

**\$1,439,283,678**



**Guaranteed REMIC Pass-Through Certificates  
Fannie Mae REMIC Trust 2013-1**

**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.

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
AD	1	\$ 70,041,437	PT	1.50%	FIX	3136ABYD9	February 2028
AE	1	25,000,000	PT	1.75	FIX	3136ABYE7	February 2028
IA	1	52,523,678(2)	NTL	3.50	FIX/IO	3136ABYF4	February 2028
BA(3)	2	150,791,000	SEQ	3.00	FIX	3136ABYG2	February 2040
VA	2	6,658,000	SEQ/AD	3.00	FIX	3136ABYH0	July 2022
VB	2	10,094,000	SEQ/AD	3.00	FIX	3136ABYJ6	February 2033
ZV	2	20,457,000	SEQ	3.00	FIX/Z	3136ABYK3	February 2043
AI	2	26,857,142(2)	NTL	3.50	FIX/IO	3136ABYL1	February 2043
CB(3)	3	35,529,430	PT	1.50	FIX	3136ABZQ9	February 2033
CI(3)	3	17,764,715(2)	NTL	3.00	FIX/IO	3136ABZT3	February 2033
DA(3)	4	47,754,865	PT	1.50	FIX	3136ABZU0	February 2033
DI(3)	4	23,877,432(2)	NTL	3.00	FIX/IO	3136ABZX4	February 2033
EA(3)	5	30,966,756	PT	1.50	FIX	3136ABZY2	February 2033
EI(3)	5	15,483,378(2)	NTL	3.00	FIX/IO	3136ABA37	February 2033
AL	6	100,000,000	PT	1.50	FIX	3136ABYQ0	February 2028
IL	6	40,000,000(2)	NTL	2.50	FIX/IO	3136ABYR8	February 2028

(Table continued on next page)

**The Fannie Mae Guaranty**

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

**The Trust and its Assets**

The trust will own Fannie Mae MBS.

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

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 BD, BG, BH, BI, C, CD, CE, D, DB, DC, E, EB, EC, MB, MC, MI, SB, FA, PC, PG, PH, PI, KE, KD, KC, KB, KA, KI and YI 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 January 30, 2013.

**Carefully consider the risk factors on page S-9 of this prospectus supplement and starting on page 13 of the REMIC prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.**

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

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

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

**Barclays**

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
MA(3) . . . . .	7	\$223,506,000	PAC/AD	3.00%	FIX	3136ABYS6	January 2043
MD . . . . .	7	1,376,000	PAC/AD	3.00	FIX	3136ABYT4	February 2043
JZ . . . . .	7	93,118,000	SUP	3.00	FIX/Z	3136ABYU1	February 2043
PA(3) . . . . .	8	144,723,000	PAC/AD	3.50	FIX	3136ABYV9	June 2042
PD . . . . .	8	8,000,000	PAC/AD	3.50	FIX	3136ABYW7	February 2043
ZU . . . . .	8	33,110,334	SUP	3.50	FIX/Z	3136ABYX5	February 2043
FB(3) . . . . .	8	37,166,666	PT	(4)	FLT	3136ABYY3	February 2043
SA(3) . . . . .	8	37,166,666(2)	NTL	(4)	INV/IO	3136ABYZ0	February 2043
IB(3) . . . . .	8	37,166,666(2)	NTL	(4)	INV/IO	3136ABZA4	February 2043
LA . . . . .	9	150,000,000	PT	1.25	FIX	3136ABZB2	February 2028
LI . . . . .	9	75,000,000(2)	NTL	2.50	FIX/IO	3136ABZC0	February 2028
KG(3) . . . . .	10	203,385,000	SEQ	3.00	FIX	3136ABZD8	July 2040
VC . . . . .	10	8,609,000	SEQ/AD	3.00	FIX	3136ABZE6	August 2022
VD . . . . .	10	12,776,000	SEQ/AD	3.00	FIX	3136ABZF3	January 2033
ZK . . . . .	10	26,221,190	SEQ	3.00	FIX/Z	3136ABZG1	February 2043
IK . . . . .	10	83,663,729(2)	NTL	4.50	FIX/IO	3136ABZH9	February 2043
R . . . . .		0	NPR	0	NPR	3136ABZJ5	February 2043

- (1) See "Description of the Certificates—Class Definitions and Abbreviations" in the REMIC prospectus. (3) Exchangeable classes.  
(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. (4) Based on LIBOR.

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## AVAILABLE INFORMATION

You should purchase the certificates only if you have read and understood this prospectus supplement and the following documents (the “Disclosure Documents”):

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated August 1, 2012 (the “REMIC Prospectus”);
- our Prospectus for Fannie Mae Guaranteed Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated
  - February 1, 2012, for all MBS issued on or after February 1, 2012,
  - July 1, 2011, for all MBS issued on or after July 1, 2011 and prior to February 1, 2012,
  - June 1, 2009, for all MBS issued on or after January 1, 2009 and prior to July 1, 2011,
  - April 1, 2008, for all MBS issued on or after June 1, 2007 and prior to January 1, 2009, or
  - January 1, 2006, for all other MBS(as applicable, the “MBS Prospectus”); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading “Incorporation by Reference” in the REMIC Prospectus.

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

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

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

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

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

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

Barclays Capital Inc.  
Attn: MBS Syndication Operations  
70 Hudson Street  
Jersey City, New Jersey  
(telephone (201) 499-8506).

## SUMMARY

This summary contains only limited information about the certificates. Statistical information in this summary is provided as of January 1, 2013. You should purchase the certificates only after reading this prospectus supplement and each of the additional disclosure documents listed on page S-3. In particular, please see the discussion of risk factors that appears in each of those additional disclosure documents.

### Assets Underlying Each Group of Classes

Group	Assets
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 MBS
5	Group 5 MBS
6	Group 6 MBS
7	Group 7 MBS
8	Group 8 MBS
9	Group 9 MBS
10	Group 10 MBS

### Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8, Group 9 and Group 10

#### Characteristics of the MBS

	Approximate Principal Balance	Pass- Through Rate	Range of Weighted Average Coupons or WACs (annual percentages)	Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)
Group 1 MBS	\$ 95,041,437	3.50%	3.75% to 6.00%	121 to 180
Group 2 MBS	\$188,000,000	3.50%	3.75% to 6.00%	241 to 360
Group 3 MBS	\$ 35,529,430	3.00%	3.25% to 5.50%	181 to 240
Group 4 MBS	\$ 47,754,865	3.00%	3.25% to 5.50%	181 to 240
Group 5 MBS	\$ 30,966,756	3.00%	3.25% to 5.50%	181 to 240
Group 6 MBS	\$100,000,000	2.50%	2.75% to 5.00%	121 to 180
Group 7 MBS	\$318,000,000	3.00%	3.25% to 5.50%	241 to 360
Group 8 MBS	\$123,000,000	4.00%	4.25% to 6.50%	241 to 360
	\$100,000,000	4.00%	4.25% to 6.50%	241 to 360
Group 9 MBS	\$ 57,345,042	2.50%	2.75% to 5.00%	121 to 180
	\$ 92,654,958	2.50%	2.75% to 5.00%	121 to 180
Group 10 MBS	\$136,077,474	4.50%	4.75% to 7.00%	241 to 360
	\$100,000,000	4.50%	4.75% to 7.00%	241 to 360
	\$ 14,913,716	4.50%	4.75% to 7.00%	241 to 360

### Assumed Characteristics of the Underlying Mortgage Loans

	<u>Principal Balance</u>	<u>Original Term to Maturity (in months)</u>	<u>Remaining Term to Maturity (in months)</u>	<u>Loan Age (in months)</u>	<u>Interest Rate</u>
Group 1 MBS	\$ 95,041,437	180	167	5	3.997%
Group 2 MBS	\$188,000,000	360	351	1	4.088%
Group 3 MBS	\$ 35,529,430	240	238	1	3.420%
Group 4 MBS	\$ 47,754,865	240	238	1	3.420%
Group 5 MBS	\$ 30,966,756	240	239	1	3.410%
Group 6 MBS	\$100,000,000	180	172	5	3.003%
Group 7 MBS	\$318,000,000	360	358	1	3.690%
Group 8 MBS	\$123,000,000	360	353	4	4.530%
	\$100,000,000	360	349	8	4.500%
Group 9 MBS	\$ 57,345,042	180	171	3	2.930%
	\$ 92,654,958	180	172	2	2.930%
Group 10 MBS	\$136,077,474	360	336	16	5.040%
	\$100,000,000	360	335	17	5.040%
	\$ 14,913,716	360	346	5	4.970%

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

#### **Settlement Date**

We expect to issue the certificates on January 30, 2013.

#### **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:

<u>Fed Book-Entry</u>	<u>Physical</u>
All classes of certificates other than the R Class	R Class

#### **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 .....	0.51%	6.50%	0.30%	LIBOR + 30 basis points
SA .....	5.94%	6.15%	0.00%	6.15% – LIBOR
IB .....	0.05%	0.05%	0.00%	6.20% – LIBOR
SB .....	5.99%	6.20%	0.00%	6.20% – LIBOR
FA .....	0.56%	6.50%	0.35%	LIBOR + 35 basis points

(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>	
IA .....	74.9894351825% of the AD Class
AI .....	14.2857138298% of the Group 2 MBS
BI .....	35.7142853353% of the BA Class
CI .....	50% of the CB Class
DI .....	49.999989530% of the DA Class
EI .....	50% of the EA Class
IL .....	40% of the AL Class
MI .....	33.3333333333% of the MA Class
SA .....	100% of the FB Class
IB .....	100% of the FB Class
SB .....	100% of the FB Class
PI .....	43.7499996545% of the PA Class
LI .....	50% of the LA Class
IK .....	33.333329349% of the Group 10 MBS
KI .....	33.3333333333% of the KG Class
YI .....	41.6666661976% of the CB Class
	<i>plus</i>
	33.333326353% of the DA Class
	<i>plus</i>
	41.666666667% of the EA 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>250%</u>	<u>500%</u>	<u>900%</u>	<u>1300%</u>
AD, AE and IA .....	8.6	6.0	4.5	3.0	2.0	1.5

<u>Group 2 Classes</u>	<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>500%</u>	<u>700%</u>
BA, BD, BG, BH and BI .....	17.0	7.6	5.0	2.6	2.1
VA .....	5.0	5.0	5.0	4.1	3.4
VB .....	15.0	14.7	11.8	6.1	4.6
ZV .....	28.6	22.9	17.7	9.1	6.6
AI .....	19.3	10.6	7.3	3.7	2.9

<u>Group 3 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>500%</u>	<u>800%</u>	<u>1100%</u>
CB, CI, C, CD and CE .....	11.8	8.0	6.1	3.5	2.5	2.0

<u>Group 4 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>500%</u>	<u>800%</u>	<u>1100%</u>
DA, DI, D, DB and DC .....	11.8	8.0	6.1	3.5	2.5	2.0

