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

$670,871,397

Fannie Mae

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2013-12

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own

- Fannie Mae MBS,
- Fannie Mae Stripped MBS, and
- underlying REMIC certificates backed by Fannie Mae MBS.

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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
P	1	$103,677,349	PAC/AD	1.75%	FIX	3136AB V F 7	November 2041
FP	1	43,198,895	PAC/AD	(2)	FLT	3136AB V G 5	November 2041
SP	1	43,198,895(3)	NTL	(2)	INV/IO	3136AB V H 3	November 2041
PZ	1	5,421,332	PAC	3.00	FIX/Z	3136AB V J 9	February 2043
BF	1	26,019,504	SUP	(2)	FLT	3136AB V K 6	February 2043
BS	1	21,682,920	SUP	(2)	INV	3136AB V L 4	February 2043
KC	2	153,844,051	PT	1.50	FIX	3136AB V M 2	February 2043
AS	3	9,675,000(3)	NTL	(2)	INV/IO	3136AB V N 0	September 2040
CS	3	22,573,846(3)	NTL	(2)	INV/IO	3136AB V P 5	September 2040
TS	3	15,728,774(3)	NTL	(2)	INV/IO	3136AB V Q 3	September 2040

(Table continued on next page)

If you own certificates of certain classes, you can exchange them for certificates of the corresponding RCR classes to be delivered at the time of exchange. The UN, UC, FC, SC, UE, UG, UA, UQ, AD, AJ and A 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-10 of this prospectus supplement and starting on page 13 of the REMIC prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.

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

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

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

J.P. Morgan

January 24, 2013

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
UD(4) . . .	4	$ 50,299,000	PAC	1.50%	FIX	3136AB V R 1	September 2042
UI(4)	4	14,371,142(3)	NTL	3.50	FIX/IO	3136AB V S 9	September 2042
UB	4	1,723,730	PAC	2.50	FIX	3136AB V T 7	February 2043
UP(4) . . .	4	3,386,000	PAC	2.50	FIX	3136AB V U 4	February 2043
UM(4) . .	4	8,384,000	SUP	2.50	FIX	3136AB V V 2	August 2042
UO(4) . . .	4	390,000	SUP	0.00	PO	3136ABVW0	February 2043
UT(4) . . .	4	1,950,000	SUP	3.00	FIX	3136AB V X 8	February 2043
UF	4	22,044,243	PT	(2)	FLT	3136AB V Y 6	February 2043
US	4	22,044,243(3)	NTL	(2)	INV/IO	3136AB V Z 3	February 2043
FT	5	80,000,000	PT	(2)	FLT	3136ABWA7	February 2043
SI	5	80,000,000(3)	NTL	(2)	INV/IO	3136ABWB5	February 2043
CT	5	100,000,000	PT	2.00	FIX	3136ABWC3	February 2043
AH(4) . . .	6	40,000,000	PAC	1.50	FIX	3136ABWD1	February 2033
AI(4)	6	20,000,000(3)	NTL	3.00	FIX/IO	3136ABWE9	February 2033
C	6	8,850,373	SUP	3.00	FIX	3136ABWF6	February 2033
R		0	NPR	0	NPR	3136ABWG4	February 2043
RL		0	NPR	0	NPR	3136ABWH2	February 2043

(1) See "Description of the Certificates—Class Definitions and Abbreviations" in the REMIC prospectus.
(2) Based on LIBOR.
(3) Notional principal balances. These classes are interest only classes. See page S-8 for a description of how their notional principal balances are calculated.
(4) Exchangeable classes.

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AVAILABLE INFORMATION

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

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated August 1, 2012 (the "REMIC Prospectus");
- our Prospectus for Fannie Mae Guaranteed Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated
  - February 1, 2012, for all MBS issued on or after February 1, 2012,
  - July 1, 2011, for all MBS issued on or after July 1, 2011 and prior to February 1, 2012,
  - June 1, 2009, for all MBS issued on or after January 1, 2009 and prior to July 1, 2011,
  - April 1, 2008, for all MBS issued on or after June 1, 2007 and prior to January 1, 2009, or
  - January 1, 2006, for all other MBS

  (as applicable, the "MBS Prospectus");
- if you are purchasing the Group 2 Class or the R or RL Class

  our Prospectus for Fannie Mae Stripped Mortgage-Backed Securities dated
  - February 1, 2012, for all SMBS issued on or after February 1, 2012,
  - January 1, 2009, for all SMBS issued on or after January 1, 2009 and prior to February 1, 2012,
  - December 1, 2007, for all SMBS issued on or after December 1, 2007 and prior to January 1, 2009, or
  - May 1, 2002, for all other SMBS

  (as applicable, the "SMBS Prospectus");
- if you are purchasing a Group 3 Class or the R or RL Class, the disclosure documents relating to the applicable underlying REMIC certificates (the "Underlying REMIC Disclosure Documents"); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading "Incorporation by Reference" in the REMIC Prospectus.

