

**\$852,806,922**



**Guaranteed REMIC Pass-Through Certificates  
Fannie Mae REMIC Trust 2012-151**

**The Certificates**

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

**Payments to Certificateholders**

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

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

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

**The Fannie Mae Guaranty**

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

**The Trust and its Assets**

The trust will own

- Fannie Mae MBS and
- an underlying RCR certificate backed by Fannie Mae MBS.

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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
PA	1	\$272,592,598	PAC/AD	1.5%	FIX	3136AA5D3	January 2043
PI	1	136,296,299(2)	NTL	3.0	FIX/IO	3136AA5E1	January 2043
PZ	1	596,230	PAC	3.0	FIX/Z	3136AA5F8	January 2043
FB	1	100,086,703	SUP	(3)	FLT	3136AA5G6	January 2043
SJ(4)	1	66,724,469	SUP	(3)	INV	3136AA5H4	January 2043
IS(4)	1	66,724,469(2)	NTL	(3)	INV/IO	3136AA5J0	January 2043
MX(4)	2	113,969,291	SC/PAC/AD	1.5	FIX	3136AA5K7	April 2042
IM	2	79,778,503(2)	NTL	5.0	FIX/IO	3136AA5L5	April 2042
ZM	2	5,606,302	SC/SUP	5.0	FIX/Z	3136AA5M3	April 2042
NX(4)	3	166,910,359	PAC/AD	1.5	FIX	3136AA5N1	January 2043
IN	3	116,837,251(2)	NTL	5.0	FIX/IO	3136AA5P6	January 2043
ZN	3	25,493,474	SUP	5.0	FIX/Z	3136AA5Q4	January 2043
WL(4)	4	35,715,200	PAC	1.5	FIX	3136AA5R2	March 2042
WF(4)	4	8,928,800	PAC	(3)	FLT	3136AA5S0	March 2042
WS(4)	4	8,928,800(2)	NTL	(3)	INV/IO	3136AA5T8	March 2042
WH	4	2,760,000	PAC	2.5	FIX	3136AA5U5	January 2043
WD	4	2,522,000	PAC	2.5	FIX	3136AA5V3	January 2043
WT	4	5,176,000	TAC	2.5	FIX	3136AA5W1	April 2042
WA	4	2,166,000	SUP	2.5	FIX	3136AA5X9	May 2042
WB	4	1,936,000	SUP	2.5	FIX	3136AA5Y7	October 2042
WC	4	1,210,804	SUP	2.5	FIX	3136AA5Z4	January 2043
FW	4	20,138,268	PT	(3)	FLT	3136AA6A8	January 2043
SW	4	20,138,268(2)	NTL	(3)	INV/IO	3136AA6B6	January 2043
YB(4)	5	20,274,424	PT	1.5	FIX	3136AA6C4	January 2028
YI(4)	5	8,109,769(2)	NTL	2.5	FIX/IO	3136AA6D2	January 2028
R		0	NPR	0	NPR	3136AA6E0	January 2043
RL		0	NPR	0	NPR	3136AA6F7	January 2043

**Carefully consider the risk factors on page S-8 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.

- (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) Based on LIBOR.
- (4) Exchangeable classes.

If you own certificates of certain classes, you can exchange them for certificates of the corresponding RCR classes to be delivered at the time of exchange. The SB, WM, WN, YA and PH Classes are the RCR classes. For a more detailed description of the RCR classes, see Schedule 1 attached to this prospectus supplement and "Description of the Certificates—Combination and Recombination—RCR Certificates" in the REMIC prospectus.

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

**J. P. Morgan**

December 21, 2012

**TABLE OF CONTENTS**

	<u>Page</u>		<u>Page</u>
<b>AVAILABLE INFORMATION</b> .....	S- 3	<i>The Inverse Floating Rate Class</i> ...	S-16
<b>SUMMARY</b> .....	S- 4	<i>The Fixed Rate Interest Only</i>	
<b>ADDITIONAL RISK FACTORS</b> .....	S- 8	<i>Classes</i> .....	S-17
<b>DESCRIPTION OF THE</b>		<b>WEIGHTED AVERAGE LIVES OF THE</b>	
<b>CERTIFICATES</b> .....	S- 8	<b>CERTIFICATES</b> .....	S-18
<b>GENERAL</b> .....	S- 8	<b>DECREMENT TABLES</b> .....	S-19
<i>Structure</i> .....	S- 8	<b>CHARACTERISTICS OF THE RESIDUAL</b>	
<i>Fannie Mae Guaranty</i> .....	S- 9	<b>CLASSES</b> .....	S-26
<i>Characteristics of Certificates</i> .....	S- 9	<b>CERTAIN ADDITIONAL FEDERAL</b>	
<i>Authorized Denominations</i> .....	S-10	<b>INCOME TAX CONSEQUENCES</b> ..	S-26
<b>THE TRUST MBS</b> .....	S-10	<b>U.S. TREASURY CIRCULAR 230</b>	
<b>THE GROUP 2 UNDERLYING RCR</b>		<b>NOTICE</b> .....	S-27
<b>CERTIFICATE</b> .....	S-11	<b>REMIC ELECTIONS AND SPECIAL TAX</b>	
<b>DISTRIBUTIONS OF INTEREST</b> .....	S-11	<b>ATTRIBUTES</b> .....	S-27
<i>General</i> .....	S-11	<b>TAXATION OF BENEFICIAL OWNERS OF</b>	
<i>Delay Classes and No-Delay</i>		<b>REGULAR CERTIFICATES</b> .....	S-27
<b>Classes</b> .....	S-11	<b>TAXATION OF BENEFICIAL OWNERS OF</b>	
<i>Accrual Classes</i> .....	S-11	<b>RESIDUAL CERTIFICATES</b> .....	S-28
<b>DISTRIBUTIONS OF PRINCIPAL</b> .....	S-11	<b>TAXATION OF BENEFICIAL OWNERS OF</b>	
<b>STRUCTURING ASSUMPTIONS</b> .....	S-13	<b>RCR CERTIFICATES</b> .....	S-28
<i>Pricing Assumptions</i> .....	S-13	<b>PLAN OF DISTRIBUTION</b> .....	S-28
<i>Prepayment Assumptions</i> .....	S-14	<b>LEGAL MATTERS</b> .....	S-28
<i>Principal Balance Schedules</i> .....	S-14	<b>EXHIBIT A</b> .....	A- 1
<b>YIELD TABLES</b> .....	S-15	<b>SCHEDULE 1</b> .....	A- 2
<i>General</i> .....	S-15	<b>PRINCIPAL BALANCE</b>	
		<b>SCHEDULES</b> .....	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”);
- if you are purchasing a Group 2 Class or the R or RL Class, the disclosure document relating to the underlying RCR certificate (the “Underlying REMIC Disclosure Document”); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading “Incorporation by Reference” in the REMIC Prospectus.

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

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

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

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

In addition, the Disclosure Documents, together with the class factors, are available on our corporate Web site at [www.fanniemae.com](http://www.fanniemae.com).

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

J.P. Morgan Securities LLC  
c/o Broadridge Financial Solutions  
Prospectus Department  
1155 Long Island Avenue  
Edgewood, NY 11717  
(telephone 631-274-2635).

## 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	Class 2012-72-MC RCR Certificate
3	Group 3 MBS
4	Group 4 MBS
5	Group 5 MBS

### Group 1, Group 3, Group 4 and Group 5

#### Characteristics of the Trust MBS

	Approximate Principal Balance	Pass- Through Rate	Range of Weighted Average Coupons or WACs (annual percentages)	Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)
Group 1 MBS	\$440,000,000	3.00%	3.25% to 5.50%	241 to 360
Group 3 MBS	\$192,403,833	5.00%	5.25% to 7.50%	241 to 360
Group 4 MBS	\$ 80,553,072	3.50%	3.75% to 6.00%	241 to 360
Group 5 MBS	\$ 20,274,424	2.50%	2.75% to 5.00%	121 to 180

#### 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	\$440,000,000	360	357	2	3.742%
Group 3 MBS	\$192,403,833	360	326	29	5.365%
Group 4 MBS	\$ 80,553,072	360	353	5	3.961%
Group 5 MBS	\$ 20,274,424	180	174	5	3.054%

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

### Group 2

Exhibit A describes the underlying RCR certificate in Group 2, including certain information about the related mortgage loans. To learn more about the underlying RCR certificate, you should obtain from us the current class factor and the related disclosure document as described on page S-3.

## 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

All classes of certificates other than the R and RL Classes

### Physical

R and RL Classes

## Exchanging Certificates Through Combination and Recombination

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

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

## Interest Rates

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

During the initial interest accrual period, the floating rate 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:

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate(1)</u>
FB .....	1.2090%	5.00%	1.00%	LIBOR + 100 basis points
SJ .....	4.4865%	4.80%	0.00%	4.80% – (1.5 × LIBOR)
IS .....	1.2000%	1.20%	0.00%	6.00% – (1.5 × LIBOR)
WF .....	0.5110%	6.50%	0.30%	LIBOR + 30 basis points
WS .....	5.9890%	6.20%	0.00%	6.20% – LIBOR
FW .....	0.5610%	6.50%	0.35%	LIBOR + 35 basis points
SW .....	5.9390%	6.15%	0.00%	6.15% – LIBOR
SB .....	5.6865%	6.00%	0.00%	6.00% – (1.5 × 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:

<u>Class</u>	
PI .....	50% of the PA Class
IS .....	100% of the SJ Class
IM .....	69.9999993858% of the MX Class
IN .....	69.9999998203% of the NX Class
WS .....	100% of the WF Class
SW .....	100% of the FW Class
YI .....	39.9999970406% of the YB Class

## Distributions of Principal

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

## Weighted Average Lives (years)\*

<u>Group 1 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>315%</u>	<u>350%</u>	<u>500%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>
PA and PI .....	14.1	6.0	6.0	6.0	4.7	3.6	2.7	2.0
PZ .....	24.7	24.5	24.5	24.5	19.0	13.8	9.1	4.7
FB, SJ, IS and SB .....	26.9	17.9	3.8	2.8	1.9	1.4	1.1	0.8

<u>Group 2 Classes</u>	<u>PSA Prepayment Assumption</u>								
	<u>0%</u>	<u>100%</u>	<u>150%</u>	<u>190%</u>	<u>225%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1400%</u>
MX and IM .....	15.4	6.2	5.2	5.2	5.2	3.1	2.1	1.5	0.7
ZM .....	25.3	15.3	10.6	4.0	5.0	0.5	0.3	0.2	0.1

<u>Group 3 Classes</u>	<u>PSA Prepayment Assumption</u>								
	<u>0%</u>	<u>100%</u>	<u>150%</u>	<u>190%</u>	<u>225%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1400%</u>
NX and IN .....	14.7	6.9	6.4	6.4	6.4	3.0	2.1	1.5	0.7
ZN .....	27.1	19.0	17.0	8.2	2.0	0.3	0.2	0.1	0.1

<u>Group 4 Classes</u>	<u>PSA Prepayment Assumption</u>										
	<u>0%</u>	<u>100%</u>	<u>125%</u>	<u>150%</u>	<u>195%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1400%</u>
WL, WF, WS, WM and WN .....	16.2	6.7	6.1	6.1	6.1	6.1	6.1	3.6	2.8	2.3	1.6
WH .....	26.4	20.3	20.3	20.3	20.3	20.3	20.3	11.5	8.1	6.1	3.4
WD .....	27.0	15.3	11.0	2.5	2.5	2.5	2.5	1.6	1.3	1.0	0.7
WT .....	28.1	19.3	16.2	12.0	3.0	3.0	2.3	1.0	0.7	0.6	0.4
WA .....	29.0	23.3	21.1	18.3	10.4	8.1	1.2	0.4	0.3	0.2	0.1
WB .....	29.5	26.0	24.5	22.4	16.9	16.0	4.4	1.5	1.1	0.9	0.6
WC .....	29.9	28.4	27.8	27.0	24.1	23.6	6.0	1.7	1.2	1.0	0.7
FW and SW .....	19.3	10.4	9.4	8.5	7.2	7.0	6.0	3.4	2.6	2.1	1.4

<u>Group 5 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>156%</u>	<u>250%</u>	<u>500%</u>	<u>700%</u>
YB, YI and YA .....	8.5	6.1	5.4	4.5	3.0	2.4

<u>Group 2/Group 3 Class†</u>	<u>PSA Prepayment Assumption</u>								
	<u>0%</u>	<u>100%</u>	<u>150%</u>	<u>190%</u>	<u>225%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1400%</u>
PH .....	15.0	6.6	5.9	5.9	5.9	3.1	2.1	1.5	0.7

\* 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 REMIC classes in two 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.

*Payments on the Group 2 Classes will be affected by the payment priorities governing the related underlying RCR certificate.* If you invest in a Group 2 Class, the rate at which you receive payments will be affected by the priority sequences governing principal payments on the REMIC and RCR certificates backing the Group 2 Underlying RCR Certificate.

In particular, as described in the Underlying REMIC Disclosure Document, principal payments on the REMIC and RCR certificates backing the Group 2 Underlying RCR Certificate are governed by principal balance schedules. As a result, those certificates may receive principal payments faster or slower than would otherwise have been the case. In some cases, they may receive no principal payments for extended periods. Prepayments on the related mortgage loans may have occurred at rates faster or slower than the rates initially assumed. In certain high prepayment scenarios, it is possible that the effect of a principal balance schedule on principal payments over time may be eliminated. In such a case, the Group 2 Underlying RCR Certificate would receive principal payments at rates that may vary widely from period to period. This prospectus supplement contains no information as to whether

- the REMIC and RCR certificates backing the Group 2 Underlying RCR Certificate have adhered to the related principal balance schedules,
- any related support classes remain outstanding, or
- the Group 2 Underlying RCR Certificate otherwise has performed as originally anticipated.

You may obtain additional information about the Group 2 Underlying RCR Certificate by reviewing its current class factor in light of other information available in the Underlying REMIC Disclosure Document. You may obtain that document from us as described on page S-3.

## DESCRIPTION OF THE CERTIFICATES

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

### General

*Structure.* We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the "Trust") pursuant to a trust agreement dated as of May 1, 2010 and a

supplement thereto dated as of December 1, 2012 (the “Issue Date”). We will issue the Guaranteed REMIC Pass-Through Certificates (the “REMIC Certificates”) pursuant to that trust agreement and supplement. We will issue the Combinable and Recombinable REMIC Certificates (the “RCR Certificates” and, together with the REMIC Certificates, the “Certificates”) pursuant to a separate trust agreement dated as of May 1, 2010 and a supplement thereto dated as of the Issue Date (together with the trust agreement and supplement relating to the REMIC Certificates, the “Trust Agreement”). We will execute the Trust Agreement in our corporate capacity and as trustee (the “Trustee”). In general, the term “Classes” includes the Classes of REMIC Certificates and RCR Certificates.