<u>Group 5 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>500%</u>	<u>800%</u>	<u>1100%</u>
EA, EI, E, EB and EC .....	11.8	8.0	6.1	3.5	2.5	2.0

<u>Group 6 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>150%</u>	<u>400%</u>	<u>900%</u>	<u>1300%</u>
AL and IL .....	8.5	6.1	5.5	3.5	2.0	1.5

<u>Group 7 Classes</u>	<u>PSA Prepayment Assumption</u>						
	<u>0%</u>	<u>100%</u>	<u>140%</u>	<u>175%</u>	<u>400%</u>	<u>900%</u>	<u>1300%</u>
MA, MB, MC and MI .....	11.4	5.6	5.1	5.1	5.1	2.8	2.1
MD .....	21.4	21.2	21.2	21.2	21.2	9.3	5.6
JZ .....	25.4	18.1	16.1	14.3	2.4	1.2	0.9

<u>Group 8 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>125%</u>	<u>160%</u>	<u>250%</u>	<u>500%</u>	<u>900%</u>	<u>1300%</u>
PA, PC, PG, PH and PI ...	13.8	6.4	6.0	6.0	6.0	3.5	2.2	1.6
PD .....	23.6	20.6	20.6	20.6	20.6	11.7	6.1	3.8
ZU .....	27.0	19.7	18.4	14.7	2.6	1.0	0.6	0.4
FB, SA, IB, SB and FA ....	19.6	10.5	9.4	8.2	6.0	3.4	2.0	1.5

<u>Group 9 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>150%</u>	<u>400%</u>	<u>900%</u>	<u>1300%</u>
LA and LI .....	8.5	6.1	5.5	3.6	2.1	1.6

<u>Group 10 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>125%</u>	<u>250%</u>	<u>600%</u>	<u>800%</u>
KG, KE, KD, KC, KB, KA and KI .....	17.8	7.3	6.3	3.6	1.6	1.2
VC .....	5.0	5.0	5.0	5.0	3.3	2.5
VD .....	15.0	14.7	14.1	9.9	4.5	3.3
ZK .....	28.8	22.4	21.1	15.1	7.0	5.0
IK .....	19.9	10.1	9.0	5.6	2.4	1.8

<u>Group 3/Group 4/Group 5 Class†</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>500%</u>	<u>800%</u>	<u>1100%</u>
YI .....	11.8	8.0	6.1	3.5	2.5	2.0

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

† This class is an RCR class formed by a combination of REMIC classes in three different groups. For additional information, see Schedule 1 attached to this prospectus supplement.

## ADDITIONAL RISK FACTOR

*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.

## 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 January 1, 2013 (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 ten groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the "Group 1 MBS," "Group 2 MBS," "Group 3 MBS," "Group 4 MBS," "Group 5 MBS," "Group 6 MBS," "Group 7 MBS," "Group 8 MBS," "Group 9 MBS" and "Group 10 MBS," and together, the "MBS").

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

The Trust will constitute a "real estate mortgage investment conduit" ("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 interest" of the REMIC. The REMIC Certificates other than the R Class are collectively referred to as the "Regular Classes" or "Regular Certificates," and the R Class is referred to as the "Residual Class" or "Residual Certificate."

	<u>Assets</u>	<u>Regular Interests</u>	<u>Residual Interest</u>
REMIC .....	MBS	All Classes of REMIC Certificates other than the R Class	R

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

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

We will issue the Residual Certificate in fully registered, certificated form. The “Holder” or “Certificateholder” of the Residual Certificate is its registered owner. The 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 the Residual Certificate and may require payment to cover any tax or other governmental charge. See also “—Characteristics of the Residual Class” below.

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

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

## **The MBS**

The MBS provide that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the MBS are conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 15 years in the case of the Group 1 MBS, Group 6 MBS and Group 9 MBS; up to 30 years in the case of the Group 2 MBS, Group 7 MBS, Group 8 MBS and Group 10 MBS; and up to 20 years in the case of the Group 3 MBS, Group 4 MBS and Group 5 MBS.

In addition, the Mortgage Loans underlying the Group 2 MBS and Group 10 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—Risk 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.

Furthermore, the pools of mortgage loans backing the Group 7 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 7 MBS, see the Final Data Statement for the Trust and the related prospectus supplement for each MBS. See also “Risk Factors—Risks Relating to Yield and Prepayment—*Refinancing—“Jumbo-conforming” mortgage loans, which have original principal balances that exceed our traditional conforming loan limits, may prepay at different rates than conforming balance mortgage loans generally*” in the MBS Prospectus dated February 1, 2012.

For additional information, see “Summary—Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8, Group 9 and Group 10—Characteristics of the MBS” in this prospectus supplement and “The Mortgage Pools” and “Yield, Maturity, and Prepayment Considerations” in the MBS Prospectus.

### Distributions of Interest

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

The Floating Rate and Inverse Floating Rate Classes will bear interest at interest rates based on LIBOR. We currently establish LIBOR on the basis of the “BBA Method.” See “Additional Risk Factors—*In the future we may be unable to establish LIBOR on the basis of the BBA Method*” in this prospectus supplement.

*Delay Classes and No-Delay Classes.* The “Delay” Classes and “No-Delay” Classes are set forth in the following table:

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

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

*Accrual Classes.* The ZV, JZ, ZU and ZK 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 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 Group 1 Principal Distribution Amount to AD and AE, pro rata, until retired. } } Pass-Through Classes

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

- *Group 2*

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

The Group 2 Cash Flow Distribution Amount to BA, VA, VB and ZV, in that order, until retired. } Sequential Pay Classes

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

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

- *Group 3*

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

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

- *Group 4*

The Group 4 Principal Distribution Amount to DA until retired. } Pass-Through Class

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

- *Group 5*

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

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

- *Group 6*

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

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

- *Group 7*

The JZ Accrual Amount to Aggregate Group I to its Planned Balance, and thereafter to JZ. } Accretion Directed/PAC Group and Accrual Class

The Group 7 Cash Flow Distribution Amount in the following priority:

1. To Aggregate Group I to its Planned Balance. } PAC Group
2. To JZ until retired. } Support Class
3. To Aggregate Group I to zero. } PAC Group

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

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

“Aggregate Group I” consists of the MA and MD Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I to MA and MD, 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 8*

The ZU Accrual Amount to Aggregate Group II to its Planned Balance, and thereafter to ZU. } Accretion Directed/PAC Group and Accrual Class

The Group 8 Cash Flow Distribution Amount as follows:

— 83.3333336323% as follows:

- first*, to Aggregate Group II to its Planned Balance; } PAC Group
- second*, to ZU until retired; and } Support Class
- third*, to Aggregate Group II to zero, and } PAC Group
- 16.6666663677% to FB until retired. } Pass-Through Class

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

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

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

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

- *Group 9*

The Group 9 Principal Distribution Amount to LA until retired. } Pass-Through Class

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

- *Group 10*

The ZK Accrual Amount to VC and VD, in that order, until retired, and thereafter to ZK. } Accretion Directed Classes and Accrual Class

The Group 10 Cash Flow Distribution Amount to KG, VC, VD and ZK, in that order, until retired. } Sequential Pay Classes

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

The “Group 10 Cash Flow Distribution Amount” is the principal then paid on the Group 10 MBS.

### Structuring Assumptions

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

- the Mortgage Loans underlying the MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8, Group 9 and Group 10—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 January 30, 2013; and
- each Distribution Date occurs on the 25th day of a month.

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

*Prepayment Assumptions.* The prepayment model used in this prospectus supplement is PSA. For a description of PSA, see “Yield, Maturity and Prepayment Considerations—Prepayment Models” in the REMIC Prospectus. It is highly unlikely that prepayments will occur at any *constant* PSA rate or at any other *constant* rate.

*Principal Balance Schedules.* The Principal Balance Schedules are set forth beginning on page B-1 of this prospectus supplement. The Principal Balance Schedules were prepared based on the Pricing Assumptions and the assumption that the related Mortgage Loans prepay at a *constant* rate within the applicable “Structuring Ranges” specified in the chart below. The “Effective Range” for an Aggregate Group is the range of prepayment rates (measured by *constant* PSA rates) that would reduce that Aggregate Group to its scheduled balance each month based on the Pricing Assumptions. We have not provided separate schedules for the individual Classes included in the Aggregate Groups. However, those Classes are designed to receive principal distributions in the same fashion as if separate schedules had been provided (with schedules based on the same underlying assumptions that apply to the related Aggregate Group schedule). If such separate schedules had been provided for the individual Classes included in the Aggregate Groups, we expect that the effective ranges for those Classes would not be narrower than those shown below for the related Aggregate Groups.

<u>Groups</u>	<u>Structuring Ranges</u>	<u>Initial Effective Ranges</u>
Aggregate Group I Planned Balances	Between 140% and 400% PSA	Between 140% and 400% PSA
Aggregate Group II Planned Balances	Between 125% and 250% PSA	Between 125% and 250% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I . . . . .	MA and MD
Aggregate Group II . . . . .	PA and PD

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

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

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

- We will distribute any excess of principal distributions over the amount necessary to reduce an Aggregate Group to its scheduled balance in any month. As a result, the likelihood of reducing an Aggregate Group to its scheduled balance each month will not be improved by the averaging of high and low principal distributions from month to month.
- Even if the related Mortgage Loans prepay at rates falling within the applicable Structuring Ranges or Effective Ranges, principal distributions may be insufficient to reduce the Aggregate Groups to their scheduled balances each month if prepayments do not occur at a *constant* PSA rate.

- The actual Effective Ranges at any time will be based upon the actual characteristics of the related Mortgage Loans at that time, which are likely to vary (and may vary considerably) from the Pricing Assumptions. As a result, the actual Effective Ranges will likely differ from the Initial Effective Ranges specified above. For the same reason, the Aggregate Groups might not be reduced to their scheduled balances each month even if the related Mortgage Loans prepay at a *constant* PSA rate within the applicable Initial Effective Ranges. This is so particularly if the rates fall at the lower or higher end of the applicable ranges.
- The actual Effective Ranges may narrow, widen or shift upward or downward to reflect actual prepayment experience over time.
- The principal payment stability of each Aggregate Group will be supported by one other Class. When the related supporting Class is retired, the Aggregate Group receiving the benefit of that support, if still outstanding, may no longer have an Effective Range, and will be much more sensitive to prepayments of the related Mortgage Loans.

