016	87	68	46	33	16	1	100	100	100	100	100	100
August 2017	83	60	35	21	6	0	100	100	100	100	100	48
August 2018	79	52	26	12	0	0	100	100	100	100	100	21
August 2019	74	45	18	6	0	0	100	100	100	100	60	9
August 2020	70	39	12	2	0	0	100	100	100	100	36	4
August 2021	65	33	7	0	0	0	100	100	100	82	22	2
August 2022	60	27	4	0	0	0	100	100	100	58	13	1
August 2023	54	22	*	0	0	0	100	100	100	40	7	*
August 2024	49	17	0	0	0	0	100	100	79	28	4	*
August 2025	43	13	0	0	0	0	100	100	59	19	2	*
August 2026	37	9	0	0	0	0	100	100	43	12	1	*
August 2027	30	5	0	0	0	0	100	100	30	8	1	*
August 2028	23	1	0	0	0	0	100	100	21	5	*	*
August 2029	15	0	0	0	0	0	100	81	13	3	*	*
August 2030	7	0	0	0	0	0	100	50	7	1	*	*
August 2031	0	0	0	0	0	0	91	22	3	*	*	*
August 2032	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.1	7.0	4.3	3.3	2.5	1.9	19.5	18.1	14.1	11.1	8.0	5.4

Date	GB Class PSA Prepayment Assumption								GA, GI†, GC and GD Classes PSA Prepayment Assumption							
	0%	100%	200%	300%	500%	800%	1100%	1500%	0%	100%	200%	300%	500%	800%	1100%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2013	100	100	100	100	100	100	100	100	96	93	91	89	85	80	74	66
August 2014	100	100	100	100	100	100	100	100	91	83	78	73	63	48	35	20
August 2015	100	100	100	100	100	100	100	100	86	73	64	55	40	23	10	*
August 2016	100	100	100	100	100	100	100	10	81	64	52	42	26	10	2	0
August 2017	100	100	100	100	100	100	58	1	76	55	42	31	16	4	0	0
August 2018	100	100	100	100	100	100	18	*	70	47	33	23	9	1	0	0
August 2019	100	100	100	100	100	62	6	*	63	39	26	16	5	0	0	0
August 2020	100	100	100	100	100	28	2	*	57	32	19	11	2	0	0	0
August 2021	100	100	100	100	100	13	*	*	50	25	14	7	1	0	0	0
August 2022	100	100	100	100	75	5	*	*	42	19	10	4	0	0	0	0
August 2023	100	100	100	100	41	2	*	0	35	14	6	2	0	0	0	0
August 2024	100	100	100	100	21	1	*	0	26	8	3	*	0	0	0	0
August 2025	100	100	100	55	8	*	*	0	17	4	1	0	0	0	0	0
August 2026	100	68	29	12	1	*	*	0	8	0	0	0	0	0	0	0
August 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.9	14.1	13.8	13.2	11.0	7.7	5.4	3.5	8.5	6.1	4.9	4.1	3.0	2.2	1.7	1.4

Date	NT and YI† Classes PSA Prepayment Assumption								KA, KI† and KD Classes PSA Prepayment Assumption							
	0%	100%	200%	300%	500%	800%	1100%	1500%	0%	100%	200%	300%	500%	800%	1100%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2013	96	93	91	89	86	80	75	67	96	93	91	89	85	80	74	66
August 2014	91	84	79	73	63	50	37	21	91	84	78	73	63	48	35	20
August 2015	86	74	65	57	42	24	12	2	86	73	64	56	41	23	10	*
August 2016	81	65	53	43	27	12	4	*	81	64	52	42	26	10	2	0
August 2017	76	56	43	33	18	6	1	*	76	55	42	31	16	4	0	0
August 2018	70	48	35	24	11	3	*	*	70	47	33	23	9	1	0	0
August 2019	64	41	28	18	7	1	*	*	63	39	26	16	5	0	0	0
August 2020	58	34	21	13	4	1	*	*	57	32	20	11	2	0	0	0
August 2021	51	28	16	9	3	*	*	*	50	26	14	7	1	0	0	0
August 2022	44	22	12	6	2	*	*	0	42	20	10	4	0	0	0	0
August 2023	36	16	9	4	1	*	*	0	35	14	6	2	0	0	0	0
August 2024	28	11	6	3	*	*	*	0	26	9	3	*	0	0	0	0
August 2025	19	7	3	1	*	*	*	0	17	4	1	0	0	0	0	0
August 2026	10	3	1	*	*	*	*	0	8	*	0	0	0	0	0	0
August 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.6	6.3	5.1	4.3	3.2	2.3	1.8	1.4	8.5	6.1	4.9	4.1	3.0	2.2	1.7	1.4