The assets of the Trust will include:

- four groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 3 MBS,” “Group 4 MBS” and “Group 5 MBS,” and together, the “Trust MBS”), and
- a previously issued RCR certificate (the “Group 2 Underlying RCR Certificate”) issued from the related Fannie Mae REMIC trust (the “Underlying REMIC Trust”) as further described in Exhibit A.

The Group 2 Underlying RCR Certificate evidences direct or indirect beneficial ownership interests in certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates (together with the Trust MBS, the “MBS”).

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

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

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

<u>REMIC Designation</u>	<u>Assets</u>	<u>Regular Interests</u>	<u>Residual Interest</u>
Lower Tier REMIC . . . . .	Trust MBS and Group 2 Underlying RCR Certificate	Interests in the Lower Tier REMIC other than the RL Class (the “Lower Tier Regular Interests”)	RL
Upper Tier REMIC . . . . .	Lower Tier Regular Interests	All Classes of REMIC Certificates other than the R and RL Classes	R

*Fannie Mae Guaranty.* For a description of our guaranties of the Certificates, the MBS and the Group 2 Underlying RCR Certificate, see the applicable discussions appearing under the heading “Fannie Mae Guaranty” in the REMIC Prospectus, the MBS Prospectus and the Underlying REMIC Disclosure Document. Our guaranties are not backed by the full faith and credit of the United States.

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

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

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

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

### **The Trust MBS**

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

In addition, the pools of mortgage loans backing the Group 1 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](http://www.fanniemae.com). For additional information about the particular pools underlying the Group 1 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.

Furthermore, the Mortgage Loans backing the Group 5 MBS have been refinanced under Fannie Mae Refi Plus and are designated as “high loan-to-value ratio” loans, with loan-to-value ratios ranging from greater than 105% up to 125% at the time of refinance. These loans are targeted at borrowers who have demonstrated an acceptable payment history on their mortgage loans but may have been unable to refinance due to a decline in home prices or the unavailability of mortgage insurance. Fannie Mae Refi Plus refinancing is available only if the new mortgage loan either reduces the monthly principal and interest payment for the borrower or provides a more stable loan product (such as movement from an adjustable-rate loan to a fixed rate loan). For more information on the Home Affordable Refinance Program, see “The Mortgage Loans—High Loan-to-Value Mortgage Loans” in the MBS Prospectus dated February 1, 2012 and on our Web site at [www.fanniemae.com](http://www.fanniemae.com). See also “Risk Factors—Risks Relating to Yield and Prepayment—*Refinancing—Mortgage loans with loan-to-value ratios greater than 80% may have different prepayment and default characteristics than conforming mortgage loans generally*” in the MBS Prospectus dated February 1, 2012.

For additional information, see “Summary—Group 1, Group 3, Group 4 and Group 5—Characteristics of the Trust MBS” in this prospectus supplement and “The Mortgage Pools” and “Yield, Maturity, and Prepayment Considerations” in the MBS Prospectus.

## The Group 2 Underlying RCR Certificate

The Group 2 Underlying RCR Certificate represents beneficial ownership interests in the Underlying REMIC Trust. The assets of that trust consist of MBS (or beneficial ownership interests in MBS) having the general characteristics set forth in the MBS Prospectus. Each MBS evidences beneficial ownership interests in a pool of conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties, as described under “The Mortgage Pools” and “Yield, Maturity, and Prepayment Considerations” in the MBS Prospectus.

Distributions on the Group 2 Underlying RCR Certificate will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Group 2 Underlying RCR Certificate are described in the Underlying REMIC Disclosure Document. See Exhibit A for certain additional information about the Group 2 Underlying RCR Certificate. Exhibit A is provided in lieu of a Final Data Statement with respect to the Group 2 Underlying RCR Certificate.

For further information about the Group 2 Underlying RCR Certificate, telephone us at 1-800-237-8627. Additional information about the Group 2 Underlying RCR Certificate is also available at <https://mbsdisclosure.fanniemae.com/PoolTalk2/index.html>. There may have been material changes in facts and circumstances since the date we prepared the Underlying REMIC Disclosure Document. These may include changes in prepayment speeds, prevailing interest rates and other economic factors. As a result, the usefulness of the information set forth in that document may be limited.

## Distributions of Interest

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

<u>Delay Classes</u>	<u>No-Delay Classes</u>
All Fixed Rate Classes and the FB, SJ, IS and SB Classes	WF, WS, FW and SW

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

*Accrual Classes.* The PZ, ZM and ZN Classes are Accrual Classes. Interest will accrue on each Accrual Class at the applicable annual rate specified on the cover of this prospectus supplement. However, we will not pay any interest on the Accrual Classes. Instead, interest accrued on each Accrual Class will be added as principal to its principal balance on each Distribution Date. We will pay principal on the Accrual Classes as described under “—*Distributions of Principal*” below.

## Distributions of Principal

On the Distribution Date in each month, we will make payments of principal on the Classes of REMIC Certificates as described below. Following any exchange of REMIC Certificates for RCR

Certificates, we will apply principal payments from the exchanged REMIC Certificates to the corresponding RCR Certificates on a pro rata basis.

- *Group 1*

The PZ Accrual Amount to PA until retired, and thereafter to PZ. } Accretion Directed Class and Accrual Class

The Group 1 Cash Flow Distribution Amount in the following priority:

- 1. To Aggregate Group I to its Planned Balance. } PAC Group
- 2. To FB and SJ, pro rata, until retired. } Support Classes
- 3. To Aggregate Group I to zero. } PAC Group

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

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

“Aggregate Group I” consists of the PA and PZ Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I to PA and PZ, in that order, until retired.

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

- *Group 2*

The ZM Accrual Amount to MX to its Planned Balance, and thereafter to ZM. } Accretion Directed/PAC Class and Accrual Class

The Group 2 Cash Flow Distribution Amount in the following priority:

- 1. To MX to its Planned Balance. } PAC Class
  - 2. To ZM until retired. } Support Class
  - 3. To MX until retired. } PAC Class
- } Structured Collateral

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

The “Group 2 Cash Flow Distribution Amount” is the principal then paid on the Group 2 Underlying RCR Certificate.

- *Group 3*

The ZN Accrual Amount to NX to its Planned Balance, and thereafter to ZN. } Accretion Directed/PAC Class and Accrual Class

The Group 3 Cash Flow Distribution Amount in the following priority:

- 1. To NX to its Planned Balance. } PAC Class
- 2. To ZN until retired. } Support Class
- 3. To NX until retired. } PAC Class

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

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

- *Group 4*

The Group 4 Principal Distribution Amount as follows:

– 75% as follows:

- first*, to Aggregate Group II to its Planned Balance; } PAC Group and Class
  - second*, to WD to its Planned Balance; }
  - third*, to WT to its Targeted Balance; } TAC Class
  - fourth*, to WA until retired; } Support Class
  - fifth*, to WT until retired; } TAC Class
  - sixth*, to WB and WC, in that order, until retired; } Support Classes
  - seventh*, to WD until retired; and } PAC Class and Group
  - eighth*, to Aggregate Group II to zero, and }
- 25% to FW until retired. } Pass-Through Class

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

“Aggregate Group II” consists of the WL, WF and WH Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II as follows:

- first*, to WL and WF, pro rata, until retired; and
- second*, to WH until retired.

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

- *Group 5*

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

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

**Structuring Assumptions**

*Pricing Assumptions.* Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the actual characteristics of each pool of Mortgage Loans backing the Group 2 Underlying RCR Certificate, the priority sequences governing principal payments on the Group 2 Underlying RCR Certificate, and the following assumptions (such characteristics and assumptions, collectively, the “Pricing Assumptions”):

- the Mortgage Loans underlying the Trust MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—Group 1, Group 3, Group 4 and Group 5—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 Trust 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” or at the applicable “Structuring Speed” specified in the chart below. The “Effective Range” for an Aggregate Group or a Class is the range of prepayment rates (measured by constant PSA rates) that would reduce the Aggregate Group or a Class to its scheduled balance each month based on the Pricing Assumptions. We have not provided separate schedules for the individual Classes included in the Aggregate Groups. However, those Classes are designed to receive principal distributions in the same fashion as if separate schedules had been provided (with schedules based on the same underlying assumptions that apply to the applicable Aggregate Group schedule). If such separate schedules had been provided for the individual Classes included in the applicable Aggregate Groups, we expect that the effective ranges for those Classes would not be narrower than those shown below for the related Aggregate Groups.

<u>Groups and Classes</u>	<u>Structuring Ranges and Speed</u>	<u>Initial Effective Ranges</u>
Aggregate Group I Planned Balances	Between 100% and 350% PSA	Between 100% and 350% PSA
MX Class Planned Balances	Between 150% and 225% PSA	Between 150% and 229% PSA
NX Class Planned Balances	Between 150% and 225% PSA	Between 150% and 225% PSA
Aggregate Group II Planned Balances	Between 125% and 250% PSA	Between 125% and 250% PSA
WD Class Planned Balances	Between 150% and 250% PSA	Between 150% and 270% PSA
WT Class Targeted Balances	195% PSA	N/A

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I . . . . .	PA and PZ
Aggregate Group II . . . . .	WL, WF and WH

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

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

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

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

- Even if the related Mortgage Loans prepay at rates falling within the applicable Structuring Ranges or Effective Ranges, principal distributions may be insufficient to reduce the applicable Aggregate Groups and Classes 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 applicable Aggregate Groups and Classes might not be reduced to their scheduled balances each month even if the related Mortgage Loans prepay at a *constant* PSA rate within the applicable Initial Effective Ranges. This is so particularly if the rates fall at the lower or higher end of the applicable ranges.
- The actual Effective Ranges may narrow, widen or shift upward or downward to reflect actual prepayment experience over time.
- The principal payment stability of each Aggregate Group or Class having scheduled balances will be supported by one or more other Classes. When the related supporting Class or Classes are retired, the Aggregate Group or Class receiving the benefit of that support, if still outstanding, may no longer have an Effective Range, and will be much more sensitive to prepayments of the related Mortgage Loans.

## Yield Tables

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

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

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

We cannot assure you that

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

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

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

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

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

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

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

<u>Class</u>	<u>Price*</u>
SJ .....	97.75%
IS .....	2.00%
WS .....	22.50%
SW .....	25.50%
SB .....	99.75%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>315%</u>	<u>350%</u>	<u>500%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>
0.100% .....	4.8%	4.9%	5.3%	5.5%	5.8%	6.1%	6.5%	7.1%
0.209% .....	4.7%	4.7%	5.1%	5.3%	5.7%	6.0%	6.4%	7.0%
2.209% .....	1.6%	1.6%	2.1%	2.3%	2.7%	3.1%	3.5%	4.1%
3.200% and above	0.1%	0.1%	0.6%	0.8%	1.2%	1.6%	2.1%	2.8%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>315%</u>	<u>350%</u>	<u>500%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>
3.20% and below	65.1%	65.0%	38.7%	31.8%	6.7%	(19.3)%	(50.2)%	(89.2)%
3.60% .....	31.2%	30.8%	3.6%	(10.4)%	(41.4)%	(68.3)%	(97.0)%	*
4.00% .....	*	*	*	*	*	*	*	*

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>										
	<b>50%</b>	<b>100%</b>	<b>125%</b>	<b>150%</b>	<b>195%</b>	<b>200%</b>	<b>250%</b>	<b>500%</b>	<b>700%</b>	<b>900%</b>	<b>1400%</b>
0.100% .....	20.8%	16.1%	13.9%	13.9%	13.9%	13.9%	13.9%	(0.8)%	(15.1)%	(29.8)%	(64.9)%
0.211% .....	20.2%	15.5%	13.2%	13.2%	13.2%	13.2%	13.2%	(1.6)%	(15.9)%	(30.7)%	(65.9)%
2.211% .....	9.6%	4.1%	1.8%	1.8%	1.8%	1.8%	1.8%	(15.9)%	(32.0)%	(48.1)%	(84.8)%
4.211% .....	(2.6)%	(9.3)%	(11.6)%	(11.6)%	(11.6)%	(11.6)%	(11.6)%	(33.7)%	(52.3)%	(70.3)%	*
6.200% .....	*	*	*	*	*	*	*	*	*	*	*

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>										
	<b>50%</b>	<b>100%</b>	<b>125%</b>	<b>150%</b>	<b>195%</b>	<b>200%</b>	<b>250%</b>	<b>500%</b>	<b>700%</b>	<b>900%</b>	<b>1400%</b>
0.100% .....	19.5%	16.8%	15.4%	14.0%	11.5%	11.2%	8.3%	(6.5)%	(19.0)%	(32.3)%	(69.3)%
0.211% .....	19.0%	16.3%	14.9%	13.5%	11.0%	10.7%	7.8%	(7.0)%	(19.6)%	(32.9)%	(70.0)%
2.211% .....	10.1%	7.3%	5.9%	4.5%	1.9%	1.6%	(1.3)%	(16.5)%	(29.6)%	(43.6)%	(83.4)%
4.211% .....	0.2%	(2.6)%	(4.0)%	(5.4)%	(8.1)%	(8.4)%	(11.3)%	(26.8)%	(40.3)%	(55.3)%	(99.4)%
6.150% .....	*	*	*	*	*	*	*	*	*	*	*

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>							
	<b>50%</b>	<b>100%</b>	<b>315%</b>	<b>350%</b>	<b>500%</b>	<b>700%</b>	<b>1000%</b>	<b>1500%</b>
0.100% .....	5.9%	5.9%	5.9%	5.9%	5.8%	5.8%	5.8%	5.7%
0.209% .....	5.7%	5.7%	5.7%	5.7%	5.7%	5.7%	5.6%	5.6%
2.209% .....	2.7%	2.7%	2.7%	2.7%	2.8%	2.8%	2.8%	2.8%
4.000% .....	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%

*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:

<u>Class</u>	<u>% PSA</u>
PI .....	665%
IM .....	475%
IN .....	444%
YI .....	255%

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:

<u>Class</u>	<u>Price*</u>
PI .....	11.00%
IM .....	16.00%
IN .....	17.00%
YI .....	11.00%

\* 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 PI Class to Prepayments**

	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>315%</u>	<u>350%</u>	<u>500%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>
Pre-Tax Yields to Maturity . . . .	18.5%	13.2%	13.2%	13.2%	7.8%	(1.7)%	(17.5)%	(45.5)%

**Sensitivity of the IM Class to Prepayments**

	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>190%</u>	<u>225%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1400%</u>
Pre-Tax Yields to Maturity . . . .	23.6%	18.0%	13.6%	13.6%	13.6%	(2.2)%	(21.8)%	(45.4)%	*

**Sensitivity of the IN Class to Prepayments**

	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>190%</u>	<u>225%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1400%</u>
Pre-Tax Yields to Maturity . . . .	21.9%	17.3%	14.9%	14.9%	14.9%	(4.4)%	(21.4)%	(40.4)%	*

**Sensitivity of the YI Class to Prepayments**

	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>156%</u>	<u>250%</u>	<u>500%</u>	<u>700%</u>
Pre-Tax Yields to Maturity . . . .	10.8%	8.2%	5.3%	0.3%	(13.6)%	(25.5)%

**Weighted Average Lives of the Certificates**

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

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

- the timing of changes in the rate of principal distributions,
- the priority sequences of distributions of principal of the Group 1, Group 2, Group 3 and Group 4 Classes, and

- in the case of the Group 2 Classes, the priority sequences affecting principal payments on the Group 2 Underlying RCR Certificate.