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

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

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

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

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

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

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

SUMMARY

This summary contains only limited information about the certificates. Statistical information in this summary is provided as of 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 Group 2 SMBS
3	Class 2007-43-LS REMIC Certificate Class 2010-102-S REMIC Certificate
4	Group 4 MBS
5	Group 5 MBS
6	Group 6 MBS

Group 1, Group 2, Group 4, Group 5 and Group 6 MBS

Characteristics of the Trust MBS

	Approximate Principal Balance	Pass-Through Rate	Range of Weighted Average Coupons or WACs (annual percentages)	Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)
Group 1 MBS	$200,000,000	3.00%	3.25% to 5.50%	241 to 360
Group 2 MBS	$ 899,682*	5.00%	5.25% to 7.50%	231
	$ 402,534**	5.00%	5.25% to 7.50%	234
	$ 4,469,077***	5.00%	5.25% to 7.50%	236
	$ 33,489,909****	5.00%	5.25% to 7.50%	260
Group 4 MBS	$ 44,497,504	3.50%	3.75% to 6.00%	241 to 360
	$ 6,209,118	3.50%	3.75% to 6.00%	241 to 360
	$ 5,665,559	3.50%	3.75% to 6.00%	241 to 360
	$ 1,834,108	3.50%	3.75% to 6.00%	241 to 360
	$ 19,982,445	3.50%	3.75% to 6.00%	241 to 360
	$ 9,988,239	3.50%	3.75% to 6.00%	241 to 360
Group 5 MBS	$180,000,000	4.00%	4.25% to 6.50%	241 to 360
Group 6 MBS	$ 48,850,373	3.00%	3.25% to 5.50%	181 to 240

* These MBS are backed by pools of mortgage loans held in Fannie Mae Mega Trust Number 190337.
** These MBS are backed by pools of mortgage loans held in Fannie Mae Mega Trust Number 190340.
*** These MBS are backed by pools of mortgage loans held in Fannie Mae Mega Trust Number 190347.
**** These MBS are backed by pools of mortgage loans held in Fannie Mae Mega Trust Number 190360.

Assumed Characteristics of the Underlying Mortgage Loans

	Principal Balance	Original Term to Maturity (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Interest Rate
Group 1 MBS	$200,000,000	360	357	2	3.676%
Group 2 MBS	$ 899,682	360	231	116	5.631%
	$ 402,534	360	234	114	5.444%
	$ 4,469,077	360	236	112	5.487%
	$ 33,489,909	360	260	91	5.685%
Group 4 MBS	$ 44,497,504	360	358	1	3.920%
	$ 6,209,118	360	357	1	4.073%
	$ 5,665,559	360	359	1	4.203%
	$ 1,834,108	360	352	1	3.923%
	$ 19,982,445	360	333	1	4.033%
	$ 9,988,239	360	357	1	4.091%
Group 5 MBS	$180,000,000	360	345	8	4.510%
Group 6 MBS	$ 48,850,373	240	234	5	3.589%

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

Group 2 SMBS

Characteristics of the Group 2 SMBS

Principal or Notional Principal Balance	Pass-Through Rate	SMBS Trust and Class Designation
$ 2,911,297†	0.00%	337-1
$ 243,611*	5.00%	337-2
$15,069,076†	0.00%	340-1
$ 4,238,949*	5.00%	340-2
$18,459,358†	0.00%	347-1
$ 2,409,453*	5.00%	347-2
$78,143,119†	0.00%	360-1

† Principal balances. These are principal only SMBS certificates.
* Notional principal balances. These are interest only SMBS certificates.

Assumed Characteristics of the Underlying Mortgage Loans

Principal Balance	Original Term to Maturity (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Interest Rate
$ 2,911,297	360	231	116	5.631%
$ 243,611	360	231	116	5.631%
$15,069,076	360	234	114	5.444%
$ 4,238,949	360	234	114	5.444%
$18,459,358	360	236	112	5.487%
$ 2,409,453	360	236	112	5.487%
$78,143,119	360	260	91	5.685%

The actual remaining terms to maturity, loan ages and interest rates of most of the mortgage loans underlying the Group 2 SMBS will differ from those shown above, and may differ significantly. See "Risk Factors—Risks Relating to Yield and Prepayment—*Yield—Yields on the SMBS certificates are affected by actual characteristics of the related mortgage loans*" in the SMBS Prospectus.

Group 3 Underlying REMIC Certificates

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

Settlement Date

We expect to issue the certificates on 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:

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

Exchanging Certificates Through Combination and Recombination

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

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

Interest Rates

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

During the initial interest accrual period, the floating rate and inverse floating rate classes (other than the AS, CS and TS Classes) will bear interest at the initial interest rates listed below. The initial interest rates listed below for the AS, CS and TS Classes are assumed rates. During each subsequent interest accrual period, the floating rate and inverse floating rate classes will bear interest based on the formulas indicated below, but always subject to the specified maximum and minimum interest rates:

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate(1)
FP	0.55770%	6.00%	0.35%	LIBOR + 35 basis points
SP	5.44230%	5.65%	0.00%	5.65% − LIBOR
BF	1.20770%	5.50%	1.00%	LIBOR + 100 basis points
BS	5.15076%	5.40%	0.00%	5.40% − (1.2 × LIBOR)
AS	6.24000%(2)	6.45%	0.00%	6.45% − LIBOR
CS	6.24000%(2)	6.45%	0.00%	6.45% − LIBOR
TS	0.10000%(2)	0.10%	0.00%	6.55% − LIBOR
UF	0.55600%	6.50%	0.35%	LIBOR + 35 basis points
US	5.94400%	6.15%	0.00%	6.15% − LIBOR
FT	0.55770%	6.50%	0.35%	LIBOR + 35 basis points
SI	5.94230%	6.15%	0.00%	6.15% − LIBOR
FC	1.20600%	5.50%	1.00%	LIBOR + 100 basis points
SC	3.57833%	3.75%	0.00%	3.75% − (0.83333325 × LIBOR)

(1) We will establish LIBOR on the basis of the "BBA Method."
(2) Assumed initial interest rates. The actual initial interest rates for these classes will be calculated on January 23, 2013, using the applicable formulas.