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

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

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

Date	KB Class								YM and IY† Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	200%	300%	500%	800%	1100%	1500%	0%	100%	200%	300%	500%	800%	1100%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2013	100	100	100	100	100	100	100	100	96	93	91	89	85	80	74	69
August 2014	100	100	100	100	100	100	100	100	91	83	78	73	63	49	36	25
August 2015	100	100	100	100	100	100	100	100	86	73	64	56	41	24	12	4
August 2016	100	100	100	100	100	100	100	10	81	64	52	42	27	12	4	1
August 2017	100	100	100	100	100	100	59	1	75	55	42	32	17	5	1	*
August 2018	100	100	100	100	100	100	18	*	69	47	34	24	11	3	*	*
August 2019	100	100	100	100	100	62	6	*	63	39	26	17	7	1	*	*
August 2020	100	100	100	100	100	29	2	*	57	32	20	12	4	1	*	*
August 2021	100	100	100	100	100	13	*	*	50	26	15	9	2	*	*	*
August 2022	100	100	100	100	77	6	*	*	43	20	11	6	1	*	*	*
August 2023	100	100	100	100	43	2	*	0	35	14	7	4	1	*	*	0
August 2024	100	100	100	100	22	1	*	0	27	9	5	2	*	*	*	0
August 2025	100	100	100	61	9	*	*	0	19	5	2	1	*	*	*	0
August 2026	100	100	43	17	2	*	*	0	10	1	*	*	*	*	*	0
August 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.9	14.3	14.0	13.3	11.1	7.7	5.4	3.5	8.5	6.1	5.0	4.2	3.1	2.3	1.8	1.5

Date	BA, BI†, BC, BD and BE Classes								ZP Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	200%	350%	500%	800%	1100%	1400%	0%	100%	200%	350%	500%	800%	1100%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2013	99	91	85	77	68	50	32	15	106	106	106	106	106	106	106	106
August 2014	98	83	73	58	45	25	10	1	113	113	113	113	113	113	113	113
August 2015	97	75	62	44	30	12	2	0	120	120	120	120	120	120	120	34
August 2016	96	68	52	33	20	5	0	0	127	127	127	127	127	127	107	5
August 2017	95	61	44	25	13	2	0	0	135	135	135	135	135	135	35	1
August 2018	94	55	36	18	8	*	0	0	143	143	143	143	143	143	11	*
August 2019	92	48	30	13	5	0	0	0	152	152	152	152	152	72	4	*
August 2020	91	43	24	9	2	0	0	0	161	161	161	161	161	35	1	*
August 2021	89	37	20	6	1	0	0	0	171	171	171	171	171	17	*	*
August 2022	88	32	16	4	0	0	0	0	182	182	182	182	161	8	*	*
August 2023	86	27	12	2	0	0	0	0	193	193	193	193	103	4	*	*
August 2024	84	23	9	1	0	0	0	0	205	205	205	205	65	2	*	*
August 2025	81	18	6	0	0	0	0	0	218	218	218	195	40	1	*	0
August 2026	79	14	4	0	0	0	0	0	231	231	231	133	24	*	*	0
August 2027	76	10	2	0	0	0	0	0	245	245	245	87	14	*	*	0
August 2028	73	7	*	0	0	0	0	0	261	261	261	53	8	*	*	0
August 2029	70	3	0	0	0	0	0	0	277	277	184	29	4	*	*	0
August 2030	67	0	0	0	0	0	0	0	294	285	87	12	1	*	*	0
August 2031	63	0	0	0	0	0	0	0	312	21	6	1	*	*	0	0
August 2032	59	0	0	0	0	0	0	0	331	0	0	0	0	0	0	0
August 2033	55	0	0	0	0	0	0	0	351	0	0	0	0	0	0	0
August 2034	50	0	0	0	0	0	0	0	373	0	0	0	0	0	0	0
August 2035	45	0	0	0	0	0	0	0	396	0	0	0	0	0	0	0
August 2036	39	0	0	0	0	0	0	0	421	0	0	0	0	0	0	0
August 2037	33	0	0	0	0	0	0	0	446	0	0	0	0	0	0	0
August 2038	26	0	0	0	0	0	0	0	474	0	0	0	0	0	0	0
August 2039	19	0	0	0	0	0	0	0	503	0	0	0	0	0	0	0
August 2040	11	0	0	0	0	0	0	0	534	0	0	0	0	0	0	0
August 2041	3	0	0	0	0	0	0	0	567	0	0	0	0	0	0	0
August 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.1	7.5	5.3	3.4	2.4	1.4	0.9	0.5	29.7	18.5	17.6	14.9	11.9	7.4	4.8	2.9

