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

$788,376,774

FannieMae®

Guaranteed Pass-Through Certificates
Fannie Mae Trust 2012-147

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 assets will be divided into nine groups of Fannie Mae MBS.

The mortgage loans underlying the Fannie Mae MBS are first lien, single-family, fixed rate loans. The mortgage loans underlying the Group 2 MBS and Group 5 MBS have loan-to-value ratios in excess of 125%.

Tax Treatment

- Group 1, Group 3, Group 4, Group 6, Group 7, Group 8 and Group 9 will together be treated as a REMIC for tax purposes.
- Group 2 and Group 5 will together be treated as a grantor trust for tax purposes.

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
AB	1	$100,000,000	SEQ	1.50%	FIX	3136ABBZ5	October 2027
AI	1	50,000,000(2)	NTL	3.00	FIX/IO	3136ABCA9	October 2027
AW	1	2,747,748	SEQ	3.00	FIX	3136ABCB7	January 2028
CA(3)	2	87,685,828	PT	1.75	FIX	3136ABCC5	January 2033
CI(3)	2	43,842,914(2)	NTL	3.50	FIX/IO	3136ABCD3	January 2033
EH	3	176,145,297	PT	1.50	FIX	3136ABCE1	January 2028
EI	3	88,072,648(2)	NTL	3.00	FIX/IO	3136ABCF8	January 2028
GB	4	79,149,308	SEQ	2.00	FIX	3136ABCG6	November 2039
GI(3)	4	33,921,132(2)	NTL	3.50	FIX/IO	3136ABCH4	November 2039
GV	4	9,467,861	SEQ/AD	3.50	FIX	3136ABCJ0	March 2030
GZ	4	11,571,828	SEQ	3.50	FIX/Z	3136ABCK7	January 2043

(Table continued on next page)

If you own certificates of certain classes, you can exchange them for certificates of the corresponding RCR classes to be delivered at the time of exchange. The CB, CE, TG, WN, WG, WA, HB, HA and IH 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.

Because the mortgage loans underlying the Group 2 MBS and Group 5 MBS have loan-to-value ratios in excess of 125%, the Group 2 Classes and Group 5 Classes are not eligible assets for a REMIC. See "Certain Additional Federal Income Tax Consequences" in this prospectus supplement and "Material Federal Income Tax Consequences—Special Tax Attributes" in the MBS Prospectus.

The dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be December 28, 2012.

Carefully consider the risk factors starting on page S-9 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.

Wells Fargo Securities

December 21, 2012

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
TD(3)	5	$ 33,093,227	PT	2.00%	FIX	3136ABCL5	January 2033
TI(3)	5	14,182,811(2)	NTL	3.50	FIX/IO	3136ABCM3	January 2033
WD(3)	6	78,095,837	PT	2.00	FIX	3136ABCN1	January 2033
WI(3)	6	39,047,918(2)	NTL	4.00	FIX/IO	3136ABCP6	January 2033
HC(3)	7	66,684,026	SEQ	1.50	FIX	3136ABCQ4	January 2040
HI(3)	7	38,105,157(2)	NTL	3.50	FIX/IO	3136ABCR2	January 2040
HV	7	8,406,066	SEQ/AD	3.50	FIX	3136ABCS0	April 2033
HZ	7	8,173,946	SEQ	3.50	FIX/Z	3136ABCT8	January 2043
UA	8	33,483,009	PAC/AD	2.00	FIX	3136ABCU5	January 2043
UZ	8	73,000	PAC	2.00	FIX/Z	3136ABCV3	January 2043
UF	8	3,384,845	SUP	(4)	FLT	3136ABCW1	January 2043
US	8	5,923,481	SUP	(4)	INV	3136ABCX9	January 2043
FA	8	34,291,467	PT	(4)	FLT	3136ABCY7	January 2043
SA	8	34,291,467(2)	NTL	(4)	INV/IO	3136ABCZ4	January 2043
NE	9	32,360,661	PAC	1.75	FIX	3136ABDA8	August 2041
NI	9	13,483,608(2)	NTL	3.00	FIX/IO	3136ABDB6	August 2041
NB	9	3,434,061	PAC	3.00	FIX	3136ABDC4	January 2043
NF	9	7,748,333	SUP	(4)	FLT	3136ABDD2	January 2043
NS	9	6,456,945	SUP	(4)	INV	3136ABDE0	January 2043
R		0	NPR	0	NPR	3136ABDF7	January 2043
RL		0	NPR	0	NPR	3136ABDG5	January 2043

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

(2) Notional principal balances. These classes are interest only classes. See page S-6 for a description of how their notional principal balances are calculated.

(3) Exchangeable classes.

(4) Based on LIBOR.

TABLE OF CONTENTS

	Page
AVAILABLE INFORMATION	S- 3
SUMMARY	S- 4
ADDITIONAL RISK FACTORS	S- 9
DESCRIPTION OF THE CERTIFICATES	S- 9
General	S-10
Structure	S-10
Fannie Mae Guaranty	S-10
Characteristics of Certificates	S-10
Authorized Denominations	S-11
Trust Agreement Amendments	S-11
The MBS	S-11
Distributions of Interest	S-12
General	S-12
Delay Classes and No-Delay Classes	S-12
Accrual Classes	S-12
Distributions of Principal	S-12
Structuring Assumptions	S-14
Pricing Assumptions	S-14
Prepayment Assumptions	S-14
Principal Balance Schedules	S-14
Yield Tables	S-16
General	S-16
The Fixed Rate Interest Only Classes	S-16
The Inverse Floating Rate Classes	S-18
Weighted Average Lives of the Certificates	S-19
Decrement Tables	S-20
Characteristics of the Residual Classes	S-26
CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES	S-26
U.S. Treasury Circular 230 Notice	S-26
REMIC Elections and Special Tax Attributes	S-26
Taxation of Beneficial Owners of Regular Certificates	S-27
Taxation of Beneficial Owners of Residual Certificates	S-27
Taxation of the Grantor Trust	S-28
Taxation of Beneficial Owners of Certificates of the Group 2 and Group 5 Classes	S-28
General	S-28
Stripped Bonds and Stripped Coupons	S-28
Expenses of the Grantor Trust	S-30
Sales and Other Dispositions of Certificates of the Group 2 and Group 5 Classes	S-30
Special Tax Attributes	S-31
Information Reporting and Backup Withholding for Certificates of the Group 2 and Group 5 Classes	S-31
Foreign Investors in Certificates of the Group 2 and Group 5 Classes	S-32
Taxation of Beneficial Owners of RCR Certificates	S-33
PLAN OF DISTRIBUTION	S-33
LEGAL MATTERS	S-33
SCHEDULE 1	A- 1
PRINCIPAL BALANCE SCHEDULES	B- 1

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"); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading "Incorporation by Reference" in the REMIC Prospectus.

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

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

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

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

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

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

Wells Fargo Securities, LLC
Client Services
550 South Tryon Street—7th Floor
MAC D1086-070
Charlotte, NC 28202
CMClientSupport@wellsfargo.com
US Callers: 1-800-326-5897
International: 1-877-856-8878.

SUMMARY

This summary contains only limited information about the certificates. Statistical information in this summary is provided as of December 1, 2012. You should purchase the certificates only after reading this prospectus supplement and each of the additional disclosure documents listed on page S-3. In particular, please see the discussion of risk factors that appears in each of those additional disclosure documents.

Assets Underlying Each Group of Classes

Group	Assets
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 MBS
5	Group 5 MBS
6	Group 6 MBS
7	Group 7 MBS
8	Group 8 MBS
9	Group 9 MBS

Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8 and Group 9

Characteristics of the MBS

	Approximate Principal Balance	Pass-Through Rate	Range of Weighted Average Coupons or WACs (annual percentages)	Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)
Group 1 MBS	$102,747,748	3.00%	3.25% to 5.50%	121 to 180
Group 2 MBS	$ 87,685,828	3.50%	3.75% to 6.00%	181 to 240
Group 3 MBS	$176,145,297	3.00%	3.25% to 5.50%	121 to 180
Group 4 MBS	$100,188,997	3.50%	3.75% to 6.00%	241 to 360
Group 5 MBS	$ 33,093,227	3.50%	3.75% to 6.00%	181 to 240
Group 6 MBS	$ 78,095,837	4.00%	4.25% to 6.50%	181 to 240
Group 7 MBS	$ 83,264,038	3.50%	3.75% to 6.00%	241 to 360
Group 8 MBS	$ 77,155,802	4.00%	4.25% to 6.50%	241 to 360
Group 9 MBS	$ 50,000,000	3.00%	3.25% to 5.50%	241 to 360

Assumed Characteristics of the Underlying Mortgage Loans

	Principal Balance	Original Term to Maturity (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Interest Rate
Group 1 MBS	$102,747,748	180	177	2	3.631%
Group 2 MBS	$ 87,685,828	240	234	4	4.073%
Group 3 MBS	$176,145,297	180	168	8	3.436%
Group 4 MBS	$100,188,997	360	355	1	4.120%
Group 5 MBS	$ 33,093,227	240	238	2	4.000%
Group 6 MBS	$ 78,095,837	240	229	7	4.480%
Group 7 MBS	$ 83,264,038	360	351	3	4.064%
Group 8 MBS	$ 77,155,802	360	339	10	4.436%
Group 9 MBS	$ 50,000,000	360	356	3	3.650%

The actual remaining terms to maturity, loan ages and interest rates of most of the mortgage loans underlying the MBS will differ from those shown above, and may differ significantly. See "Risk Factors—Risks Relating to Yield and Prepayment—*Yield—Yields on and weighted average lives of the certificates are affected by actual characteristics of the mortgage loans backing the series trust assets*" in the REMIC Prospectus.

Each of the mortgage loans underlying the Group 2 MBS and the Group 5 MBS has an LTV greater than 125%.

Settlement Date

We expect to issue the certificates on December 28, 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 trust 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)
UF	1.21000%	5.50000%	1.0%	LIBOR + 100 basis points
US	2.45143%	2.57143%	0.0%	2.57143% − (0.57142835 × LIBOR)
FA	0.61000%	6.50000%	0.4%	LIBOR + 40 basis points
SA	5.89000%	6.10000%	0.0%	6.10% − LIBOR
NF	1.21000%	5.50000%	1.0%	LIBOR + 100 basis points
NS	5.14800%	5.40000%	0.0%	5.40% − (1.19999985 × 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	
AI	50% of the AB Class
CI	50% of the CA Class
EI	49.9999997161% of the EH Class
GI	42.8571428571% of the GB Class
TI	42.8571411304% of the TD Class
WI	49.9999993598% of the WD Class
HI	57.1428560717% of the HC Class
IH	42.8571428571% of the GB Class *plus* 42.8571424287% of the HC Class
SA	100% of the FA Class
NI	41.6666643490% of the NE Class

Distributions of Principal

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

Weighted Average Lives (years)*

Group 1 Classes	0%	100%	442%	600%	900%	1000%	1400%
	PSA Prepayment Assumption						
AB and AI	8.4	6.2	3.3	2.7	2.0	1.9	1.5
AW	14.9	14.4	11.5	9.5	6.6	5.9	3.8

Group 2 Classes	0%	100%	202%	500%	700%
	PSA Prepayment Assumption				
CA, CI, CB and CE	12.0	7.9	6.0	3.3	2.6

Group 3 Classes	0%	100%	433%	600%	900%	1000%	1400%
	PSA Prepayment Assumption						
EH and EI	8.6	6.0	3.2	2.5	1.8	1.6	1.2

Group 4 Classes	0%	100%	217%	500%	700%
	PSA Prepayment Assumption				
GB and GI	16.9	7.6	4.6	2.6	2.1
GV	9.4	9.4	8.1	5.0	3.9
GZ	28.5	22.5	16.5	8.9	6.5

Group 5 Classes	0%	100%	150%	300%	500%	700%
	PSA Prepayment Assumption					
TD, TI and TG	12.0	8.1	7.0	4.9	3.4	2.7

Group 6 Classes	0%	100%	150%	300%	500%	800%
	PSA Prepayment Assumption					
WD, WI, WN, WG and WA	12.1	7.8	6.7	4.6	3.2	2.1

Group 7 Classes	0%	100%	217%	500%	700%
	PSA Prepayment Assumption				
HC, HI, HB and HA	17.0	7.5	4.6	2.5	2.0
HV	11.3	11.1	8.9	5.3	4.0
HZ	28.6	22.9	17.0	9.1	6.6

Group 8 Classes	0%	100%	125%	200%	250%	500%	900%	1300%
	PSA Prepayment Assumption							
UA	17.1	7.2	6.6	6.6	6.6	3.8	2.2	1.5
UZ	27.1	26.7	26.7	26.7	26.7	18.3	9.7	5.5
UF and US	28.5	20.4	17.8	7.3	2.5	0.9	0.5	0.4
FA and SA	19.6	10.1	9.1	6.8	5.7	3.2	1.8	1.2

Group 9 Classes	0%	100%	120%	150%	300%	500%	1000%	1500%
	PSA Prepayment Assumption							
NE and NI	14.5	5.8	5.3	5.3	5.3	3.7	2.2	1.7
NB	24.7	16.5	16.5	16.5	16.5	10.6	5.1	3.0
NF and NS	27.8	19.7	17.8	14.0	2.8	1.5	0.9	0.7

Group 4/Group 7 Class†	PSA Prepayment Assumption				
	0%	100%	217%	500%	700%
IH	16.9	7.5	4.6	2.6	2.0

* 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 by a combination of two classes of trust certificates in different groups. For additional information, see Schedule 1 attached to this prospectus supplement.