Notional Classes

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

Class		
SP	100%	of the FP Class
AS and CS(1)	100%	of the aggregate notional principal balance of the Group 3 Underlying REMIC Certificates
TS	100%	of the notional principal balance of the Class 2010-102-S REMIC Certificate in Group 3
UI	28.5714268673%	of the UD Class
US	100%	of the UF Class
SI	100%	of the FT Class
AI	50%	of the AH Class

(1) The sum of these notional principal balances will equal the indicated percentage of the specified balance. On each distribution date, reductions in the aggregate notional principal balance of the Group 3 Underlying REMIC Certificates will be allocated, sequentially, in reduction of the notional principal balances of the AS and CS Classes, in that order, until their notional principal balances are reduced to zero.

Distributions of Principal

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

Weighted Average Lives (years)*

	PSA Prepayment Assumption								
Group 1 Classes	**0%**	**100%**	**200%**	**365%**	**400%**	**600%**	**800%**	**1000%**	**1300%**
P, FP and SP	15.3	6.6	4.5	4.5	4.5	3.4	2.7	2.3	1.9
PZ	25.6	16.0	14.9	14.9	14.9	10.3	7.7	6.0	4.3
BF and BS	28.1	21.5	14.3	3.6	2.3	1.4	1.1	0.9	0.7

	PSA Prepayment Assumption						
Group 2 Class	**0%**	**100%**	**250%**	**440%**	**700%**	**900%**	**1400%**
KC	20.2	8.2	4.9	3.0	1.8	1.3	0.6

	PSA Prepayment Assumption								
Group 3 Classes	**0%**	**100%**	**250%**	**400%**	**600%**	**800%**	**1000%**	**1200%**	**1800%**
AS	8.4	2.1	1.0	0.6	0.4	0.3	0.2	0.2	0.1
CS	21.0	12.2	7.0	4.5	2.9	2.0	1.5	1.1	0.1
TS	18.5	9.2	5.2	3.4	2.2	1.5	1.1	0.8	0.1

	PSA Prepayment Assumption									
Group 4 Classes	**0%**	**100%**	**125%**	**150%**	**215%**	**250%**	**500%**	**700%**	**900%**	**1300%**
UD, UI, UE, UG and UA	16.5	7.2	6.6	6.6	6.6	6.6	4.0	3.1	2.6	2.0
UB	26.6	22.5	22.5	22.5	22.5	22.5	13.2	9.4	7.1	4.5
UP	27.2	15.8	11.7	3.4	3.4	3.4	1.9	1.5	1.3	1.0
UM	28.6	21.5	18.9	15.6	3.9	2.3	1.1	0.8	0.7	0.5
UO, UT and UN	29.8	27.7	26.8	25.6	18.7	5.3	1.8	1.4	1.2	0.9
UF and US	19.3	10.6	9.5	8.6	6.9	6.2	3.7	2.9	2.4	1.8
UC, FC and SC	28.4	21.1	18.5	14.3	6.3	3.1	1.4	1.1	0.9	0.7
UQ	28.8	22.8	20.6	17.8	7.2	3.0	1.2	1.0	0.8	0.6

	PSA Prepayment Assumption							
Group 5 Classes	**0%**	**100%**	**250%**	**412%**	**600%**	**800%**	**1000%**	**1300%**
FT, SI and CT	19.6	10.3	5.9	3.9	2.8	2.1	1.7	1.3

	PSA Prepayment Assumption								
Group 6 Classes	**0%**	**100%**	**150%**	**253%**	**288%**	**500%**	**700%**	**900%**	**1100%**
AH, AI, AD, AJ and A	10.3	6.1	5.3	5.3	5.3	3.7	2.9	2.3	2.0
C	18.9	15.6	13.1	4.5	2.3	1.1	0.8	0.6	0.5

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

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:

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

The Group 2 SMBS represent beneficial ownership interests in certain interest and principal distributions on mortgage loans underlying certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates.

The Group 3 Underlying REMIC Certificates evidence direct or indirect beneficial ownership interests in certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates (together with the Trust MBS and the Fannie Mae Guaranteed Mortgage Pass-Through Certificates backing the Group 2 SMBS, the "MBS").

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

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

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

REMIC Designation	Assets	Regular Interests	Residual Interest
Lower Tier REMIC	Trust MBS, Group 2 SMBS and Group 3 Underlying REMIC Certificates	Interests in the Lower Tier REMIC other than the RL Class (the "Lower Tier Regular Interests")	RL
Upper Tier REMIC	Lower Tier Regular Interests	All Classes of REMIC Certificates other than the R and RL Classes	R

Fannie Mae Guaranty. For a description of our guaranties of the Certificates, the MBS, the Group 2 SMBS and the Group 3 Underlying REMIC Certificates, see the applicable discussions appearing under the heading "Fannie Mae Guaranty" in the REMIC Prospectus, the MBS Prospectus, the SMBS Prospectus and the Underlying REMIC Disclosure Documents, as applicable. Our guaranties are not backed by the full faith and credit of the United States.