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

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

	DC and ID† Classes							DB Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
Date	**0%**	**100%**	**200%**	**300%**	**500%**	**700%**	**900%**	**0%**	**100%**	**200%**	**300%**	**500%**	**700%**	**900%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2013	97	94	93	91	87	83	80	100	100	100	100	100	100	100
August 2014	94	86	81	75	64	54	45	100	100	100	100	100	100	100
August 2015	90	77	67	57	41	26	15	100	100	100	100	100	100	100
August 2016	87	68	55	43	24	11	1	100	100	100	100	100	100	100
August 2017	83	60	44	32	13	2	0	100	100	100	100	100	100	50
August 2018	79	53	36	22	5	0	0	100	100	100	100	100	65	22
August 2019	74	46	28	15	*	0	0	100	100	100	100	100	36	10
August 2020	70	39	21	10	0	0	0	100	100	100	100	69	19	4
August 2021	65	33	16	5	0	0	0	100	100	100	100	45	10	2
August 2022	60	28	11	2	0	0	0	100	100	100	100	29	6	1
August 2023	55	22	7	0	0	0	0	100	100	100	88	19	3	*
August 2024	49	18	4	0	0	0	0	100	100	100	65	12	2	*
August 2025	43	13	1	0	0	0	0	100	100	100	48	7	1	*
August 2026	37	9	0	0	0	0	0	100	100	84	34	4	*	*
August 2027	30	5	0	0	0	0	0	100	100	62	23	3	*	*
August 2028	23	2	0	0	0	0	0	100	100	44	16	1	*	*
August 2029	16	0	0	0	0	0	0	100	84	29	10	1	*	*
August 2030	8	0	0	0	0	0	0	100	52	17	5	*	*	*
August 2031	0	0	0	0	0	0	0	94	23	7	2	*	*	*
August 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.1	7.1	5.2	4.0	2.9	2.3	1.9	19.5	18.1	16.0	13.4	9.4	7.0	5.4

	IP† and BP Classes								CP Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
Date	**0%**	**100%**	**200%**	**300%**	**500%**	**700%**	**1000%**	**1300%**	**0%**	**100%**	**200%**	**300%**	**500%**	**700%**	**1000%**	**1300%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2013	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2014	100	100	100	100	100	100	100	44	100	100	100	100	100	100	100	100
August 2015	100	100	100	100	100	94	31	0	100	100	100	100	100	100	100	80
August 2016	100	100	100	100	100	46	2	0	100	100	100	100	100	100	100	17
August 2017	100	100	100	100	64	19	0	0	100	100	100	100	100	100	44	4
August 2018	100	100	100	100	39	4	0	0	100	100	100	100	100	100	17	1
August 2019	100	100	100	88	21	0	0	0	100	100	100	100	100	70	7	*
August 2020	100	100	90	67	9	0	0	0	100	100	100	100	100	39	3	*
August 2021	100	100	71	50	1	0	0	0	100	100	100	100	100	22	1	*
August 2022	100	92	56	36	0	0	0	0	100	100	100	100	72	12	*	*
August 2023	100	74	43	25	0	0	0	0	100	100	100	100	49	7	*	*
August 2024	100	57	32	16	0	0	0	0	100	100	100	100	33	4	*	*
August 2025	100	42	23	9	0	0	0	0	100	100	100	100	22	2	*	*
August 2026	100	27	16	4	0	0	0	0	100	100	100	100	15	1	*	0
August 2027	100	14	10	0	0	0	0	0	100	100	100	96	10	1	*	0
August 2028	100	4	4	0	0	0	0	0	100	100	100	74	6	*	*	0
August 2029	100	*	*	0	0	0	0	0	100	100	100	57	4	*	*	0
August 2030	100	0	0	0	0	0	0	0	100	81	81	44	3	*	*	0
August 2031	100	0	0	0	0	0	0	0	100	63	63	33	2	*	*	0
August 2032	100	0	0	0	0	0	0	0	100	49	49	25	1	*	*	0
August 2033	100	0	0	0	0	0	0	0	100	38	38	18	1	*	*	0
August 2034	96	0	0	0	0	0	0	0	100	28	28	13	*	*	0	0
August 2035	75	0	0	0	0	0	0	0	100	21	21	9	*	*	0	0
August 2036	51	0	0	0	0	0	0	0	100	15	15	6	*	*	0	0
August 2037	27	0	0	0	0	0	0	0	100	10	10	4	*	*	0	0
August 2038	*	0	0	0	0	0	0	0	100	6	6	2	*	*	0	0
August 2039	0	0	0	0	0	0	0	0	3	3	3	1	*	*	0	0
August 2040	0	0	0	0	0	0	0	0	1	1	1	*	*	*	0	0
August 2041	0	0	0	0	0	0	0	0	0	0	0	*	0	0	0	0
August 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.0	12.6	11.0	9.5	5.9	4.1	2.8	2.0	26.4	20.7	20.7	18.4	11.7	8.1	5.2	3.5