See “—Distributions of Principal” above and “Description of the Certificates—Distributions of Principal” in the Underlying REMIC Disclosure Document.

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

### Decrement Tables

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

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

<u>Mortgage Loans Backing Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	360 months	360 months	5.50%
Group 2 Underlying RCR Certificate	360 months	(1)	7.50%
Group 3 MBS	360 months	360 months	7.50%
Group 4 MBS	360 months	360 months	6.00%
Group 5 MBS	180 months	180 months	5.00%

(1) The Group 2 Underlying RCR Certificate is backed by the Fannie Mae REMIC and RCR Certificates listed below. The Mortgage Loans underlying those certificates are assumed to have the following remaining terms to maturity:

<u>Class</u>	<u>Remaining Terms to Maturity</u>
2012-32-IQ	351 months
2012-32-Q	351 months
2012-57-P	353 months
2012-57-PI	353 months

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

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

## Percent of Original Principal Balances Outstanding

Date	PA and PI† Classes								PZ Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	315%	350%	500%	700%	1000%	1500%	0%	100%	315%	350%	500%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2013	98	94	94	94	94	94	94	94	103	103	103	103	103	103	103	103
December 2014	96	85	85	85	85	85	75	42	106	106	106	106	106	106	106	106
December 2015	93	73	73	73	73	56	30	4	109	109	109	109	109	109	109	109
December 2016	91	63	63	63	53	31	12	*	113	113	113	113	113	113	113	113
December 2017	88	52	52	52	36	18	4	0	116	116	116	116	116	116	116	20
December 2018	85	43	43	43	25	10	2	0	120	120	120	120	120	120	120	2
December 2019	82	34	34	34	17	5	*	0	123	123	123	123	123	123	123	*
December 2020	79	26	26	26	11	3	0	0	127	127	127	127	127	127	124	*
December 2021	75	20	20	20	8	2	0	0	131	131	131	131	131	131	48	*
December 2022	72	15	15	15	5	1	0	0	135	135	135	135	135	135	19	*
December 2023	68	11	11	11	3	*	0	0	139	139	139	139	139	139	7	*
December 2024	64	9	9	9	2	*	0	0	143	143	143	143	143	143	3	*
December 2025	60	6	6	6	1	0	0	0	148	148	148	148	148	81	1	0
December 2026	55	5	5	5	1	0	0	0	152	152	152	152	152	45	*	0
December 2027	51	4	4	4	*	0	0	0	157	157	157	157	157	25	*	0
December 2028	46	3	3	3	*	0	0	0	162	162	162	162	162	14	*	0
December 2029	40	2	2	2	0	0	0	0	166	166	166	166	145	7	*	0
December 2030	35	1	1	1	0	0	0	0	171	171	171	171	95	4	*	0
December 2031	29	1	1	1	0	0	0	0	177	177	177	177	62	2	*	0
December 2032	23	*	*	*	0	0	0	0	182	182	182	182	40	1	*	0
December 2033	16	*	*	*	0	0	0	0	188	188	188	188	26	1	*	0
December 2034	9	*	*	*	0	0	0	0	193	193	193	193	16	*	*	0
December 2035	2	0	0	0	0	0	0	0	199	140	140	140	10	*	*	0
December 2036	0	0	0	0	0	0	0	0	96	96	96	96	6	*	*	0
December 2037	0	0	0	0	0	0	0	0	64	64	64	64	4	*	*	0
December 2038	0	0	0	0	0	0	0	0	41	41	41	41	2	*	*	0
December 2039	0	0	0	0	0	0	0	0	24	24	24	24	1	*	0	0
December 2040	0	0	0	0	0	0	0	0	12	12	12	12	*	*	0	0
December 2041	0	0	0	0	0	0	0	0	4	4	4	4	*	*	0	0
December 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.1	6.0	6.0	6.0	4.7	3.6	2.7	2.0	24.7	24.5	24.5	24.5	19.0	13.8	9.1	4.7

Date	FB, SJ, IS† and SB Classes								MX and IM† Classes								
	PSA Prepayment Assumption								PSA Prepayment Assumption								
	0%	100%	315%	350%	500%	700%	1000%	1500%	0%	100%	150%	190%	225%	500%	700%	900%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
December 2013	100	100	90	89	82	73	60	37	98	90	86	86	86	83	72	57	19
December 2014	100	100	70	65	45	20	0	0	97	80	74	74	74	60	40	25	2
December 2015	100	100	46	38	7	0	0	0	95	71	63	63	63	40	22	10	0
December 2016	100	100	30	20	0	0	0	0	93	63	52	52	52	27	12	4	0
December 2017	100	100	19	9	0	0	0	0	90	54	43	43	43	18	6	1	0
December 2018	100	100	12	2	0	0	0	0	88	47	35	35	35	12	3	0	0
December 2019	100	100	9	*	0	0	0	0	86	40	28	28	28	8	1	0	0
December 2020	100	99	8	0	0	0	0	0	83	33	22	22	22	5	0	0	0
December 2021	100	97	8	0	0	0	0	0	80	26	17	17	17	3	0	0	0
December 2022	100	93	7	0	0	0	0	0	77	20	14	14	14	1	0	0	0
December 2023	100	88	6	0	0	0	0	0	74	14	10	10	10	*	0	0	0
December 2024	100	82	5	0	0	0	0	0	70	9	8	8	8	0	0	0	0
December 2025	100	76	4	0	0	0	0	0	66	6	6	6	6	0	0	0	0
December 2026	100	70	3	0	0	0	0	0	62	4	4	4	4	0	0	0	0
December 2027	100	64	3	0	0	0	0	0	58	3	3	3	3	0	0	0	0
December 2028	100	58	2	0	0	0	0	0	53	2	2	2	2	0	0	0	0
December 2029	100	52	2	0	0	0	0	0	48	1	1	1	1	0	0	0	0
December 2030	100	46	1	0	0	0	0	0	43	1	1	1	1	0	0	0	0
December 2031	100	41	1	0	0	0	0	0	37	*	*	*	*	0	0	0	0
December 2032	100	36	1	0	0	0	0	0	31	0	0	0	0	0	0	0	0
December 2033	100	31	1	0	0	0	0	0	25	0	0	0	0	0	0	0	0
December 2034	100	26	1	0	0	0	0	0	17	0	0	0	0	0	0	0	0
December 2035	100	22	*	0	0	0	0	0	10	0	0	0	0	0	0	0	0
December 2036	91	18	*	0	0	0	0	0	2	0	0	0	0	0	0	0	0
December 2037	78	14	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2038	64	11	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2039	50	8	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2040	34	5	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2041	17	2	*	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	0
Weighted Average Life (years)**	26.9	17.9	3.8	2.8	1.9	1.4	1.1	0.8	15.4	6.2	5.2	5.2	5.2	3.1	2.1	1.5	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.

Date	ZM Class									NX and IN† Classes								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	150%	190%	225%	500%	700%	900%	1400%	0%	100%	150%	190%	225%	500%	700%	900%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2013	105	105	100	84	84	0	0	0	0	98	90	88	88	88	79	66	52	18
December 2014	110	110	100	69	69	0	0	0	0	96	81	77	77	77	55	37	24	3
December 2015	116	116	100	55	54	0	0	0	0	94	73	67	67	67	37	21	11	*
December 2016	122	122	100	41	35	0	0	0	0	92	65	58	58	58	26	12	5	*
December 2017	128	128	100	29	22	0	0	0	0	89	57	50	50	50	18	7	2	*
December 2018	135	135	100	23	16	0	0	0	0	87	50	43	43	43	12	4	1	*
December 2019	142	142	90	20	16	0	0	0	0	84	43	36	36	36	8	2	*	*
December 2020	149	149	79	15	16	0	0	0	0	81	36	30	30	30	6	1	*	*
December 2021	157	157	71	10	16	0	0	0	0	78	30	25	25	25	4	1	*	*
December 2022	165	165	60	4	16	0	0	0	0	75	24	21	21	21	3	*	*	0
December 2023	173	173	48	0	16	0	0	0	0	71	18	18	18	18	2	*	*	0
December 2024	182	182	35	0	15	0	0	0	0	68	15	15	15	15	1	*	*	0
December 2025	191	145	20	0	15	0	0	0	0	64	12	12	12	12	1	*	*	0
December 2026	201	120	5	0	13	0	0	0	0	59	10	10	10	10	1	*	*	0
December 2027	211	97	0	0	12	0	0	0	0	55	8	8	8	8	*	*	*	0
December 2028	222	73	0	0	11	0	0	0	0	50	7	7	7	7	*	*	*	0
December 2029	234	48	0	0	10	0	0	0	0	44	5	5	5	5	*	*	*	0
December 2030	246	23	0	0	8	0	0	0	0	39	4	4	4	4	*	*	*	0
December 2031	258	0	0	0	7	0	0	0	0	33	3	3	3	3	*	*	*	0
December 2032	271	0	0	0	2	0	0	0	0	26	3	3	3	3	*	*	*	0
December 2033	285	0	0	0	0	0	0	0	0	20	2	2	2	2	*	*	*	0
December 2034	300	0	0	0	0	0	0	0	0	12	1	1	1	1	*	*	*	0
December 2035	315	0	0	0	0	0	0	0	0	4	1	1	1	1	*	*	*	0
December 2036	331	0	0	0	0	0	0	0	0	1	1	1	1	1	*	*	*	0
December 2037	202	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	*	0
December 2038	71	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	*	0
December 2039	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	*	0
December 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2041	0	0	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	0	0
Weighted Average Life (years)**	25.3	15.3	10.6	4.0	5.0	0.5	0.3	0.2	0.1	14.7	6.9	6.4	6.4	6.4	3.0	2.1	1.5	0.7

Date	ZN Class									WL, WF, WS†, WM and WN Classes										
	PSA Prepayment Assumption									PSA Prepayment Assumption										
	0%	100%	150%	190%	225%	500%	700%	900%	1400%	0%	100%	125%	150%	195%	200%	250%	500%	700%	900%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2013	105	105	100	83	67	0	0	0	0	98	94	94	94	94	94	94	94	94	94	83
December 2014	110	110	100	69	42	0	0	0	0	97	86	84	84	84	84	84	82	67	53	22
December 2015	116	116	100	59	24	0	0	0	0	95	76	73	73	73	73	73	54	35	20	0
December 2016	122	122	100	52	12	0	0	0	0	93	67	62	62	62	62	62	35	17	6	0
December 2017	128	128	100	47	5	0	0	0	0	91	59	53	53	53	53	53	22	7	0	0
December 2018	135	135	100	44	1	0	0	0	0	88	51	44	44	44	44	44	13	1	0	0
December 2019	142	142	100	43	*	0	0	0	0	86	44	36	36	36	36	36	7	0	0	0
December 2020	149	149	99	42	*	0	0	0	0	83	37	29	29	29	29	29	3	0	0	0
December 2021	157	157	96	40	*	0	0	0	0	81	31	23	23	23	23	23	0	0	0	0
December 2022	165	165	92	38	*	0	0	0	0	78	25	18	18	18	18	18	0	0	0	0
December 2023	173	173	86	35	*	0	0	0	0	75	19	13	13	13	13	13	0	0	0	0
December 2024	182	164	80	32	*	0	0	0	0	72	14	10	10	10	10	10	0	0	0	0
December 2025	191	155	74	29	*	0	0	0	0	68	9	7	7	7	7	7	0	0	0	0
December 2026	201	144	68	26	*	0	0	0	0	65	4	4	4	4	4	4	0	0	0	0
December 2027	211	133	61	23	*	0	0	0	0	61	2	2	2	2	2	2	0	0	0	0
December 2028	222	121	54	20	*	0	0	0	0	57	1	1	1	1	1	1	0	0	0	0
December 2029	234	109	48	18	*	0	0	0	0	52	0	0	0	0	0	0	0	0	0	0
December 2030	246	97	42	15	*	0	0	0	0	48	0	0	0	0	0	0	0	0	0	0
December 2031	258	85	36	13	*	0	0	0	0	43	0	0	0	0	0	0	0	0	0	0
December 2032	271	74	30	11	*	0	0	0	0	38	0	0	0	0	0	0	0	0	0	0
December 2033	285	62	25	9	*	0	0	0	0	32	0	0	0	0	0	0	0	0	0	0
December 2034	300	51	20	7	*	0	0	0	0	26	0	0	0	0	0	0	0	0	0	0
December 2035	315	40	15	5	*	0	0	0	0	20	0	0	0	0	0	0	0	0	0	0
December 2036	300	30	11	4	*	0	0	0	0	14	0	0	0	0	0	0	0	0	0	0
December 2037	260	20	7	2	*	0	0	0	0	7	0	0	0	0	0	0	0	0	0	0
December 2038	217	11	4	1	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2039	169	1	1	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2040	117	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2041	61	0	0	0	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	0	0	0	0
Weighted Average Life (years)**	27.1	19.0	17.0	8.2	2.0	0.3	0.2	0.1	0.1	16.2	6.7	6.1	6.1	6.1	6.1	3.6	2.8	2.3	1.6	

\* 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.