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

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

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

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

The Trust MBS

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

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

For additional information, see "Summary—Group 1, Group 2, Group 4, Group 5 and Group 6 MBS—Characteristics of the Trust MBS" in this prospectus supplement and "The Mortgage Pools" and "Yield, Maturity, and Prepayment Considerations" in the MBS Prospectus.

The Group 2 SMBS

The general characteristics of the Group 2 SMBS are described in the SMBS Prospectus. The Group 2 SMBS provide that certain principal and interest amounts on the Mortgage Loans underlying the related MBS are passed through monthly.

The general characteristics of the MBS are described in the MBS Prospectus. Each MBS evidences beneficial ownership interest in a pool of conventional, fixed-rate, fully-amortizing Mortgage Loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 30 years. For additional information see "Summary—Group 2 SMBS—Characteristics of the Group 2 SMBS" in this prospectus supplement, and "The Mortgage Pools" and "Yield, Maturity, and Prepayment Considerations" in the MBS Prospectus.

The Group 3 Underlying REMIC Certificates

The Group 3 Underlying REMIC Certificates represent beneficial ownership interests in the related Underlying REMIC Trusts. The assets of those trusts consist of MBS (or beneficial ownership interests in MBS) having the general characteristics set forth in the MBS Prospectus. Each MBS evidences beneficial ownership interests in a pool of conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties, as described under "The Mortgage Pools" and "Yield, Maturity, and Prepayment Considerations" in the MBS Prospectus.

Distributions on the Group 3 Underlying REMIC Certificates will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Group 3 Underlying REMIC Certificates are described in the related Underlying REMIC Disclosure Documents. See Exhibit A for certain additional information about the Group 3 Underlying REMIC Certificates. Exhibit A is provided in lieu of a Final Data Statement with respect to the Group 3 Underlying REMIC Certificates.

For further information about the Group 3 Underlying REMIC Certificates, telephone us at 1-800-237-8627. Additional information about the Group 3 Underlying REMIC Certificates is also available at https://mbsdisclosure.fanniemae.com/PoolTalk2/index.html. There may have been material changes in facts and circumstances since the dates we prepared the Underlying REMIC Disclosure Documents. These may include changes in prepayment speeds, prevailing interest rates and other economic factors. As a result, the usefulness of the information set forth in those documents may be limited.

Distributions of Interest

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

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

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

Delay Classes	No-Delay Classes
Fixed Rate Classes and the BF and BS Classes	Floating Rate and Inverse Floating Rate Classes other than the BF and BS Classes

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

The Dealer will treat the Principal Only Class as a Delay Class solely for the purpose of facilitating trading.

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

Distributions of Principal

On the Distribution Date in each month, we will make payments of principal on the Classes of REMIC Certificates as described below. Following any exchange of REMIC Certificates for RCR Certificates, we will apply principal payments from the exchanged REMIC Certificates to the corresponding RCR Certificates on a pro rata basis.

- *Group 1*

The PZ Accrual Amount to P and FP, pro rata, until retired, and thereafter to PZ. } **Accretion Directed Classes and Accrual Class**

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

1. To Aggregate Group I to its Planned Balance.	**PAC Group**
2. To BF and BS, pro rata, until retired.	**Support Classes**
3. To Aggregate Group I to zero.	**PAC Group**

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

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

"Aggregate Group I" consists of the P, FP and PZ Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I as follows:

first, to P and FP, pro rata, until retired; and

second, to PZ until retired.

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

• *Group 2*

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

The "Group 2 Principal Distribution Amount" is the aggregate amount of principal then paid on the Group 2 MBS and the Group 2 SMBS.

• *Group 4*

The Group 4 Principal Distribution Amount as follows:

—75.0000002835% as follows:

first, to Aggregate Group II to its Planned Balance; *second*, to UP to its Planned Balance;	**PAC Group and Class**
third, to UM until retired; *fourth*, to UO and UT, pro rata, until retired;	**Support Classes**
fifth, to UP until retired; and *sixth*, to Aggregate Group II to zero, and	**PAC Class and Group**
—24.9999997165% to UF until retired.	**Pass-Through Class**

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

"Aggregate Group II" consists of the UD and UB Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II to UD and UB, 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 5*

The Group 5 Principal Distribution Amount to FT and CT, pro rata, until retired. — **Pass-Through Classes**

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

- *Group 6*

The Group 6 Principal Distribution Amount in the following priority:

1. To AH to its Planned Balance. — **PAC Class**
2. To C until retired. — **Support Class**
3. To AH until retired. — **PAC Class**

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

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the actual characteristics of each pool of Mortgage Loans backing the Group 3 Underlying REMIC Certificates, and the following assumptions (such characteristics and assumptions, collectively, the "Pricing Assumptions"):

- the Mortgage Loans underlying the Trust MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under "Summary—Group 1, Group 2, Group 4, Group 5 and Group 6 MBS—Assumed Characteristics of the Underlying Mortgage Loans" in this prospectus supplement;
- the Mortgage Loans underlying the Group 2 SMBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under "Summary—Group 2 SMBS—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 Trust MBS and the Group 2 SMBS 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 or a Class is the range of prepayment rates (measured by *constant* PSA rates) that would reduce that Aggregate Group or Class to its scheduled balance each month based on the Pricing Assumptions. We have not provided separate schedules for the individual Classes included in the Aggregate 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.