ADDITIONAL RISK FACTORS

In the future we may be unable to establish LIBOR on the basis of the BBA Method. On September 28, 2012, Britain's Financial Services Authority recommended that the BBA be removed from its rate-setting responsibility and proposed additional reforms in connection with the determination of LIBOR. If in the future the BBA is no longer calculating the interest settlement rate for one-month U.S. dollar deposits, or if for any other reason we are unable to establish LIBOR on the basis of the BBA Method on any index determination date, we will establish LIBOR based on the LIBO Method as described under "Description of the Certificates—Distributions on Certificates—*Interest Distributions—Indices for Floating Rate Classes and Inverse Floating Rate Classes*" in the REMIC Prospectus. We can provide no assurance as to which entity or entities will assume responsibility for setting the applicable rates in the future. In addition, we can provide no assurance that LIBOR for any 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 LIBOR's prominence as a benchmark interest rate will be preserved.

Mortgage loans with loan-to-value ratios greater than 125% may have different prepayment and default characteristics than conforming mortgage loans generally.

The Group 2 MBS and Group 5 MBS are backed by mortgage loans with loan-to-value ratios greater than 125% (a "very high LTV loan"). Although information is limited regarding the default and prepayment rates for very high LTV loans, it is possible that loans of this type may experience rates of default and voluntary prepayment that differ from otherwise comparable loans with lower loan-to-value ratios.

Very high LTV loans may be eligible for refinancing under the federal Home Affordable Refinancing Program ("HARP") and our Refi Plus program. Moreover, our mortgage seller/servicers are permitted to solicit refinancings of very high LTV loans even if the related seller/servicers are not soliciting refinancings from borrowers more generally, so long as they are also soliciting eligible borrowers whose mortgage loans are owned or guaranteed by Freddie Mac. If very high LTV loans are refinanced, the weighted average life of your certificates may be reduced and, in the case of interest only certificates, as well as certain other classes of certificates purchased at a premium, your yield may be adversely affected.

In addition, very high LTV loans may already have been refinanced. A refinanced very high LTV loan is likely to have a lower interest rate than the predecessor loan, which may enable the related borrower to continue to make monthly principal and interest payments. In that case, the weighted average life of your certificates may be extended and, in the case of principal only certificates, as well as certain other classes of certificates purchased at a discount, your yield may be adversely affected.

In general, very high LTV loans may be viewed as posing a greater risk of default than loans with lower loan-to-value ratios because borrowers may decide that it is not in their economic interest to continue making monthly payments. To the extent the very high LTV loans go into default, the weighted average life of your certificates may be reduced and, in the case of interest only certificates, as well as certain other classes of certificates purchased at a premium, your yield may be adversely affected. See "Description of the Certificates—The MBS" in this prospectus supplement.

DESCRIPTION OF THE CERTIFICATES

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

General

Structure. We will create the Fannie Mae 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 December 1, 2012 (the "Issue Date"). We will issue the Guaranteed Pass-Through Certificates (the "Trust Certificates") pursuant to that trust agreement and supplement. We will issue the Combinable and Recombinable REMIC Certificates (the "RCR Certificates" and, together with the Trust 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 Trust 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 Trust Certificates and RCR Certificates.

The assets of the Trust will include nine groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the "Group 1 MBS," "Group 2 MBS," "Group 3 MBS," "Group 4 MBS," "Group 5 MBS," "Group 6 MBS," "Group 7 MBS," "Group 8 MBS" and "Group 9 MBS," and together, the "MBS").

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

The portion of the Trust other than the Group 2 MBS and Group 5 MBS will include the "Lower Tier REMIC" and the "Upper Tier REMIC" as "real estate mortgage investment conduits" (each, a "REMIC") under the Internal Revenue Code of 1986, as amended (the "Code"). The portion of the Trust that consists of the Group 2 MBS and Group 5 MBS will be treated as a grantor trust for tax purposes (the "Grantor Trust").

The following chart contains information about the assets, the "regular interests" and the "residual interests" of each REMIC. The Trust Certificates other than the Group 2 Classes and Group 5 Classes and the R and RL Classes are collectively referred to as the "Regular Classes" or "Regular Certificates," and the R and RL Classes are collectively referred to as the "Residual Classes" or "Residual Certificates."

REMIC Designation	Assets	Regular Interests	Residual Interest
Lower Tier REMIC	MBS (other than the Group 2 MBS and Group 5 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 Trust Certificates other than the Group 2 Classes and Group 5 Classes and the R and RL Classes	R

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

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

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

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

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

Trust Agreement Amendments. The Trust Agreement provides that any amendment to the Trust Agreement that requires the consent of holders of the Group 2 Classes or Group 5 Classes will require the consent of all holders of the Group 2 Classes or Group 5 Classes, as applicable. For a description of the required level of Certificateholder consent for amendments to the Trust Agreement affecting Classes other than the Group 2 and Group 5 Classes, see "The Trust Documents—Amendment" in the REMIC Prospectus.

The MBS

The MBS provide that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the MBS are conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 15 years in the case of the Group 1 MBS and Group 3 MBS; up to 20 years in the case of the Group 2 MBS, Group 5 MBS and Group 6 MBS; and up to 30 years in the case of the Group 4 MBS, Group 7 MBS, Group 8 MBS and Group 9 MBS.

In addition, each Mortgage Loan underlying the Group 2 MBS and Group 5 MBS is a very high LTV loan with a loan-to-value ratio greater than 125%. Borrowers may be eligible to refinance very high LTV loans if we purchased those loans on or before May 31, 2009. For a description of very high LTV loans, see "The Mortgage Loans—High Loan-to-Value Mortgage Loans" in the MBS Prospectus dated February 1, 2012. See also "Additional Risk Factors—*Mortgage loans with loan-to-value ratios greater than 125% may have different prepayment and default characteristics than conforming mortgage loans generally*" in this prospectus supplement.

Furthermore, the Mortgage Loans underlying the Group 4 MBS, Group 6 MBS and Group 7 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.

Finally, the pools of mortgage loans backing the Group 9 MBS have been designated as pools that include "jumbo-conforming" or "high balance" mortgage loans as described further under "The

Mortgage Loans—Special Feature Mortgage Loans—*Loans with Original Principal Balances Exceeding our Traditional Conforming Loan Limits*" in the MBS Prospectus dated February 1, 2012. For periodic updates to that description, please refer to the Pool Prefix Glossary available on our Web site at www.fanniemae.com. For additional information about the particular pools underlying the Group 9 MBS, see the Final Data Statement for the Trust and the related prospectus supplement for each MBS. See also "Risk Factors—Risks Relating to Yield and Prepayment—*Refinancing—"Jumbo-conforming" mortgage loans, which have original principal balances that exceed our traditional conforming loan limits, may prepay at different rates than conforming balance mortgage loans generally*" in the MBS Prospectus dated February 1, 2012.

For additional information, see "Summary—Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8 and Group 9—Characteristics of the MBS" 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. We currently establish LIBOR on the basis of the "BBA Method." See "Additional Risk Factors—*In the future we may be unable to establish LIBOR on the basis of the BBA Method*" in this prospectus supplement.

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 NF and NS Classes	Floating Rate and Inverse Floating Rate Classes other than the NF and NS Classes

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

Accrual Classes. The GZ, HZ and UZ 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 each 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 Classes of Trust Certificates as described below. Following any exchange of Trust Certificates for RCR Certificates, we will apply principal payments from the exchanged Trust Certificates to the corresponding RCR Certificates on a pro rata basis.

- *Group 1*

The Group 1 Principal Distribution Amount to AB and AW, in that order, until retired. **Sequential Pay Classes**

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

- *Group 2*

The Group 2 Principal Distribution Amount to CA until retired. Pass-Through Class

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

- *Group 3*

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

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

- *Group 4*

The GZ Accrual Amount to GV until retired, and thereafter to GZ. Accretion Directed Class and Accrual Class

The Group 4 Cash Flow Distribution Amount to GB, GV and GZ, in that order, until retired. Sequential Pay Classes

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

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

- *Group 5*

The Group 5 Principal Distribution Amount to TD until retired. Pass-Through Class

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

- *Group 6*

The Group 6 Principal Distribution Amount to WD until retired. Pass-Through Class

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

- *Group 7*

The HZ Accrual Amount to HV until retired, and thereafter to HZ. Accretion Directed Class and Accrual Class

The Group 7 Cash Flow Distribution Amount to HC, HV and HZ, in that order, until retired. Sequential Pay Classes

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

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

- *Group 8*

The UZ Accrual Amount to UA until retired, and thereafter to UZ. Accretion Directed Class and Accrual Class

The Group 8 Cash Flow Distribution Amount as follows:

— 55.5555562756% as follows:

first, to Aggregate Group I to its Planned Balance; PAC Group

second, to UF and US, pro rata until retired; and Support Classes

third, Aggregate Group I to zero, and PAC Group

— 44.4444437244% to FA until retired. Pass-Through Class

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

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

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

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

- *Group 9*

The Group 9 Principal Distribution Amount in the following priority:

1. To Aggregate Group II to its Planned Balance.	} **PAC Group**
2. To NF and NS, pro rata, until retired.	} **Support Classes**
3. To Aggregate Group II to zero.	} **PAC Group**

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

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

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

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the following assumptions (the "Pricing Assumptions") :

- the Mortgage Loans underlying the MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under "Summary—Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8 and Group 9—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 December 28, 2012; and
- each Distribution Date occurs on the 25th day of a month.

The actual remaining terms to maturity, loan ages and interest rates of most of the mortgage loans underlying the MBS will differ from the assumed characteristics shown in the Summary, and may differ significantly. See "Risk Factors—Risks Relating to Yield and Prepayment—*Yield—Yields on and weighted average lives of the certificates are affected by actual characteristics of the mortgage loans backing the series trust assets*" in the REMIC Prospectus.

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

Groups	Structuring Ranges	Initial Effective Ranges
Aggregate Group I Planned Balances	Between 125% and 250% PSA	Between 125% and 250% PSA
Aggregate Group II Planned Balances	Between 120% and 300% PSA	Between 120% and 300% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	UA and UZ
Aggregate Group II	NE and NB

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

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

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

- We will distribute any excess of principal distributions over the amount necessary to reduce an Aggregate Group to its scheduled balance in any month. As a result, the likelihood of reducing an Aggregate Group to its scheduled balance each month will not be improved by the averaging of high and low principal distributions from month to month.

- Even if the related Mortgage Loans prepay at rates falling within the applicable Structuring Ranges or Effective Ranges, principal distributions may be insufficient to reduce the Aggregate Groups to their scheduled balances each month if prepayments do not occur at a *constant* PSA rate.