Date	WH Class										
	PSA Prepayment Assumption										
	0%	100%	125%	150%	195%	200%	250%	500%	700%	900%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
December 2013	100	100	100	100	100	100	100	100	100	100	100
December 2014	100	100	100	100	100	100	100	100	100	100	100
December 2015	100	100	100	100	100	100	100	100	100	100	73
December 2016	100	100	100	100	100	100	100	100	100	100	11
December 2017	100	100	100	100	100	100	100	100	100	87	2
December 2018	100	100	100	100	100	100	100	100	100	39	*
December 2019	100	100	100	100	100	100	100	100	69	17	*
December 2020	100	100	100	100	100	100	100	100	39	8	*
December 2021	100	100	100	100	100	100	100	98	22	3	*
December 2022	100	100	100	100	100	100	100	66	12	2	*
December 2023	100	100	100	100	100	100	100	45	7	1	*
December 2024	100	100	100	100	100	100	100	30	4	*	*
December 2025	100	100	100	100	100	100	100	20	2	*	0
December 2026	100	100	100	100	100	100	100	14	1	*	0
December 2027	100	100	100	100	100	100	100	9	1	*	0
December 2028	100	100	100	100	100	100	100	6	*	*	0
December 2029	100	90	90	90	90	90	90	4	*	*	0
December 2030	100	71	71	71	71	71	71	3	*	*	0
December 2031	100	56	56	56	56	56	56	2	*	*	0
December 2032	100	44	44	44	44	44	44	1	*	*	0
December 2033	100	34	34	34	34	34	34	1	*	*	0
December 2034	100	26	26	26	26	26	26	*	*	*	0
December 2035	100	20	20	20	20	20	20	*	*	*	0
December 2036	100	14	14	14	14	14	14	*	*	*	0
December 2037	100	10	10	10	10	10	10	*	*	*	0
December 2038	87	7	7	7	7	7	7	*	*	*	0
December 2039	4	4	4	4	4	4	4	*	*	0	0
December 2040	2	2	2	2	2	2	2	*	*	0	0
December 2041	1	1	1	1	1	1	1	*	*	0	0
December 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average											
Life (years)**	26.4	20.3	20.3	20.3	20.3	20.3	20.3	11.5	8.1	6.1	3.4

Date	WD Class										
	PSA Prepayment Assumption										
	0%	100%	125%	150%	195%	200%	250%	500%	700%	900%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
December 2013	100	100	100	86	86	86	86	86	86	86	0
December 2014	100	100	100	61	61	61	61	0	0	0	0
December 2015	100	100	100	35	35	35	35	0	0	0	0
December 2016	100	100	100	14	14	14	14	0	0	0	0
December 2017	100	100	100	0	0	0	0	0	0	0	0
December 2018	100	100	100	0	0	0	0	0	0	0	0
December 2019	100	100	100	0	0	0	0	0	0	0	0
December 2020	100	100	100	0	0	0	0	0	0	0	0
December 2021	100	100	92	0	0	0	0	0	0	0	0
December 2022	100	100	76	0	0	0	0	0	0	0	0
December 2023	100	100	54	0	0	0	0	0	0	0	0
December 2024	100	100	27	0	0	0	0	0	0	0	0
December 2025	100	100	0	0	0	0	0	0	0	0	0
December 2026	100	100	0	0	0	0	0	0	0	0	0
December 2027	100	63	0	0	0	0	0	0	0	0	0
December 2028	100	23	0	0	0	0	0	0	0	0	0
December 2029	100	0	0	0	0	0	0	0	0	0	0
December 2030	100	0	0	0	0	0	0	0	0	0	0
December 2031	100	0	0	0	0	0	0	0	0	0	0
December 2032	100	0	0	0	0	0	0	0	0	0	0
December 2033	100	0	0	0	0	0	0	0	0	0	0
December 2034	100	0	0	0	0	0	0	0	0	0	0
December 2035	100	0	0	0	0	0	0	0	0	0	0
December 2036	100	0	0	0	0	0	0	0	0	0	0
December 2037	100	0	0	0	0	0	0	0	0	0	0
December 2038	100	0	0	0	0	0	0	0	0	0	0
December 2039	52	0	0	0	0	0	0	0	0	0	0
December 2040	0	0	0	0	0	0	0	0	0	0	0
December 2041	0	0	0	0	0	0	0	0	0	0	0
December 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average											
Life (years)**	27.0	15.3	11.0	2.5	2.5	2.5	2.5	1.6	1.3	1.0	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.

Date	WT Class										
	PSA Prepayment Assumption										
	0%	100%	125%	150%	195%	200%	250%	500%	700%	900%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
December 2013	100	100	100	100	88	88	88	49	0	0	0
December 2014	100	100	100	100	66	66	66	0	0	0	0
December 2015	100	100	100	100	44	44	21	0	0	0	0
December 2016	100	100	100	100	28	28	0	0	0	0	0
December 2017	100	100	100	99	16	16	0	0	0	0	0
December 2018	100	100	100	93	3	3	0	0	0	0	0
December 2019	100	100	100	90	0	0	0	0	0	0	0
December 2020	100	100	100	87	0	0	0	0	0	0	0
December 2021	100	100	100	83	0	0	0	0	0	0	0
December 2022	100	100	100	75	0	0	0	0	0	0	0
December 2023	100	100	100	65	0	0	0	0	0	0	0
December 2024	100	100	100	54	0	0	0	0	0	0	0
December 2025	100	100	99	42	0	0	0	0	0	0	0
December 2026	100	100	84	30	0	0	0	0	0	0	0
December 2027	100	100	68	17	0	0	0	0	0	0	0
December 2028	100	100	52	5	0	0	0	0	0	0	0
December 2029	100	92	37	0	0	0	0	0	0	0	0
December 2030	100	73	21	0	0	0	0	0	0	0	0
December 2031	100	54	7	0	0	0	0	0	0	0	0
December 2032	100	35	0	0	0	0	0	0	0	0	0
December 2033	100	17	0	0	0	0	0	0	0	0	0
December 2034	100	*	0	0	0	0	0	0	0	0	0
December 2035	100	0	0	0	0	0	0	0	0	0	0
December 2036	100	0	0	0	0	0	0	0	0	0	0
December 2037	100	0	0	0	0	0	0	0	0	0	0
December 2038	100	0	0	0	0	0	0	0	0	0	0
December 2039	100	0	0	0	0	0	0	0	0	0	0
December 2040	54	0	0	0	0	0	0	0	0	0	0
December 2041	0	0	0	0	0	0	0	0	0	0	0
December 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average											
Life (years)**	28.1	19.3	16.2	12.0	3.0	3.0	2.3	1.0	0.7	0.6	0.4

Date	WA Class										
	PSA Prepayment Assumption										
	0%	100%	125%	150%	195%	200%	250%	500%	700%	900%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
December 2013	100	100	100	100	100	97	65	0	0	0	0
December 2014	100	100	100	100	100	91	3	0	0	0	0
December 2015	100	100	100	100	100	86	0	0	0	0	0
December 2016	100	100	100	100	100	82	0	0	0	0	0
December 2017	100	100	100	100	100	79	0	0	0	0	0
December 2018	100	100	100	100	100	78	0	0	0	0	0
December 2019	100	100	100	100	90	67	0	0	0	0	0
December 2020	100	100	100	100	81	58	0	0	0	0	0
December 2021	100	100	100	100	72	49	0	0	0	0	0
December 2022	100	100	100	100	59	38	0	0	0	0	0
December 2023	100	100	100	100	45	25	0	0	0	0	0
December 2024	100	100	100	100	29	10	0	0	0	0	0
December 2025	100	100	100	100	13	0	0	0	0	0	0
December 2026	100	100	100	100	0	0	0	0	0	0	0
December 2027	100	100	100	100	0	0	0	0	0	0	0
December 2028	100	100	100	100	0	0	0	0	0	0	0
December 2029	100	100	100	84	0	0	0	0	0	0	0
December 2030	100	100	100	56	0	0	0	0	0	0	0
December 2031	100	100	100	30	0	0	0	0	0	0	0
December 2032	100	100	82	6	0	0	0	0	0	0	0
December 2033	100	100	50	0	0	0	0	0	0	0	0
December 2034	100	100	20	0	0	0	0	0	0	0	0
December 2035	100	61	0	0	0	0	0	0	0	0	0
December 2036	100	23	0	0	0	0	0	0	0	0	0
December 2037	100	0	0	0	0	0	0	0	0	0	0
December 2038	100	0	0	0	0	0	0	0	0	0	0
December 2039	100	0	0	0	0	0	0	0	0	0	0
December 2040	100	0	0	0	0	0	0	0	0	0	0
December 2041	48	0	0	0	0	0	0	0	0	0	0
December 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average											
Life (years)**	29.0	23.3	21.1	18.3	10.4	8.1	1.2	0.4	0.3	0.2	0.1

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

Date	WB Class										
	PSA Prepayment Assumption										
	0%	100%	125%	150%	195%	200%	250%	500%	700%	900%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
December 2013	100	100	100	100	100	100	100	100	88	0	0
December 2014	100	100	100	100	100	100	100	0	0	0	0
December 2015	100	100	100	100	100	100	100	0	0	0	0
December 2016	100	100	100	100	100	100	70	0	0	0	0
December 2017	100	100	100	100	100	100	11	0	0	0	0
December 2018	100	100	100	100	100	100	0	0	0	0	0
December 2019	100	100	100	100	100	100	0	0	0	0	0
December 2020	100	100	100	100	100	100	0	0	0	0	0
December 2021	100	100	100	100	100	100	0	0	0	0	0
December 2022	100	100	100	100	100	100	0	0	0	0	0
December 2023	100	100	100	100	100	100	0	0	0	0	0
December 2024	100	100	100	100	100	100	0	0	0	0	0
December 2025	100	100	100	100	100	95	0	0	0	0	0
December 2026	100	100	100	100	96	79	0	0	0	0	0
December 2027	100	100	100	100	79	63	0	0	0	0	0
December 2028	100	100	100	100	62	48	0	0	0	0	0
December 2029	100	100	100	100	46	33	0	0	0	0	0
December 2030	100	100	100	100	31	20	0	0	0	0	0
December 2031	100	100	100	100	17	8	0	0	0	0	0
December 2032	100	100	100	100	5	0	0	0	0	0	0
December 2033	100	100	100	81	0	0	0	0	0	0	0
December 2034	100	100	100	57	0	0	0	0	0	0	0
December 2035	100	100	90	36	0	0	0	0	0	0	0
December 2036	100	100	61	16	0	0	0	0	0	0	0
December 2037	100	86	34	0	0	0	0	0	0	0	0
December 2038	100	49	9	0	0	0	0	0	0	0	0
December 2039	100	14	0	0	0	0	0	0	0	0	0
December 2040	100	0	0	0	0	0	0	0	0	0	0
December 2041	100	0	0	0	0	0	0	0	0	0	0
December 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average											
Life (years)**	29.5	26.0	24.5	22.4	16.9	16.0	4.4	1.5	1.1	0.9	0.6

Date	WC Class										
	PSA Prepayment Assumption										
	0%	100%	125%	150%	195%	200%	250%	500%	700%	900%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
December 2013	100	100	100	100	100	100	100	100	100	10	0
December 2014	100	100	100	100	100	100	100	0	0	0	0
December 2015	100	100	100	100	100	100	100	0	0	0	0
December 2016	100	100	100	100	100	100	100	0	0	0	0
December 2017	100	100	100	100	100	100	100	0	0	0	0
December 2018	100	100	100	100	100	100	44	0	0	0	0
December 2019	100	100	100	100	100	100	7	0	0	0	0
December 2020	100	100	100	100	100	100	*	0	0	0	0
December 2021	100	100	100	100	100	100	*	0	0	0	0
December 2022	100	100	100	100	100	100	*	0	0	0	0
December 2023	100	100	100	100	100	100	*	0	0	0	0
December 2024	100	100	100	100	100	100	*	0	0	0	0
December 2025	100	100	100	100	100	100	*	0	0	0	0
December 2026	100	100	100	100	100	100	*	0	0	0	0
December 2027	100	100	100	100	100	100	*	0	0	0	0
December 2028	100	100	100	100	100	100	*	0	0	0	0
December 2029	100	100	100	100	100	100	*	0	0	0	0
December 2030	100	100	100	100	100	100	*	0	0	0	0
December 2031	100	100	100	100	100	100	*	0	0	0	0
December 2032	100	100	100	100	100	95	*	0	0	0	0
December 2033	100	100	100	100	90	79	*	0	0	0	0
December 2034	100	100	100	100	73	64	*	0	0	0	0
December 2035	100	100	100	100	59	51	*	0	0	0	0
December 2036	100	100	100	100	46	40	*	0	0	0	0
December 2037	100	100	100	96	35	30	*	0	0	0	0
December 2038	100	100	100	70	25	21	*	0	0	0	0
December 2039	100	100	77	47	16	14	*	0	0	0	0
December 2040	100	69	43	26	9	8	*	0	0	0	0
December 2041	100	20	12	7	2	2	*	0	0	0	0
December 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average											
Life (years)**	29.9	28.4	27.8	27.0	24.1	23.6	6.0	1.7	1.2	1.0	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.

**FW and SW† Classes**

Date	PSA Prepayment Assumption										
	0%	100%	125%	150%	195%	200%	250%	500%	700%	900%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
December 2013	99	96	95	95	94	94	93	87	82	78	66
December 2014	97	90	88	86	83	83	80	65	54	44	21
December 2015	96	83	80	77	72	72	67	45	31	20	3
December 2016	95	76	72	69	62	62	55	31	17	9	1
December 2017	93	70	65	61	54	53	46	21	10	4	*
December 2018	91	64	59	54	46	46	38	14	6	2	*
December 2019	90	58	53	48	40	39	32	10	3	1	*
December 2020	88	53	48	42	34	33	26	7	2	*	*
December 2021	86	49	43	37	29	28	21	4	1	*	*
December 2022	84	44	38	33	25	24	18	3	1	*	*
December 2023	81	40	34	29	21	21	14	2	*	*	*
December 2024	79	36	30	25	18	17	12	1	*	*	0
December 2025	77	33	27	22	15	15	10	1	*	*	0
December 2026	74	29	24	19	13	12	8	1	*	*	0
December 2027	71	26	21	17	11	10	6	*	*	*	0
December 2028	68	23	18	14	9	9	5	*	*	*	0
December 2029	65	21	16	12	8	7	4	*	*	*	0
December 2030	61	18	14	10	6	6	3	*	*	*	0
December 2031	58	16	12	9	5	5	3	*	*	*	0
December 2032	54	14	10	7	4	4	2	*	*	*	0
December 2033	50	12	9	6	3	3	2	*	*	*	0
December 2034	46	10	7	5	3	2	1	*	*	*	0
December 2035	41	8	6	4	2	2	1	*	*	*	0
December 2036	36	7	5	3	2	1	1	*	*	0	0
December 2037	31	5	4	2	1	1	*	*	*	0	0
December 2038	26	4	3	2	1	1	*	*	*	0	0
December 2039	20	3	2	1	1	*	*	*	*	0	0
December 2040	14	1	1	1	*	*	*	*	*	0	0
December 2041	7	*	*	*	*	*	*	*	*	0	0
December 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.3	10.4	9.4	8.5	7.2	7.0	6.0	3.4	2.6	2.1	1.4

**YB, YI† and YA Classes**

Date	PSA Prepayment Assumption					
	0%	100%	156%	250%	500%	700%
Initial Percent	100	100	100	100	100	100
December 2013	95	92	91	89	84	79
December 2014	91	83	79	74	60	50
December 2015	86	72	67	58	39	27
December 2016	80	63	56	46	25	14
December 2017	75	54	47	36	16	8
December 2018	69	46	39	28	10	4
December 2019	62	39	31	21	6	2
December 2020	56	32	25	16	4	1
December 2021	49	26	19	12	2	1
December 2022	42	20	15	8	1	*
December 2023	34	15	10	5	1	*
December 2024	26	10	7	3	*	*
December 2025	18	6	4	2	*	*
December 2026	9	2	1	1	*	*
December 2027	0	0	0	0	0	0
Weighted Average Life (years)**	8.5	6.1	5.4	4.5	3.0	2.4

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

Date	PH Class								
	PSA Prepayment Assumption								
	0%	100%	150%	190%	225%	500%	700%	900%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100
December 2013	98	90	87	87	87	81	68	54	18
December 2014	96	81	76	76	76	57	39	24	2
December 2015	94	72	65	65	65	39	22	11	*
December 2016	92	64	56	56	56	26	12	4	*
December 2017	90	56	47	47	47	18	7	2	*
December 2018	87	49	39	39	39	12	3	1	*
December 2019	85	41	33	33	33	8	2	*	*
December 2020	82	35	27	27	27	5	1	*	*
December 2021	79	28	22	22	22	3	*	*	*
December 2022	76	22	18	18	18	2	*	*	0
December 2023	72	16	15	15	15	1	*	*	0
December 2024	69	12	12	12	12	1	*	*	0
December 2025	65	10	10	10	10	*	*	*	0
December 2026	61	8	8	8	8	*	*	*	0
December 2027	56	6	6	6	6	*	*	*	0
December 2028	51	5	5	5	5	*	*	*	0
December 2029	46	4	4	4	4	*	*	*	0
December 2030	41	3	3	3	3	*	*	*	0
December 2031	35	2	2	2	2	*	*	*	0
December 2032	28	2	2	2	2	*	*	*	0
December 2033	22	1	1	1	1	*	*	*	0
December 2034	14	1	1	1	1	*	*	0	0
December 2035	7	1	1	1	1	*	*	0	0
December 2036	1	*	*	*	*	*	*	0	0
December 2037	*	*	*	*	*	*	*	0	0
December 2038	*	*	*	*	*	*	*	0	0
December 2039	*	*	*	*	*	*	*	0	0
December 2040	0	0	0	0	0	0	0	0	0
December 2041	0	0	0	0	0	0	0	0	0
December 2042	0	0	0	0	0	0	0	0	0
Weighted Average									
Life (years)**	15.0	6.6	5.9	5.9	5.9	3.1	2.1	1.5	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.