Groups and Classes	Structuring Ranges	Initial Effective Ranges
Aggregate Group I Planned Balances	Between 200% and 400% PSA	Between 200% and 400% PSA
Aggregate Group II Planned Balances	Between 125% and 250% PSA	Between 125% and 250% PSA
UP Class Planned Balances	Between 150% and 250% PSA	Between 150% and 250% PSA
AH Class Planned Balances	Between 150% and 288% PSA	Between 150% and 288% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	P, FP and PZ
Aggregate Group II	UD and UB

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

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

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

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

Yield Tables

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

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

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

We cannot assure you that

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

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

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

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

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

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

- the interest rates for the Inverse Floating Rate Classes for the initial Interest Accrual Period are the rates listed in the table under "Summary—Interest Rates" in this prospectus supplement and for each following Interest Accrual Period will be based on the specified levels of the Index, and

- the aggregate purchase prices of those Classes (expressed in each case as a percentage of original principal balance) are as follows:

Class	Price*
SP	17.093750%
BS	99.000000%
AS	3.000000%
CS	24.492505%
TS	0.250000%
US	26.000000%
SI	21.593750%
SC	93.638296%

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

	PSA Prepayment Assumption								
LIBOR	50%	100%	200%	365%	400%	600%	800%	1000%	1300%
0.1000%	27.1%	22.8%	13.9%	13.9%	13.9%	4.5%	(6.5)%	(17.9)%	(34.6)%
0.2077%	26.3%	22.0%	13.1%	13.1%	13.1%	3.6%	(7.6)%	(19.0)%	(35.8)%
4.2077%	(3.8)%	(10.7)%	(23.1)%	(23.1)%	(23.1)%	(39.0)%	(54.9)%	(70.1)%	(90.6)%
5.6500%	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption								
LIBOR	50%	100%	200%	365%	400%	600%	800%	1000%	1300%
0.1000%	5.4%	5.4%	5.4%	5.6%	5.6%	5.8%	6.0%	6.1%	6.3%
0.2077%	5.3%	5.3%	5.3%	5.4%	5.5%	5.7%	5.9%	6.0%	6.1%
4.2077%	0.4%	0.4%	0.4%	0.6%	0.8%	1.1%	1.3%	1.5%	1.7%
4.5000%	0.0%	0.0%	0.1%	0.3%	0.4%	0.7%	1.0%	1.1%	1.4%

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

	PSA Prepayment Assumption								
LIBOR	50%	100%	250%	400%	600%	800%	1000%	1200%	1800%
0.10%	289.0%	262.6%	168.6%	65.0%	(54.0)%	*	*	*	*
0.21%	282.3%	256.1%	162.7%	60.1%	(57.3)%	*	*	*	*
2.21%	168.7%	145.9%	62.2%	(23.8)%	*	*	*	*	*
4.21%	69.2%	47.0%	(30.8)%	(99.2)%	*	*	*	*	*
6.45% and above	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption								
LIBOR	50%	100%	250%	400%	600%	800%	1000%	1200%	1800%
0.10%	25.9%	24.1%	15.6%	5.2%	(10.6)%	(28.5)%	(48.9)%	(72.9)%	*
0.21%	25.4%	23.5%	15.1%	4.6%	(11.2)%	(29.0)%	(49.4)%	(73.4)%	*
2.21%	15.5%	13.2%	4.3%	(6.1)%	(21.5)%	(38.6)%	(58.1)%	(81.2)%	*
4.21%	4.3%	1.7%	(7.6)%	(17.7)%	(32.5)%	(48.8)%	(67.5)%	(90.0)%	*
6.45% and above	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption								
LIBOR	50%	100%	250%	400%	600%	800%	1000%	1200%	1800%
6.45% and below	37.2%	33.6%	22.5%	10.7%	(6.2)%	(24.8)%	(45.8)%	(70.7)%	*
6.50%	14.6%	11.3%	1.0%	(9.7)%	(25.2)%	(42.4)%	(62.2)%	(85.8)%	*
6.55%	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption									
LIBOR	50%	100%	125%	150%	215%	250%	500%	700%	900%	1300%
0.100%	19.2%	16.6%	15.3%	14.0%	10.6%	8.8%	(4.8)%	(16.1)%	(27.8)%	(52.0)%
0.206%	18.7%	16.1%	14.8%	13.5%	10.1%	8.3%	(5.3)%	(16.6)%	(28.4)%	(52.7)%
2.206%	9.9%	7.2%	5.9%	4.5%	1.0%	(0.9)%	(15.2)%	(27.3)%	(40.0)%	(66.8)%
4.206%	0.1%	(2.6)%	(4.0)%	(5.4)%	(9.0)%	(11.0)%	(26.0)%	(38.9)%	(52.8)%	(83.7)%
6.150%	*	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption							
LIBOR	50%	100%	250%	412%	600%	800%	1000%	1300%
0.1000%	24.3%	21.5%	12.6%	2.7%	(9.5)%	(23.3)%	(38.1)%	(62.8)%
0.2077%	23.8%	20.9%	12.1%	2.1%	(10.1)%	(23.9)%	(38.7)%	(63.5)%
4.2077%	2.1%	(0.8)%	(9.7)%	(19.9)%	(32.4)%	(47.0)%	(63.1)%	(91.2)%
6.1500%	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption									
LIBOR	50%	100%	125%	150%	215%	250%	500%	700%	900%	1300%
0.100%	4.1%	4.2%	4.2%	4.3%	5.1%	6.1%	8.7%	10.0%	11.2%	13.3%
0.206%	4.0%	4.1%	4.1%	4.2%	5.0%	6.0%	8.6%	9.9%	11.1%	13.2%
2.206%	2.3%	2.3%	2.4%	2.5%	3.2%	4.2%	6.9%	8.3%	9.5%	11.6%
4.206%	0.5%	0.6%	0.6%	0.7%	1.4%	2.5%	5.2%	6.6%	7.8%	9.9%
4.500%	0.3%	0.3%	0.4%	0.5%	1.1%	2.3%	4.9%	6.3%	7.6%	9.7%