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

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

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

KY Class

Date	PSA Prepayment Assumption							
	0%	100%	200%	300%	500%	800%	1100%	1500%
Initial Percent	100	100	100	100	100	100	100	100
August 2013	100	100	100	100	100	100	100	100
August 2014	100	100	100	100	100	100	100	100
August 2015	100	100	100	100	100	100	100	100
August 2016	100	100	100	100	100	100	100	10
August 2017	100	100	100	100	100	100	59	1
August 2018	100	100	100	100	100	100	18	*
August 2019	100	100	100	100	100	62	6	*
August 2020	100	100	100	100	100	28	2	*
August 2021	100	100	100	100	100	13	*	*
August 2022	100	100	100	100	76	6	*	*
August 2023	100	100	100	100	42	2	*	0
August 2024	100	100	100	100	21	1	*	0
August 2025	100	100	100	59	9	*	*	0
August 2026	100	86	37	15	2	*	*	0
August 2027	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.9	14.2	13.9	13.3	11.0	7.7	5.4	3.5

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

Characteristics of the Residual Classes

A Residual Certificate will be subject to certain transfer restrictions. See "Description of the Certificates—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—Special Characteristics of the Residual Certificates" in the REMIC Prospectus. You should consult your own tax advisor regarding the application of the Regulations to a transfer of a Residual Certificate.

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

U.S. Treasury Circular 230 Notice

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

REMIC Elections and Special Tax Attributes

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

Notwithstanding the foregoing, the Mortgage Loans underlying the Group 2 MBS, Group 4 MBS and Group 5 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 2 Classes, Group 4 Classes and Group 5 Classes may not be treated as "real estate assets" within the meaning of section 856(c)(5)(B) of the Code. See "Material Federal Income Tax Consequences—Special Tax Attributes" in the MBS Prospectus dated February 1, 2012. Accordingly, special tax considerations may apply to a real estate investment trust that holds a REMIC Certificate of a Group 2 Class, Group 4 Class or Group 5 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 Accrual Classes and the Notional Classes will be issued with original issue discount ("OID"), and certain other Classes of REMIC Certificates may be issued with OID. If a Class is issued with OID, a beneficial owner of a Certificate of that Class generally must recognize some taxable income in advance of the receipt of the cash attributable to that income. See "Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Treatment of Original Issue Discount*" in the REMIC Prospectus. In addition, the WV, VW, VA and VB Classes will be treated as having been issued at a premium, and certain other Classes of REMIC Certificates may be treated as having been issued at a premium. See "Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Regular Certificates Purchased at a Premium*" in the REMIC Prospectus.

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

Group	Prepayment Assumption
1	500% PSA
2	200% PSA
3	200% PSA
4	200% PSA
5	190% PSA
6	200% PSA
7	200% PSA
8	270% PSA
9	200% PSA
10	200% PSA
11	200% PSA
12	200% PSA
13	350% PSA
14	200% PSA
15	200% PSA

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

Taxation of Beneficial Owners of Residual Certificates

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

Taxation of Beneficial Owners of RCR Certificates

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

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

PLAN OF DISTRIBUTION

We are obligated to deliver the Certificates to Goldman, Sachs & Co. (the "Dealer") in exchange for the Underlying REMIC and RCR Certificates and the Trust MBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

LEGAL MATTERS

Katten Muchin Rosenman LLP will provide legal representation for Fannie Mae. Cleary Gottlieb Steen & Hamilton LLP will provide legal representation for the Dealer.