- The actual Effective Ranges at any time will be based upon the actual characteristics of the related Mortgage Loans at that time, which are likely to vary (and may vary considerably) from the Pricing Assumptions. As a result, the actual Effective Ranges will likely differ from the Initial Effective Ranges specified above. For the same reason, the Aggregate Groups might not be reduced to their scheduled balances each month even if the related Mortgage Loans prepay at a *constant* PSA rate within the applicable Initial Effective Ranges. This is so particularly if the rates fall at the lower or higher end of the applicable ranges.

- The actual Effective Ranges may narrow, widen or shift upward or downward to reflect actual prepayment experience over time.

- The principal payment stability of each Aggregate Group will be supported by other Classes. When the related supporting Classes are retired, the Aggregate Group receiving the benefit of that support, if still outstanding, may no longer have an Effective Range, and will be much more sensitive to prepayments of the related Mortgage Loans.

Yield Tables

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

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

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

We cannot assure you that

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

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

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

The 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
AI	326%
CI	229%
EI	285%
GI	171%
TI	245%
WI	278%
HI	169%
IH	170%
NI	530%

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*
AI	11.50%
CI	19.25%
EI	12.00%
GI	18.75%
TI	19.00%
WI	19.00%
HI	18.75%
IH	18.75%
NI	10.50%

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

Sensitivity of the AI Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	442%	600%	900%	1000%	1400%
Pre-Tax Yields to Maturity	15.1%	12.5%	(7.0)%	(17.0)%	(36.3)%	(42.7)%	(66.4)%

Sensitivity of the CI Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	202%	500%	700%
Pre-Tax Yields to Maturity	9.6%	7.0%	1.5%	(15.5)%	(27.8)%

Sensitivity of the EI Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	433%	600%	900%	1000%	1400%
Pre-Tax Yields to Maturity	13.0%	10.3%	(8.6)%	(18.9)%	(39.0)%	(46.3)%	(79.2)%

Sensitivity of the GI Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	217%	500%	700%
Pre-Tax Yields to Maturity	11.5%	7.1%	(4.8)%	(34.4)%	(52.2)%

Sensitivity of the TI Class to Prepayments

	PSA Prepayment Assumption					
	50%	100%	150%	300%	500%	700%
Pre-Tax Yields to Maturity	10.2%	7.6%	5.0%	(3.0)%	(14.1)%	(25.8)%

Sensitivity of the WI Class to Prepayments

	PSA Prepayment Assumption					
	50%	100%	150%	300%	500%	800%
Pre-Tax Yields to Maturity	12.9%	10.1%	7.3%	(1.3)%	(13.4)%	(33.2)%

Sensitivity of the HI Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	217%	500%	700%
Pre-Tax Yields to Maturity	11.4%	7.0%	(5.2)%	(36.4)%	(55.8)%

Sensitivity of the IH Class to Prepayments

	PSA Prepayment Assumption				
	50%	100%	217%	500%	700%
Pre-Tax Yields to Maturity	11.5%	7.1%	(5.0)%	(35.3)%	(53.8)%

Sensitivity of the NI Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	120%	150%	300%	500%	1000%	1500%
Pre-Tax Yields to Maturity	20.4%	14.7%	12.6%	12.6%	12.6%	1.9%	(30.8)%	(60.0)%

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

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

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

- the interest rates for the Inverse Floating Rate Classes 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*
US	94.00%
SA	24.00%
NS	99.00%

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

	PSA Prepayment Assumption							
LIBOR	**50%**	**100%**	**125%**	**200%**	**250%**	**500%**	**900%**	**1300%**
0.105%	2.9%	2.9%	3.0%	3.6%	5.2%	9.7%	15.5%	21.4%
0.210%	2.8%	2.9%	2.9%	3.5%	5.1%	9.6%	15.4%	21.4%
2.210%	1.6%	1.7%	1.7%	2.3%	3.9%	8.5%	14.4%	20.4%
4.210%	0.4%	0.5%	0.5%	1.1%	2.8%	7.4%	13.3%	19.4%
4.500%	0.3%	0.3%	0.4%	0.9%	2.6%	7.2%	13.1%	19.2%

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

	PSA Prepayment Assumption							
LIBOR	**50%**	**100%**	**125%**	**200%**	**250%**	**500%**	**900%**	**1300%**
0.105%	20.7%	17.7%	16.2%	11.7%	8.6%	(7.5)%	(36.6)%	(71.5)%
0.210%	20.2%	17.2%	15.8%	11.2%	8.1%	(8.0)%	(37.1)%	(72.1)%
2.210%	10.8%	7.8%	6.3%	1.8%	(1.3)%	(17.5)%	(46.9)%	(83.2)%
4.210%	0.3%	(2.6)%	(4.1)%	(8.5)%	(11.6)%	(27.7)%	(57.6)%	(95.8)%
6.100%	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption							
LIBOR	**50%**	**100%**	**120%**	**150%**	**300%**	**500%**	**1000%**	**1500%**
0.105%	5.4%	5.4%	5.4%	5.4%	5.6%	5.8%	6.1%	6.4%
0.210%	5.3%	5.3%	5.3%	5.3%	5.5%	5.7%	6.0%	6.3%
2.210%	2.8%	2.8%	2.8%	2.8%	3.1%	3.3%	3.7%	4.1%
4.210%	0.4%	0.4%	0.4%	0.4%	0.7%	1.0%	1.5%	1.9%
4.500%	0.0%	0.1%	0.1%	0.1%	0.4%	0.7%	1.2%	1.6%

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions, and
- the priority sequences of distributions of principal of the Group 1, Group 4, Group 7, Group 8 and Group 9 Classes.

See "—Distributions of Principal" above.

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

Decrement Tables

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

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

Mortgage Loans Backing Trust Assets Specified Below	Original and Remaining Terms to Maturity	Interest Rates
Group 1 MBS	180 months	5.50%
Group 2 MBS	240 months	6.00%
Group 3 MBS	180 months	5.50%
Group 4 MBS	360 months	6.00%
Group 5 MBS	240 months	6.00%
Group 6 MBS	240 months	6.50%
Group 7 MBS	360 months	6.00%
Group 8 MBS	360 months	6.50%
Group 9 MBS	360 months	5.50%

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

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

Percent of Original Principal Balances Outstanding

Date	AB and AI† Classes						
	PSA Prepayment Assumption						
	0%	100%	442%	600%	900%	1000%	1400%
Initial Percent	100	100	100	100	100	100	100
December 2013	95	93	87	85	80	78	71
December 2014	91	84	67	59	46	42	26
December 2015	86	74	45	35	19	14	2
December 2016	80	64	30	20	6	4	0
December 2017	75	55	20	10	1	0	0
December 2018	69	47	12	5	0	0	0
December 2019	62	39	7	2	0	0	0
December 2020	56	32	4	0	0	0	0
December 2021	49	26	1	0	0	0	0
December 2022	41	20	0	0	0	0	0
December 2023	33	14	0	0	0	0	0
December 2024	25	9	0	0	0	0	0
December 2025	16	5	0	0	0	0	0
December 2026	7	*	0	0	0	0	0
December 2027	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.4	6.2	3.3	2.7	2.0	1.9	1.5

Date	AW Class						
	PSA Prepayment Assumption						
	0%	100%	442%	600%	900%	1000%	1400%
Initial Percent	100	100	100	100	100	100	100
December 2013	100	100	100	100	100	100	100
December 2014	100	100	100	100	100	100	100
December 2015	100	100	100	100	100	100	100
December 2016	100	100	100	100	100	100	25
December 2017	100	100	100	100	100	85	4
December 2018	100	100	100	100	59	31	1
December 2019	100	100	100	100	25	11	*
December 2020	100	100	100	92	10	4	*
December 2021	100	100	100	51	4	1	*
December 2022	100	100	92	27	2	*	*
December 2023	100	100	55	14	1	*	*
December 2024	100	100	30	7	*	*	*
December 2025	100	100	14	3	*	*	0
December 2026	100	100	5	1	*	*	0
December 2027	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.9	14.4	11.5	9.5	6.6	5.9	3.8

Date	CA, CI†, CB and CE Classes				
	PSA Prepayment Assumption				
	0%	100%	202%	500%	700%
Initial Percent	100	100	100	100	100
December 2013	97	95	92	86	82
December 2014	94	87	81	64	54
December 2015	91	78	68	43	30
December 2016	88	71	57	29	17
December 2017	85	63	48	19	9
December 2018	81	56	40	13	5
December 2019	77	50	33	8	3
December 2020	73	44	27	6	2
December 2021	69	38	22	4	1
December 2022	65	33	18	2	*
December 2023	60	29	15	1	*
December 2024	55	24	11	1	*
December 2025	49	20	9	1	*
December 2026	43	16	7	*	*
December 2027	37	13	5	*	*
December 2028	31	10	3	*	*
December 2029	24	7	2	*	*
December 2030	16	4	1	*	*
December 2031	8	1	*	*	*
December 2032	0	0	0	0	0
Weighted Average Life (years)**	12.0	7.9	6.0	3.3	2.6

* 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.

EH and EI† Classes

Date	PSA Prepayment Assumption 0%	100%	433%	600%	900%	1000%	1400%
Initial Percent	100	100	100	100	100	100	100
December 2013	96	92	82	78	69	67	55
December 2014	91	81	60	50	34	29	13
December 2015	86	71	41	30	15	11	2
December 2016	81	62	28	18	6	4	*
December 2017	75	53	19	10	3	1	*
December 2018	69	45	13	6	1	1	*
December 2019	63	38	8	3	*	*	*
December 2020	57	31	5	2	*	*	*
December 2021	50	25	3	1	*	*	*
December 2022	43	19	2	1	*	*	*
December 2023	35	14	1	*	*	*	0
December 2024	27	9	1	*	*	*	0
December 2025	19	4	*	*	*	*	0
December 2026	10	0	0	0	0	0	0
December 2027	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.6	6.0	3.2	2.5	1.8	1.6	1.2

Date	GB and GI† Classes PSA Prepayment Assumption 0%	100%	217%	500%	700%	GV Class PSA Prepayment Assumption 0%	100%	217%	500%	700%	GZ Class PSA Prepayment Assumption 0%	100%	217%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2013	98	96	94	88	85	96	96	96	96	96	104	104	104	104	104
December 2014	97	89	81	64	53	91	91	91	91	91	107	107	107	107	107
December 2015	95	80	66	36	19	86	86	86	86	86	111	111	111	111	111
December 2016	93	71	52	17	0	82	82	82	82	77	115	115	115	115	115
December 2017	91	64	40	3	0	77	77	77	77	0	119	119	119	119	101
December 2018	89	56	30	0	0	71	71	71	18	0	123	123	123	123	57
December 2019	87	49	22	0	0	66	66	66	0	0	128	128	128	94	32
December 2020	85	43	14	0	0	61	61	61	0	0	132	132	132	64	18
December 2021	82	37	8	0	0	55	55	55	0	0	137	137	137	44	10
December 2022	79	31	2	0	0	49	49	49	0	0	142	142	142	30	6
December 2023	77	26	0	0	0	43	43	24	0	0	147	147	147	20	3
December 2024	74	21	0	0	0	36	36	0	0	0	152	152	140	13	2
December 2025	70	16	0	0	0	30	30	0	0	0	158	158	117	9	1
December 2026	67	12	0	0	0	23	23	0	0	0	163	163	97	6	1
December 2027	63	8	0	0	0	16	16	0	0	0	169	169	80	4	*
December 2028	60	4	0	0	0	8	8	0	0	0	175	175	66	3	*
December 2029	55	1	0	0	0	1	1	0	0	0	181	181	55	2	*
December 2030	51	0	0	0	0	0	0	0	0	0	182	164	44	1	*
December 2031	47	0	0	0	0	0	0	0	0	0	182	144	36	1	*
December 2032	42	0	0	0	0	0	0	0	0	0	182	125	29	*	*
December 2033	37	0	0	0	0	0	0	0	0	0	182	107	23	*	*
December 2034	31	0	0	0	0	0	0	0	0	0	182	91	18	*	*
December 2035	25	0	0	0	0	0	0	0	0	0	182	75	14	*	*
December 2036	19	0	0	0	0	0	0	0	0	0	182	61	10	*	*
December 2037	13	0	0	0	0	0	0	0	0	0	182	48	8	*	*
December 2038	6	0	0	0	0	0	0	0	0	0	182	36	5	*	*
December 2039	0	0	0	0	0	0	0	0	0	0	171	25	3	*	*
December 2040	0	0	0	0	0	0	0	0	0	0	117	15	2	*	*
December 2041	0	0	0	0	0	0	0	0	0	0	60	5	1	*	*
December 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.9	7.6	4.6	2.6	2.1	9.4	9.4	8.1	5.0	3.9	28.5	22.5	16.5	8.9	6.5