### Characteristics of the Residual Classes

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

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

### CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

**U.S. Treasury Circular 230 Notice**

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

**REMIC Elections and Special Tax Attributes**

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

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

**Taxation of Beneficial Owners of Regular Certificates**

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

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

<u>Group</u>	<u>Prepayment Assumption</u>
1	315% PSA
2	190% PSA
3	190% PSA
4	200% PSA
5	156% PSA

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

Certificates” in this prospectus supplement and “Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates” in the REMIC Prospectus.

### **Taxation of Beneficial Owners of Residual Certificates**

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

### **Taxation of Beneficial Owners of RCR Certificates**

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

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

## **PLAN OF DISTRIBUTION**

We are obligated to deliver the Certificates to J.P. Morgan Securities LLC (the “Dealer”) in exchange for the Trust MBS and the Group 2 Underlying RCR Certificate. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

## **LEGAL MATTERS**

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

Group 2 Underlying RCR Certificate

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	December 2012 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC (in months)	Approximate Weighted Average WALA (in months)
2012-72	MC	June 2012	3136A64C5	5.0%	FIX	April 2042	SC/PT	\$135,073,940	0.93364500	\$119,575,593	(2)	(2)

- (1) See "Description of the Certificates—Class Definitions and Abbreviations" in the REMIC Prospectus.  
 (2) The Group 2 Underlying RCR Certificate is backed by the Fannie Mae REMIC and RCR certificates listed below having the following characteristics:

Class	Interest Type	Principal Type	Approximate Weighted Average WAC	Approximate Weighted Average WALA (in months)
2012-32-IQ	FIX/IO	NTL	5.372%	33
2012-32-Q	FIX	PAC/AD	5.372	33
2012-57-P	FIX	PAC	5.354	31
2012-57-PI	FIX/IO	NTL	5.354	31

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

## Available Recombinations(1)

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
<b>Recombination 1</b>								
SJ	\$ 66,724,469	SB	\$ 66,724,469	SUP	(3)	INV	3136AA6G5	January 2043
IS	66,724,469(4)							
<b>Recombination 2</b>								
WL	35,715,200	WM	37,594,948	PAC	1.75%	FIX	3136AA6H3	March 2042
WF	1,879,748							
WS	1,879,748(4)							
<b>Recombination 3</b>								
WL	35,715,200	WN	39,683,556	PAC	2.00	FIX	3136AA6J9	March 2042
WF	3,968,356							
WS	3,968,356(4)							
<b>Recombination 4</b>								
YB	20,274,424	YA	20,274,424	PT	2.00	FIX	3136AA6K6	January 2028
YI	4,054,885(4)							
<b>Recombination 5</b>								
MX	113,969,291	PH(5)	280,879,650	SC/PAC/AD	1.50	FIX	3136AA6L4	January 2043
NX	166,910,359							

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

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

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

(4) Notional principal balances. These Classes are Interest Only Classes. See page S-6 for a description of how their notional principal balances are calculated.

(5) The PH Class is an RCR Class formed by a combination of the MX Class in Group 2 and the NX Class in Group 3.

## Principal Balance Schedules

### *Aggregate Group I Planned Balances*

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance . . . . .	\$273,188,828.00	November 2017 . . . . .	\$145,552,290.78	October 2022 . . . . .	\$ 43,909,326.20
January 2013 . . . . .	272,295,630.81	December 2017 . . . . .	143,312,018.45	November 2022 . . . . .	42,933,661.04
February 2013 . . . . .	271,327,578.28	January 2018 . . . . .	141,084,561.24	December 2022 . . . . .	41,978,967.03
March 2013 . . . . .	270,285,006.39	February 2018 . . . . .	138,869,850.61	January 2023 . . . . .	41,044,803.59
April 2013 . . . . .	269,168,289.90	March 2018 . . . . .	136,667,818.36	February 2023 . . . . .	40,130,739.24
May 2013 . . . . .	267,977,842.15	April 2018 . . . . .	134,478,396.65	March 2023 . . . . .	39,236,351.39
June 2013 . . . . .	266,714,114.86	May 2018 . . . . .	132,301,518.02	April 2023 . . . . .	38,361,226.21
July 2013 . . . . .	265,377,597.89	June 2018 . . . . .	130,137,115.34	May 2023 . . . . .	37,504,958.44
August 2013 . . . . .	263,968,818.93	July 2018 . . . . .	127,985,121.82	June 2023 . . . . .	36,667,151.18
September 2013 . . . . .	262,488,343.21	August 2018 . . . . .	125,845,471.03	July 2023 . . . . .	35,847,415.76
October 2013 . . . . .	260,936,773.13	September 2018 . . . . .	123,718,096.91	August 2023 . . . . .	35,045,371.55
November 2013 . . . . .	259,314,747.91	October 2018 . . . . .	121,602,933.71	September 2023 . . . . .	34,260,645.81
December 2013 . . . . .	257,622,943.13	November 2018 . . . . .	119,499,916.04	October 2023 . . . . .	33,492,873.50
January 2014 . . . . .	255,862,070.32	December 2018 . . . . .	117,408,978.85	November 2023 . . . . .	32,741,697.15
February 2014 . . . . .	254,032,876.48	January 2019 . . . . .	115,330,057.43	December 2023 . . . . .	32,006,766.71
March 2014 . . . . .	252,136,143.54	February 2019 . . . . .	113,263,087.40	January 2024 . . . . .	31,287,739.38
April 2014 . . . . .	250,172,687.88	March 2019 . . . . .	111,208,004.74	February 2024 . . . . .	30,584,279.46
May 2014 . . . . .	248,143,359.68	April 2019 . . . . .	109,164,745.73	March 2024 . . . . .	29,896,058.21
June 2014 . . . . .	246,049,042.39	May 2019 . . . . .	107,133,247.01	April 2024 . . . . .	29,222,753.72
July 2014 . . . . .	243,890,652.05	June 2019 . . . . .	105,113,445.54	May 2024 . . . . .	28,564,050.75
August 2014 . . . . .	241,669,136.68	July 2019 . . . . .	103,105,278.61	June 2024 . . . . .	27,919,640.62
September 2014 . . . . .	239,385,475.54	August 2019 . . . . .	101,108,683.85	July 2024 . . . . .	27,289,221.04
October 2014 . . . . .	237,040,678.46	September 2019 . . . . .	99,123,599.20	August 2024 . . . . .	26,672,496.01
November 2014 . . . . .	234,635,785.07	October 2019 . . . . .	97,149,962.92	September 2024 . . . . .	26,069,175.66
December 2014 . . . . .	232,171,864.07	November 2019 . . . . .	95,187,713.61	October 2024 . . . . .	25,478,976.17
January 2015 . . . . .	229,650,012.39	December 2019 . . . . .	93,236,790.18	November 2024 . . . . .	24,901,619.61
February 2015 . . . . .	227,071,354.40	January 2020 . . . . .	91,297,131.86	December 2024 . . . . .	24,336,833.81
March 2015 . . . . .	224,437,041.08	February 2020 . . . . .	89,368,678.22	January 2025 . . . . .	23,784,352.28
April 2015 . . . . .	221,748,249.15	March 2020 . . . . .	87,451,369.10	February 2025 . . . . .	23,243,914.08
May 2015 . . . . .	219,074,666.45	April 2020 . . . . .	85,547,373.38	March 2025 . . . . .	22,715,263.68
June 2015 . . . . .	216,416,211.94	May 2020 . . . . .	83,683,740.36	April 2025 . . . . .	22,198,150.88
July 2015 . . . . .	213,772,805.02	June 2020 . . . . .	81,859,630.38	May 2025 . . . . .	21,692,330.68
August 2015 . . . . .	211,144,365.48	July 2020 . . . . .	80,074,220.98	June 2025 . . . . .	21,197,563.21
September 2015 . . . . .	208,530,813.54	August 2020 . . . . .	78,326,706.63	July 2025 . . . . .	20,713,613.56
October 2015 . . . . .	205,932,069.85	September 2020 . . . . .	76,616,298.29	August 2025 . . . . .	20,240,251.74
November 2015 . . . . .	203,348,055.46	October 2020 . . . . .	74,942,223.13	September 2025 . . . . .	19,777,252.56
December 2015 . . . . .	200,778,691.82	November 2020 . . . . .	73,303,724.20	October 2025 . . . . .	19,324,395.49
January 2016 . . . . .	198,223,900.82	December 2020 . . . . .	71,700,060.09	November 2025 . . . . .	18,881,464.65
February 2016 . . . . .	195,683,604.73	January 2021 . . . . .	70,130,504.63	December 2025 . . . . .	18,448,248.62
March 2016 . . . . .	193,157,726.24	February 2021 . . . . .	68,594,346.55	January 2026 . . . . .	18,024,540.42
April 2016 . . . . .	190,646,188.44	March 2021 . . . . .	67,090,889.23	February 2026 . . . . .	17,610,137.39
May 2016 . . . . .	188,148,914.81	April 2021 . . . . .	65,619,450.34	March 2026 . . . . .	17,204,841.08
June 2016 . . . . .	185,665,829.26	May 2021 . . . . .	64,179,361.60	April 2026 . . . . .	16,808,457.22
July 2016 . . . . .	183,196,856.06	June 2021 . . . . .	62,769,968.47	May 2026 . . . . .	16,420,795.56
August 2016 . . . . .	180,741,919.91	July 2021 . . . . .	61,390,629.87	June 2026 . . . . .	16,041,669.87
September 2016 . . . . .	178,300,945.86	August 2021 . . . . .	60,040,717.92	July 2026 . . . . .	15,670,897.79
October 2016 . . . . .	175,873,859.39	September 2021 . . . . .	58,719,617.66	August 2026 . . . . .	15,308,300.77
November 2016 . . . . .	173,460,586.35	October 2021 . . . . .	57,426,726.79	September 2026 . . . . .	14,953,704.01
December 2016 . . . . .	171,061,052.99	November 2021 . . . . .	56,161,455.40	October 2026 . . . . .	14,606,936.36
January 2017 . . . . .	168,675,185.92	December 2021 . . . . .	54,923,225.75	November 2026 . . . . .	14,267,830.26
February 2017 . . . . .	166,302,912.17	January 2022 . . . . .	53,711,471.99	December 2026 . . . . .	13,936,221.66
March 2017 . . . . .	163,944,159.11	February 2022 . . . . .	52,525,639.93	January 2027 . . . . .	13,611,949.93
April 2017 . . . . .	161,598,854.52	March 2022 . . . . .	51,365,186.81	February 2027 . . . . .	13,294,857.84
May 2017 . . . . .	159,266,926.55	April 2022 . . . . .	50,229,581.05	March 2027 . . . . .	12,984,791.44
June 2017 . . . . .	156,948,303.71	May 2022 . . . . .	49,118,302.03	April 2027 . . . . .	12,681,599.98
July 2017 . . . . .	154,642,914.90	June 2022 . . . . .	48,030,839.89	May 2027 . . . . .	12,385,135.93
August 2017 . . . . .	152,350,689.38	July 2022 . . . . .	46,966,695.26	June 2027 . . . . .	12,095,254.81
September 2017 . . . . .	150,071,556.80	August 2022 . . . . .	45,925,379.09	July 2027 . . . . .	11,811,815.19
October 2017 . . . . .	147,805,447.14	September 2022 . . . . .	44,906,412.43	August 2027 . . . . .	11,534,678.61