Exhibit A

Group 1 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	August 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)
2010-27	PB	March 2010	31398PES4	4.5%	FIX	April 2040	PAC	$29,925,412	1.00000000	$29,925,412.00	4.987%	321	35
2010-37	PE	March 2010	31398MM37	4.5	FIX	April 2040	PAC	23,411,000	1.00000000	12,409,314.00	4.933	320	35
2010-39	MY	April 2010	31398P3G2	4.5	FIX	May 2040	PAC	55,087,000	1.00000000	10,087,000.00	4.953	325	30
2010-41	BP	April 2010	31398PZJ1	4.5	FIX	May 2040	PAC	13,906,775	1.00000000	13,906,775.00	4.977	327	29
2010-47	NQ	April 2010	31398PNW5	4.5	FIX	May 2040	PAC	12,635,000	1.00000000	12,635,000.00	5.006	323	31
2010-85	NC	July 2010	31398TQZ7	4.5	FIX	August 2040	XAC	6,134,617	1.00000000	148,721.00	4.969	331	25

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

Group 15 Underlying REMIC Certificate

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	August 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)
2011-124	BP	November 2011	3136A2J46	4.0%	FIX	December 2041	PAC	$79,791,532	1.00000000	$64,791,532.00	4.469%	340	13

(1) See "Description of 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)

REMIC Certificates		RCR Certificates						
Classes	**Original Balances**	**RCR Classes**	**Original Balances**	**Principal Type(2)**	**Interest Rate**	**Interest Type(2)**	**CUSIP Number**	**Final Distribution Date**
Recombination 1								
WV	$ 2,540,544	WB(3)	$ 8,056,611	SEQ	4.00%	FIX	3136A8CN8	September 2042
VW	1,720,888							
WZ	3,795,179							
Recombination 2								
WA	14,042,624	WC	15,797,952	SEQ	2.50	FIX	3136A8CP3	May 2039
FW	1,755,328							
SW	1,755,328(4)							
Recombination 3								
QG	17,885,643	QE	18,779,925	SEQ	2.00	FIX	3136A8CQ1	January 2032
FQ	894,282							
SQ	894,282(4)							
Recombination 4								
AJ	105,502,122	AC	125,283,770	SEQ	2.50	FIX	3136A8CR9	May 2039
FA	19,781,648							
SA	19,781,648(4)							
Recombination 5								
AJ	105,502,122	AG	143,181,451	SEQ	3.00	FIX	3136A8CS7	May 2039
FA	37,679,329							
SA	37,679,329(4)							
Recombination 6								
AJ	105,502,122	AB	111,363,351	SEQ	2.00	FIX	3136A8CT5	May 2039
FA	5,861,229							
SA	5,861,229(4)							
Recombination 7								
GA	100,000,000	GC	100,000,000	SEQ	1.75	FIX	3136A8CU2	July 2027
GI	7,142,857(4)							
Recombination 8								
GA	100,000,000	GD	100,000,000	SEQ	2.00	FIX	3136A8CV0	July 2027
GI	14,285,714(4)							

REMIC Certificates		RCR Certificates						
Classes	**Original Balances**	**RCR Classes**	**Original Balances**	**Principal Type(2)**	**Interest Rate**	**Interest Type(2)**	**CUSIP Number**	**Final Distribution Date**
Recombination 9								
KA	$127,400,000	KD	$127,400,000	SEQ	2.00%	FIX	3136A8CW8	July 2027
KI	18,200,000(4)							
Recombination 10								
BA	300,000,000	BC	300,000,000	SEQ/AD	1.75	FIX	3136A8CX6	January 2042
BI	12,500,000(4)							
Recombination 11								
BA	300,000,000	BD	300,000,000	SEQ/AD	2.00	FIX	3136A8CY4	January 2042
BI	25,000,000(4)							
Recombination 12								
BA	300,000,000	BE	300,000,000	SEQ/AD	2.50	FIX	3136A8CZ1	January 2042
BI	50,000,000(4)							
Recombination 13								
GB	2,040,816	KY(5)	4,640,816	SEQ	3.50	FIX	3136A8DA5	September 2027
KB	2,600,000							

(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—Class Definitions and Abbreviations" in the REMIC Prospectus.

(3) Principal payments on the REMIC Certificates in Recombination 1 from the WZ Accrual Amount will be paid as interest on the related RCR Certificates and thus will not reduce the principal balances of those RCR Certificates.

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

(5) The KY Class is an RCR Class formed by a combination of the GB Class in Group 9 and the KB Class in Group 11.