## Yield Tables

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

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

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

We cannot assure you that

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

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

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

*The Fixed Rate Interest Only Classes.* **The yields to investors in the Fixed Rate Interest Only Classes will be very sensitive to the rate of principal payments (including**

prepayments) of the related Mortgage Loans. The Mortgage Loans generally can be prepaid at any time without penalty. On the basis of the assumptions described below, the yield to maturity on each Fixed Rate Interest Only Class would be 0% if prepayments of the related Mortgage Loans were to occur at the following constant rates:

<u>Class</u>	<u>% PSA</u>
IA .....	339%
AI .....	202%
CI .....	314%
DI .....	290%
EI .....	275%
IL .....	229%
LI .....	245%
IK .....	213%
BI .....	179%
MI .....	602%
PI .....	344%
KI .....	174%
YI .....	290%

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>
IA .....	13.18750%
AI .....	25.06250%
CI .....	14.03125%
DI .....	14.73438%
EI .....	15.25000%
IL .....	11.46875%
LI .....	11.37500%
IK .....	28.12500%
BI .....	18.50000%
MI .....	11.25000%
PI .....	18.75000%
KI .....	21.75000%
YI .....	14.75000%

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

### Sensitivity of the IA Class to Prepayments

	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>900%</u>	<u>1300%</u>
Pre-Tax Yields to Maturity .....	15.2%	12.6%	4.8%	(9.0)%	(33.3)%	(60.8)%

### Sensitivity of the AI Class to Prepayments

	PSA Prepayment Assumption				
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>500%</u>	<u>700%</u>
Pre-Tax Yields to Maturity . . . . .	8.2%	5.6%	0.1%	(17.1)%	(29.3)%

### Sensitivity of the CI Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>500%</u>	<u>800%</u>	<u>1100%</u>
Pre-Tax Yields to Maturity . . . . .	13.5%	11.0%	5.9%	(10.0)%	(26.9)%	(44.9)%

### Sensitivity of the DI Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>500%</u>	<u>800%</u>	<u>1100%</u>
Pre-Tax Yields to Maturity . . . . .	12.3%	9.8%	4.7%	(11.3)%	(28.4)%	(46.5)%

### Sensitivity of the EI Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>500%</u>	<u>800%</u>	<u>1100%</u>
Pre-Tax Yields to Maturity . . . . .	11.5%	9.0%	3.9%	(12.2)%	(29.3)%	(47.6)%

### Sensitivity of the IL Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>400%</u>	<u>900%</u>	<u>1300%</u>
Pre-Tax Yields to Maturity . . . . .	9.4%	6.8%	4.2%	(9.3)%	(39.7)%	(68.1)%

### Sensitivity of the LI Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>400%</u>	<u>900%</u>	<u>1300%</u>
Pre-Tax Yields to Maturity . . . . .	9.6%	7.2%	4.7%	(8.0)%	(36.2)%	(61.4)%

### Sensitivity of the IK Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>250%</u>	<u>600%</u>	<u>800%</u>
Pre-Tax Yields to Maturity . . . . .	10.2%	7.1%	5.6%	(2.4)%	(26.8)%	(42.4)%

### Sensitivity of the BI Class to Prepayments

	PSA Prepayment Assumption				
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>500%</u>	<u>700%</u>
Pre-Tax Yields to Maturity . . . . .	11.9%	7.6%	(2.2)%	(32.9)%	(50.6)%

### Sensitivity of the MI Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>140%</u>	<u>175%</u>	<u>400%</u>	<u>900%</u>	<u>1300%</u>
Pre-Tax Yields to Maturity . . . . .	16.4%	11.5%	8.9%	8.9%	8.9%	(15.5)%	(37.2)%

### Sensitivity of the PI Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>160%</u>	<u>250%</u>	<u>500%</u>	<u>900%</u>	<u>1300%</u>
Pre-Tax Yields to Maturity . . . . .	12.2%	7.3%	5.7%	5.7%	5.7%	(11.6)%	(43.8)%	(74.5)%

### Sensitivity of the KI Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>250%</u>	<u>600%</u>	<u>800%</u>
Pre-Tax Yields to Maturity . . . . .	13.5%	8.6%	5.8%	(10.1)%	(62.7)%	(91.5)%

### Sensitivity of the YI Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>500%</u>	<u>800%</u>	<u>1100%</u>
Pre-Tax Yields to Maturity . . . . .	12.3%	9.8%	4.7%	(11.3)%	(28.4)%	(46.5)%

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

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

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

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

<u>Class</u>	<u>Price*</u>
SA . . . . .	21.2500%
IB . . . . .	0.1875%
SB . . . . .	21.4375%

\* 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 SA 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>160%</b>	<b>250%</b>	<b>500%</b>	<b>900%</b>	<b>1300%</b>
0.11% .....	25.0%	22.2%	20.9%	18.9%	13.8%	(1.1)%	(26.9)%	(56.0)%
0.21% .....	24.5%	21.7%	20.3%	18.4%	13.2%	(1.6)%	(27.5)%	(56.7)%
2.21% .....	13.9%	11.1%	9.6%	7.6%	2.4%	(12.9)%	(39.9)%	(71.0)%
4.21% .....	2.5%	(0.3)%	(1.8)%	(3.8)%	(9.1)%	(24.7)%	(53.1)%	(87.4)%
6.15% and above .....	*	*	*	*	*	*	*	*

**Sensitivity of the IB 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>160%</b>	<b>250%</b>	<b>500%</b>	<b>900%</b>	<b>1300%</b>
6.150% and below .....	23.0%	20.2%	18.8%	16.9%	11.7%	(3.2)%	(29.2)%	(58.6)%
6.175% .....	7.8%	4.9%	3.5%	1.5%	(3.8)%	(19.3)%	(47.3)%	(80.0)%
6.200% .....	*	*	*	*	*	*	*	*

**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>125%</b>	<b>160%</b>	<b>250%</b>	<b>500%</b>	<b>900%</b>	<b>1300%</b>
0.11% .....	25.0%	22.2%	20.8%	18.9%	13.8%	(1.1)%	(26.9)%	(56.0)%
0.21% .....	24.5%	21.7%	20.3%	18.3%	13.2%	(1.6)%	(27.5)%	(56.7)%
2.21% .....	13.9%	11.1%	9.7%	7.7%	2.5%	(12.8)%	(39.8)%	(70.9)%
4.21% .....	2.7%	(0.1)%	(1.6)%	(3.6)%	(8.9)%	(24.5)%	(52.9)%	(87.1)%
6.20% .....	*	*	*	*	*	*	*	*

**Weighted Average Lives of the Certificates**

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

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

- the timing of changes in the rate of principal distributions, and
- the priority sequences of distributions of principal of the Group 2, Group 7, Group 8 and Group 10 Classes.

See “—Distributions of Principal” above.

The effect of these factors may differ as to various Classes and the effects on any Class may vary at different times during the life of that Class. Accordingly, we can give no assurance as to the weighted average life of any Class. Further, to the extent the prices of the Certificates repre-

sent 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 and Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	180 months	6.00%
Group 2 MBS	360 months	6.00%
Group 3 MBS	240 months	5.50%
Group 4 MBS	240 months	5.50%
Group 5 MBS	240 months	5.50%
Group 6 MBS	180 months	5.00%
Group 7 MBS	360 months	5.50%
Group 8 MBS	360 months	6.50%
Group 9 MBS	180 months	5.00%
Group 10 MBS	360 months	7.00%

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	AD, AE and IA† Classes					
	PSA Prepayment Assumption					
	0%	100%	250%	500%	900%	1300%
Initial Percent	100	100	100	100	100	100
January 2014	96	92	89	84	75	66
January 2015	91	83	74	60	40	23
January 2016	86	73	59	39	17	5
January 2017	81	63	46	25	7	1
January 2018	76	54	36	16	3	*
January 2019	70	46	28	10	1	*
January 2020	64	39	21	6	1	*
January 2021	58	32	15	4	*	*
January 2022	51	25	11	2	*	*
January 2023	44	19	8	1	*	*
January 2024	36	14	5	1	*	*
January 2025	28	9	3	*	*	*
January 2026	19	4	1	*	*	0
January 2027	10	0	0	0	0	0
January 2028	0	0	0	0	0	0
Weighted Average Life (years)**	8.6	6.0	4.5	3.0	2.0	1.5

Date	BA, BD, BG, BH and BI† Classes					VA Class					VB Class					ZV Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	200%	500%	700%	0%	100%	200%	500%	700%	0%	100%	200%	500%	700%	0%	100%	200%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2014	98	96	94	88	85	91	91	91	91	91	100	100	100	100	100	103	103	103	103	103
January 2015	97	89	83	65	53	81	81	81	81	81	100	100	100	100	100	106	106	106	106	106
January 2016	95	80	68	37	20	71	71	71	71	71	100	100	100	100	100	109	109	109	109	109
January 2017	93	72	55	18	1	61	61	61	61	61	100	100	100	100	100	113	113	113	113	113
January 2018	91	64	44	4	0	50	50	50	50	0	100	100	100	100	0	116	116	116	116	107
January 2019	89	56	34	0	0	39	39	39	0	0	100	100	100	53	0	120	120	120	120	60
January 2020	87	50	26	0	0	28	28	28	0	0	100	100	100	0	0	123	123	123	99	34
January 2021	85	43	19	0	0	17	17	17	0	0	100	100	100	0	0	127	127	127	68	19
January 2022	82	37	12	0	0	5	5	5	0	0	100	100	100	0	0	131	131	131	46	11
January 2023	80	32	7	0	0	0	0	0	0	0	95	95	95	0	0	135	135	135	31	6
January 2024	77	26	2	0	0	0	0	0	0	0	87	87	87	0	0	139	139	139	21	3
January 2025	74	22	0	0	0	0	0	0	0	0	78	78	47	0	0	143	143	143	14	2
January 2026	71	17	0	0	0	0	0	0	0	0	69	69	0	0	0	148	148	141	10	1
January 2027	67	13	0	0	0	0	0	0	0	0	60	60	0	0	0	152	152	118	6	1
January 2028	64	9	0	0	0	0	0	0	0	0	51	51	0	0	0	157	157	99	4	*
January 2029	60	5	0	0	0	0	0	0	0	0	41	41	0	0	0	162	162	83	3	*
January 2030	56	2	0	0	0	0	0	0	0	0	31	31	0	0	0	166	166	68	2	*
January 2031	52	0	0	0	0	0	0	0	0	0	21	0	0	0	0	171	171	56	1	*
January 2032	47	0	0	0	0	0	0	0	0	0	11	0	0	0	0	177	149	46	1	*
January 2033	43	0	0	0	0	0	0	0	0	0	0	0	0	0	0	182	129	37	1	*
January 2034	38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	182	110	30	*	*
January 2035	32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	182	93	24	*	*
January 2036	26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	182	77	18	*	*
January 2037	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	182	62	14	*	*
January 2038	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	182	48	10	*	*
January 2039	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	182	35	7	*	*
January 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	181	23	4	*	*
January 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	124	12	2	*	*
January 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	64	2	*	*	*
January 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.0	7.6	5.0	2.6	2.1	5.0	5.0	5.0	4.1	3.4	15.0	14.7	11.8	6.1	4.6	28.6	22.9	17.7	9.1	6.6