**Aggregate Group I (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
September 2027 . . . . .	\$ 11,263,709.53	October 2032 . . . . .	\$ 2,452,527.34	November 2037 . . . . .	\$ 394,864.71
October 2027 . . . . .	10,998,775.23	November 2032 . . . . .	2,388,099.56	December 2037 . . . . .	381,083.37
November 2027 . . . . .	10,739,745.82	December 2032 . . . . .	2,325,199.15	January 2038 . . . . .	367,670.11
December 2027 . . . . .	10,486,494.10	January 2033 . . . . .	2,263,791.92	February 2038 . . . . .	354,616.14
January 2028 . . . . .	10,238,895.57	February 2033 . . . . .	2,203,844.39	March 2038 . . . . .	341,912.85
February 2028 . . . . .	9,996,828.36	March 2033 . . . . .	2,145,323.82	April 2038 . . . . .	329,551.84
March 2028 . . . . .	9,760,173.14	April 2033 . . . . .	2,088,198.19	May 2038 . . . . .	317,524.89
April 2028 . . . . .	9,528,813.10	May 2033 . . . . .	2,032,436.14	June 2038 . . . . .	305,823.96
May 2028 . . . . .	9,302,633.92	June 2033 . . . . .	1,978,007.02	July 2038 . . . . .	294,441.20
June 2028 . . . . .	9,081,523.65	July 2033 . . . . .	1,924,880.84	August 2038 . . . . .	283,368.95
July 2028 . . . . .	8,865,372.72	August 2033 . . . . .	1,873,028.23	September 2038 . . . . .	272,599.69
August 2028 . . . . .	8,654,073.88	September 2033 . . . . .	1,822,420.49	October 2038 . . . . .	262,126.11
September 2028 . . . . .	8,447,522.11	October 2033 . . . . .	1,773,029.54	November 2038 . . . . .	251,941.03
October 2028 . . . . .	8,245,614.65	November 2033 . . . . .	1,724,827.89	December 2038 . . . . .	242,037.45
November 2028 . . . . .	8,048,250.87	December 2033 . . . . .	1,677,788.66	January 2039 . . . . .	232,408.53
December 2028 . . . . .	7,855,332.30	January 2034 . . . . .	1,631,885.56	February 2039 . . . . .	223,047.59
January 2029 . . . . .	7,666,762.53	February 2034 . . . . .	1,587,092.87	March 2039 . . . . .	213,948.08
February 2029 . . . . .	7,482,447.20	March 2034 . . . . .	1,543,385.40	April 2039 . . . . .	205,103.63
March 2029 . . . . .	7,302,293.93	April 2034 . . . . .	1,500,738.56	May 2039 . . . . .	196,507.98
April 2029 . . . . .	7,126,212.30	May 2034 . . . . .	1,459,128.26	June 2039 . . . . .	188,155.05
May 2029 . . . . .	6,954,113.83	June 2034 . . . . .	1,418,530.94	July 2039 . . . . .	180,038.87
June 2029 . . . . .	6,785,911.87	July 2034 . . . . .	1,378,923.56	August 2039 . . . . .	172,153.63
July 2029 . . . . .	6,621,521.64	August 2034 . . . . .	1,340,283.58	September 2039 . . . . .	164,493.62
August 2029 . . . . .	6,460,860.13	September 2034 . . . . .	1,302,588.95	October 2039 . . . . .	157,053.29
September 2029 . . . . .	6,303,846.12	October 2034 . . . . .	1,265,818.12	November 2039 . . . . .	149,827.22
October 2029 . . . . .	6,150,400.09	November 2034 . . . . .	1,229,949.98	December 2039 . . . . .	142,810.08
November 2029 . . . . .	6,000,444.21	December 2034 . . . . .	1,194,963.91	January 2040 . . . . .	135,996.70
December 2029 . . . . .	5,853,902.30	January 2035 . . . . .	1,160,839.72	February 2040 . . . . .	129,382.02
January 2030 . . . . .	5,710,699.82	February 2035 . . . . .	1,127,557.68	March 2040 . . . . .	122,961.07
February 2030 . . . . .	5,570,763.79	March 2035 . . . . .	1,095,098.47	April 2040 . . . . .	116,729.03
March 2030 . . . . .	5,434,022.78	April 2035 . . . . .	1,063,443.23	May 2040 . . . . .	110,681.17
April 2030 . . . . .	5,300,406.89	May 2035 . . . . .	1,032,573.47	June 2040 . . . . .	104,812.88
May 2030 . . . . .	5,169,847.70	June 2035 . . . . .	1,002,471.15	July 2040 . . . . .	99,119.65
June 2030 . . . . .	5,042,278.26	July 2035 . . . . .	973,118.59	August 2040 . . . . .	93,597.07
July 2030 . . . . .	4,917,633.03	August 2035 . . . . .	944,498.51	September 2040 . . . . .	88,240.84
August 2030 . . . . .	4,795,847.87	September 2035 . . . . .	916,594.03	October 2040 . . . . .	83,046.77
September 2030 . . . . .	4,676,860.00	October 2035 . . . . .	889,388.61	November 2040 . . . . .	78,010.74
October 2030 . . . . .	4,560,607.99	November 2035 . . . . .	862,866.10	December 2040 . . . . .	73,128.75
November 2030 . . . . .	4,447,031.71	December 2035 . . . . .	837,010.69	January 2041 . . . . .	68,396.89
December 2030 . . . . .	4,336,072.33	January 2036 . . . . .	811,806.93	February 2041 . . . . .	63,811.32
January 2031 . . . . .	4,227,672.26	February 2036 . . . . .	787,239.71	March 2041 . . . . .	59,368.31
February 2031 . . . . .	4,121,775.14	March 2036 . . . . .	763,294.24	April 2041 . . . . .	55,064.22
March 2031 . . . . .	4,018,325.82	April 2036 . . . . .	739,956.07	May 2041 . . . . .	50,895.48
April 2031 . . . . .	3,917,270.32	May 2036 . . . . .	717,211.07	June 2041 . . . . .	46,858.61
May 2031 . . . . .	3,818,555.82	June 2036 . . . . .	695,045.41	July 2041 . . . . .	42,950.22
June 2031 . . . . .	3,722,130.65	July 2036 . . . . .	673,445.59	August 2041 . . . . .	39,166.99
July 2031 . . . . .	3,627,944.20	August 2036 . . . . .	652,398.39	September 2041 . . . . .	35,505.67
August 2031 . . . . .	3,535,946.99	September 2036 . . . . .	631,890.89	October 2041 . . . . .	31,963.10
September 2031 . . . . .	3,446,090.58	October 2036 . . . . .	611,910.45	November 2041 . . . . .	28,536.20
October 2031 . . . . .	3,358,327.55	November 2036 . . . . .	592,444.73	December 2041 . . . . .	25,221.95
November 2031 . . . . .	3,272,611.53	December 2036 . . . . .	573,481.63	January 2042 . . . . .	22,017.40
December 2031 . . . . .	3,188,897.13	January 2037 . . . . .	555,009.36	February 2042 . . . . .	18,919.67
January 2032 . . . . .	3,107,139.93	February 2037 . . . . .	537,016.36	March 2042 . . . . .	15,925.97
February 2032 . . . . .	3,027,296.47	March 2037 . . . . .	519,491.35	April 2042 . . . . .	13,033.54
March 2032 . . . . .	2,949,324.23	April 2037 . . . . .	502,423.29	May 2042 . . . . .	10,239.72
April 2032 . . . . .	2,873,181.58	May 2037 . . . . .	485,801.39	June 2042 . . . . .	7,541.89
May 2032 . . . . .	2,798,827.82	June 2037 . . . . .	469,615.09	July 2042 . . . . .	4,937.50
June 2032 . . . . .	2,726,223.09	July 2037 . . . . .	453,854.09	August 2042 . . . . .	2,424.06
July 2032 . . . . .	2,655,328.41	August 2037 . . . . .	438,508.30	September 2042 and thereafter . . . . .	0.00
August 2032 . . . . .	2,586,105.64	September 2037 . . . . .	423,567.86		
September 2032 . . . . .	2,518,517.46	October 2037 . . . . .	409,023.13		

## MX Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$113,969,291.00	January 2018	\$ 48,417,547.63	February 2023	\$ 14,804,295.77
January 2013	112,602,719.75	February 2018	47,592,314.25	March 2023	14,492,301.06
February 2013	111,269,442.63	March 2018	46,773,913.41	April 2023	14,185,564.71
March 2013	109,946,026.98	April 2018	45,962,289.08	May 2023	13,883,995.47
April 2013	108,632,400.26	May 2018	45,157,385.69	June 2023	13,587,503.68
May 2013	107,328,490.47	June 2018	44,359,148.10	July 2023	13,296,001.32
June 2013	106,034,226.12	July 2018	43,567,521.58	August 2023	13,009,401.91
July 2013	104,749,536.23	August 2018	42,782,451.88	September 2023	12,727,620.51
August 2013	103,474,350.35	September 2018	42,003,885.15	October 2023	12,450,573.69
September 2013	102,208,598.55	October 2018	41,231,767.96	November 2023	12,178,377.07
October 2013	100,952,211.38	November 2018	40,467,360.14	December 2023	11,910,994.51
November 2013	99,705,119.91	December 2018	39,716,183.94	January 2024	11,648,340.12
December 2013	98,467,255.71	January 2019	38,978,004.48	February 2024	11,390,329.54
January 2014	97,238,550.85	February 2019	38,252,590.31	March 2024	11,136,879.92
February 2014	96,018,937.88	March 2019	37,539,714.21	April 2024	10,887,909.92
March 2014	94,808,349.85	April 2019	36,839,153.11	May 2024	10,643,339.63
April 2014	93,606,720.29	May 2019	36,150,688.03	June 2024	10,403,090.59
May 2014	92,413,983.21	June 2019	35,474,103.97	July 2024	10,167,085.74
June 2014	91,230,073.10	July 2019	34,809,189.87	August 2024	9,935,249.42
July 2014	90,054,924.94	August 2019	34,155,738.52	September 2024	9,707,507.31
August 2014	88,888,474.15	September 2019	33,513,546.51	October 2024	9,483,786.41
September 2014	87,730,656.65	October 2019	32,882,414.11	November 2024	9,264,015.07
October 2014	86,581,408.80	November 2019	32,262,145.25	December 2024	9,048,122.88
November 2014	85,440,865.46	December 2019	31,652,547.43	January 2025	8,836,040.72
December 2014	84,309,725.71	January 2020	31,053,431.66	February 2025	8,627,700.68
January 2015	83,187,913.20	February 2020	30,464,612.37	March 2025	8,423,036.09
February 2015	82,075,352.19	March 2020	29,885,907.40	April 2025	8,221,981.46
March 2015	80,971,967.54	April 2020	29,317,137.89	May 2025	8,024,472.48
April 2015	79,877,684.69	May 2020	28,758,128.21	June 2025	7,830,445.99
May 2015	78,792,429.69	June 2020	28,208,705.94	July 2025	7,639,839.95
June 2015	77,716,129.15	July 2020	27,668,701.82	August 2025	7,452,593.42
July 2015	76,648,710.28	August 2020	27,137,949.61	September 2025	7,268,646.58
August 2015	75,590,100.86	September 2020	26,616,286.12	October 2025	7,087,940.65
September 2015	74,540,229.24	October 2020	26,103,551.11	November 2025	6,910,417.92
October 2015	73,499,024.32	November 2020	25,599,587.25	December 2025	6,736,021.68
November 2015	72,466,415.60	December 2020	25,104,240.06	January 2026	6,564,696.27
December 2015	71,442,333.10	January 2021	24,617,357.85	February 2026	6,396,387.00
January 2016	70,426,707.40	February 2021	24,138,791.69	March 2026	6,231,040.15
February 2016	69,419,469.66	March 2021	23,668,395.32	April 2026	6,068,602.99
March 2016	68,420,551.53	April 2021	23,206,025.15	May 2026	5,909,023.68
April 2016	67,429,885.25	May 2021	22,751,540.19	June 2026	5,752,251.35
May 2016	66,447,403.57	June 2021	22,304,801.97	July 2026	5,598,236.02
June 2016	65,473,039.78	July 2021	21,865,674.54	August 2026	5,446,928.59
July 2016	64,506,727.68	August 2021	21,434,024.39	September 2026	5,298,280.84
August 2016	63,548,401.63	September 2021	21,009,720.45	October 2026	5,152,245.41
September 2016	62,597,996.46	October 2021	20,592,633.97	November 2026	5,008,775.79
October 2016	61,655,447.57	November 2021	20,182,638.54	December 2026	4,867,826.28
November 2016	60,720,690.82	December 2021	19,779,610.03	January 2027	4,729,352.01
December 2016	59,793,662.61	January 2022	19,383,426.55	February 2027	4,593,308.90
January 2017	58,874,299.82	February 2022	18,993,968.39	March 2027	4,459,653.65
February 2017	57,962,539.86	March 2022	18,611,118.00	April 2027	4,328,343.74
March 2017	57,058,320.60	April 2022	18,234,759.94	May 2027	4,199,337.38
April 2017	56,161,580.42	May 2022	17,864,780.84	June 2027	4,072,593.56
May 2017	55,272,258.18	June 2022	17,501,069.38	July 2027	3,948,071.98
June 2017	54,390,293.23	July 2022	17,143,516.23	August 2027	3,825,733.04
July 2017	53,515,625.40	August 2022	16,792,014.01	September 2027	3,705,537.86
August 2017	52,648,194.99	September 2022	16,446,457.29	October 2027	3,587,448.25
September 2017	51,787,942.77	October 2022	16,106,742.50	November 2027	3,471,426.70
October 2017	50,934,809.99	November 2022	15,772,767.94	December 2027	3,357,436.34
November 2017	50,088,738.35	December 2022	15,444,433.74	January 2028	3,245,440.98
December 2017	49,249,670.02	January 2023	15,121,641.80	February 2028	3,135,405.06

**MX Class (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
March 2028	\$ 3,027,293.67	September 2029	\$ 1,409,847.73	March 2031	\$ 548,028.73
April 2028	2,921,072.47	October 2029	1,355,636.94	April 2031	506,597.63
May 2028	2,816,707.78	November 2029	1,302,233.64	May 2031	465,776.57
June 2028	2,714,166.49	December 2029	1,249,625.49	June 2031	425,556.01
July 2028	2,613,416.07	January 2030	1,197,800.27	July 2031	385,926.56
August 2028	2,514,424.60	February 2030	1,146,745.97	August 2031	346,878.94
September 2028	2,417,160.67	March 2030	1,096,450.74	September 2031	308,404.04
October 2028	2,321,593.48	April 2030	1,046,902.91	October 2031	270,492.87
November 2028	2,227,692.74	May 2030	998,090.96	November 2031	233,136.55
December 2028	2,135,428.71	June 2030	950,003.56	December 2031	196,326.36
January 2029	2,044,772.15	July 2030	902,629.53	January 2032	160,053.68
February 2029	1,955,694.39	August 2030	855,957.84	February 2032	124,310.01
March 2029	1,868,167.20	September 2030	809,977.64	March 2032	89,087.02
April 2029	1,782,162.90	October 2030	764,678.21	April 2032	54,376.42
May 2029	1,697,654.28	November 2030	720,049.01	May 2032	20,170.13
June 2029	1,614,614.59	December 2030	676,079.64	June 2032 and thereafter	0.00
July 2029	1,533,017.59	January 2031	632,759.85		
August 2029	1,464,878.57	February 2031	590,079.53		