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

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

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

Date	TD, TI† and TG Classes						WD, WI†, WN, WG and WA Classes					
	PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	150%	300%	500%	700%	0%	100%	150%	300%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
December 2013	97	95	94	92	88	85	97	94	93	89	83	76
December 2014	94	88	85	77	68	58	95	86	82	72	60	43
December 2015	91	79	75	61	46	33	92	78	72	57	40	21
December 2016	88	71	65	48	31	18	89	70	63	45	27	11
December 2017	85	64	56	38	20	10	86	62	54	35	18	5
December 2018	81	57	49	29	14	6	82	56	47	27	12	3
December 2019	77	51	42	23	9	3	78	49	40	21	8	1
December 2020	73	45	36	17	6	2	74	43	34	16	5	1
December 2021	69	39	30	13	4	1	70	38	29	12	3	*
December 2022	65	34	26	10	3	*	66	33	24	9	2	*
December 2023	60	29	21	8	2	*	61	28	20	7	1	*
December 2024	55	25	18	6	1	*	56	24	16	5	1	*
December 2025	49	21	14	4	1	*	50	19	13	4	1	*
December 2026	43	17	11	3	*	*	44	16	10	3	*	*
December 2027	37	14	9	2	*	*	38	12	8	2	*	*
December 2028	31	10	6	1	*	*	31	9	5	1	*	*
December 2029	24	7	4	1	*	*	24	6	3	1	*	*
December 2030	16	5	3	*	*	*	17	3	2	*	*	*
December 2031	8	2	1	*	*	*	9	*	*	*	*	*
December 2032	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.0	8.1	7.0	4.9	3.4	2.7	12.1	7.8	6.7	4.6	3.2	2.1

Date	HC, HI†, HB and HA Classes					HV Class					HZ Class					IH† Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	217%	500%	700%	0%	100%	217%	500%	700%	0%	100%	217%	500%	700%	0%	100%	217%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2013	98	95	93	86	81	97	97	97	97	97	104	104	104	104	104	98	96	93	87	83
December 2014	97	88	80	60	48	93	93	93	93	93	107	107	107	107	107	97	88	81	62	50
December 2015	95	79	64	34	17	89	89	89	89	89	111	111	111	111	111	95	80	65	35	18
December 2016	93	71	51	15	0	85	85	85	85	75	115	115	115	115	115	93	71	52	16	0
December 2017	91	63	40	3	0	81	81	81	81	0	119	119	119	119	109	91	63	40	3	0
December 2018	89	56	30	0	0	77	77	77	29	0	123	123	123	123	62	89	56	30	0	0
December 2019	87	49	21	0	0	73	73	73	0	0	128	128	128	104	35	87	49	22	0	0
December 2020	85	42	14	0	0	69	69	69	0	0	132	132	132	71	20	85	43	14	0	0
December 2021	82	36	8	0	0	64	64	64	0	0	137	137	137	48	11	82	37	8	0	0
December 2022	80	31	3	0	0	59	59	59	0	0	142	142	142	33	6	79	31	3	0	0
December 2023	77	26	0	0	0	54	54	42	0	0	147	147	147	22	3	77	26	0	0	0
December 2024	74	21	0	0	0	49	49	7	0	0	152	152	152	15	2	74	21	0	0	0
December 2025	71	16	0	0	0	44	44	0	0	0	158	158	133	10	1	71	16	0	0	0
December 2026	67	12	0	0	0	39	39	0	0	0	163	163	110	7	1	67	12	0	0	0
December 2027	64	8	0	0	0	33	33	0	0	0	169	169	91	4	*	64	8	0	0	0
December 2028	60	5	0	0	0	27	27	0	0	0	175	175	75	3	*	60	4	0	0	0
December 2029	56	1	0	0	0	21	21	0	0	0	181	181	62	2	*	56	1	0	0	0
December 2030	52	0	0	0	0	15	0	0	0	0	188	188	50	1	*	51	0	0	0	0
December 2031	47	0	0	0	0	8	0	0	0	0	194	164	41	1	*	47	0	0	0	0
December 2032	43	0	0	0	0	2	0	0	0	0	201	141	32	1	*	42	0	0	0	0
December 2033	37	0	0	0	0	0	0	0	0	0	203	121	26	*	*	37	0	0	0	0
December 2034	32	0	0	0	0	0	0	0	0	0	203	102	20	*	*	32	0	0	0	0
December 2035	26	0	0	0	0	0	0	0	0	0	203	84	15	*	*	26	0	0	0	0
December 2036	20	0	0	0	0	0	0	0	0	0	203	68	11	*	*	20	0	0	0	0
December 2037	14	0	0	0	0	0	0	0	0	0	203	53	8	*	*	13	0	0	0	0
December 2038	7	0	0	0	0	0	0	0	0	0	203	39	6	*	*	6	0	0	0	0
December 2039	0	0	0	0	0	0	0	0	0	0	201	26	3	*	*	0	0	0	0	0
December 2040	0	0	0	0	0	0	0	0	0	0	138	14	2	*	*	0	0	0	0	0
December 2041	0	0	0	0	0	0	0	0	0	0	71	3	*	*	*	0	0	0	0	0
December 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.0	7.5	4.6	2.5	2.0	11.3	11.1	8.9	5.3	4.0	28.6	22.9	17.0	9.1	6.6	16.9	7.5	4.6	2.6	2.0

* 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.

	UA Class PSA Prepayment Assumption								UZ Class PSA Prepayment Assumption							
Date	**0%**	**100%**	**125%**	**200%**	**250%**	**500%**	**900%**	**1300%**	**0%**	**100%**	**125%**	**200%**	**250%**	**500%**	**900%**	**1300%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2013	99	94	92	92	92	92	88	71	102	102	102	102	102	102	102	102
December 2014	97	85	82	82	82	74	43	19	104	104	104	104	104	104	104	104
December 2015	95	76	72	72	72	51	19	4	106	106	106	106	106	106	106	106
December 2016	94	67	62	62	62	35	9	1	108	108	108	108	108	108	108	108
December 2017	92	59	53	53	53	24	4	0	111	111	111	111	111	111	111	87
December 2018	90	52	45	45	45	16	2	0	113	113	113	113	113	113	113	19
December 2019	88	45	38	38	38	11	1	0	115	115	115	115	115	115	115	4
December 2020	85	39	31	31	31	7	*	0	117	117	117	117	117	117	117	1
December 2021	83	33	26	26	26	5	0	0	120	120	120	120	120	120	72	*
December 2022	80	27	21	21	21	3	0	0	122	122	122	122	122	122	32	*
December 2023	78	22	17	17	17	2	0	0	125	125	125	125	125	125	14	*
December 2024	75	17	14	14	14	1	0	0	127	127	127	127	127	127	6	*
December 2025	72	13	11	11	11	1	0	0	130	130	130	130	130	130	3	*
December 2026	68	9	9	9	9	*	0	0	132	132	132	132	132	132	1	*
December 2027	65	7	7	7	7	*	0	0	135	135	135	135	135	135	1	*
December 2028	61	6	6	6	6	*	0	0	138	138	138	138	138	138	*	*
December 2029	57	5	5	5	5	0	0	0	140	140	140	140	140	92	*	0
December 2030	53	4	4	4	4	0	0	0	143	143	143	143	143	60	*	0
December 2031	48	3	3	3	3	0	0	0	146	146	146	146	146	39	*	0
December 2032	43	2	2	2	2	0	0	0	149	149	149	149	149	25	*	0
December 2033	38	1	1	1	1	0	0	0	152	152	152	152	152	16	*	0
December 2034	32	1	1	1	1	0	0	0	155	155	155	155	155	10	*	0
December 2035	26	1	1	1	1	0	0	0	158	158	158	158	158	6	*	0
December 2036	20	*	*	*	*	0	0	0	162	162	162	162	162	3	*	0
December 2037	13	*	*	*	*	0	0	0	165	165	165	165	165	2	*	0
December 2038	6	0	0	0	0	0	0	0	168	125	125	125	125	1	*	0
December 2039	0	0	0	0	0	0	0	0	60	60	60	60	60	*	*	0
December 2040	0	0	0	0	0	0	0	0	10	10	10	10	10	*	0	0
December 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.1	7.2	6.6	6.6	6.6	3.8	2.2	1.5	27.1	26.7	26.7	26.7	26.7	18.3	9.7	5.5

	UF and US Classes PSA Prepayment Assumption								FA and SA† Classes PSA Prepayment Assumption							
Date	**0%**	**100%**	**125%**	**200%**	**250%**	**500%**	**900%**	**1300%**	**0%**	**100%**	**125%**	**200%**	**250%**	**500%**	**900%**	**1300%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2013	100	100	100	89	81	44	0	0	99	95	94	92	90	82	69	55
December 2014	100	100	100	73	55	0	0	0	98	88	86	80	76	58	34	15
December 2015	100	100	100	59	33	0	0	0	96	81	78	69	63	40	15	3
December 2016	100	100	100	49	18	0	0	0	95	74	70	59	53	27	7	1
December 2017	100	100	100	42	8	0	0	0	94	68	64	51	44	19	3	*
December 2018	100	100	100	37	3	0	0	0	92	63	57	44	36	13	1	*
December 2019	100	100	100	35	*	0	0	0	90	57	52	37	30	9	1	*
December 2020	100	100	100	33	*	0	0	0	89	52	46	32	25	6	*	*
December 2021	100	100	98	32	*	0	0	0	87	48	42	27	20	4	*	*
December 2022	100	100	94	30	*	0	0	0	85	43	37	23	17	3	*	*
December 2023	100	100	89	27	*	0	0	0	83	39	33	20	14	2	*	*
December 2024	100	100	84	25	*	0	0	0	80	35	29	17	11	1	*	*
December 2025	100	100	78	23	*	0	0	0	78	32	26	14	9	1	*	0
December 2026	100	97	72	20	*	0	0	0	75	29	23	12	7	1	*	0
December 2027	100	90	65	18	*	0	0	0	73	25	20	10	6	*	*	0
December 2028	100	82	59	16	*	0	0	0	70	23	18	8	5	*	*	0
December 2029	100	74	53	13	*	0	0	0	66	20	15	7	4	*	*	0
December 2030	100	66	47	11	*	0	0	0	63	17	13	5	3	*	*	0
December 2031	100	58	41	10	*	0	0	0	59	15	11	4	2	*	*	0
December 2032	100	51	35	8	*	0	0	0	56	13	9	4	2	*	*	0
December 2033	100	44	30	7	*	0	0	0	52	11	8	3	1	*	*	0
December 2034	100	37	24	5	*	0	0	0	47	9	6	2	1	*	*	0
December 2035	100	30	20	4	*	0	0	0	43	7	5	2	1	*	0	0
December 2036	100	23	15	3	*	0	0	0	38	6	4	1	1	*	0	0
December 2037	100	17	11	2	*	0	0	0	32	4	3	1	*	*	0	0
December 2038	100	12	7	1	*	0	0	0	27	3	2	1	*	*	0	0
December 2039	94	6	4	1	*	0	0	0	21	1	1	*	*	*	0	0
December 2040	65	1	1	*	*	0	0	0	14	*	*	*	*	*	0	0
December 2041	34	0	0	0	0	0	0	0	7	0	0	0	0	0	0	0
December 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.5	20.4	17.8	7.3	2.5	0.9	0.5	0.4	19.6	10.1	9.1	6.8	5.7	3.2	1.8	1.2