\* 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	AI† Class				
	PSA Prepayment Assumption				
	0%	100%	200%	500%	700%
Initial Percent	100	100	100	100	100
January 2014	99	97	95	91	88
January 2015	97	91	86	72	62
January 2016	96	84	75	50	36
January 2017	95	77	64	34	21
January 2018	93	71	55	23	12
January 2019	91	65	47	16	7
January 2020	90	60	41	11	4
January 2021	88	54	35	7	2
January 2022	86	50	30	5	1
January 2023	84	45	25	3	1
January 2024	81	41	21	2	*
January 2025	79	37	18	2	*
January 2026	77	33	15	1	*
January 2027	74	30	13	1	*
January 2028	71	27	11	*	*
January 2029	68	24	9	*	*
January 2030	65	21	7	*	*
January 2031	61	19	6	*	*
January 2032	58	16	5	*	*
January 2033	54	14	4	*	*
January 2034	50	12	3	*	*
January 2035	46	10	3	*	*
January 2036	41	8	2	*	*
January 2037	36	7	1	*	*
January 2038	31	5	1	*	*
January 2039	26	4	1	*	*
January 2040	20	3	*	*	*
January 2041	14	1	*	*	*
January 2042	7	*	*	*	0
January 2043	0	0	0	0	0
Weighted Average Life (years)**	19.3	10.6	7.3	3.7	2.9

Date	CB, CI†, C, CD and CE Classes						DA, DI†, D, DB and DC Classes						EA, EI†, E, EB and EC Classes					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	200%	500%	800%	1100%	0%	100%	200%	500%	800%	1100%	0%	100%	200%	500%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2014	97	95	94	89	85	80	97	95	94	89	85	80	97	95	94	89	85	80
January 2015	94	88	83	69	56	44	94	88	83	69	56	44	94	88	83	69	56	44
January 2016	91	79	70	47	29	15	91	79	70	47	29	15	91	79	70	47	29	15
January 2017	88	71	59	31	14	5	88	71	59	31	14	5	88	71	59	31	14	5
January 2018	84	64	49	21	7	2	84	64	49	21	7	2	84	64	49	21	7	2
January 2019	80	57	41	14	3	1	80	57	41	14	3	1	80	57	41	14	3	1
January 2020	77	50	34	9	2	*	77	50	34	9	2	*	77	50	34	9	2	*
January 2021	72	44	28	6	1	*	72	44	28	6	1	*	72	44	28	6	1	*
January 2022	68	39	23	4	*	*	68	39	23	4	*	*	68	39	23	4	*	*
January 2023	63	34	19	3	*	*	63	34	19	3	*	*	63	34	19	3	*	*
January 2024	58	29	15	2	*	*	58	29	15	2	*	*	58	29	15	2	*	*
January 2025	53	24	12	1	*	*	53	24	12	1	*	*	53	25	12	1	*	*
January 2026	48	20	9	1	*	*	48	20	9	1	*	*	48	20	9	1	*	*
January 2027	42	17	7	*	*	*	42	17	7	*	*	*	42	17	7	*	*	*
January 2028	36	13	5	*	*	*	36	13	5	*	*	*	36	13	5	*	*	*
January 2029	30	10	4	*	*	*	30	10	4	*	*	*	30	10	4	*	*	*
January 2030	23	7	2	*	*	0	23	7	2	*	*	0	23	7	3	*	*	0
January 2031	16	4	1	*	*	0	16	4	1	*	*	0	16	5	1	*	*	0
January 2032	8	2	1	*	*	0	8	2	1	*	*	0	8	2	1	*	*	0
January 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.8	8.0	6.1	3.5	2.5	2.0	11.8	8.0	6.1	3.5	2.5	2.0	11.8	8.0	6.1	3.5	2.5	2.0

\* 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	AL and IL† Classes					
	PSA Prepayment Assumption					
	0%	100%	150%	400%	900%	1300%
Initial Percent	100	100	100	100	100	100
January 2014	95	92	91	86	75	66
January 2015	91	82	79	65	40	23
January 2016	86	72	67	46	17	5
January 2017	80	63	57	32	7	1
January 2018	75	54	47	23	3	*
January 2019	69	46	39	16	1	*
January 2020	62	39	32	11	1	*
January 2021	56	32	25	7	*	*
January 2022	49	26	20	5	*	*
January 2023	42	20	15	3	*	*
January 2024	34	15	10	2	*	*
January 2025	26	10	7	1	*	*
January 2026	18	5	4	*	*	0
January 2027	9	1	1	*	*	0
January 2028	0	0	0	0	0	0
Weighted Average Life (years)**	8.5	6.1	5.5	3.5	2.0	1.5

Date	MA, MB, MC and MI† Classes							MD Class							JZ Class							
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption							
	0%	100%	140%	175%	400%	900%	1300%	0%	100%	140%	175%	400%	900%	1300%	0%	100%	140%	175%	400%	900%	1300%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2014	97	94	93	93	93	93	93	100	100	100	100	100	100	100	100	103	103	102	101	89	63	42
January 2015	93	85	82	82	82	76	52	100	100	100	100	100	100	100	100	106	106	105	99	61	0	0
January 2016	90	73	68	68	68	35	12	100	100	100	100	100	100	100	100	109	109	107	96	30	0	0
January 2017	86	62	55	55	55	15	2	100	100	100	100	100	100	100	100	113	113	110	95	11	0	0
January 2018	83	52	44	44	44	7	0	100	100	100	100	100	100	93	116	116	113	94	2	0	0	
January 2019	79	42	33	33	33	3	0	100	100	100	100	100	100	20	120	120	116	95	*	0	0	
January 2020	74	32	24	24	24	1	0	100	100	100	100	100	100	4	123	123	115	93	*	0	0	
January 2021	70	24	18	18	18	*	0	100	100	100	100	100	100	1	127	127	112	89	*	0	0	
January 2022	65	15	13	13	13	0	0	100	100	100	100	100	47	*	131	131	106	83	*	0	0	
January 2023	61	9	9	9	9	0	0	100	100	100	100	100	21	*	135	130	98	76	*	0	0	
January 2024	56	7	7	7	7	0	0	100	100	100	100	100	9	*	139	122	91	69	*	0	0	
January 2025	50	5	5	5	5	0	0	100	100	100	100	100	4	*	143	113	82	61	*	0	0	
January 2026	45	3	3	3	3	0	0	100	100	100	100	100	2	*	148	104	74	54	*	0	0	
January 2027	39	2	2	2	2	0	0	100	100	100	100	100	1	*	152	95	67	48	*	0	0	
January 2028	33	1	1	1	1	0	0	100	100	100	100	100	*	*	157	87	59	42	*	0	0	
January 2029	27	1	1	1	1	0	0	100	100	100	100	100	*	*	162	78	52	36	*	0	0	
January 2030	20	*	*	*	*	0	0	100	100	100	100	100	*	0	166	70	45	31	*	0	0	
January 2031	13	*	*	*	*	0	0	100	100	100	100	100	*	0	171	62	39	26	*	0	0	
January 2032	6	0	0	0	0	0	0	100	86	86	86	86	*	0	177	55	34	22	*	0	0	
January 2033	0	0	0	0	0	0	0	60	60	60	60	60	*	0	178	48	29	18	*	0	0	
January 2034	0	0	0	0	0	0	0	42	42	42	42	42	*	0	164	41	24	15	*	0	0	
January 2035	0	0	0	0	0	0	0	29	29	29	29	29	*	0	150	35	20	12	*	0	0	
January 2036	0	0	0	0	0	0	0	19	19	19	19	19	*	0	135	29	16	10	*	0	0	
January 2037	0	0	0	0	0	0	0	13	13	13	13	13	*	0	118	24	13	8	*	0	0	
January 2038	0	0	0	0	0	0	0	8	8	8	8	8	*	0	101	19	10	6	*	0	0	
January 2039	0	0	0	0	0	0	0	5	5	5	5	5	*	0	83	14	8	4	*	0	0	
January 2040	0	0	0	0	0	0	0	3	3	3	3	3	*	0	64	10	5	3	*	0	0	
January 2041	0	0	0	0	0	0	0	1	1	1	1	1	*	0	44	6	3	2	*	0	0	
January 2042	0	0	0	0	0	0	0	*	*	*	*	*	0	0	23	3	1	1	*	0	0	
January 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	11.4	5.6	5.1	5.1	5.1	2.8	2.1	21.4	21.2	21.2	21.2	21.2	9.3	5.6	25.4	18.1	16.1	14.3	2.4	1.2	0.9	

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

Date	PA, PC, PG, PH and PI† Classes								PD Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	125%	160%	250%	500%	900%	1300%	0%	100%	125%	160%	250%	500%	900%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2014	98	94	93	93	93	93	92	80	100	100	100	100	100	100	100	100
January 2015	95	85	83	83	83	77	49	25	100	100	100	100	100	100	100	100
January 2016	93	75	72	72	72	51	19	1	100	100	100	100	100	100	100	100
January 2017	90	66	61	61	61	33	6	0	100	100	100	100	100	100	100	26
January 2018	87	57	52	52	52	21	0	0	100	100	100	100	100	100	90	6
January 2019	84	49	43	43	43	13	0	0	100	100	100	100	100	100	40	1
January 2020	81	41	35	35	35	7	0	0	100	100	100	100	100	100	18	*
January 2021	78	33	28	28	28	3	0	0	100	100	100	100	100	100	8	*
January 2022	75	26	22	22	22	*	0	0	100	100	100	100	100	100	4	*
January 2023	71	20	17	17	17	0	0	0	100	100	100	100	100	71	2	*
January 2024	67	13	13	13	13	0	0	0	100	100	100	100	100	48	1	*
January 2025	63	10	10	10	10	0	0	0	100	100	100	100	100	32	*	*
January 2026	58	7	7	7	7	0	0	0	100	100	100	100	100	22	*	*
January 2027	54	5	5	5	5	0	0	0	100	100	100	100	100	15	*	*
January 2028	49	3	3	3	3	0	0	0	100	100	100	100	100	10	*	*
January 2029	44	1	1	1	1	0	0	0	100	100	100	100	100	6	*	0
January 2030	38	0	0	0	0	0	0	0	100	97	97	97	97	4	*	0
January 2031	33	0	0	0	0	0	0	0	100	77	77	77	77	3	*	0
January 2032	26	0	0	0	0	0	0	0	100	61	61	61	61	2	*	0
January 2033	20	0	0	0	0	0	0	0	100	48	48	48	48	1	*	0
January 2034	13	0	0	0	0	0	0	0	100	37	37	37	37	1	*	0
January 2035	6	0	0	0	0	0	0	0	100	28	28	28	28	*	*	0
January 2036	0	0	0	0	0	0	0	0	64	21	21	21	21	*	*	0
January 2037	0	0	0	0	0	0	0	0	15	15	15	15	15	*	*	0
January 2038	0	0	0	0	0	0	0	0	11	11	11	11	11	*	*	0
January 2039	0	0	0	0	0	0	0	0	7	7	7	7	7	*	*	0
January 2040	0	0	0	0	0	0	0	0	4	4	4	4	4	*	0	0
January 2041	0	0	0	0	0	0	0	0	2	2	2	2	2	*	0	0
January 2042	0	0	0	0	0	0	0	0	*	*	*	*	*	*	0	0
January 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	13.8	6.4	6.0	6.0	6.0	3.5	2.2	1.6	23.6	20.6	20.6	20.6	20.6	11.7	6.1	3.8