**NX Class Planned Balances**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$166,910,359.00	January 2016	\$110,387,632.51	February 2019	\$ 69,136,202.19
January 2013	165,037,811.94	February 2016	109,093,693.23	March 2019	68,192,298.08
February 2013	163,286,197.64	March 2016	107,810,661.63	April 2019	67,256,469.47
March 2013	161,549,175.15	April 2016	106,538,449.66	May 2019	66,328,650.82
April 2013	159,826,627.26	May 2016	105,276,970.00	June 2019	65,408,777.09
May 2013	158,118,437.69	June 2016	104,026,136.01	July 2019	64,496,783.79
June 2013	156,424,491.05	July 2016	102,785,861.73	August 2019	63,592,606.92
July 2013	154,744,672.91	August 2016	101,556,061.90	September 2019	62,696,182.98
August 2013	153,078,869.71	September 2016	100,336,651.93	October 2019	61,807,449.01
September 2013	151,426,968.81	October 2016	99,127,547.88	November 2019	60,926,364.48
October 2013	149,788,858.45	November 2016	97,928,666.50	December 2019	60,056,917.00
November 2013	148,164,427.76	December 2016	96,739,925.21	January 2020	59,198,958.79
December 2013	146,553,566.74	January 2017	95,561,242.04	February 2020	58,352,343.89
January 2014	144,956,166.28	February 2017	94,392,535.72	March 2020	57,516,928.15
February 2014	143,372,118.11	March 2017	93,233,725.60	April 2020	56,692,569.24
March 2014	141,801,314.82	April 2017	92,084,731.67	May 2020	55,879,126.57
April 2014	140,243,649.88	May 2017	90,945,474.56	June 2020	55,076,461.30
May 2014	138,699,017.58	June 2017	89,815,875.53	July 2020	54,284,436.35
June 2014	137,167,313.03	July 2017	88,695,856.46	August 2020	53,502,916.29
July 2014	135,648,432.22	August 2017	87,585,339.86	September 2020	52,731,767.43
August 2014	134,142,271.91	September 2017	86,484,248.84	October 2020	51,970,857.69
September 2014	132,648,729.71	October 2017	85,392,507.14	November 2020	51,220,056.69
October 2014	131,167,704.04	November 2017	84,310,039.08	December 2020	50,479,235.62
November 2014	129,699,094.11	December 2017	83,236,769.62	January 2021	49,748,267.31
December 2014	128,242,799.94	January 2018	82,172,624.26	February 2021	49,027,026.14
January 2015	126,798,722.34	February 2018	81,117,529.15	March 2021	48,315,388.10
February 2015	125,366,762.91	March 2018	80,071,410.98	April 2021	47,613,230.68
March 2015	123,946,824.01	April 2018	79,034,197.06	May 2021	46,920,432.92
April 2015	122,538,808.80	May 2018	78,005,815.24	June 2021	46,236,875.35
May 2015	121,142,621.20	June 2018	76,986,193.97	July 2021	45,562,440.01
June 2015	119,758,165.87	July 2018	75,975,262.27	August 2021	44,897,010.40
July 2015	118,385,348.26	August 2018	74,972,949.70	September 2021	44,240,471.46
August 2015	117,024,074.55	September 2018	73,979,186.39	October 2021	43,592,709.59
September 2015	115,674,251.65	October 2018	72,993,903.05	November 2021	42,953,612.57
October 2015	114,335,787.24	November 2018	72,017,030.90	December 2021	42,323,069.62
November 2015	113,008,589.72	December 2018	71,048,501.73	January 2022	41,700,971.32
December 2015	111,692,568.19	January 2019	70,088,247.87	February 2022	41,087,209.61

***NX Class (Continued)***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
March 2022 . . . . .	\$ 40,481,677.79	April 2027 . . . . .	\$ 15,604,446.08	May 2032 . . . . .	\$ 5,101,928.77
April 2022 . . . . .	39,884,270.48	May 2027 . . . . .	15,347,208.05	June 2032 . . . . .	4,996,810.13
May 2022 . . . . .	39,294,883.64	June 2027 . . . . .	15,093,590.22	July 2032 . . . . .	4,893,287.17
June 2022 . . . . .	38,713,414.50	July 2027 . . . . .	14,843,545.08	August 2032 . . . . .	4,791,338.20
July 2022 . . . . .	38,139,761.58	August 2027 . . . . .	14,597,025.71	September 2032 . . . . .	4,690,941.79
August 2022 . . . . .	37,573,824.69	September 2027 . . . . .	14,353,985.79	October 2032 . . . . .	4,592,076.82
September 2022 . . . . .	37,015,504.85	October 2027 . . . . .	14,114,379.60	November 2032 . . . . .	4,494,722.40
October 2022 . . . . .	36,464,704.36	November 2027 . . . . .	13,878,161.97	December 2032 . . . . .	4,398,857.94
November 2022 . . . . .	35,921,326.72	December 2027 . . . . .	13,645,288.33	January 2033 . . . . .	4,304,463.11
December 2022 . . . . .	35,385,276.63	January 2028 . . . . .	13,415,714.65	February 2033 . . . . .	4,211,517.84
January 2023 . . . . .	34,856,459.99	February 2028 . . . . .	13,189,397.49	March 2033 . . . . .	4,120,002.31
February 2023 . . . . .	34,334,783.87	March 2028 . . . . .	12,966,293.93	April 2033 . . . . .	4,029,896.98
March 2023 . . . . .	33,820,156.52	April 2028 . . . . .	12,746,361.61	May 2033 . . . . .	3,941,182.54
April 2023 . . . . .	33,312,487.32	May 2028 . . . . .	12,529,558.70	June 2033 . . . . .	3,853,839.93
May 2023 . . . . .	32,811,686.79	June 2028 . . . . .	12,315,843.91	July 2033 . . . . .	3,767,850.37
June 2023 . . . . .	32,317,666.56	July 2028 . . . . .	12,105,176.46	August 2033 . . . . .	3,683,195.28
July 2023 . . . . .	31,830,339.39	August 2028 . . . . .	11,897,516.11	September 2033 . . . . .	3,599,856.34
August 2023 . . . . .	31,349,619.10	September 2028 . . . . .	11,692,823.12	October 2033 . . . . .	3,517,815.47
September 2023 . . . . .	30,875,420.61	October 2028 . . . . .	11,491,058.23	November 2033 . . . . .	3,437,054.82
October 2023 . . . . .	30,407,659.91	November 2028 . . . . .	11,292,182.73	December 2033 . . . . .	3,357,556.78
November 2023 . . . . .	29,946,254.03	December 2028 . . . . .	11,096,158.35	January 2034 . . . . .	3,279,303.95
December 2023 . . . . .	29,491,121.04	January 2029 . . . . .	10,902,947.35	February 2034 . . . . .	3,202,279.17
January 2024 . . . . .	29,042,180.04	February 2029 . . . . .	10,712,512.44	March 2034 . . . . .	3,126,465.50
February 2024 . . . . .	28,599,351.14	March 2029 . . . . .	10,524,816.81	April 2034 . . . . .	3,051,846.23
March 2024 . . . . .	28,162,555.46	April 2029 . . . . .	10,339,824.13	May 2034 . . . . .	2,978,404.85
April 2024 . . . . .	27,731,715.11	May 2029 . . . . .	10,157,498.53	June 2034 . . . . .	2,906,125.07
May 2024 . . . . .	27,306,753.15	June 2029 . . . . .	9,977,804.58	July 2034 . . . . .	2,834,990.81
June 2024 . . . . .	26,887,593.65	July 2029 . . . . .	9,800,707.32	August 2034 . . . . .	2,764,986.22
July 2024 . . . . .	26,474,161.59	August 2029 . . . . .	9,626,172.24	September 2034 . . . . .	2,696,095.62
August 2024 . . . . .	26,066,382.93	September 2029 . . . . .	9,454,165.24	October 2034 . . . . .	2,628,303.56
September 2024 . . . . .	25,664,184.52	October 2029 . . . . .	9,284,652.69	November 2034 . . . . .	2,561,594.80
October 2024 . . . . .	25,267,494.15	November 2029 . . . . .	9,117,601.36	December 2034 . . . . .	2,495,954.26
November 2024 . . . . .	24,876,240.53	December 2029 . . . . .	8,952,978.47	January 2035 . . . . .	2,431,367.10
December 2024 . . . . .	24,490,353.24	January 2030 . . . . .	8,790,751.63	February 2035 . . . . .	2,367,818.65
January 2025 . . . . .	24,109,762.75	February 2030 . . . . .	8,630,888.88	March 2035 . . . . .	2,305,294.42
February 2025 . . . . .	23,734,400.41	March 2030 . . . . .	8,473,358.68	April 2035 . . . . .	2,243,780.15
March 2025 . . . . .	23,364,198.44	April 2030 . . . . .	8,318,129.87	May 2035 . . . . .	2,183,261.73
April 2025 . . . . .	22,999,089.90	May 2030 . . . . .	8,165,171.70	June 2035 . . . . .	2,123,725.24
May 2025 . . . . .	22,639,008.69	June 2030 . . . . .	8,014,453.80	July 2035 . . . . .	2,065,156.95
June 2025 . . . . .	22,283,889.55	July 2030 . . . . .	7,865,946.21	August 2035 . . . . .	2,007,543.31
July 2025 . . . . .	21,933,668.03	August 2030 . . . . .	7,719,619.34	September 2035 . . . . .	1,950,870.95
August 2025 . . . . .	21,588,280.51	September 2030 . . . . .	7,575,443.98	October 2035 . . . . .	1,895,126.67
September 2025 . . . . .	21,247,664.15	October 2030 . . . . .	7,433,391.29	November 2035 . . . . .	1,840,297.43
October 2025 . . . . .	20,911,756.92	November 2030 . . . . .	7,293,432.80	December 2035 . . . . .	1,786,370.39
November 2025 . . . . .	20,580,497.55	December 2030 . . . . .	7,155,540.42	January 2036 . . . . .	1,733,332.85
December 2025 . . . . .	20,253,825.55	January 2031 . . . . .	7,019,686.40	February 2036 . . . . .	1,681,172.29
January 2026 . . . . .	19,931,681.21	February 2031 . . . . .	6,885,843.35	March 2036 . . . . .	1,629,876.36
February 2026 . . . . .	19,614,005.55	March 2031 . . . . .	6,753,984.24	April 2036 . . . . .	1,579,432.86
March 2026 . . . . .	19,300,740.33	April 2031 . . . . .	6,624,082.37	May 2036 . . . . .	1,529,829.76
April 2026 . . . . .	18,991,828.07	May 2031 . . . . .	6,496,111.41	June 2036 . . . . .	1,481,055.18
May 2026 . . . . .	18,687,211.99	June 2031 . . . . .	6,370,045.34	July 2036 . . . . .	1,433,097.40
June 2026 . . . . .	18,386,836.04	July 2031 . . . . .	6,245,858.48	August 2036 . . . . .	1,385,944.86
July 2026 . . . . .	18,090,644.87	August 2031 . . . . .	6,123,525.50	September 2036 . . . . .	1,339,586.14
August 2026 . . . . .	17,798,583.83	September 2031 . . . . .	6,003,021.36	October 2036 . . . . .	1,294,009.98
September 2026 . . . . .	17,510,598.97	October 2031 . . . . .	5,884,321.38	November 2036 . . . . .	1,249,205.26
October 2026 . . . . .	17,226,636.99	November 2031 . . . . .	5,767,401.17	December 2036 . . . . .	1,205,161.02
November 2026 . . . . .	16,946,645.31	December 2031 . . . . .	5,652,236.67	January 2037 . . . . .	1,161,866.43
December 2026 . . . . .	16,670,571.97	January 2032 . . . . .	5,538,804.11	February 2037 . . . . .	1,119,310.82
January 2027 . . . . .	16,398,365.70	February 2032 . . . . .	5,427,080.04	March 2037 . . . . .	1,077,483.63
February 2027 . . . . .	16,129,975.85	March 2032 . . . . .	5,317,041.31	April 2037 . . . . .	1,036,374.48
March 2027 . . . . .	15,865,352.43	April 2032 . . . . .	5,208,665.08	May 2037 . . . . .	995,973.10

***NX Class (Continued)***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
June 2037 .....	\$ 956,269.36	May 2038 .....	\$ 562,806.96	April 2039 .....	\$ 240,401.12
July 2037 .....	917,253.27	June 2038 .....	530,732.11	May 2039 .....	214,235.76
August 2037 .....	878,914.96	July 2038 .....	499,234.84	June 2039 .....	188,561.52
September 2037 .....	841,244.71	August 2038 .....	468,306.75	July 2039 .....	163,371.16
October 2037 .....	804,232.92	September 2038 .....	437,939.56	August 2039 .....	138,657.54
November 2037 .....	767,870.11	October 2038 .....	408,125.10	September 2039 .....	114,413.60
December 2037 .....	732,146.93	November 2038 .....	378,855.28	October 2039 .....	90,632.40
January 2038 .....	697,054.17	December 2038 .....	350,122.16	November 2039 .....	67,307.06
February 2038 .....	662,582.71	January 2039 .....	321,917.88	December 2039 .....	44,430.83
March 2038 .....	628,723.57	February 2039 .....	294,234.69	January 2040 .....	21,997.03
April 2038 .....	595,467.91	March 2039 .....	267,064.95	February 2040 and thereafter .....	0.00

***Aggregate Group II Planned Balances***

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance .....	\$47,404,000.00	July 2016 .....	\$32,425,050.56	February 2020 .....	\$18,408,000.65
January 2013 .....	47,237,442.67	August 2016 .....	32,046,994.41	March 2020 .....	18,131,495.63
February 2013 .....	47,058,188.07	September 2016 .....	31,671,654.39	April 2020 .....	17,857,014.65
March 2013 .....	46,866,317.32	October 2016 .....	31,299,012.05	May 2020 .....	17,584,543.87
April 2013 .....	46,661,919.72	November 2016 .....	30,929,049.06	June 2020 .....	17,314,069.51
May 2013 .....	46,445,092.70	December 2016 .....	30,561,747.22	July 2020 .....	17,045,577.92
June 2013 .....	46,215,941.74	January 2017 .....	30,197,088.45	August 2020 .....	16,779,055.51
July 2013 .....	45,974,580.30	February 2017 .....	29,835,054.79	September 2020 .....	16,514,488.79
August 2013 .....	45,721,129.76	March 2017 .....	29,475,628.40	October 2020 .....	16,252,658.60
September 2013 .....	45,455,719.25	April 2017 .....	29,118,791.55	November 2020 .....	15,994,755.00
October 2013 .....	45,178,485.63	May 2017 .....	28,764,526.64	December 2020 .....	15,740,721.06
November 2013 .....	44,889,573.34	June 2017 .....	28,412,816.17	January 2021 .....	15,490,500.64
December 2013 .....	44,589,134.27	July 2017 .....	28,063,642.78	February 2021 .....	15,244,038.40
January 2014 .....	44,277,327.67	August 2017 .....	27,716,989.20	March 2021 .....	15,001,279.78
February 2014 .....	43,954,319.97	September 2017 .....	27,372,838.28	April 2021 .....	14,762,171.02
March 2014 .....	43,620,284.66	October 2017 .....	27,031,173.01	May 2021 .....	14,526,659.08
April 2014 .....	43,275,402.13	November 2017 .....	26,691,976.46	June 2021 .....	14,294,691.72
May 2014 .....	42,919,859.52	December 2017 .....	26,355,231.82	July 2021 .....	14,066,217.41
June 2014 .....	42,553,850.55	January 2018 .....	26,020,922.41	August 2021 .....	13,841,185.35
July 2014 .....	42,177,575.31	February 2018 .....	25,689,031.63	September 2021 .....	13,619,545.50
August 2014 .....	41,791,240.16	March 2018 .....	25,359,543.01	October 2021 .....	13,401,248.49
September 2014 .....	41,395,057.45	April 2018 .....	25,032,440.20	November 2021 .....	13,186,245.67
October 2014 .....	40,989,245.39	May 2018 .....	24,707,706.92	December 2021 .....	12,974,489.08
November 2014 .....	40,574,027.81	June 2018 .....	24,385,327.05	January 2022 .....	12,765,931.44
December 2014 .....	40,149,633.99	July 2018 .....	24,065,284.53	February 2022 .....	12,560,526.16
January 2015 .....	39,716,298.40	August 2018 .....	23,747,563.43	March 2022 .....	12,358,227.28
February 2015 .....	39,286,053.71	September 2018 .....	23,432,147.92	April 2022 .....	12,158,989.52
March 2015 .....	38,858,878.99	October 2018 .....	23,119,022.29	May 2022 .....	11,962,768.24
April 2015 .....	38,434,753.46	November 2018 .....	22,808,170.90	June 2022 .....	11,769,519.43
May 2015 .....	38,013,656.47	December 2018 .....	22,499,578.25	July 2022 .....	11,579,199.71
June 2015 .....	37,595,567.49	January 2019 .....	22,193,228.92	August 2022 .....	11,391,766.31
July 2015 .....	37,180,466.17	February 2019 .....	21,889,107.61	September 2022 .....	11,207,177.10
August 2015 .....	36,768,332.25	March 2019 .....	21,587,199.09	October 2022 .....	11,025,390.51
September 2015 .....	36,359,145.62	April 2019 .....	21,287,488.28	November 2022 .....	10,846,365.59
October 2015 .....	35,952,886.30	May 2019 .....	20,989,960.15	December 2022 .....	10,670,061.97
November 2015 .....	35,549,534.47	June 2019 .....	20,694,599.80	January 2023 .....	10,496,439.84
December 2015 .....	35,149,070.39	July 2019 .....	20,401,392.43	February 2023 .....	10,325,459.97
January 2016 .....	34,751,474.50	August 2019 .....	20,110,323.32	March 2023 .....	10,157,083.69
February 2016 .....	34,356,727.33	September 2019 .....	19,821,377.86	April 2023 .....	9,991,272.89
March 2016 .....	33,964,809.57	October 2019 .....	19,534,541.54	May 2023 .....	9,827,989.99
April 2016 .....	33,575,702.01	November 2019 .....	19,249,799.93	June 2023 .....	9,667,197.96
May 2016 .....	33,189,385.60	December 2019 .....	18,967,138.72	July 2023 .....	9,508,860.27
June 2016 .....	32,805,841.39	January 2020 .....	18,686,543.67	August 2023 .....	9,352,940.96