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

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

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

Date	NE and NI† Classes							
	PSA Prepayment Assumption							
	0%	100%	120%	150%	300%	500%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100
December 2013	98	94	94	94	94	94	94	94
December 2014	96	85	83	83	83	83	57	25
December 2015	93	74	71	71	71	62	16	0
December 2016	91	63	59	59	59	39	0	0
December 2017	88	54	48	48	48	23	0	0
December 2018	86	45	38	38	38	12	0	0
December 2019	83	36	29	29	29	5	0	0
December 2020	80	28	21	21	21	*	0	0
December 2021	76	21	15	15	15	0	0	0
December 2022	73	14	10	10	10	0	0	0
December 2023	69	8	5	5	5	0	0	0
December 2024	66	2	2	2	2	0	0	0
December 2025	62	0	0	0	0	0	0	0
December 2026	57	0	0	0	0	0	0	0
December 2027	53	0	0	0	0	0	0	0
December 2028	48	0	0	0	0	0	0	0
December 2029	43	0	0	0	0	0	0	0
December 2030	38	0	0	0	0	0	0	0
December 2031	32	0	0	0	0	0	0	0
December 2032	26	0	0	0	0	0	0	0
December 2033	20	0	0	0	0	0	0	0
December 2034	14	0	0	0	0	0	0	0
December 2035	7	0	0	0	0	0	0	0
December 2036	0	0	0	0	0	0	0	0
December 2037	0	0	0	0	0	0	0	0
December 2038	0	0	0	0	0	0	0	0
December 2039	0	0	0	0	0	0	0	0
December 2040	0	0	0	0	0	0	0	0
December 2041	0	0	0	0	0	0	0	0
December 2042	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.5	5.8	5.3	5.3	5.3	3.7	2.2	1.7

Date	NB Class							
	PSA Prepayment Assumption							
	0%	100%	120%	150%	300%	500%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100
December 2013	100	100	100	100	100	100	100	100
December 2014	100	100	100	100	100	100	100	100
December 2015	100	100	100	100	100	100	100	35
December 2016	100	100	100	100	100	100	99	3
December 2017	100	100	100	100	100	100	39	*
December 2018	100	100	100	100	100	100	15	*
December 2019	100	100	100	100	100	100	6	*
December 2020	100	100	100	100	100	100	2	*
December 2021	100	100	100	100	100	68	1	*
December 2022	100	100	100	100	100	46	*	*
December 2023	100	100	100	100	100	31	*	0
December 2024	100	100	100	100	100	21	*	0
December 2025	100	93	93	93	93	14	*	0
December 2026	100	73	73	73	73	9	*	0
December 2027	100	57	57	57	57	6	*	0
December 2028	100	44	44	44	44	4	*	0
December 2029	100	34	34	34	34	3	*	0
December 2030	100	26	26	26	26	2	*	0
December 2031	100	20	20	20	20	1	*	0
December 2032	100	15	15	15	15	1	*	0
December 2033	100	11	11	11	11	*	*	0
December 2034	100	8	8	8	8	*	*	0
December 2035	100	6	6	6	6	*	0	0
December 2036	92	4	4	4	4	*	0	0
December 2037	19	3	3	3	3	*	0	0
December 2038	2	2	2	2	2	*	0	0
December 2039	1	1	1	1	1	*	0	0
December 2040	1	1	1	1	1	*	0	0
December 2041	*	*	*	*	*	*	0	0
December 2042	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.7	16.5	16.5	16.5	16.5	10.6	5.1	3.0

Date	NF and NS Classes							
	PSA Prepayment Assumption							
	0%	100%	120%	150%	300%	500%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100
December 2013	100	100	100	98	88	75	41	7
December 2014	100	100	100	94	64	26	0	0
December 2015	100	100	100	89	38	0	0	0
December 2016	100	100	100	85	21	0	0	0
December 2017	100	100	100	82	9	0	0	0
December 2018	100	100	100	80	3	0	0	0
December 2019	100	100	100	79	*	0	0	0
December 2020	100	100	100	77	*	0	0	0
December 2021	100	100	97	75	*	0	0	0
December 2022	100	100	93	71	*	0	0	0
December 2023	100	100	88	66	*	0	0	0
December 2024	100	99	82	61	*	0	0	0
December 2025	100	93	76	56	*	0	0	0
December 2026	100	86	70	50	*	0	0	0
December 2027	100	79	64	45	*	0	0	0
December 2028	100	72	57	40	*	0	0	0
December 2029	100	65	51	35	*	0	0	0
December 2030	100	58	45	31	*	0	0	0
December 2031	100	51	40	27	*	0	0	0
December 2032	100	45	35	23	*	0	0	0
December 2033	100	39	30	19	*	0	0	0
December 2034	100	33	25	16	*	0	0	0
December 2035	100	28	21	13	*	0	0	0
December 2036	100	23	17	10	*	0	0	0
December 2037	100	18	13	8	*	0	0	0
December 2038	85	14	10	6	*	0	0	0
December 2039	66	10	7	4	*	0	0	0
December 2040	45	6	4	2	*	0	0	0
December 2041	23	2	2	1	*	0	0	0
December 2042	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.8	19.7	17.8	14.0	2.8	1.5	0.9	0.7

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

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

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

Characteristics of the Residual Classes

A Residual Certificate will be subject to certain transfer restrictions. See "Description of the Certificates—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 tax discussions below 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 and the MBS 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.

The discussions under the captions "—REMIC Elections and Special Tax Attributes," "—Taxation of Beneficial Owners of Regular Certificates" and "—Taxation of Beneficial Owners of Residual Certificates" supplement the discussion under the caption "Material Federal Income Tax Consequences" in the REMIC Prospectus. When read together, these discussions describe the current federal income tax treatment of beneficial owners of Certificates of the Group 1, 3, 4, 6, 7, 8 and 9 Classes and the Residual Classes. For a discussion of the current federal income tax treatment of beneficial owners of Certificates of the Group 2 and Group 5 Classes, see "—Taxation of Beneficial Owners of Certificates of the Group 2 and Group 5 Classes" below.

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 Trust Certificates (other than the Group 2 and Group 5 Classes) 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 4 MBS, Group 6 MBS and Group 7 MBS have loan-to-value ratios at origination ranging from greater than 105% up to 125%. See “Description of the Certificates—The MBS” in this prospectus supplement. A portion of the Group 4 Classes, Group 6 Classes and Group 7 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 4 Class, Group 6 Class or Group 7 Class and we may be obligated to provide additional information, pursuant to Regulations under section 6049 of the Code, on such Classes. See “Material Federal Income Tax Consequences—REMIC Election and Special Tax Attributes” in the REMIC Prospectus.

Taxation of Beneficial Owners of Regular Certificates

The Notional Classes and the Accrual Classes will be issued with original issue discount (“OID”), and certain other Classes of Regular 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 GV and HV Classes will be treated as having been issued at a premium, and certain other Classes of Regular 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	442% PSA
3	433% PSA
4	217% PSA
6	150% PSA
7	217% PSA
8	200% PSA
9	150% 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 the Grantor Trust

Dechert LLP, special tax counsel to Fannie Mae, will deliver its opinion that, assuming compliance with the Trust Agreement, the Grantor Trust will be classified as a grantor trust under subpart E, part I of subchapter J of the Code and not as an association taxable as a corporation. A beneficial owner of a Certificate of a Group 2 or Group 5 Class will be treated as owning an undivided interest in the related MBS, and the Group 2 and Group 5 Classes will not be treated as regular or residual interests in a REMIC.

Taxation of Beneficial Owners of Certificates of the Group 2 and Group 5 Classes

General. A beneficial owner of a Certificate of a Group 2 Class or Group 5 Class will be treated as owning, pursuant to section 1286 of the Code, "stripped bonds" to the extent of its share of principal payments and "stripped coupons" to the extent of its share of interest payments, as applicable. See "—Stripped Bonds and Stripped Coupons" below for a discussion of the application of section 1286 to a beneficial owner's share of principal and interest payments. Fannie Mae intends to treat each Certificate of a Group 2 and Group 5 Class as a single debt instrument representing rights to future cashflows from the related MBS for purposes of information reporting. You should consult your own tax advisor as to the proper treatment of a Certificate of a Group 2 Class or Group 5 Class in this regard.

Stripped Bonds and Stripped Coupons. Under section 1286 of the Code, a beneficial owner of a Certificate of a Group 2 Class or Group 5 Class must treat the stripped bonds and stripped coupons represented by the Certificate as a debt instrument originally issued on the date the owner acquires it and as having OID equal to the excess, if any, of the "stated redemption price at maturity" of the stripped bonds and stripped coupons over the price paid by the owner to acquire such stripped bonds and stripped coupons. The stated redemption price at maturity of stripped bonds and stripped coupons represented by the Certificate of a Group 2 Class or Group 5 Class generally is equal to the sum of all distributions to be made on the stripped bonds and stripped coupons represented by the Certificate. For information reporting purposes, we intend to treat all principal and interest to be distributed on each Certificate of a Group 2 Class or Group 5 Class as included in the stated redemption price at maturity and, as a result, each Certificate of a Group 2 Class or Group 5 Class will be treated as if issued with OID.

The beneficial owner of a Certificate of a Group 2 Class or Group 5 Class must include in its ordinary income for federal income tax purposes, generally in advance of receipt of the cash attributable to that income, the sum of the "daily portions" of OID on its Certificate for each day during its taxable year on which it held that Certificate. The daily portions of OID are determined as follows:

- First, the portion of OID that accrued during each "accrual period" is calculated;
- then, the OID accruing during an accrual period is allocated ratably to each day during the period to determine the daily portion of OID.

Final regulations issued by the Treasury Department relating to the tax treatment of debt instruments with OID (the "OID Regulations") provide that a holder of a debt instrument may use an accrual period of any length, up to one year, as long as each distribution of principal or interest occurs on either the final day or the first day of an accrual period. We intend to report OID based on accrual periods of one month. Each of these accrual periods will begin on a Distribution Date and end on the day before the next Distribution Date.

Although the matter is not entirely clear, a beneficial owner of a Certificate of a Group 2 Class or a Group 5 Class should determine the amount of OID accruing during any accrual period with respect to that Certificate using the method described in section 1272(a)(6) of the Code. Under section 1272(a)(6), the portion of OID treated as accruing with respect to a Certificate of a Group 2 Class or a Group 5 Class for any accrual period equals the excess, if any, of

- the sum of (A) the present values of all the distributions of principal and interest remaining to be made on that Certificate, if any, as of the end of the accrual period; and (B) the distributions made on that Certificate during the accrual period of amounts included in the stated redemption price at maturity;

over

- the sum of the present values of all the distributions of principal and interest remaining to be made on that Certificate as of the beginning of the accrual period.

The present values of the remaining distributions of principal and interest with respect to a Certificate of a Group 2 Class or a Group 5 Class are calculated based on the following:

- an assumption that the Mortgage Loans underlying the related MBS prepay at a specified rate (the "Prepayment Assumption"),
- the yield to maturity of the stripped bonds and stripped coupons backing the Certificate giving effect to the Prepayment Assumption,
- events (including actual prepayments) that have occurred prior to the end of the accrual period, and
- in the case of a Certificate bearing a variable rate of interest, an assumption that the value of the index upon which the variable rate is based remains the same as its value on the settlement date.

Each beneficial owner of a Certificate of a Group 2 Class or a Group 5 Class must determine its yield to maturity based on its purchase price for the Certificate. For a particular beneficial owner of a Certificate of a Group 2 Class or a Group 5 Class, it is not clear whether the Prepayment Assumption used for calculating OID would be one determined at the time that Certificate is acquired or would be the original Prepayment Assumption for that Certificate. For information reporting purposes, we will use the original yield to maturity of that Certificate, calculated based on the original Prepayment Assumption. You should consult your own tax advisor regarding the proper method for accruing OID on a Certificate of a Group 2 Class or a Group 5 Class.

The Code requires that the Prepayment Assumption be determined in the manner prescribed in Treasury Regulations. To date, no such regulations have been promulgated. For information reporting purposes, we will assume a Prepayment Assumption equal to 202% PSA for the Mortgage Loans underlying the Group 2 MBS and equal to 150% PSA for the Mortgage Loans underlying the Group 5 MBS. We make no representation, however, that the Mortgage Loans underlying the applicable MBS will prepay at those rates or any other rate. You must make your own decision as to the appropriate prepayment assumption to be used in deciding whether or not to purchase a Certificate of a Group 2 Class or a Group 5 Class.