Date	ZU Class								FB, SA†, IB†, SB† and FA Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	125%	160%	250%	500%	900%	1300%	0%	100%	125%	160%	250%	500%	900%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2014	104	104	103	98	86	52	0	0	99	96	95	94	92	86	76	66
January 2015	107	107	107	93	60	0	0	0	98	90	88	86	80	64	42	24
January 2016	111	111	110	88	35	0	0	0	96	83	80	76	66	44	19	5
January 2017	115	115	114	85	18	0	0	0	95	76	72	67	55	30	9	1
January 2018	119	119	117	84	8	0	0	0	94	70	65	59	46	21	4	*
January 2019	123	123	120	83	3	0	0	0	92	64	59	52	38	14	2	*
January 2020	128	128	122	82	*	0	0	0	90	59	53	46	32	10	1	*
January 2021	132	132	122	82	*	0	0	0	89	54	48	41	26	7	*	*
January 2022	137	137	121	79	*	0	0	0	87	49	43	36	22	4	*	*
January 2023	142	142	117	76	*	0	0	0	85	45	39	31	18	3	*	*
January 2024	147	146	112	71	*	0	0	0	83	41	35	27	15	2	*	*
January 2025	152	140	106	67	*	0	0	0	80	37	31	24	12	1	*	*
January 2026	158	132	99	61	*	0	0	0	78	33	27	21	10	1	*	*
January 2027	163	124	91	56	*	0	0	0	75	30	24	18	8	1	*	0
January 2028	169	115	84	50	*	0	0	0	73	27	21	15	6	*	*	0
January 2029	175	105	76	45	*	0	0	0	70	24	19	13	5	*	*	0
January 2030	181	96	69	40	*	0	0	0	66	21	16	11	4	*	*	0
January 2031	188	87	61	35	*	0	0	0	63	19	14	10	3	*	*	0
January 2032	194	77	54	30	*	0	0	0	59	16	12	8	3	*	*	0
January 2033	201	68	47	26	*	0	0	0	56	14	10	7	2	*	*	0
January 2034	208	59	40	22	*	0	0	0	52	12	9	6	2	*	*	0
January 2035	216	51	34	18	*	0	0	0	47	10	7	4	1	*	*	0
January 2036	223	43	28	15	*	0	0	0	43	9	6	4	1	*	*	0
January 2037	207	35	23	12	*	0	0	0	38	7	5	3	1	*	0	0
January 2038	179	27	18	9	*	0	0	0	32	5	4	2	*	*	0	0
January 2039	148	20	13	7	*	0	0	0	27	4	3	1	*	*	0	0
January 2040	115	14	9	4	*	0	0	0	21	3	2	1	*	*	0	0
January 2041	79	7	5	2	*	0	0	0	14	1	1	*	*	*	0	0
January 2042	41	2	1	*	*	0	0	0	7	*	*	*	*	*	0	0
January 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.0	19.7	18.4	14.7	2.6	1.0	0.6	0.4	19.6	10.5	9.4	8.2	6.0	3.4	2.0	1.5

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

Date	LA and LI† Classes					
	PSA Prepayment Assumption					
	0%	100%	150%	400%	900%	1300%
Initial Percent	100	100	100	100	100	100
January 2014	95	93	92	88	79	72
January 2015	91	83	81	68	46	30
January 2016	86	73	68	49	20	6
January 2017	80	63	58	34	9	1
January 2018	75	55	48	24	4	*
January 2019	69	46	40	16	1	*
January 2020	62	39	32	11	1	*
January 2021	56	32	26	7	*	*
January 2022	49	26	20	5	*	*
January 2023	42	20	15	3	*	*
January 2024	34	15	11	2	*	*
January 2025	26	10	7	1	*	*
January 2026	18	5	4	*	*	0
January 2027	9	1	1	*	*	0
January 2028	0	0	0	0	0	0
Weighted Average Life (years)**	8.5	6.1	5.5	3.6	2.1	1.6

Date	KG, KE, KD, KC, KB, KA and KI† Classes						VC Class						VD Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	125%	250%	600%	800%	0%	100%	125%	250%	600%	800%	0%	100%	125%	250%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2014	99	93	91	84	65	54	91	91	91	91	91	91	100	100	100	100	100	100
January 2015	97	84	81	67	33	17	81	81	81	81	81	81	100	100	100	100	100	100
January 2016	96	75	71	52	12	0	71	71	71	71	71	5	100	100	100	100	100	100
January 2017	94	68	62	39	0	0	61	61	61	61	32	0	100	100	100	100	100	0
January 2018	93	60	54	29	0	0	51	51	51	51	0	0	100	100	100	100	0	0
January 2019	91	53	47	20	0	0	40	40	40	40	0	0	100	100	100	100	0	0
January 2020	89	47	40	12	0	0	29	29	29	29	0	0	100	100	100	100	0	0
January 2021	87	41	33	6	0	0	17	17	17	17	0	0	100	100	100	100	0	0
January 2022	85	35	28	1	0	0	6	6	6	6	0	0	100	100	100	100	0	0
January 2023	82	30	22	0	0	0	0	0	0	0	0	0	96	96	96	43	0	0
January 2024	80	25	17	0	0	0	0	0	0	0	0	0	87	87	87	0	0	0
January 2025	77	20	13	0	0	0	0	0	0	0	0	0	79	79	79	0	0	0
January 2026	74	16	9	0	0	0	0	0	0	0	0	0	70	70	70	0	0	0
January 2027	71	12	5	0	0	0	0	0	0	0	0	0	60	60	60	0	0	0
January 2028	68	8	1	0	0	0	0	0	0	0	0	0	51	51	51	0	0	0
January 2029	64	5	0	0	0	0	0	0	0	0	0	0	41	41	15	0	0	0
January 2030	61	1	0	0	0	0	0	0	0	0	0	0	31	31	0	0	0	0
January 2031	56	0	0	0	0	0	0	0	0	0	0	0	21	0	0	0	0	0
January 2032	52	0	0	0	0	0	0	0	0	0	0	0	10	0	0	0	0	0
January 2033	47	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2034	42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2035	37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2036	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2037	25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2038	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2039	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2040	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.8	7.3	6.3	3.6	1.6	1.2	5.0	5.0	5.0	5.0	3.3	2.5	15.0	14.7	14.1	9.9	4.5	3.3

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

Date	ZK Class						IK† Class						YI† Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	125%	250%	600%	800%	0%	100%	125%	250%	600%	800%	0%	100%	200%	500%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2014	103	103	103	103	103	103	99	94	93	87	72	63	97	95	94	89	85	80
January 2015	106	106	106	106	106	106	98	87	84	73	46	33	94	88	83	69	56	44
January 2016	109	109	109	109	109	109	97	80	77	61	29	17	91	79	70	47	29	15
January 2017	113	113	113	113	113	81	95	74	69	51	18	9	88	71	59	31	14	5
January 2018	116	116	116	116	108	41	94	68	63	42	11	4	84	64	49	21	7	2
January 2019	120	120	120	120	67	21	93	62	57	35	7	2	80	57	41	14	3	1
January 2020	123	123	123	123	42	11	91	57	51	29	4	1	77	50	34	9	2	*
January 2021	127	127	127	127	26	5	89	52	46	24	3	1	72	44	28	6	1	*
January 2022	131	131	131	131	16	3	88	47	41	20	2	*	68	39	23	4	*	*
January 2023	135	135	135	135	10	1	86	43	37	16	1	*	63	34	19	3	*	*
January 2024	139	139	139	128	6	1	84	39	33	13	1	*	58	29	15	2	*	*
January 2025	143	143	143	104	4	*	82	35	29	11	*	*	53	24	12	1	*	*
January 2026	148	148	148	85	2	*	79	32	26	9	*	*	48	20	9	1	*	*
January 2027	152	152	152	69	1	*	77	29	23	7	*	*	42	17	7	*	*	*
January 2028	157	157	157	56	1	*	74	26	20	6	*	*	36	13	5	*	*	*
January 2029	162	162	162	45	1	*	71	23	18	5	*	*	30	10	4	*	*	*
January 2030	166	166	146	36	*	*	68	20	15	4	*	*	23	7	2	*	*	0
January 2031	171	167	126	28	*	*	65	17	13	3	*	*	16	4	1	*	*	0
January 2032	177	145	107	22	*	*	61	15	11	2	*	*	8	2	1	*	*	0
January 2033	182	124	90	17	*	*	57	13	9	2	*	*	0	0	0	0	0	0
January 2034	182	104	75	13	*	*	53	11	8	1	*	*	0	0	0	0	0	0
January 2035	182	86	61	10	*	*	49	9	6	1	*	*	0	0	0	0	0	0
January 2036	182	69	48	7	*	*	44	7	5	1	*	*	0	0	0	0	0	0
January 2037	182	53	36	5	*	*	39	6	4	1	*	*	0	0	0	0	0	0
January 2038	182	39	26	3	*	*	34	4	3	*	*	*	0	0	0	0	0	0
January 2039	182	25	16	2	*	*	28	3	2	*	*	*	0	0	0	0	0	0
January 2040	182	12	8	1	*	*	22	1	1	*	*	*	0	0	0	0	0	0
January 2041	142	1	*	*	*	0	15	*	*	*	*	*	0	0	0	0	0	0
January 2042	74	0	0	0	0	0	8	0	0	0	0	0	0	0	0	0	0	0
January 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																		
Life (years)**	28.8	22.4	21.1	15.1	7.0	5.0	19.9	10.1	9.0	5.6	2.4	1.8	11.8	8.0	6.1	3.5	2.5	2.0

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

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

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

### Characteristics of the Residual Class

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 Election and Special Tax Attributes**

We will make a REMIC election with respect to the 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 Class will be designated as the “residual interest” in the REMIC 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 Class, as “qualified mortgages” for other REMICs. See “Material Federal Income Tax Consequences—REMIC Election and Special Tax Attributes” in the REMIC Prospectus.

Notwithstanding the foregoing, the Mortgage Loans underlying the Group 2 MBS and the Group 10 MBS have loan-to-value ratios at origination ranging from greater than 105% up to 125%. See “Description of the Certificates—The MBS” in this prospectus supplement. A portion of the Group 2 Classes and the Group 10 Classes may not be treated as “real estate assets” within the meaning of section 856(c)(5)(B) of the Code. See “Material Federal Income Tax Consequences—Special Tax Attributes” in the MBS Prospectus dated February 1, 2012. Accordingly, special tax considerations may apply to a real estate investment trust that holds a REMIC Certificate of a Group 2 Class or a Group 10 Class and we may be obligated to provide additional information, pursuant to Regulations under section 6049 of the Code, on such Classes. See “Material Federal Income Tax Consequences—REMIC Election and Special Tax Attributes” in the REMIC Prospectus.