**Aggregate Group II (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
September 2023	\$ 9,199,404.54	October 2028	\$ 3,205,634.49	November 2033	\$ 963,551.59
October 2023	9,048,216.05	November 2028	3,147,824.43	December 2033	942,725.98
November 2023	8,899,341.03	December 2028	3,090,941.71	January 2034	922,260.63
December 2023	8,752,745.50	January 2029	3,034,972.34	February 2034	902,149.87
January 2024	8,608,395.97	February 2029	2,979,902.52	March 2034	882,388.12
February 2024	8,466,259.45	March 2029	2,925,718.65	April 2034	862,969.90
March 2024	8,326,303.39	April 2029	2,872,407.33	May 2034	843,889.79
April 2024	8,188,495.73	May 2029	2,819,955.36	June 2034	825,142.45
May 2024	8,052,804.86	June 2029	2,768,349.74	July 2034	806,722.63
June 2024	7,919,199.62	July 2029	2,717,577.64	August 2034	788,625.16
July 2024	7,787,649.30	August 2029	2,667,626.42	September 2034	770,844.95
August 2024	7,658,123.63	September 2029	2,618,483.65	October 2034	753,376.96
September 2024	7,530,592.78	October 2029	2,570,137.05	November 2034	736,216.27
October 2024	7,405,027.33	November 2029	2,522,574.53	December 2034	719,357.99
November 2024	7,281,398.31	December 2029	2,475,784.19	January 2035	702,797.33
December 2024	7,159,677.14	January 2030	2,429,754.29	February 2035	686,529.57
January 2025	7,039,835.66	February 2030	2,384,473.26	March 2035	670,550.04
February 2025	6,921,846.12	March 2030	2,339,929.71	April 2035	654,854.16
March 2025	6,805,681.15	April 2030	2,296,112.40	May 2035	639,437.42
April 2025	6,691,313.80	May 2030	2,253,010.28	June 2035	624,295.37
May 2025	6,578,717.49	June 2030	2,210,612.44	July 2035	609,423.63
June 2025	6,467,866.02	July 2030	2,168,908.13	August 2035	594,817.88
July 2025	6,358,733.57	August 2030	2,127,886.78	September 2035	580,473.88
August 2025	6,251,294.69	September 2030	2,087,537.94	October 2035	566,387.42
September 2025	6,145,524.31	October 2030	2,047,851.36	November 2035	552,554.40
October 2025	6,041,397.71	November 2030	2,008,816.89	December 2035	538,970.75
November 2025	5,938,890.51	December 2030	1,970,424.55	January 2036	525,632.48
December 2025	5,837,978.71	January 2031	1,932,664.53	February 2036	512,535.63
January 2026	5,738,638.64	February 2031	1,895,527.13	March 2036	499,676.34
February 2026	5,640,846.96	March 2031	1,859,002.80	April 2036	487,050.78
March 2026	5,544,580.70	April 2031	1,823,082.15	May 2036	474,655.18
April 2026	5,449,817.18	May 2031	1,787,755.90	June 2036	462,485.84
May 2026	5,356,534.08	June 2031	1,753,014.93	July 2036	450,539.12
June 2026	5,264,709.38	July 2031	1,718,850.24	August 2036	438,811.41
July 2026	5,174,321.39	August 2031	1,685,252.96	September 2036	427,299.17
August 2026	5,085,348.73	September 2031	1,652,214.38	October 2036	415,998.93
September 2026	4,997,770.33	October 2031	1,619,725.87	November 2036	404,907.23
October 2026	4,911,565.42	November 2031	1,587,778.97	December 2036	394,020.71
November 2026	4,826,713.52	December 2031	1,556,365.33	January 2037	383,336.03
December 2026	4,743,194.48	January 2032	1,525,476.71	February 2037	372,849.91
January 2027	4,660,988.40	February 2032	1,495,105.00	March 2037	362,559.12
February 2027	4,580,075.70	March 2032	1,465,242.23	April 2037	352,460.47
March 2027	4,500,437.06	April 2032	1,435,880.52	May 2037	342,550.85
April 2027	4,422,053.45	May 2032	1,407,012.11	June 2037	332,827.16
May 2027	4,344,906.11	June 2032	1,378,629.38	July 2037	323,286.37
June 2027	4,268,976.57	July 2032	1,350,724.79	August 2037	313,925.47
July 2027	4,194,246.60	August 2032	1,323,290.93	September 2037	304,741.54
August 2027	4,120,698.25	September 2032	1,296,320.49	October 2037	295,731.66
September 2027	4,048,313.83	October 2032	1,269,806.28	November 2037	286,892.99
October 2027	3,977,075.91	November 2032	1,243,741.21	December 2037	278,222.70
November 2027	3,906,967.28	December 2032	1,218,118.30	January 2038	269,718.03
December 2027	3,837,971.03	January 2033	1,192,930.66	February 2038	261,376.25
January 2028	3,770,070.47	February 2033	1,168,171.51	March 2038	253,194.68
February 2028	3,703,249.14	March 2033	1,143,834.18	April 2038	245,170.66
March 2028	3,637,490.83	April 2033	1,119,912.09	May 2038	237,301.61
April 2028	3,572,779.58	May 2033	1,096,398.75	June 2038	229,584.94
May 2028	3,509,099.64	June 2033	1,073,287.78	July 2038	222,018.15
June 2028	3,446,435.50	July 2033	1,050,572.90	August 2038	214,598.74
July 2028	3,384,771.87	August 2033	1,028,247.89	September 2038	207,324.26
August 2028	3,324,093.69	September 2033	1,006,306.67	October 2038	200,192.31
September 2028	3,264,386.10	October 2033	984,743.21	November 2038	193,200.52

**Aggregate Group II (Continued)**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
December 2038 .....	\$ 186,346.54	February 2040 .....	\$ 103,635.92	April 2041 .....	\$ 41,952.64
January 2039 .....	179,628.08	March 2040 .....	98,592.14	May 2041 .....	38,225.55
February 2039 .....	173,042.87	April 2040 .....	93,653.35	June 2041 .....	34,580.79
March 2039 .....	166,588.68	May 2040 .....	88,817.77	July 2041 .....	31,016.91
April 2039 .....	160,263.32	June 2040 .....	84,083.62	August 2041 .....	27,532.49
May 2039 .....	154,064.63	July 2040 .....	79,449.18	September 2041 .....	24,126.15
June 2039 .....	147,990.47	August 2040 .....	74,912.73	October 2041 .....	20,796.53
July 2039 .....	142,038.76	September 2040 .....	70,472.60	November 2041 .....	17,542.27
August 2039 .....	136,207.43	October 2040 .....	66,127.13	December 2041 .....	14,362.04
September 2039 .....	130,494.45	November 2040 .....	61,874.68	January 2042 .....	11,254.55
October 2039 .....	124,897.82	December 2040 .....	57,713.67	February 2042 .....	8,218.51
November 2039 .....	119,415.58	January 2041 .....	53,642.49	March 2042 .....	5,252.65
December 2039 .....	114,045.78	February 2041 .....	49,659.61	April 2042 .....	2,355.74
January 2040 .....	108,786.52	March 2041 .....	45,763.50	May 2042 and thereafter .....	0.00

**WD Class Planned Balances**

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance .....	\$2,522,000.00	August 2014 .....	\$1,782,886.78	April 2016 .....	\$ 680,248.30
January 2013 .....	2,506,687.18	September 2014 .....	1,725,643.32	May 2016 .....	635,106.11
February 2013 .....	2,488,875.91	October 2014 .....	1,666,959.46	June 2016 .....	590,939.00
March 2013 .....	2,468,588.40	November 2014 .....	1,606,916.42	July 2016 .....	547,734.76
April 2013 .....	2,445,850.39	December 2014 .....	1,545,597.30	August 2016 .....	505,481.33
May 2013 .....	2,420,691.17	January 2015 .....	1,483,086.97	September 2016 .....	464,166.75
June 2013 .....	2,393,143.49	February 2015 .....	1,421,765.07	October 2016 .....	423,779.18
July 2013 .....	2,363,243.58	March 2015 .....	1,361,617.23	November 2016 .....	384,306.94
August 2013 .....	2,331,031.02	April 2015 .....	1,302,629.18	December 2016 .....	345,738.42
September 2013 .....	2,296,548.80	May 2015 .....	1,244,786.84	January 2017 .....	308,062.18
October 2013 .....	2,259,843.19	June 2015 .....	1,188,076.28	February 2017 .....	271,266.86
November 2013 .....	2,220,963.66	July 2015 .....	1,132,483.65	March 2017 .....	235,341.23
December 2013 .....	2,179,962.88	August 2015 .....	1,077,995.31	April 2017 .....	200,274.19
January 2014 .....	2,136,896.56	September 2015 .....	1,024,597.74	May 2017 .....	166,054.74
February 2014 .....	2,091,823.46	October 2015 .....	972,277.53	June 2017 .....	132,672.01
March 2014 .....	2,044,805.23	November 2015 .....	921,021.43	July 2017 .....	100,115.21
April 2014 .....	1,995,906.34	December 2015 .....	870,816.34	August 2017 .....	68,373.71
May 2014 .....	1,945,193.98	January 2016 .....	821,649.26	September 2017 .....	37,436.96
June 2014 .....	1,892,737.97	February 2016 .....	773,507.35	October 2017 .....	7,294.51
July 2014 .....	1,838,610.67	March 2016 .....	726,377.89	November 2017 and thereafter .....	0.00

**WT Class Targeted Balances**

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance .....	\$5,176,000.00	January 2014 .....	\$4,482,686.95	February 2015 .....	\$3,222,480.20
January 2013 .....	5,148,328.54	February 2014 .....	4,402,071.05	March 2015 .....	3,118,807.32
February 2013 .....	5,116,143.64	March 2014 .....	4,318,121.52	April 2015 .....	3,017,607.16
March 2013 .....	5,079,490.14	April 2014 .....	4,230,977.92	May 2015 .....	2,918,841.38
April 2013 .....	5,038,420.95	May 2014 .....	4,140,785.69	June 2015 .....	2,822,472.18
May 2013 .....	4,992,996.92	June 2014 .....	4,047,695.90	July 2015 .....	2,728,462.26
June 2013 .....	4,943,286.82	July 2014 .....	3,951,864.93	August 2015 .....	2,636,774.81
July 2013 .....	4,889,367.19	August 2014 .....	3,853,454.19	September 2015 .....	2,547,373.47
August 2013 .....	4,831,322.28	September 2014 .....	3,752,629.83	October 2015 .....	2,460,222.42
September 2013 .....	4,769,243.89	October 2014 .....	3,649,562.33	November 2015 .....	2,375,286.25
October 2013 .....	4,703,231.21	November 2014 .....	3,544,426.24	December 2015 .....	2,292,530.06
November 2013 .....	4,633,390.69	December 2014 .....	3,437,399.79	January 2016 .....	2,211,919.40
December 2013 .....	4,559,835.82	January 2015 .....	3,328,664.57	February 2016 .....	2,133,420.27

**WT Class (Continued)**

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
March 2016 .....	\$2,056,999.11	April 2017 .....	\$1,238,144.03	May 2018 .....	\$ 517,167.05
April 2016 .....	1,982,622.84	May 2017 .....	1,187,531.98	June 2018 .....	461,525.57
May 2016 .....	1,910,258.79	June 2017 .....	1,138,545.21	July 2018 .....	407,890.38
June 2016 .....	1,839,874.73	July 2017 .....	1,091,156.70	August 2018 .....	356,229.47
July 2016 .....	1,771,438.87	August 2017 .....	1,045,339.75	September 2018 .....	306,511.25
August 2016 .....	1,704,919.84	September 2017 .....	1,001,068.07	October 2018 .....	258,704.52
September 2016 .....	1,640,286.66	October 2017 .....	958,315.71	November 2018 .....	212,778.52
October 2016 .....	1,577,508.81	November 2017 .....	894,993.10	December 2018 .....	168,702.85
November 2016 .....	1,516,556.15	December 2017 .....	826,618.21	January 2019 .....	126,447.50
December 2016 .....	1,457,398.96	January 2018 .....	760,450.53	February 2019 .....	85,982.87
January 2017 .....	1,400,007.88	February 2018 .....	696,455.49	March 2019 .....	47,279.76
February 2017 .....	1,344,354.01	March 2018 .....	634,598.96	April 2019 .....	10,309.27
March 2017 .....	1,290,408.78	April 2018 .....	574,847.22	May 2019 and thereafter .....	0.00

---

---

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

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

---

**TABLE OF CONTENTS**

	Page
Table of Contents .....	S- 2
Available Information .....	S- 3
Summary .....	S- 4
Additional Risk Factors .....	S- 8
Description of the Certificates .....	S- 8
Certain Additional Federal Income Tax Consequences .....	S-26
Plan of Distribution .....	S-28
Legal Matters .....	S-28
Exhibit A .....	A- 1
Schedule 1 .....	A- 2
Principal Balance Schedules .....	B- 1

---

---

**\$852,806,922**



**Guaranteed REMIC  
Pass-Through Certificates**

**Fannie Mae REMIC Trust 2012-151**

---

**PROSPECTUS SUPPLEMENT**

---

**J.P. Morgan**

**December 21, 2012**

---

---