If a Certificate of a Group 2 Class or a Group 5 Class entitles the holder to payments of principal and interest, the IRS could contend that the interest payments on that Certificate should be treated as payments of "qualified stated interest" within the meaning of the OID Regulations. In that case, a beneficial owner would be required to include such payments in income, in accordance with its method of accounting, rather than to accrue OID with respect to such payments. If the beneficial owner in that case had acquired the Certificate for less than its principal amount, such beneficial owner generally would have market discount with respect to the Certificate. For a discussion of the market discount rules, see "Material Federal Income Tax Consequences—Application of Revenue Ruling 84-10—*Market Discount*" in the MBS Prospectus. Further, if the beneficial owner had purchased the Certificate for an amount (net of accrued interest) greater than the outstanding principal amount of the Certificate, the beneficial owner generally would have premium with respect to the Certificate in the amount of the excess. Such a purchaser may elect, under section 171(c)(2) of the Code, to treat the premium as "amortizable bond premium."

If a beneficial owner makes this election, the beneficial owner must reduce the amount of any payment of qualified stated interest that must be included in the beneficial owner's income for a period by the portion of the premium allocable to the period based on the Certificate's yield to maturity. Correspondingly, the beneficial owner must reduce its basis in the Certificate by the amount of premium applied to reduce any interest income. The election will also apply to all bonds the interest on which is not excludible from gross income ("fully taxable bonds") held by the beneficial owner at the beginning of the first taxable year to which the election applies and to all fully taxable bonds that it acquires after the beginning of that taxable year. A beneficial owner may revoke the election only with the consent of the IRS.

If a beneficial owner does not elect to amortize premium, (i) the beneficial owner must include the full amount of each payment of qualified stated interest in income, and (ii) the premium must be allocated to the principal distributions on the Certificate and, when each principal distribution is received, a loss equal to the premium allocated to that distribution will be recognized. Any tax benefit from the premium not previously recognized will be taken into account in computing gain or loss upon the sale or disposition of the Certificate.

Because we will treat all Certificates of the Group 2 and Group 5 Classes as being issued with OID (and as not paying qualified stated interest) for information reporting purposes, you should consult your own tax advisors as to the proper treatment of a Certificate of a Group 2 or Group 5 Class in this regard.

Expenses of the Grantor Trust. Each beneficial owner of a Certificate of the Group 2 and Group 5 Classes will be required to include in income its allocable share of the expenses paid by the Grantor Trust. Each beneficial owner of a Certificate of the Group 2 and Group 5 Classes can deduct its allocable share of such expenses as provided in section 162 or section 212 of the Code, consistent with its method of accounting. Fannie Mae intends to allocate expenses to beneficial owners in each monthly period in proportion to the respective amounts of income (including any OID) accrued for each Group 2 Class and Group 5 Class of Certificates. A beneficial owner's ability to deduct its share of these expenses is limited under section 67 of the Code in the case of (i) estates and trusts, and (ii) individuals owning an interest in a Certificate of the Group 2 and Group 5 Classes directly or through an investment in a "pass-through entity" (other than in connection with such individual's trade or business). Pass-through entities include partnerships, S corporations, grantor trusts, certain limited liability companies and non-publicly offered regulated investment companies, but do not include estates, non-grantor trusts, cooperatives, real estate investment trusts and publicly offered regulated investment companies. Generally, such a beneficial owner can deduct its share of these costs only to the extent that these costs, when aggregated with certain of the beneficial owner's other miscellaneous itemized deductions, exceed 2% of the beneficial owner's adjusted gross income. For this purpose, an estate or nongrantor trust computes adjusted gross income in the same manner as in the case of an individual, except that deductions for administrative expenses of the estate or trust that would not have been incurred if the property were not held in the trust or estate are treated as allowable in arriving at adjusted gross income. In addition, section 68 of the Code may provide for certain limitations on certain itemized deductions otherwise allowable for a beneficial owner who is an individual. Further, a beneficial owner may not be able to deduct any portion of these costs in computing its alternative minimum tax liability.

Sales and Other Dispositions of Certificates of the Group 2 and Group 5 Classes. Upon the sale, exchange or other disposition of a Certificate of the Group 2 and Group 5 Classes, a beneficial owner generally will recognize gain or loss equal to the difference between the amount realized upon the disposition and the beneficial owner's adjusted basis in that Certificate. The adjusted basis of a Certificate of a Group 2 Class or Group 5 Class generally will equal the cost of that Certificate to the beneficial owner, increased by any amounts of OID and market discount included in the beneficial owner's gross income with respect to that Certificate, and reduced (but not below zero) by distributions on that Certificate previously received by the beneficial owner as principal (or as amounts constituting stated redemption price at maturity) and by any premium that has reduced the beneficial owner's interest income with respect to that Certificate. Any such gain or loss generally will be capital gain or loss, except (i) as provided in section 582(c) of the Code (which generally applies to banks) or (ii) to the extent any gain represents OID or accrued market discount not previously included in income (to which extent such gain would be treated as ordinary income). Any capital gain (or loss) recognized upon the sale, exchange or other disposition of a Certificate of a Group 2 Class or Group 5 Class will be long-term capital gain (or loss) if at the time of disposition the beneficial owner held that Certificate for more than one year. The ability to deduct capital losses is subject to limitations.

Special Tax Attributes. Several sections of the Code provide beneficial treatment to certain taxpayers that invest in mortgage loans of the type that back or comprise the Certificates of the Group 2 and Group 5 Classes. With respect to these Code sections, no specific legal authority exists regarding whether the character of the Certificates of the Group 2 and Group 5 Classes will be the same as that of the mortgage loans that back or comprise the related MBS. Although the characterization of the Certificates of the Group 2 and Group 5 Classes for these purposes is not entirely clear, to the extent that a Mortgage Loan underlying the related MBS has a loan-to-value ratio in excess of 100% (that is, the principal balance of the mortgage loan exceeds the fair market value of the real property securing the loan), the interest income on the portion of the Mortgage Loan in excess of the value of the real property will not be interest on obligations secured by mortgages on real property within the meaning of section 856(c)(3)(B) of the Code and such excess portion will not be a real estate asset within the meaning of section 856(c)(5)(B) of the Code. The excess portion should represent a "Government security" within the meaning of section 856(c)(4)(A) of the Code. A holder of a Certificate of a Group 2 Class or Group 5 Class that is a real estate investment trust should consult its tax advisor concerning the treatment of such excess portion.

It is not certain whether or to what extent a mortgage loan with a loan-to-value ratio in excess of 100% qualifies as a loan secured by an interest in real property for purposes of section 7701(a)(19)(C)(v) of the Code. Even if the property securing the mortgage loan does not meet this test, the certificates will be treated as "obligations of a corporation which is an instrumentality of the United States" within the meaning of section 7701(a)(19)(C)(ii) of the Code. Thus, a Certificate of a Group 2 Class or Group 5 Class will be a qualifying asset for a domestic building and loan association.

A mortgage loan with a loan-to-value ratio in excess of 125% is not a "qualified mortgage" within the meaning of section 860G(a)(3) of the Code. Accordingly, a Certificate of a Group 2 Class or Group 5 Class will not be an eligible asset for a REMIC. For a discussion of the special tax characteristics of certain types of mortgage loans, see "Material Federal Income Tax Consequences—Special Tax Attributes" in the MBS Prospectus.

Information Reporting and Backup Withholding for Certificates of the Group 2 and Group 5 Classes. For each distribution, we will post on our Corporate Web site information that will allow beneficial owners to determine (i) the portion of such distribution allocable to principal and to interest, (ii) the amount, if any, of OID and market discount and (iii) the administrative expenses allocable to such distribution.

Payments of interest and principal, as well as payments of proceeds from the sale of the Certificates of the Group 2 and Group 5 Classes, may be subject to the backup withholding tax under section 3406 of the Code if the recipient of the payment is not an exempt recipient and fails to furnish certain information, including its taxpayer identification number, to us or our agent, or otherwise fails to establish an exemption from such tax. Any amounts deducted and withheld from such a payment would be allowed as a credit against the beneficial owner's federal income tax. Furthermore, certain penalties may be imposed by the IRS on a holder or owner who is required to supply information but who does not do so in the proper manner.

Foreign Investors in Certificates of the Group 2 and Group 5 Classes. Additional rules apply to a beneficial owner of a Certificate of the Group 2 and Group 5 Classes that is not a U.S. Person and that is not a partnership (a "Non-U.S. Person"). "U.S. Person" means a citizen or resident of the United States, a corporation (or other entity taxable as a corporation) created or organized in or under the laws of the United States or any state thereof or the District of Columbia, an estate the income of which is subject to U.S. federal income tax regardless of the source of its income, or a trust if a court within the United States can exercise primary supervision over its administration and at least one U.S. Person has the authority to control all substantial decisions of the trust.

Payments on a Certificate of the Group 2 and Group 5 Classes made to, or on behalf of, a beneficial owner that is a Non-U.S. Person generally will be exempt from U.S. federal income and withholding taxes, provided the following conditions are satisfied:

- the beneficial owner does not hold the Certificate in connection with its conduct of a trade or business in the United States;
- the beneficial owner is not, with respect to the United States, a personal holding company or a corporation that accumulates earnings in order to avoid U.S. federal income tax;
- the beneficial owner is not a U.S. expatriate or former U.S. resident who is taxable in the manner provided in section 877(b) of the Code;
- the beneficial owner is not an excluded person (i.e., a 10-percent shareholder of Fannie Mae within the meaning of section 871(h)(3)(B) of the Code or a controlled foreign corporation related to Fannie Mae within the meaning of section 881(c)(3)(C) of the Code);
- the beneficial owner signs a statement under penalties of perjury certifying that it is a Non-U.S. Person and provides its name, address and taxpayer identification number (a "Non-U.S. Beneficial Owner Statement");
- the last U.S. Person in the chain of payment to the beneficial owner (the withholding agent) receives such Non-U.S. Beneficial Ownership Statement from the beneficial owner or a financial institution holding on behalf of the beneficial owner and does not have actual knowledge that such statement is false; and
- the Certificate represents an undivided interest in a pool of mortgage loans all of which were originated after July 18, 1984.

That portion of interest income of a beneficial owner who is a Non-U.S. Person on a Certificate that represents an interest in one or more mortgage loans originated before July 19, 1984 will be subject to a U.S. withholding tax at the rate of 30 percent or lower treaty rate, if applicable. Regardless of the date of origination of the mortgage loans, backup withholding will not apply to payments made to a beneficial owner that is a Non-U.S. Person if the beneficial owner or a financial institution holding on behalf of the beneficial owner provides a Non-U.S. Beneficial Ownership Statement to the withholding agent. A Non-U.S. Beneficial Ownership Statement may be made on an IRS Form W-8BEN or a substantially similar substitute form. The beneficial owner or financial institution holding on behalf of the beneficial owner must inform the withholding agent of any change in the information on the statement within 30 days of such change.

A beneficial owner of a Certificate of the Group 2 and Group 5 Classes who is a Non-U.S. Person should be aware of recent legislation and IRS guidance that would impose a 30 percent United States withholding tax on certain payments (which could include payments in respect of a Certificate beginning on January 1, 2014 and gross proceeds from the sale or other disposition of a Certificate beginning on January 1, 2015) made to a non-U.S. entity that fails to disclose the identity of its direct or indirect "substantial U.S. owners" or to certify that it has no such owners. Various exceptions are provided under the legislation and additional exceptions may be provided in future guidance. You should consult your own tax advisor regarding the potential application and impact of this legislation based on your particular circumstances.

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.

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.

The discussion under "Material Federal Income Tax Consequences—Taxation of Beneficial Owners of RCR Certificates" in the REMIC Prospectus sets forth the federal income tax treatment of beneficial owners of the RCR Certificates. For Recombinations involving Trust Certificates of a Group 2 Class or Group 5 Class, references in that discussion to "Regular Certificates" should be read to refer to the Trust Certificates of such Classes and the discussion herein under "—Taxation of Beneficial Owners of Certificates of the Group 2 and Group 5 Classes." Further, although the matter is not free from doubt, if a beneficial owner acquires in one transaction (other than an exchange described under "Material Federal Income Tax Consequences—Taxation of Beneficial Owners of RCR Certificates—Exchanges" in the REMIC Prospectus) a combination of Strip RCR Certificates that may be exchanged for underlying Trust Certificates of a Group 2 Class or Group 5 Class, the owner should be treated as owning the underlying Trust Certificates, in which case Section 1286 would apply.