### **Taxation of Beneficial Owners of Regular Certificates**

The Notional Classes and the Accrual Classes will be issued with original issue discount (“OID”), and certain other Classes of 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	250% PSA
2	100% PSA
3	200% PSA
4	200% PSA
5	200% PSA
6	150% PSA
7	175% PSA
8	160% PSA
9	150% PSA
10	125% 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. The C, CD, CE, D, DB, DC, E, EB, EC, SB, FA and YI Classes of RCR Certificates are Combination RCR Certificates. The remaining Classes of RCR Certificates are Strip 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 Barclays Capital Inc. (the “Dealer”) in exchange for the MBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

## **LEGAL MATTERS**

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

## Schedule 1

## Available Recombinations(1)

REMIC Certificates		RCR Certificates						
<u>Classes</u>	<u>Original Balances</u>	<u>RCR Classes</u>	<u>Original Balances</u>	<u>Principal Type(2)</u>	<u>Interest Rate</u>	<u>Interest Type(2)</u>	<u>CUSIP Number</u>	<u>Final Distribution Date</u>
<b>Recombination 1</b>								
BA	\$150,791,000	BD	\$150,791,000	SEQ	1.75%	FIX	3136ABZL0	February 2040
		BI	53,853,928(3)	NTL	3.50	FIX/IO	3136ABZP1	February 2040
<b>Recombination 2</b>								
BA	150,791,000	BG	150,791,000	SEQ	2.00	FIX	3136ABZM8	February 2040
		BI	43,083,142(3)	NTL	3.50	FIX/IO	3136ABZP1	February 2040
<b>Recombination 3</b>								
BA	150,791,000	BH	150,791,000	SEQ	2.25	FIX	3136ABZN6	February 2040
		BI	32,312,357(3)	NTL	3.50	FIX/IO	3136ABZP1	February 2040
<b>Recombination 4</b>								
CB	35,529,430	C	35,529,430	PT	3.00	FIX	3136ABYM9	February 2033
CI	17,764,715(3)							
<b>Recombination 5</b>								
CB	35,529,430	CD	35,529,430	PT	1.75	FIX	3136ABZR7	February 2033
CI	2,960,786(3)							
<b>Recombination 6</b>								
CB	35,529,430	CE	35,529,430	PT	2.00	FIX	3136ABZS5	February 2033
CI	5,921,572(3)							
<b>Recombination 7</b>								
DA	47,754,865	D	47,754,865	PT	3.00	FIX	3136ABYN7	February 2033
DI	23,877,432(3)							
<b>Recombination 8</b>								
DA	47,754,865	DB	47,754,865	PT	1.75	FIX	3136ABZV8	February 2033
DI	3,979,572(3)							
<b>Recombination 9</b>								
DA	47,754,865	DC	47,754,865	PT	2.00	FIX	3136ABZW6	February 2033
DI	7,959,144(3)							
<b>Recombination 10</b>								
EA	30,966,756	E	30,966,756	PT	3.00	FIX	3136ABYP2	February 2033
EI	15,483,378(3)							

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<u>REMIC Certificates</u>		<u>RCR Certificates</u>						
<u>Classes</u>	<u>Original Balances</u>	<u>RCR Classes</u>	<u>Original Balances</u>	<u>Principal Type(2)</u>	<u>Interest Rate</u>	<u>Interest Type(2)</u>	<u>CUSIP Number</u>	<u>Final Distribution Date</u>
<b>Recombination 11</b>								
EA	\$ 30,966,756	EB	\$ 30,966,756	PT	1.75%	FIX	3136ABZZ9	February 2033
EI	2,580,563(3)							
<b>Recombination 12</b>								
EA	30,966,756	EC	30,966,756	PT	2.00	FIX	3136ABA29	February 2033
EI	5,161,126(3)							
<b>Recombination 13</b>								
MA	223,506,000	MB	223,506,000	PAC/AD	2.00	FIX	3136ABA45	January 2043
		MI	74,502,000(3)	NTL	3.00	FIX/IO	3136ABA60	January 2043
<b>Recombination 14</b>								
MA	223,506,000	MC	223,506,000	PAC/AD	2.50	FIX	3136ABA52	January 2043
		MI	37,251,000(3)	NTL	3.00	FIX/IO	3136ABA60	January 2043
<b>Recombination 15</b>								
SA	37,166,666(3)	SB	37,166,666(3)	NTL	(4)	INV/IO	3136ABA78	February 2043
IB	37,166,666(3)							
<b>Recombination 16</b>								
FB	37,166,666	FA	37,166,666	PT	(4)	FLT	3136ABA86	February 2043
IB	37,166,666(3)							
<b>Recombination 17</b>								
PA	144,723,000	PC	144,723,000	PAC/AD	1.75	FIX	3136ABA94	June 2042
		PI	63,316,312(3)	NTL	4.00	FIX/IO	3136ABB44	June 2042
<b>Recombination 18</b>								
PA	144,723,000	PG	144,723,000	PAC/AD	2.00	FIX	3136ABB28	June 2042
		PI	54,271,125(3)	NTL	4.00	FIX/IO	3136ABB44	June 2042
<b>Recombination 19</b>								
PA	144,723,000	PH	144,723,000	PAC/AD	2.25	FIX	3136ABB36	June 2042
		PI	45,225,937(3)	NTL	4.00	FIX/IO	3136ABB44	June 2042
<b>Recombination 20</b>								
KG	203,385,000	KE	203,385,000	SEQ	1.50	FIX	3136ABB51	July 2040
		KI	67,795,000(3)	NTL	4.50	FIX/IO	3136ABC27	July 2040
<b>Recombination 21</b>								
KG	203,385,000	KD	203,385,000	SEQ	1.75	FIX	3136ABB69	July 2040
		KI	56,495,833(3)	NTL	4.50	FIX/IO	3136ABC27	July 2040

REMIC Certificates		RCR Certificates						
<u>Classes</u>	<u>Original Balances</u>	<u>RCR Classes</u>	<u>Original Balances</u>	<u>Principal Type(2)</u>	<u>Interest Rate</u>	<u>Interest Type(2)</u>	<u>CUSIP Number</u>	<u>Final Distribution Date</u>
<b>Recombination 22</b>								
KG	\$203,385,000	KC	\$203,385,000	SEQ	2.00%	FIX	3136ABB77	July 2040
		KI	45,196,666(3)	NTL	4.50	FIX/IO	3136ABC27	July 2040
<b>Recombination 23</b>								
KG	203,385,000	KB	203,385,000	SEQ	2.25	FIX	3136ABB85	July 2040
		KI	33,897,500(3)	NTL	4.50	FIX/IO	3136ABC27	July 2040
<b>Recombination 24</b>								
KG	203,385,000	KA	203,385,000	SEQ	2.50	FIX	3136ABB93	July 2040
		KI	22,598,333(3)	NTL	4.50	FIX/IO	3136ABC27	July 2040
<b>Recombination 25</b>								
CI	14,803,929(3)	YI(5)	43,625,032(3)	NTL	3.00	FIX/IO	3136ABC35	February 2033
DI	15,918,288(3)							
EI	12,902,815(3)							

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

## 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 . . . . .	\$224,882,000.00	September 2017 . . . . .	\$107,309,359.84	May 2022 . . . . .	\$ 27,009,482.67
February 2013 . . . . .	224,012,130.93	October 2017 . . . . .	105,128,014.46	June 2022 . . . . .	26,326,797.12
March 2013 . . . . .	223,203,868.48	November 2017 . . . . .	102,962,227.27	July 2022 . . . . .	25,660,957.90
April 2013 . . . . .	222,288,704.26	December 2017 . . . . .	100,811,872.05	August 2022 . . . . .	25,011,556.45
May 2013 . . . . .	221,267,131.13	January 2018 . . . . .	98,676,823.53	September 2022 . . . . .	24,378,193.98
June 2013 . . . . .	220,139,951.75	February 2018 . . . . .	96,556,957.34	October 2022 . . . . .	23,760,481.28
July 2013 . . . . .	218,938,391.93	March 2018 . . . . .	94,452,150.06	November 2022 . . . . .	23,158,038.45
August 2013 . . . . .	217,662,956.24	April 2018 . . . . .	92,362,279.19	December 2022 . . . . .	22,570,494.67
September 2013 . . . . .	216,314,202.56	May 2018 . . . . .	90,287,223.12	January 2023 . . . . .	21,997,488.02
October 2013 . . . . .	214,892,741.55	June 2018 . . . . .	88,226,861.16	February 2023 . . . . .	21,438,665.26
November 2013 . . . . .	213,399,236.27	July 2018 . . . . .	86,181,073.50	March 2023 . . . . .	20,893,681.62
December 2013 . . . . .	211,834,401.60	August 2018 . . . . .	84,149,741.24	April 2023 . . . . .	20,362,200.59
January 2014 . . . . .	210,199,003.65	September 2018 . . . . .	82,132,746.36	May 2023 . . . . .	19,843,893.71
February 2014 . . . . .	208,493,859.10	October 2018 . . . . .	80,129,971.71	June 2023 . . . . .	19,338,440.45
March 2014 . . . . .	206,719,834.45	November 2018 . . . . .	78,149,594.63	July 2023 . . . . .	18,845,527.92
April 2014 . . . . .	204,877,845.27	December 2018 . . . . .	76,217,299.27	August 2023 . . . . .	18,364,850.78
May 2014 . . . . .	202,968,855.35	January 2019 . . . . .	74,331,933.72	September 2023 . . . . .	17,896,111.00
June 2014 . . . . .	200,993,875.75	February 2019 . . . . .	72,492,373.34	October 2023 . . . . .	17,439,017.72
July 2014 . . . . .	198,953,963.86	March 2019 . . . . .	70,697,520.20	November 2023 . . . . .	16,993,287.05
August 2014 . . . . .	196,850,222.40	April 2019 . . . . .	68,946,302.41	December 2023 . . . . .	16,558,641.94
September 2014 . . . . .	194,683,798.31	May 2019 . . . . .	67,237,673.49	January 2024 . . . . .	16,134,811.99
October 2014 . . . . .	192,455,881.59	June 2019 . . . . .	65,570,611.82	February 2024 . . . . .	15,721,533.30
November 2014 . . . . .	190,167,704.17	July 2019 . . . . .	63,944,120.02	March 2024 . . . . .	15,318,548.32
December 2014 . . . . .	187,820,538.64	August 2019 . . . . .	62,357,224.39	April 2024 . . . . .	14,925,605.69
January 2015 . . . . .	185,415,696.95	September 2019 . . . . .	60,808,974.34	May 2024 . . . . .	14,542,460.12
February 2015 . . . . .	182,954,529.10	October 2019 . . . . .	59,298,441.88	June 2024 . . . . .	14,168,872.18
March 2015 . . . . .	180,438,421.71	November 2019 . . . . .	57,824,721.04	July 2024 . . . . .	13,804,608.26
April 2015 . . . . .	177,868,796.64	December 2019 . . . . .	56,386,927.41	August 2024 . . . . .	13,449,440.32
May 2015 . . . . .	175,247,109.49	January 2020 . . . . .	54,984,197.55	September 2024 . . . . .	13,103,145.86
June 2015 . . . . .	172,574,848.10	February 2020 . . . . .	53,615,688.59	October 2024 . . . . .	12,765,507.70
July 2015 . . . . .	169,922,090.19	March 2020 . . . . .	52,280,577.68	November 2024 . . . . .	12,436,313.94
August 2015 . . . . .	167,288,680.20	April 2020 . . . . .	50,978,061.53	December 2024 . . . . .	12,115,357.75
September 2015 . . . . .	164,674,463.72	May 2020 . . . . .	49,707,355.97	January 2025 . . . . .	11,802,437.30
October 2015 . . . . .	162,079,287.52	June 2020 . . . . .	48,467,695.48	February 2025 . . . . .	11,497,355.63
November 2015 . . . . .	159,502,999.46	July 2020 . . . . .	47,258,332.76	March 2025 . . . . .	11,199,920.55
December 2015 . . . . .	156,945,448.57	August 2020 . . . . .	46,078,538.28	April 2025 . . . . .	10,909,944.48
January 2016 . . . . .	154,406,484.99	September 2020 . . . . .	44,927,599.90	May 2025 . . . . .	10,627,244.38
February 2016 . . . . .	151,885,959.97	October 2020 . . . . .	43,804,822.42	June 2025 . . . . .	10,351,641.63
March 2016 . . . . .	149,383,725.87	November 2020 . . . . .	42,709,527.21	July 2025 . . . . .	10,082,961.94
April 2016 . . . . .	146,899,636.16	December 2020 . . . . .	41,641,051.79	August 2025 . . . . .	9,821,035.21
May 2016 . . . . .	144,433,545.38	January 2021 . . . . .	40,598,749.47	September 2025 . . . . .	9,565,695.46
June 2016 . . . . .	141,985,309.16	February 2021 . . . . .	39,581,988.98	October 2025 . . . . .	9,316,780.73
July 2016 . . . . .	139,554,784.20	March 2021 . . . . .	38,590,154.10	November 2025 . . . . .	9,074,132.97
August 2016 . . . . .	137,141,828.29	April 2021 . . . . .	37,622,643.28	December 2025 . . . . .	8,837,597.95
September 2016 . . . . .	134,746,300.23	May 2021 . . . . .	36,678,869.33	January 2026 . . . . .	8,607,025.19
October 2016 . . . . .	132,368,059.92	June 2021 . . . . .	35,758,259.07	February 2026 . . . . .	8,382,267.83
November 2016 . . . . .	130,006,968.26	July 2021 . . . . .	34,860,252.98	March 2026 . . . . .	8,163,182.58
December 2016 . . . . .	127,662,887.22	August 2021 . . . . .	33,984,304.92	April 2026 . . . . .	7,949,629.63
January 2017 . . . . .	125,335,679.77	September 2021 . . . . .	33,129,881.76	May 2026 . . . . .	7,741,472.54
February 2017 . . . . .	123,025,209.91	October 2021 . . . . .	32,296,463.10	June 2026 . . . . .	7,538,578.19
March 2017 . . . . .	120,731,342.65	November 2021 . . . . .	31,483,540.99	July 2026 . . . . .	7,340,816.68
April 2017 . . . . .	118,453,944.01	December 2021 . . . . .	30,690,619.57	August 2026 . . . . .	7,148,061.26
May 2017 . . . . .	116,192,880.99	January 2022 . . . . .	29,917,214.88	September 2026 . . . . .	6,960,188.26
June 2017 . . . . .	113,948,021.60	February 2022 . . . . .	29,162,854.49	October 2026 . . . . .	6,777,077.02
July 2017 . . . . .	111,719,234.82	March 2022 . . . . .	28,427,077.26	November 2026 . . . . .	6,598,609.79
August 2017 . . . . .	109,506,390.59	April 2022 . . . . .	27,709,433.10	December 2026 . . . . .	6,424,671.69