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

Class	% PSA
UI	415%
AI	455%

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

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

Class	Price*
UI	16.00%
AI	11.75%

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

Sensitivity of the UI Class to Prepayments

	PSA Prepayment Assumption									
	50%	100%	125%	150%	215%	250%	500%	700%	900%	1300%
Pre-Tax Yields to Maturity	14.8%	10.3%	8.4%	8.4%	8.4%	8.4%	(5.1)%	(17.5)%	(30.0)%	(53.6)%

Sensitivity of the AI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	150%	253%	288%	500%	700%	900%	1100%
Pre-Tax Yields to Maturity	15.3%	11.4%	8.0%	8.0%	8.0%	(2.5)%	(14.0)%	(26.5)%	(39.7)%

The Principal Only Class. **The Principal Only Class will not bear interest. As indicated in the table below, a low rate of principal payments (including prepayments) on the related Mortgage Loans will have a negative effect on the yield to investors in the Principal Only Class.**

The information shown in the following yield table has been prepared on the basis of the Pricing Assumptions and the assumption that the aggregate purchase price of the Principal Only Class (expressed as a percentage of original principal balance) is as follows:

Class	Price
UO	60.00%

Sensitivity of the UO Class to Prepayments

	PSA Prepayment Assumption									
	50%	100%	125%	150%	215%	250%	500%	700%	900%	1300%
Pre-Tax Yields to Maturity . . .	1.8%	1.9%	1.9%	2.0%	2.8%	10.0%	29.8%	39.6%	48.2%	63.3%

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions,
- the priority sequences of distributions of principal of the Group 1, Group 4 and Group 6 Classes.

See "—Distributions of Principal" above.

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

Decrement Tables

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

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

Mortgage Loans Backing Trust Assets Specified Below	Original Terms to Maturity	Remaining Terms to Maturity	Interest Rates
Group 1 MBS	360 months	360 months	5.50%
Group 2 MBS	360 months	360 months	7.50%
Group 2 SMBS	360 months	360 months	7.50%
Group 3 Underlying REMIC Certificates	360 months	(1)	(1)
Group 4 MBS	360 months	360 months	6.00%
Group 5 MBS	360 months	360 months	6.50%
Group 6 MBS	240 months	240 months	5.50%

(1) The Mortgage Loans backing the Group 3 Underlying REMIC Certificates specified below are assumed to have the following remaining terms to maturity and interest rates:

Class	Remaining Terms to Maturity	Interest Rates
2007-43-LS	291 months	8.50%
2010-102-S	331 months	8.00%

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

	P, FP and SP† Classes									PZ Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
Date	0%	100%	200%	365%	400%	600%	800%	1000%	1300%	0%	100%	200%	365%	400%	600%	800%	1000%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2014	98	95	93	93	93	93	93	93	93	103	103	103	103	103	103	103	103	103
January 2015	96	87	80	80	80	80	72	60	42	106	106	106	106	106	106	106	106	106
January 2016	94	77	64	64	64	52	35	21	6	109	109	109	109	109	109	109	109	109
January 2017	92	68	50	50	50	31	16	6	0	113	113	113	113	113	113	113	113	61
January 2018	89	59	37	37	37	18	6	0	0	116	116	116	116	116	116	116	105	13
January 2019	87	51	27	27	27	9	1	0	0	120	120	120	120	120	120	120	41	3
January 2020	84	43	18	18	18	4	0	0	0	123	123	123	123	123	123	70	16	1
January 2021	81	36	12	12	12	1	0	0	0	127	127	127	127	127	127	35	6	*
January 2022	78	30	8	8	8	0	0	0	0	131	131	131	131	131	89	18	2	*
January 2023	75	23	4	4	4	0	0	0	0	135	135	135	135	135	55	9	1	*
January 2024	72	18	2	2	2	0	0	0	0	139	139	139	139	139	34	5	*	*
January 2025	68	12	0	0	0	0	0	0	0	143	143	134	134	134	21	2	*	*
January 2026	64	7	0	0	0	0	0	0	0	148	148	97	97	97	13	1	*	*
January 2027	60	2	0	0	0	0	0	0	0	152	152	71	71	71	8	1	*	*
January 2028	56	0	0	0	0	0	0	0	0	157	100	51	51	51	5	*	*	*
January 2029	52	0	0	0	0	0	0	0	0	162	37	37	37	37	3	*	*	0
January 2030	47	0	0	0	0	0	0	0	0	166	26	26	26	26	2	*	*	0
January 2031	43	0	0	0	0	0	0	0	0	171	19	19	19	19	1	*	*	0
January 2032	37	0	0	0	0	0	0	0	0	177	13	13	13	13	1	*	*	0
January 2033	32	0	0	0	0	0	0	0	0	182	9	9	9	9	*	*	*	0
January 2034	26	0	0	0	0	0	0	0	0	188	6	6	6	6	*	*	*	0
January 2035	20	0	0	0	0	0	0	0	0	193	4	4	4	4	*	*	*	0
January 2036	14	0	0	0	0	0	0	0	0	199	3	3	3	3	*	*	*	0
January 2037	7	0	0	0	0	0	0	0	0	205	2	2	2	2	*	*	0	0
January 2038	*	0	0	0	0	0	0	0	0	212	1	1	1	1	*	*	0	0
January 2039	0	0	0	0	0	0	0	0	0	21	1	1	1	1	*	*	0	0
January 2040	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	0	0
January 2041	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	0	0
January 2042	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)**	15.3	6.6	4.5	4.5	4.5	3.4	2.7	2.3	1.9	25.6	16.0	14.9	14.9	14.9	10.3	7.7	6.0	4.3