PLAN OF DISTRIBUTION

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

LEGAL MATTERS

Katten Muchin Rosenman LLP will provide legal representation for Fannie Mae. K&L Gates LLP will provide legal representation for the Dealer.

Schedule 1

Available Recombinations(1)

Trust 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								
CA	$87,685,828	CB	$87,685,828	PT	2.00%	FIX	3136ABDH3	January 2033
CI	6,263,273(3)							
Recombination 2								
CA	87,685,828	CE	87,685,828	PT	2.50	FIX	3136ABDJ9	January 2033
CI	18,789,820(3)							
Recombination 3								
TD	33,093,227	TG	33,093,227	PT	2.50	FIX	3136ABDK6	January 2033
TI	4,727,603(3)							
Recombination 4								
WD	62,476,669	WN	62,476,669	PT	4.50	FIX	3136ABDL4	January 2033
WI	39,047,918(3)							
Recombination 5								
WD	78,095,837	WG	78,095,837	PT	2.50	FIX	3136ABDM2	January 2033
WI	9,761,979(3)							
Recombination 6								
WD	78,095,837	WA	78,095,837	PT	4.00	FIX	3136ABDN0	January 2033
WI	39,047,918(3)							
Recombination 7								
GI	33,921,132(3)	IH(4)	62,500,000(3)	NTL	3.50	FIX/IO	3136ABDR1	January 2040
HI	28,578,868(3)							
Recombination 8								
HC	66,684,026	HB	66,684,026	SEQ	1.75	FIX	3136ABDP5	January 2040
HI	4,763,144(3)							

Trust 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								
HC	$66,684,026	HA	$66,684,026	SEQ	2.00%	FIX	3136ABDQ3	January 2040
HI	9,526,289(3)							

(1) Trust Certificates and RCR Certificates in any Recombination may be exchanged only in the proportions of *original* principal or notional principal balances for the related Classes shown in this Schedule 1 (disregarding any retired Classes). For example, if a particular Recombination includes two Trust 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 Trust 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 Trust 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) Notional principal balances. These Classes are Interest Only Classes. See page S-6 for a description of how their notional principal balances are calculated.

(4) This Class is an RCR Class formed by a combination of two Classes of Trust Certificates in different Groups.

Principal Balance Schedules

Aggregate Group I Planned Balances

Distribution Date	Planned Balance
Initial Balance	$33,556,009.00
January 2013	33,393,114.16
February 2013	33,221,387.12
March 2013	33,040,913.92
April 2013	32,851,786.28
May 2013	32,654,101.48
June 2013	32,447,962.30
July 2013	32,233,476.97
August 2013	32,010,759.02
September 2013	31,779,927.23
October 2013	31,541,105.48
November 2013	31,294,422.71
December 2013	31,040,012.74
January 2014	30,778,014.19
February 2014	30,508,570.32
March 2014	30,231,828.96
April 2014	29,947,942.30
May 2014	29,657,066.82
June 2014	29,359,363.08
July 2014	29,054,995.64
August 2014	28,744,132.85
September 2014	28,435,458.12
October 2014	28,128,956.80
November 2014	27,824,614.31
December 2014	27,522,416.20
January 2015	27,222,348.08
February 2015	26,924,395.69
March 2015	26,628,544.83
April 2015	26,334,781.42
May 2015	26,043,091.45
June 2015	25,753,461.03
July 2015	25,465,876.32
August 2015	25,180,323.62
September 2015	24,896,789.28
October 2015	24,615,259.76
November 2015	24,335,721.61
December 2015	24,058,161.46
January 2016	23,782,566.02
February 2016	23,508,922.11
March 2016	23,237,216.62
April 2016	22,967,436.53
May 2016	22,699,568.92
June 2016	22,433,600.92
July 2016	22,169,519.78
August 2016	21,907,312.81
September 2016	21,646,967.43
October 2016	21,388,471.11
November 2016	21,131,811.43
December 2016	20,876,976.03
January 2017	20,623,952.65
February 2017	20,372,729.10
March 2017	20,123,293.27
April 2017	19,875,633.14
May 2017	19,629,736.75
June 2017	19,385,592.24
July 2017	19,143,187.81
August 2017	18,902,511.75
September 2017	18,663,552.43
October 2017	18,426,298.28
November 2017	$18,190,737.81
December 2017	17,956,859.63
January 2018	17,724,652.39
February 2018	17,494,104.83
March 2018	17,265,205.78
April 2018	17,037,944.12
May 2018	16,812,308.81
June 2018	16,588,288.89
July 2018	16,365,873.46
August 2018	16,145,051.71
September 2018	15,925,812.87
October 2018	15,708,146.29
November 2018	15,492,041.33
December 2018	15,277,487.47
January 2019	15,064,474.23
February 2019	14,852,991.22
March 2019	14,643,028.11
April 2019	14,434,574.62
May 2019	14,227,620.56
June 2019	14,022,155.81
July 2019	13,818,170.30
August 2019	13,615,654.04
September 2019	13,414,597.09
October 2019	13,214,989.59
November 2019	13,016,821.74
December 2019	12,820,083.81
January 2020	12,624,766.12
February 2020	12,430,859.07
March 2020	12,238,353.12
April 2020	12,047,238.78
May 2020	11,857,506.63
June 2020	11,669,465.43
July 2020	11,484,233.52
August 2020	11,301,770.39
September 2020	11,122,036.06
October 2020	10,944,991.15
November 2020	10,770,596.80
December 2020	10,598,814.73
January 2021	10,429,607.18
February 2021	10,262,936.94
March 2021	10,098,767.31
April 2021	9,937,062.12
May 2021	9,777,785.71
June 2021	9,620,902.92
July 2021	9,466,379.10
August 2021	9,314,180.06
September 2021	9,164,272.13
October 2021	9,016,622.09
November 2021	8,871,197.21
December 2021	8,727,965.20
January 2022	8,586,894.26
February 2022	8,447,953.01
March 2022	8,311,110.53
April 2022	8,176,336.34
May 2022	8,043,600.37
June 2022	7,912,873.01
July 2022	7,784,125.05
August 2022	7,657,327.69
September 2022	7,532,452.56
October 2022	$ 7,409,471.66
November 2022	7,288,357.43
December 2022	7,169,082.66
January 2023	7,051,620.54
February 2023	6,935,944.67
March 2023	6,822,028.97
April 2023	6,709,847.79
May 2023	6,599,375.79
June 2023	6,490,588.03
July 2023	6,383,459.91
August 2023	6,277,967.18
September 2023	6,174,085.93
October 2023	6,071,792.60
November 2023	5,971,063.96
December 2023	5,871,877.12
January 2024	5,774,209.49
February 2024	5,678,038.84
March 2024	5,583,343.23
April 2024	5,490,101.04
May 2024	5,398,290.95
June 2024	5,307,891.96
July 2024	5,218,883.36
August 2024	5,131,244.73
September 2024	5,044,955.97
October 2024	4,959,997.22
November 2024	4,876,348.94
December 2024	4,793,991.86
January 2025	4,712,906.98
February 2025	4,633,075.58
March 2025	4,554,479.20
April 2025	4,477,099.65
May 2025	4,400,918.98
June 2025	4,325,919.54
July 2025	4,252,083.89
August 2025	4,179,394.85
September 2025	4,107,835.51
October 2025	4,037,389.17
November 2025	3,968,039.39
December 2025	3,899,769.96
January 2026	3,832,564.89
February 2026	3,766,408.45
March 2026	3,701,285.10
April 2026	3,637,179.55
May 2026	3,574,076.71
June 2026	3,511,961.71
July 2026	3,450,819.92
August 2026	3,390,636.88
September 2026	3,331,398.37
October 2026	3,273,090.35
November 2026	3,215,698.99
December 2026	3,159,210.68
January 2027	3,103,611.97
February 2027	3,048,889.63
March 2027	2,995,030.61
April 2027	2,942,022.05
May 2027	2,889,851.27
June 2027	2,838,505.79
July 2027	2,787,973.28
August 2027	2,738,241.61

Aggregate Group I (Continued)

Distribution Date	Planned Balance
September 2027	$ 2,689,298.83
October 2027	2,641,133.15
November 2027	2,593,732.94
December 2027	2,547,086.76
January 2028	2,501,183.32
February 2028	2,456,011.51
March 2028	2,411,560.36
April 2028	2,367,819.06
May 2028	2,324,776.98
June 2028	2,282,423.63
July 2028	2,240,748.65
August 2028	2,199,741.86
September 2028	2,159,393.21
October 2028	2,119,692.82
November 2028	2,080,630.92
December 2028	2,042,197.90
January 2029	2,004,384.28
February 2029	1,967,180.74
March 2029	1,930,578.07
April 2029	1,894,567.20
May 2029	1,859,139.19
June 2029	1,824,285.25
July 2029	1,789,996.69
August 2029	1,756,264.96
September 2029	1,723,081.63
October 2029	1,690,438.40
November 2029	1,658,327.09
December 2029	1,626,739.62
January 2030	1,595,668.06
February 2030	1,565,104.56
March 2030	1,535,041.41
April 2030	1,505,471.01
May 2030	1,476,385.86
June 2030	1,447,778.57
July 2030	1,419,641.88
August 2030	1,391,968.60
September 2030	1,364,751.67
October 2030	1,337,984.13
November 2030	1,311,659.11
December 2030	1,285,769.86
January 2031	1,260,309.71
February 2031	1,235,272.09
March 2031	1,210,650.55
April 2031	1,186,438.70
May 2031	1,162,630.26
June 2031	1,139,219.04
July 2031	1,116,198.96
August 2031	1,093,563.99
September 2031	1,071,308.22
October 2031	1,049,425.81
November 2031	1,027,911.02
December 2031	1,006,758.18
January 2032	985,961.72
February 2032	965,516.12
March 2032	945,415.99
April 2032	$ 925,655.98
May 2032	906,230.82
June 2032	887,135.35
July 2032	868,364.45
August 2032	849,913.09
September 2032	831,776.32
October 2032	813,949.26
November 2032	796,427.09
December 2032	779,205.08
January 2033	762,278.55
February 2033	745,642.91
March 2033	729,293.62
April 2033	713,226.21
May 2033	697,436.30
June 2033	681,919.53
July 2033	666,671.66
August 2033	651,688.45
September 2033	636,965.78
October 2033	622,499.56
November 2033	608,285.76
December 2033	594,320.43
January 2034	580,599.66
February 2034	567,119.60
March 2034	553,876.47
April 2034	540,866.53
May 2034	528,086.11
June 2034	515,531.59
July 2034	503,199.39
August 2034	491,086.01
September 2034	479,187.97
October 2034	467,501.87
November 2034	456,024.36
December 2034	444,752.11
January 2035	433,681.88
February 2035	422,810.44
March 2035	412,134.64
April 2035	401,651.35
May 2035	391,357.52
June 2035	381,250.11
July 2035	371,326.16
August 2035	361,582.72
September 2035	352,016.90
October 2035	342,625.86
November 2035	333,406.80
December 2035	324,356.96
January 2036	315,473.62
February 2036	306,754.09
March 2036	298,195.74
April 2036	289,795.97
May 2036	281,552.22
June 2036	273,461.98
July 2036	265,522.75
August 2036	257,732.10
September 2036	250,087.62
October 2036	242,586.92
November 2036	$ 235,227.69
December 2036	228,007.61
January 2037	220,924.42
February 2037	213,975.89
March 2037	207,159.82
April 2037	200,474.06
May 2037	193,916.45
June 2037	187,484.92
July 2037	181,177.39
August 2037	174,991.82
September 2037	168,926.22
October 2037	162,978.60
November 2037	157,147.02
December 2037	151,429.57
January 2038	145,824.37
February 2038	140,329.55
March 2038	134,943.29
April 2038	129,663.79
May 2038	124,489.27
June 2038	119,418.00
July 2038	114,448.25
August 2038	109,578.33
September 2038	104,806.57
October 2038	100,131.34
November 2038	95,551.01
December 2038	91,064.01
January 2039	86,668.75
February 2039	82,363.70
March 2039	78,147.35
April 2039	74,018.19
May 2039	69,974.75
June 2039	66,015.59
July 2039	62,139.28
August 2039	58,344.41
September 2039	54,629.60
October 2039	50,993.49
November 2039	47,434.74
December 2039	43,952.03
January 2040	40,544.06
February 2040	37,209.56
March 2040	33,947.25
April 2040	30,755.91
May 2040	27,634.31
June 2040	24,581.26
July 2040	21,595.56
August 2040	18,676.06
September 2040	15,821.61
October 2040	13,031.09
November 2040	10,303.37
December 2040	7,637.38
January 2041	5,032.02
February 2041	2,486.26
March 2041 and thereafter	0.00