Principal Balance Schedules

Aggregate Group Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$54,259,724.00	July 2017	$31,637,168.83	June 2022	$13,233,375.72
September 2012	54,112,885.91	August 2017	31,247,915.26	July 2022	13,018,331.97
October 2012	53,951,789.93	September 2017	30,861,351.13	August 2022	12,806,556.40
November 2012	53,776,498.93	October 2017	30,477,458.95	September 2022	12,598,001.25
December 2012	53,587,084.63	November 2017	30,096,221.37	October 2022	12,392,619.43
January 2013	53,383,627.55	December 2017	29,717,621.11	November 2022	12,190,364.53
February 2013	53,166,216.94	January 2018	29,341,641.04	December 2022	11,991,190.77
March 2013	52,934,950.78	February 2018	28,968,264.11	January 2023	11,795,053.08
April 2013	52,689,935.67	March 2018	28,597,473.40	February 2023	11,601,906.98
May 2013	52,431,286.77	April 2018	28,229,252.07	March 2023	11,411,708.65
June 2013	52,159,127.73	May 2018	27,863,583.40	April 2023	11,224,414.90
July 2013	51,873,590.60	June 2018	27,500,450.80	May 2023	11,039,983.14
August 2013	51,574,815.71	July 2018	27,139,837.74	June 2023	10,858,371.41
September 2013	51,262,951.56	August 2018	26,781,727.83	July 2023	10,679,538.33
October 2013	50,938,154.74	September 2018	26,426,104.77	August 2023	10,503,443.11
November 2013	50,600,589.77	October 2018	26,072,952.37	September 2023	10,330,045.57
December 2013	50,250,428.99	November 2018	25,722,254.53	October 2023	10,159,306.08
January 2014	49,887,852.38	December 2018	25,373,995.26	November 2023	9,991,185.58
February 2014	49,513,047.44	January 2019	25,028,158.68	December 2023	9,825,645.57
March 2014	49,126,209.05	February 2019	24,684,729.00	January 2024	9,662,648.11
April 2014	48,727,539.26	March 2019	24,343,690.52	February 2024	9,502,155.79
May 2014	48,317,247.12	April 2019	24,005,027.67	March 2024	9,344,131.76
June 2014	47,895,548.55	May 2019	23,668,724.94	April 2024	9,188,539.66
July 2014	47,462,666.10	June 2019	23,334,766.96	May 2024	9,035,343.68
August 2014	47,018,828.75	July 2019	23,003,138.43	June 2024	8,884,508.51
September 2014	46,564,271.76	August 2019	22,673,824.15	July 2024	8,735,999.36
October 2014	46,099,236.41	September 2019	22,346,809.03	August 2024	8,589,781.92
November 2014	45,623,969.82	October 2019	22,022,078.05	September 2024	8,445,822.39
December 2014	45,138,724.69	November 2019	21,699,616.31	October 2024	8,304,087.44
January 2015	44,656,791.19	December 2019	21,379,409.00	November 2024	8,164,544.22
February 2015	44,178,147.90	January 2020	21,061,441.39	December 2024	8,027,160.37
March 2015	43,702,773.54	February 2020	20,745,698.87	January 2025	7,891,903.97
April 2015	43,230,646.95	March 2020	20,432,166.89	February 2025	7,758,743.57
May 2015	42,761,747.14	April 2020	20,120,831.01	March 2025	7,627,648.17
June 2015	42,296,053.21	May 2020	19,811,676.89	April 2025	7,498,587.22
July 2015	41,833,544.42	June 2020	19,504,690.27	May 2025	7,371,530.61
August 2015	41,374,200.16	July 2020	19,199,856.98	June 2025	7,246,448.65
September 2015	40,917,999.93	August 2020	18,897,162.93	July 2025	7,123,312.09
October 2015	40,464,923.38	September 2020	18,596,624.40	August 2025	7,002,092.10
November 2015	40,014,950.29	October 2020	18,300,598.48	September 2025	6,882,760.25
December 2015	39,568,060.54	November 2020	18,009,019.69	October 2025	6,765,288.53
January 2016	39,124,234.18	December 2020	17,721,823.51	November 2025	6,649,649.35
February 2016	38,683,451.34	January 2021	17,438,946.32	December 2025	6,535,815.48
March 2016	38,245,692.32	February 2021	17,160,325.39	January 2026	6,423,760.12
April 2016	37,810,937.51	March 2021	16,885,898.89	February 2026	6,313,456.83
May 2016	37,379,167.45	April 2021	16,615,605.88	March 2026	6,204,879.56
June 2016	36,950,362.78	May 2021	16,349,386.28	April 2026	6,098,002.64
July 2016	36,524,504.28	June 2021	16,087,180.85	May 2026	5,992,800.76
August 2016	36,101,572.84	July 2021	15,828,931.20	June 2026	5,889,248.99
September 2016	35,681,549.49	August 2021	15,574,579.78	July 2026	5,787,322.74
October 2016	35,264,415.35	September 2021	15,324,069.84	August 2026	5,686,997.79
November 2016	34,850,151.68	October 2021	15,077,345.46	September 2026	5,588,250.27
December 2016	34,438,739.85	November 2021	14,834,351.49	October 2026	5,491,056.65
January 2017	34,030,161.37	December 2021	14,595,033.58	November 2026	5,395,393.74
February 2017	33,624,397.83	January 2022	14,359,338.15	December 2026	5,301,238.67
March 2017	33,221,430.97	February 2022	14,127,212.39	January 2027	5,208,568.94
April 2017	32,821,242.63	March 2022	13,898,604.22	February 2027	5,117,362.34
May 2017	32,423,814.76	April 2022	13,673,462.33	March 2027	5,027,596.99
June 2017	32,029,129.43	May 2022	13,451,736.12	April 2027	4,939,251.33