**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>
January 2027	\$ 6,255,150.64	December 2031	\$ 1,214,390.63	November 2036	\$ 187,163.41
February 2027	6,089,937.28	January 2032	1,179,510.08	December 2036	180,595.66
March 2027	5,928,924.89	February 2032	1,145,562.92	January 2037	174,221.41
April 2027	5,772,009.36	March 2032	1,112,525.21	February 2037	168,035.40
May 2027	5,619,089.13	April 2032	1,080,373.60	March 2037	162,032.51
June 2027	5,470,065.07	May 2032	1,049,085.32	April 2037	156,207.76
July 2027	5,324,840.51	June 2032	1,018,638.20	May 2037	150,556.28
August 2027	5,183,321.10	July 2032	989,010.57	June 2037	145,073.34
September 2027	5,045,414.81	August 2032	960,181.35	July 2037	139,754.34
October 2027	4,911,031.83	September 2032	932,129.97	August 2037	134,594.77
November 2027	4,780,084.56	October 2032	904,836.36	September 2037	129,590.27
December 2027	4,652,487.53	November 2032	878,280.98	October 2037	124,736.59
January 2028	4,528,157.35	December 2032	852,444.75	November 2037	120,029.56
February 2028	4,407,012.68	January 2033	827,309.09	December 2037	115,465.16
March 2028	4,288,974.14	February 2033	802,855.88	January 2038	111,039.44
April 2028	4,173,964.32	March 2033	779,067.44	February 2038	106,748.58
May 2028	4,061,907.67	April 2033	755,926.56	March 2038	102,588.85
June 2028	3,952,730.52	May 2033	733,416.44	April 2038	98,556.60
July 2028	3,846,360.97	June 2033	711,520.72	May 2038	94,648.31
August 2028	3,742,728.89	July 2033	690,223.42	June 2038	90,860.53
September 2028	3,641,765.88	August 2033	669,509.01	July 2038	87,189.90
October 2028	3,543,405.19	September 2033	649,362.30	August 2038	83,633.15
November 2028	3,447,581.72	October 2033	629,768.52	September 2038	80,187.11
December 2028	3,354,231.97	November 2033	610,713.26	October 2038	76,848.68
January 2029	3,263,293.98	December 2033	592,182.46	November 2038	73,614.85
February 2029	3,174,707.32	January 2034	574,162.44	December 2038	70,482.67
March 2029	3,088,413.03	February 2034	556,639.85	January 2039	67,449.29
April 2029	3,004,353.61	March 2034	539,601.67	February 2039	64,511.93
May 2029	2,922,472.97	April 2034	523,035.22	March 2039	61,667.88
June 2029	2,842,716.40	May 2034	506,928.14	April 2039	58,914.50
July 2029	2,765,030.51	June 2034	491,268.38	May 2039	56,249.22
August 2029	2,689,363.25	July 2034	476,044.20	June 2039	53,669.56
September 2029	2,615,663.84	August 2034	461,244.15	July 2039	51,173.06
October 2029	2,543,882.75	September 2034	446,857.08	August 2039	48,757.37
November 2029	2,473,971.66	October 2034	432,872.10	September 2039	46,420.18
December 2029	2,405,883.45	November 2034	419,278.64	October 2039	44,159.25
January 2030	2,339,572.15	December 2034	406,066.34	November 2039	41,972.40
February 2030	2,274,992.94	January 2035	393,225.16	December 2039	39,857.49
March 2030	2,212,102.09	February 2035	380,745.28	January 2040	37,812.47
April 2030	2,150,856.95	March 2035	368,617.14	February 2040	35,835.31
May 2030	2,091,215.92	April 2035	356,831.42	March 2040	33,924.07
June 2030	2,033,138.44	May 2035	345,379.04	April 2040	32,076.83
July 2030	1,976,584.94	June 2035	334,251.17	May 2040	30,291.74
August 2030	1,921,516.82	July 2035	323,439.16	June 2040	28,567.00
September 2030	1,867,896.45	August 2035	312,934.63	July 2040	26,900.85
October 2030	1,815,687.12	September 2035	302,729.38	August 2040	25,291.57
November 2030	1,764,853.03	October 2035	292,815.44	September 2040	23,737.52
December 2030	1,715,359.28	November 2035	283,185.03	October 2040	22,237.06
January 2031	1,667,171.80	December 2035	273,830.58	November 2040	20,788.63
February 2031	1,620,257.40	January 2036	264,744.71	December 2040	19,390.69
March 2031	1,574,583.69	February 2036	255,920.22	January 2041	18,041.76
April 2031	1,530,119.10	March 2036	247,350.11	February 2041	16,740.39
May 2031	1,486,832.82	April 2036	239,027.56	March 2041	15,485.16
June 2031	1,444,694.83	May 2036	230,945.90	April 2041	14,274.71
July 2031	1,403,675.82	June 2036	223,098.66	May 2041	13,107.70
August 2031	1,363,747.26	July 2036	215,479.53	June 2041	11,982.83
September 2031	1,324,881.28	August 2036	208,082.36	July 2041	10,898.85
October 2031	1,287,050.73	September 2036	200,901.15	August 2041	9,854.52
November 2031	1,250,229.12	October 2036	193,930.06	September 2041	8,848.65