Aggregate Group II Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$35,794,722.00	January 2018	$18,771,759.52	February 2023	$ 6,260,105.54
January 2013	35,676,543.54	February 2018	18,498,285.84	March 2023	6,139,340.57
February 2013	35,548,225.30	March 2018	18,226,728.78	April 2023	6,020,798.90
March 2013	35,409,820.40	April 2018	17,957,075.75	May 2023	5,904,440.83
April 2013	35,261,388.26	May 2018	17,689,314.24	June 2023	5,790,227.33
May 2013	35,102,994.52	June 2018	17,423,431.80	July 2023	5,678,120.05
June 2013	34,934,711.06	July 2018	17,159,416.09	August 2023	5,568,081.34
July 2013	34,756,615.88	August 2018	16,897,254.82	September 2023	5,460,074.17
August 2013	34,568,793.09	September 2018	16,636,935.81	October 2023	5,354,062.19
September 2013	34,371,332.85	October 2018	16,378,446.92	November 2023	5,250,009.68
October 2013	34,164,331.28	November 2018	16,121,776.12	December 2023	5,147,881.53
November 2013	33,947,890.42	December 2018	15,866,911.44	January 2024	5,047,643.27
December 2013	33,722,118.11	January 2019	15,613,840.99	February 2024	4,949,261.01
January 2014	33,487,127.95	February 2019	15,362,552.95	March 2024	4,852,701.47
February 2014	33,243,039.15	March 2019	15,113,035.60	April 2024	4,757,931.96
March 2014	32,989,976.52	April 2019	14,865,277.26	May 2024	4,664,920.35
April 2014	32,728,070.25	May 2019	14,619,266.35	June 2024	4,573,635.07
May 2014	32,457,455.93	June 2019	14,374,991.35	July 2024	4,484,045.12
June 2014	32,178,274.32	July 2019	14,132,440.82	August 2024	4,396,120.04
July 2014	31,890,671.31	August 2019	13,891,603.40	September 2024	4,309,829.89
August 2014	31,594,797.74	September 2019	13,652,467.79	October 2024	4,225,145.28
September 2014	31,290,809.31	October 2019	13,415,022.77	November 2024	4,142,037.33
October 2014	30,978,866.43	November 2019	13,179,257.18	December 2024	4,060,477.65
November 2014	30,659,134.06	December 2019	12,945,159.95	January 2025	3,980,438.37
December 2014	30,331,781.59	January 2020	12,712,720.07	February 2025	3,901,892.10
January 2015	29,996,982.69	February 2020	12,481,926.59	March 2025	3,824,811.94
February 2015	29,654,915.12	March 2020	12,252,768.66	April 2025	3,749,171.46
March 2015	29,305,760.62	April 2020	12,025,235.47	May 2025	3,674,944.68
April 2015	28,959,018.42	May 2020	11,799,375.86	June 2025	3,602,106.11
May 2015	28,614,672.74	June 2020	11,577,604.58	July 2025	3,530,630.69
June 2015	28,272,707.95	July 2020	11,359,849.44	August 2025	3,460,493.79
July 2015	27,933,108.49	August 2020	11,146,039.47	September 2025	3,391,671.23
August 2015	27,595,858.89	September 2020	10,936,104.97	October 2025	3,324,139.27
September 2015	27,260,943.81	October 2020	10,729,977.43	November 2025	3,257,874.55
October 2015	26,928,347.99	November 2020	10,527,589.52	December 2025	3,192,854.16
November 2015	26,598,056.26	December 2020	10,328,875.11	January 2026	3,129,055.57
December 2015	26,270,053.55	January 2021	10,133,769.19	February 2026	3,066,456.66
January 2016	25,944,324.90	February 2021	9,942,207.89	March 2026	3,005,035.71
February 2016	25,620,855.44	March 2021	9,754,128.46	April 2026	2,944,771.35
March 2016	25,299,630.37	April 2021	9,569,469.23	May 2026	2,885,642.62
April 2016	24,980,635.03	May 2021	9,388,169.60	June 2026	2,827,628.93
May 2016	24,663,854.81	June 2021	9,210,170.04	July 2026	2,770,710.03
June 2016	24,349,275.22	July 2021	9,035,412.04	August 2026	2,714,866.04
July 2016	24,036,881.85	August 2021	8,863,838.11	September 2026	2,660,077.45
August 2016	23,726,660.39	September 2021	8,695,391.78	October 2026	2,606,325.07
September 2016	23,418,596.61	October 2021	8,530,017.53	November 2026	2,553,590.06
October 2016	23,112,676.38	November 2021	8,367,660.83	December 2026	2,501,853.91
November 2016	22,808,885.66	December 2021	8,208,268.11	January 2027	2,451,098.44
December 2016	22,507,210.49	January 2022	8,051,786.70	February 2027	2,401,305.81
January 2017	22,207,637.01	February 2022	7,898,164.88	March 2027	2,352,458.46
February 2017	21,910,151.45	March 2022	7,747,351.81	April 2027	2,304,539.17
March 2017	21,614,740.11	April 2022	7,599,297.55	May 2027	2,257,531.02
April 2017	21,321,389.40	May 2022	7,453,953.02	June 2027	2,211,417.38
May 2017	21,030,085.80	June 2022	7,311,270.01	July 2027	2,166,181.92
June 2017	20,740,815.88	July 2022	7,171,201.15	August 2027	2,121,808.61
July 2017	20,453,566.30	August 2022	7,033,699.87	September 2027	2,078,281.70
August 2017	20,168,323.81	September 2022	6,898,720.45	October 2027	2,035,585.71
September 2017	19,885,075.24	October 2022	6,766,217.94	November 2027	1,993,705.45
October 2017	19,603,807.48	November 2022	6,636,148.20	December 2027	1,952,625.98
November 2017	19,324,507.54	December 2022	6,508,467.85	January 2028	1,912,332.65
December 2017	19,047,162.50	January 2023	6,383,134.25	February 2028	1,872,811.06

Aggregate Group II (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
March 2028	$ 1,834,047.05	January 2033	$ 506,951.98	November 2037	$ 104,752.04
April 2028	1,796,026.75	February 2033	495,008.88	December 2037	101,375.73
May 2028	1,758,736.50	March 2033	483,310.31	January 2038	98,077.04
June 2028	1,722,162.90	April 2033	471,851.62	February 2038	94,854.39
July 2028	1,686,292.79	May 2033	460,628.23	March 2038	91,706.25
August 2028	1,651,113.24	June 2033	449,635.64	April 2038	88,631.09
September 2028	1,616,611.56	July 2033	438,869.45	May 2038	85,627.43
October 2028	1,582,775.27	August 2033	428,325.32	June 2038	82,693.82
November 2028	1,549,592.13	September 2033	417,998.99	July 2038	79,828.84
December 2028	1,517,050.10	October 2033	407,886.30	August 2038	77,031.07
January 2029	1,485,137.37	November 2033	397,983.15	September 2038	74,299.16
February 2029	1,453,842.35	December 2033	388,285.52	October 2038	71,631.74
March 2029	1,423,153.63	January 2034	378,789.45	November 2038	69,027.50
April 2029	1,393,060.02	February 2034	369,491.07	December 2038	66,485.14
May 2029	1,363,550.53	March 2034	360,386.58	January 2039	64,003.39
June 2029	1,334,614.37	April 2034	351,472.24	February 2039	61,581.01
July 2029	1,306,240.93	May 2034	342,744.38	March 2039	59,216.76
August 2029	1,278,419.81	June 2034	334,199.41	April 2039	56,909.44
September 2029	1,251,140.77	July 2034	325,833.79	May 2039	54,657.89
October 2029	1,224,393.78	August 2034	317,644.06	June 2039	52,460.94
November 2029	1,198,168.98	September 2034	309,626.81	July 2039	50,317.46
December 2029	1,172,456.68	October 2034	301,778.70	August 2039	48,226.35
January 2030	1,147,247.38	November 2034	294,096.46	September 2039	46,186.51
February 2030	1,122,531.72	December 2034	286,576.86	October 2039	44,196.87
March 2030	1,098,300.54	January 2035	279,216.75	November 2039	42,256.39
April 2030	1,074,544.84	February 2035	272,013.02	December 2039	40,364.03
May 2030	1,051,255.77	March 2035	264,962.63	January 2040	38,518.79
June 2030	1,028,424.63	April 2035	258,062.59	February 2040	36,719.69
July 2030	1,006,042.91	May 2035	251,309.98	March 2040	34,965.74
August 2030	984,102.23	June 2035	244,701.92	April 2040	33,256.01
September 2030	962,594.35	July 2035	238,235.57	May 2040	31,589.56
October 2030	941,511.21	August 2035	231,908.18	June 2040	29,965.47
November 2030	920,844.88	September 2035	225,717.02	July 2040	28,382.85
December 2030	900,587.55	October 2035	219,659.42	August 2040	26,840.82
January 2031	880,731.60	November 2035	213,732.76	September 2040	25,338.51
February 2031	861,269.49	December 2035	207,934.46	October 2040	23,875.09
March 2031	842,193.88	January 2036	202,262.02	November 2040	22,449.72
April 2031	823,497.50	February 2036	196,712.94	December 2040	21,061.60
May 2031	805,173.25	March 2036	191,284.81	January 2041	19,709.91
June 2031	787,214.16	April 2036	185,975.22	February 2041	18,393.89
July 2031	769,613.35	May 2036	180,781.86	March 2041	17,112.77
August 2031	752,364.11	June 2036	175,702.41	April 2041	15,865.80
September 2031	735,459.83	July 2036	170,734.62	May 2041	14,652.23
October 2031	718,894.00	August 2036	165,876.29	June 2041	13,471.35
November 2031	702,660.27	September 2036	161,125.24	July 2041	12,322.45
December 2031	686,752.38	October 2036	156,479.34	August 2041	11,204.84
January 2032	671,164.17	November 2036	151,936.50	September 2041	10,117.84
February 2032	655,889.63	December 2036	147,494.67	October 2041	9,060.78
March 2032	640,922.82	January 2037	143,151.85	November 2041	8,033.00
April 2032	626,257.94	February 2037	138,906.05	December 2041	7,033.88
May 2032	611,889.27	March 2037	134,755.33	January 2042	6,062.76
June 2032	597,811.21	April 2037	130,697.81	February 2042	5,119.06
July 2032	584,018.26	May 2037	126,731.60	March 2042	4,202.15
August 2032	570,505.00	June 2037	122,854.89	April 2042	3,311.45
September 2032	557,266.15	July 2037	119,065.88	May 2042	2,446.38
October 2032	544,296.49	August 2037	115,362.79	June 2042	1,606.37
November 2032	531,590.91	September 2037	111,743.92	July 2042	790.86
December 2032	519,144.38	October 2037	108,207.56	August 2042 and thereafter	0.00

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

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

TABLE OF CONTENTS

	Page
Table of Contents	S- 2
Available Information	S- 3
Summary	S- 4
Additional Risk Factors	S- 9
Description of the Certificates	S- 9
Certain Additional Federal Income Tax Consequences	S-26
Plan of Distribution	S-33
Legal Matters	S-33
Schedule 1	A- 1
Principal Balance Schedules	B- 1

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Wells Fargo Securities

December 21, 2012