Aggregate Group (Continued)

Distribution Date	Planned Balance
May 2027	$ 4,852,304.11
June 2027	4,766,734.40
July 2027	4,682,521.55
August 2027	4,599,645.22
September 2027	4,518,085.38
October 2027	4,437,822.26
November 2027	4,358,836.40
December 2027	4,281,108.62
January 2028	4,204,620.01
February 2028	4,129,351.94
March 2028	4,055,286.04
April 2028	3,982,404.22
May 2028	3,910,688.65
June 2028	3,840,121.76
July 2028	3,770,686.23
August 2028	3,702,365.00
September 2028	3,635,141.24
October 2028	3,568,998.39
November 2028	3,503,920.11
December 2028	3,439,890.31
January 2029	3,376,893.14
February 2029	3,314,912.96
March 2029	3,253,934.37
April 2029	3,193,942.21
May 2029	3,134,921.52
June 2029	3,076,857.55
July 2029	3,019,735.80
August 2029	2,963,541.94
September 2029	2,908,261.90
October 2029	2,853,881.76
November 2029	2,800,387.84
December 2029	2,747,766.65
January 2030	2,696,004.90
February 2030	2,645,089.49
March 2030	2,595,007.51
April 2030	2,545,746.25
May 2030	2,497,293.17
June 2030	2,449,635.93
July 2030	2,402,762.37
August 2030	2,356,660.49
September 2030	2,311,318.48
October 2030	2,266,724.71
November 2030	2,222,867.70
December 2030	2,179,736.16
January 2031	2,137,318.96
February 2031	2,095,605.13
March 2031	2,054,583.85
April 2031	2,014,244.48
May 2031	1,974,576.53
June 2031	1,935,569.67
July 2031	1,897,213.69
August 2031	1,859,498.58
September 2031	1,822,414.44
October 2031	1,785,951.53
November 2031	1,750,100.26
December 2031	1,714,851.16
January 2032	1,680,194.93
February 2032	1,646,122.38
March 2032	1,612,624.47
April 2032	$ 1,579,692.29
May 2032	1,547,317.06
June 2032	1,515,490.15
July 2032	1,484,203.02
August 2032	1,453,447.28
September 2032	1,423,214.67
October 2032	1,393,497.04
November 2032	1,364,286.36
December 2032	1,335,574.73
January 2033	1,307,354.36
February 2033	1,279,617.57
March 2033	1,252,356.81
April 2033	1,225,564.62
May 2033	1,199,233.68
June 2033	1,173,356.76
July 2033	1,147,926.73
August 2033	1,122,936.58
September 2033	1,098,379.41
October 2033	1,074,248.41
November 2033	1,050,536.87
December 2033	1,027,238.19
January 2034	1,004,345.87
February 2034	981,853.49
March 2034	959,754.74
April 2034	938,043.41
May 2034	916,713.36
June 2034	895,758.57
July 2034	875,173.10
August 2034	854,951.08
September 2034	835,086.75
October 2034	815,574.43
November 2034	796,408.52
December 2034	777,583.52
January 2035	759,094.00
February 2035	740,934.61
March 2035	723,100.07
April 2035	705,585.22
May 2035	688,384.93
June 2035	671,494.18
July 2035	654,908.01
August 2035	638,621.53
September 2035	622,629.94
October 2035	606,928.51
November 2035	591,512.57
December 2035	576,377.52
January 2036	561,518.85
February 2036	546,932.09
March 2036	532,612.86
April 2036	518,556.84
May 2036	504,759.77
June 2036	491,217.46
July 2036	477,925.78
August 2036	464,880.66
September 2036	452,078.11
October 2036	439,514.17
November 2036	427,184.97
December 2036	415,086.68
January 2037	403,215.53
February 2037	391,567.83
March 2037	$ 380,139.90
April 2037	368,928.17
May 2037	357,929.08
June 2037	347,139.15
July 2037	336,554.95
August 2037	326,173.09
September 2037	315,990.25
October 2037	306,003.14
November 2037	296,208.53
December 2037	286,603.26
January 2038	277,184.18
February 2038	267,948.21
March 2038	258,892.33
April 2038	250,013.53
May 2038	241,308.88
June 2038	232,775.49
July 2038	224,410.49
August 2038	216,211.08
September 2038	208,174.49
October 2038	200,298.00
November 2038	192,578.94
December 2038	185,014.65
January 2039	177,602.55
February 2039	170,340.07
March 2039	163,224.69
April 2039	156,253.94
May 2039	149,425.37
June 2039	142,736.59
July 2039	136,185.21
August 2039	129,768.92
September 2039	123,485.42
October 2039	117,332.46
November 2039	111,307.80
December 2039	105,409.27
January 2040	99,634.71
February 2040	93,982.00
March 2040	88,449.05
April 2040	83,033.81
May 2040	77,734.26
June 2040	72,548.40
July 2040	67,474.28
August 2040	62,509.97
September 2040	57,653.56
October 2040	52,903.20
November 2040	48,257.03
December 2040	43,713.26
January 2041	39,270.10
February 2041	34,925.79
March 2041	30,678.62
April 2041	26,526.87
May 2041	22,468.88
June 2041	18,503.00
July 2041	14,627.62
August 2041	10,841.14
September 2041	7,141.99
October 2041	3,528.62
November 2041 and thereafter	0.00