* 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	BF and BS Classes — PSA Prepayment Assumption 0%	100%	200%	365%	400%	600%	800%	1000%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100
January 2014	100	100	100	88	86	72	57	43	21
January 2015	100	100	100	64	56	15	0	0	0
January 2016	100	100	100	38	26	0	0	0	0
January 2017	100	100	100	23	9	0	0	0	0
January 2018	100	100	100	16	1	0	0	0	0
January 2019	100	100	100	14	0	0	0	0	0
January 2020	100	100	97	12	0	0	0	0	0
January 2021	100	100	91	11	0	0	0	0	0
January 2022	100	100	84	9	0	0	0	0	0
January 2023	100	100	76	8	0	0	0	0	0
January 2024	100	100	68	6	0	0	0	0	0
January 2025	100	100	60	5	0	0	0	0	0
January 2026	100	100	52	4	0	0	0	0	0
January 2027	100	100	45	3	0	0	0	0	0
January 2028	100	100	39	3	0	0	0	0	0
January 2029	100	95	33	2	0	0	0	0	0
January 2030	100	85	28	2	0	0	0	0	0
January 2031	100	75	23	1	0	0	0	0	0
January 2032	100	66	19	1	0	0	0	0	0
January 2033	100	58	16	1	0	0	0	0	0
January 2034	100	50	13	1	0	0	0	0	0
January 2035	100	42	10	*	0	0	0	0	0
January 2036	100	35	8	*	0	0	0	0	0
January 2037	100	29	6	*	0	0	0	0	0
January 2038	100	23	5	*	0	0	0	0	0
January 2039	100	17	3	*	0	0	0	0	0
January 2040	79	12	2	*	0	0	0	0	0
January 2041	54	7	1	*	0	0	0	0	0
January 2042	28	3	*	*	0	0	0	0	0
January 2043	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.1	21.5	14.3	3.6	2.3	1.4	1.1	0.9	0.7

Date	KC Class — PSA Prepayment Assumption 0%	100%	250%	440%	700%	900%	1400%
Initial Percent	100	100	100	100	100	100	100
January 2014	99	92	83	72	57	45	16
January 2015	98	84	68	51	32	20	2
January 2016	97	76	56	37	18	9	*
January 2017	96	69	46	26	10	4	*
January 2018	95	63	38	18	6	2	*
January 2019	93	57	31	13	3	1	*
January 2020	92	51	25	9	2	*	*
January 2021	90	46	20	6	1	*	*
January 2022	89	41	16	4	1	*	*
January 2023	87	36	13	3	*	*	0
January 2024	85	31	10	2	*	*	0
January 2025	83	27	8	1	*	*	0
January 2026	80	23	6	1	*	*	0
January 2027	78	20	5	1	*	*	0
January 2028	75	16	4	*	*	*	0
January 2029	73	13	3	*	*	*	0
January 2030	70	10	2	*	*	*	0
January 2031	66	7	1	*	*	*	0
January 2032	63	5	1	*	*	*	0
January 2033	59	3	*	*	*	*	0
January 2034	55	1	*	*	*	0	0
January 2035	50	0	0	0	0	0	0
January 2036	46	0	0	0	0	0	0
January 2037	40	0	0	0	0	0	0
January 2038	35	0	0	0	0	0	0
January 2039	29	0	0	0	0	0	0
January 2040	22	0	0	0	0	0	0
January 2041	16	0	0	0	0	0	0
January 2042	8	0	0	0	0	0	0
January 2043	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.2	8.2	4.9	3.0	1.8	1.3	0.6

Date	AS† Class — PSA Prepayment Assumption 0%	100%	250%	400%	600%	800%	1000%	1200%	1800%
Initial Percent	100	100	100	100	100	100	100	100	100
January 2014	96	74	45	15	0	0	0	0	0
January 2015	92	50	0	0	0	0	0	0	0
January 2016	87	27	0	0	0	0	0	0	0
January 2017	82	5	0	0	0	0	0	0	0
January 2018	77	0	0	0	0	0	0	0	0
January 2019	71	0	0	0	0	0	0	0	0
January 2020	65	0	0	0	0	0	0	0	0
January 2021	58	0	0	0	0	0	0	0	0
January 2022	50	0	0	0	0	0	0	0	0
January 2023	42	0	0	0	0	0	0	0	0
January 2024	33	0	0	0	0	0	0	0	0
January 2025	23	0	0	0	0	0	0	0	0
January 2026	13	0	0	0	0	0	0	0	0
January 2027	1	0	0	0	0	0	0	0	0
January 2028	0	0	0	0	0	0	0	0	0
January 2029	0	0	0	0	0	0	0	0	0
January 2030	0	0	0	0	0	0	0	0	0
January 2031	0	0	0	0	0	0	0	0	0
January 2032	0	0	0	0	0	0	0	0	0
January 2033	0	0	0	0	0	0	0	0	0
January 2034	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0
January 2036	0	0	0	0	0	0	0	0	0
January 2037	0	0	0	0	0	0	0	0	0
January 2038	0	0	0	0	0	0	0	0	0
January 2039	0	0	0	0	0	0	0	0	0
January 2040	0	0	0	0	0	0	0	0	0
January 2041	0	0	0	0	0	0	0	0	0
January 2042	0	0	0	0	0	0	0	0	0
January 2043	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.4	2.1	1.0	0.6	0.4	0.3	0.2	0.2	0.1