**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>
October 2041 .....	\$ 7,880.08	February 2042 .....	\$ 4,356.71	June 2042 .....	\$ 1,345.26
November 2041 .....	6,947.69	March 2042 .....	3,558.32	July 2042 .....	665.17
December 2041 .....	6,050.37	April 2042 .....	2,790.92	August 2042 .....	12.40
January 2042 .....	5,187.05	May 2042 .....	2,053.54	September 2042 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 .....	\$152,723,000.00	January 2017 .....	\$ 96,719,088.33	January 2021 .....	\$ 48,667,623.43
February 2013 .....	152,106,338.12	February 2017 .....	95,509,386.90	February 2021 .....	47,900,606.15
March 2013 .....	151,486,032.57	March 2017 .....	94,307,199.36	March 2021 .....	47,145,000.71
April 2013 .....	150,819,370.84	April 2017 .....	93,112,472.45	April 2021 .....	46,400,642.93
May 2013 .....	150,106,717.51	May 2017 .....	91,925,153.28	May 2021 .....	45,667,370.96
June 2013 .....	149,348,472.90	June 2017 .....	90,745,189.25	June 2021 .....	44,945,025.23
July 2013 .....	148,545,191.91	July 2017 .....	89,573,914.17	July 2021 .....	44,233,448.42
August 2013 .....	147,704,140.88	August 2017 .....	88,412,707.86	August 2021 .....	43,532,485.41
September 2013 .....	146,825,696.95	September 2017 .....	87,261,487.84	September 2021 .....	42,841,983.29
October 2013 .....	145,910,261.23	October 2017 .....	86,120,172.24	October 2021 .....	42,161,791.28
November 2013 .....	144,958,258.41	November 2017 .....	84,988,679.88	November 2021 .....	41,491,760.76
December 2013 .....	143,970,136.49	December 2017 .....	83,866,930.22	December 2021 .....	40,831,745.17
January 2014 .....	142,946,366.32	January 2018 .....	82,754,843.38	January 2022 .....	40,181,600.05
February 2014 .....	141,887,441.27	February 2018 .....	81,652,340.09	February 2022 .....	39,541,182.95
March 2014 .....	140,793,876.77	March 2018 .....	80,559,341.74	March 2022 .....	38,910,353.44
April 2014 .....	139,666,209.88	April 2018 .....	79,475,770.34	April 2022 .....	38,288,973.09
May 2014 .....	138,504,998.80	May 2018 .....	78,401,548.54	May 2022 .....	37,676,905.40
June 2014 .....	137,310,822.38	June 2018 .....	77,336,599.58	June 2022 .....	37,074,015.81
July 2014 .....	136,084,279.61	July 2018 .....	76,280,847.35	July 2022 .....	36,480,171.65
August 2014 .....	134,825,989.08	August 2018 .....	75,234,216.32	August 2022 .....	35,895,242.14
September 2014 .....	133,536,588.39	September 2018 .....	74,196,631.58	September 2022 .....	35,319,098.34
October 2014 .....	132,216,733.61	October 2018 .....	73,168,018.83	October 2022 .....	34,751,613.13
November 2014 .....	130,867,098.65	November 2018 .....	72,148,304.36	November 2022 .....	34,192,661.19
December 2014 .....	129,504,837.30	December 2018 .....	71,137,415.03	December 2022 .....	33,642,118.96
January 2015 .....	128,130,293.64	January 2019 .....	70,135,278.31	January 2023 .....	33,099,864.66
February 2015 .....	126,743,821.33	February 2019 .....	69,141,822.26	February 2023 .....	32,565,778.19
March 2015 .....	125,345,783.28	March 2019 .....	68,156,975.49	March 2023 .....	32,039,741.19
April 2015 .....	123,956,583.50	April 2019 .....	67,180,667.19	April 2023 .....	31,521,636.93
May 2015 .....	122,576,160.25	May 2019 .....	66,212,827.14	May 2023 .....	31,011,350.39
June 2015 .....	121,204,452.15	June 2019 .....	65,253,385.66	June 2023 .....	30,508,768.12
July 2015 .....	119,841,398.25	July 2019 .....	64,302,273.65	July 2023 .....	30,013,778.31
August 2015 .....	118,486,937.97	August 2019 .....	63,359,422.53	August 2023 .....	29,526,270.73
September 2015 .....	117,141,011.11	September 2019 .....	62,424,764.30	September 2023 .....	29,046,136.71
October 2015 .....	115,803,557.89	October 2019 .....	61,498,231.51	October 2023 .....	28,573,269.12
November 2015 .....	114,474,518.90	November 2019 .....	60,579,757.24	November 2023 .....	28,107,562.33
December 2015 .....	113,153,835.09	December 2019 .....	59,669,275.09	December 2023 .....	27,648,912.24
January 2016 .....	111,841,447.81	January 2020 .....	58,766,719.23	January 2024 .....	27,197,216.20
February 2016 .....	110,537,298.80	February 2020 .....	57,872,024.32	February 2024 .....	26,752,373.04
March 2016 .....	109,241,330.16	March 2020 .....	56,985,125.59	March 2024 .....	26,314,283.00
April 2016 .....	107,953,484.34	April 2020 .....	56,105,958.75	April 2024 .....	25,882,847.75
May 2016 .....	106,673,704.20	May 2020 .....	55,234,460.04	May 2024 .....	25,457,970.36
June 2016 .....	105,401,932.94	June 2020 .....	54,370,566.22	June 2024 .....	25,039,555.25
July 2016 .....	104,138,114.14	July 2020 .....	53,518,868.35	July 2024 .....	24,627,508.24
August 2016 .....	102,882,191.73	August 2020 .....	52,679,799.00	August 2024 .....	24,221,736.45
September 2016 .....	101,634,110.00	September 2020 .....	51,853,176.87	September 2024 .....	23,822,148.33
October 2016 .....	100,393,813.61	October 2020 .....	51,038,823.24	October 2024 .....	23,428,653.65
November 2016 .....	99,161,247.57	November 2020 .....	50,236,561.88	November 2024 .....	23,041,163.43
December 2016 .....	97,936,357.24	December 2020 .....	49,446,219.04	December 2024 .....	22,659,589.99

**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>
January 2025	\$ 22,283,846.86	December 2029	\$ 7,911,190.82	November 2034	\$ 2,372,807.86
February 2025	21,913,848.83	January 2030	7,765,336.59	December 2034	2,318,747.49
March 2025	21,549,511.90	February 2030	7,621,828.29	January 2035	2,265,629.84
April 2025	21,190,753.24	March 2030	7,480,630.63	February 2035	2,213,440.14
May 2025	20,837,491.22	April 2030	7,341,708.82	March 2035	2,162,163.83
June 2025	20,489,645.37	May 2030	7,205,028.59	April 2035	2,111,786.56
July 2025	20,147,136.37	June 2030	7,070,556.14	May 2035	2,062,294.20
August 2025	19,809,886.02	July 2030	6,938,258.18	June 2035	2,013,672.82
September 2025	19,477,817.24	August 2030	6,808,101.91	July 2035	1,965,908.72
October 2025	19,150,854.04	September 2030	6,680,054.98	August 2035	1,918,988.39
November 2025	18,828,921.53	October 2030	6,554,085.53	September 2035	1,872,898.50
December 2025	18,511,945.88	November 2030	6,430,162.16	October 2035	1,827,625.95
January 2026	18,199,854.30	December 2030	6,308,253.91	November 2035	1,783,157.83
February 2026	17,892,575.07	January 2031	6,188,330.30	December 2035	1,739,481.40
March 2026	17,590,037.45	February 2031	6,070,361.27	January 2036	1,696,584.14
April 2026	17,292,171.75	March 2031	5,954,317.20	February 2036	1,654,453.70
May 2026	16,998,909.26	April 2031	5,840,168.90	March 2036	1,613,077.91
June 2026	16,710,182.24	May 2031	5,727,887.61	April 2036	1,572,444.79
July 2026	16,425,923.93	June 2031	5,617,445.00	May 2036	1,532,542.55
August 2026	16,146,068.53	July 2031	5,508,813.11	June 2036	1,493,359.54
September 2026	15,870,551.17	August 2031	5,401,964.45	July 2036	1,454,884.33
October 2026	15,599,307.91	September 2031	5,296,871.87	August 2036	1,417,105.62
November 2026	15,332,275.72	October 2031	5,193,508.66	September 2036	1,380,012.32
December 2026	15,069,392.48	November 2031	5,091,848.48	October 2036	1,343,593.46
January 2027	14,810,596.95	December 2031	4,991,865.37	November 2036	1,307,838.28
February 2027	14,555,828.79	January 2032	4,893,533.76	December 2036	1,272,736.15
March 2027	14,305,028.49	February 2032	4,796,828.45	January 2037	1,238,276.61
April 2027	14,058,137.41	March 2032	4,701,724.60	February 2037	1,204,449.35
May 2027	13,815,097.76	April 2032	4,608,197.74	March 2037	1,171,244.23
June 2027	13,575,852.55	May 2032	4,516,223.77	April 2037	1,138,651.26
July 2027	13,340,345.63	June 2032	4,425,778.93	May 2037	1,106,660.58
August 2027	13,108,521.66	July 2032	4,336,839.79	June 2037	1,075,262.49
September 2027	12,880,326.07	August 2032	4,249,383.29	July 2037	1,044,447.46
October 2027	12,655,705.08	September 2032	4,163,386.70	August 2037	1,014,206.06
November 2027	12,434,605.71	October 2032	4,078,827.62	September 2037	984,529.03
December 2027	12,216,975.69	November 2032	3,995,683.98	October 2037	955,407.25
January 2028	12,002,763.55	December 2032	3,913,934.03	November 2037	926,831.73
February 2028	11,791,918.53	January 2033	3,833,556.35	December 2037	898,793.61
March 2028	11,584,390.61	February 2033	3,754,529.81	January 2038	871,284.17
April 2028	11,380,130.48	March 2033	3,676,833.62	February 2038	844,294.84
May 2028	11,179,089.55	April 2033	3,600,447.27	March 2038	817,817.14
June 2028	10,981,219.92	May 2033	3,525,350.57	April 2038	791,842.75
July 2028	10,786,474.38	June 2033	3,451,523.62	May 2038	766,363.47
August 2028	10,594,806.41	July 2033	3,378,946.81	June 2038	741,371.22
September 2028	10,406,170.15	August 2033	3,307,600.82	July 2038	716,858.04
October 2028	10,220,520.40	September 2033	3,237,466.61	August 2038	692,816.09
November 2028	10,037,812.62	October 2033	3,168,525.43	September 2038	669,237.66
December 2028	9,858,002.89	November 2033	3,100,758.80	October 2038	646,115.16
January 2029	9,681,047.95	December 2033	3,034,148.52	November 2038	623,441.08
February 2029	9,506,905.14	January 2034	2,968,676.63	December 2038	601,208.07
March 2029	9,335,532.44	February 2034	2,904,325.48	January 2039	579,408.87
April 2029	9,166,888.42	March 2034	2,841,077.64	February 2039	558,036.32
May 2029	9,000,932.25	April 2034	2,778,915.96	March 2039	537,083.40
June 2029	8,837,623.68	May 2034	2,717,823.54	April 2039	516,543.16
July 2029	8,676,923.06	June 2034	2,657,783.72	May 2039	496,408.79
August 2029	8,518,791.31	July 2034	2,598,780.10	June 2039	476,673.56
September 2029	8,363,189.90	August 2034	2,540,796.52	July 2039	457,330.85
October 2029	8,210,080.87	September 2034	2,483,817.03	August 2039	438,374.14
November 2029	8,059,426.80	October 2034	2,427,825.97	September 2039	419,797.03

**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>
October 2039 .....	\$ 401,593.18	September 2040 .....	\$ 224,273.34	August 2041 .....	\$ 83,907.77
November 2039 .....	383,756.38	October 2040 .....	210,089.65	September 2041 .....	72,750.71
December 2039 .....	366,280.49	November 2040 .....	196,205.40	October 2041 .....	61,841.27
January 2040 .....	349,159.50	December 2040 .....	182,615.49	November 2041 .....	51,175.19
February 2040 .....	332,387.44	January 2041 .....	169,314.92	December 2041 .....	40,748.24
March 2040 .....	315,958.48	February 2041 .....	156,298.76	January 2042 .....	30,556.28
April 2040 .....	299,866.86	March 2041 .....	143,562.15	February 2042 .....	20,595.22
May 2040 .....	284,106.90	April 2041 .....	131,100.32	March 2042 .....	15,035.75
June 2040 .....	268,673.03	May 2041 .....	118,908.56	April 2042 .....	9,602.34
July 2040 .....	253,559.73	June 2041 .....	106,982.24	May 2042 .....	4,292.78
August 2040 .....	238,761.61	July 2041 .....	95,316.80	June 2042 and thereafter .....	0.00

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

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**\$1,439,283,678**



**Guaranteed REMIC**

**Pass-Through Certificates**

**Fannie Mae REMIC Trust 2013-1**

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**PROSPECTUS SUPPLEMENT**

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**Barclays**

**January 24, 2013**

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