CE Class Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$2,615,000.00	September 2014	$1,802,018.18	October 2016	$ 608,577.15
September 2012	2,607,960.12	October 2014	1,746,680.05	November 2016	572,189.47
October 2012	2,598,588.00	November 2014	1,690,130.43	December 2016	536,603.13
November 2012	2,586,894.30	December 2014	1,632,444.19	January 2017	501,808.54
December 2012	2,572,892.80	January 2015	1,575,807.04	February 2017	467,796.25
January 2013	2,556,600.39	February 2015	1,520,207.04	March 2017	434,556.87
February 2013	2,538,037.08	March 2015	1,465,632.34	April 2017	402,081.09
March 2013	2,517,225.94	April 2015	1,412,071.24	May 2017	370,359.74
April 2013	2,494,193.11	May 2015	1,359,512.09	June 2017	339,383.70
May 2013	2,468,967.79	June 2015	1,307,943.41	July 2017	309,143.94
June 2013	2,441,582.13	July 2015	1,257,353.81	August 2017	279,631.52
July 2013	2,412,071.25	August 2015	1,207,731.99	September 2017	250,837.61
August 2013	2,380,473.22	September 2015	1,159,066.79	October 2017	222,753.45
September 2013	2,346,828.94	October 2015	1,111,347.13	November 2017	195,370.34
October 2013	2,311,182.13	November 2015	1,064,562.05	December 2017	168,679.74
November 2013	2,273,579.27	December 2015	1,018,700.70	January 2018	142,673.10
December 2013	2,234,069.52	January 2016	973,752.32	February 2018	117,342.03
January 2014	2,192,704.66	February 2016	929,706.28	March 2018	92,678.17
February 2014	2,149,539.03	March 2016	886,552.00	April 2018	68,673.28
March 2014	2,104,629.42	April 2016	844,279.07	May 2018	45,319.20
April 2014	2,058,035.00	May 2016	802,877.12	June 2018	22,607.81
May 2014	2,009,817.28	June 2016	762,335.92	July 2018	531.11
June 2014	1,960,039.94	July 2016	722,645.32	August 2018 and thereafter	0.00
July 2014	1,908,768.76	August 2016	683,795.28		
August 2014	1,856,071.61	September 2016	645,775.84		

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$1,732,711,781

FannieMae®

Guaranteed REMIC Pass-Through Certificates Fannie Mae REMIC Trust 2012-98

PROSPECTUS SUPPLEMENT

Goldman, Sachs & Co.

August 24, 2012