Date	CS† Class — PSA Prepayment Assumption 0%	100%	250%	400%	600%	800%	1000%	1200%	1800%
Initial Percent	100	100	100	100	100	100	100	100	100
January 2014	100	100	100	100	90	73	56	39	0
January 2015	100	100	99	79	56	37	22	11	0
January 2016	100	100	82	59	35	19	9	3	0
January 2017	100	100	68	44	22	10	3	1	0
January 2018	100	94	57	32	14	5	1	*	0
January 2019	100	86	47	24	9	2	1	*	0
January 2020	100	78	38	18	5	1	*	*	0
January 2021	100	71	32	13	3	1	*	*	0
January 2022	100	64	26	9	2	*	*	*	0
January 2023	100	58	21	7	1	*	*	*	0
January 2024	100	52	17	5	1	*	*	*	0
January 2025	100	46	14	4	*	*	*	*	0
January 2026	100	41	11	3	*	*	*	*	0
January 2027	100	36	9	2	*	*	*	0	0
January 2028	95	31	7	1	*	*	*	0	0
January 2029	89	27	5	1	*	*	*	0	0
January 2030	83	22	4	1	*	*	*	0	0
January 2031	76	19	3	*	*	*	*	0	0
January 2032	69	15	2	*	*	*	0	0	0
January 2033	61	11	2	*	*	*	0	0	0
January 2034	52	8	1	*	*	*	0	0	0
January 2035	43	5	1	*	*	*	0	0	0
January 2036	32	2	*	*	*	*	0	0	0
January 2037	21	*	*	*	*	0	0	0	0
January 2038	15	0	0	0	0	0	0	0	0
January 2039	9	0	0	0	0	0	0	0	0
January 2040	4	0	0	0	0	0	0	0	0
January 2041	0	0	0	0	0	0	0	0	0
January 2042	0	0	0	0	0	0	0	0	0
January 2043	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	21.0	12.2	7.0	4.5	2.9	2.0	1.5	1.1	0.1

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

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

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

TS† Class

Date	PSA Prepayment Assumption 0%	100%	250%	400%	600%	800%	1000%	1200%	1800%
Initial Percent	100	100	100	100	100	100	100	100	100
January 2014	99	92	83	75	63	51	39	27	0
January 2015	98	85	69	56	39	26	15	8	0
January 2016	97	78	58	41	25	13	6	2	0
January 2017	95	72	48	31	15	7	2	1	0
January 2018	94	66	40	23	10	3	1	*	0
January 2019	92	60	33	17	6	2	*	*	0
January 2020	91	55	27	12	4	1	*	*	0
January 2021	89	50	22	9	2	*	*	*	0
January 2022	87	45	18	7	1	*	*	*	0
January 2023	85	40	15	5	1	*	*	*	0
January 2024	82	36	12	3	1	*	*	*	0
January 2025	80	32	10	3	*	*	*	*	0
January 2026	77	29	8	2	*	*	*	*	0
January 2027	74	25	6	1	*	*	*	0	0
January 2028	71	22	5	1	*	*	*	0	0
January 2029	68	19	4	1	*	*	*	0	0
January 2030	64	16	3	*	*	*	*	0	0
January 2031	60	13	2	*	*	*	*	0	0
January 2032	56	11	2	*	*	*	0	0	0
January 2033	51	9	1	*	*	*	0	0	0
January 2034	46	6	1	*	*	*	0	0	0
January 2035	40	4	*	*	*	*	0	0	0
January 2036	34	2	*	*	*	*	0	0	0
January 2037	28	*	*	*	*	0	0	0	0
January 2038	21	0	0	0	0	0	0	0	0
January 2039	13	0	0	0	0	0	0	0	0
January 2040	5	0	0	0	0	0	0	0	0
January 2041	0	0	0	0	0	0	0	0	0
January 2042	0	0	0	0	0	0	0	0	0
January 2043	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.5	9.2	5.2	3.4	2.2	1.5	1.1	0.8	0.1

UD, UI†, UE, UG and UA Classes

Date	PSA Prepayment Assumption 0%	100%	125%	150%	215%	250%	500%	700%	900%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100	100
January 2014	98	96	95	95	95	95	95	95	95	95
January 2015	97	88	87	87	87	87	87	79	67	46
January 2016	95	79	76	76	76	76	62	44	29	8
January 2017	93	70	66	66	66	66	41	24	11	0
January 2018	91	62	56	56	56	56	27	12	3	0
January 2019	89	54	48	48	48	48	17	5	0	0
January 2020	86	47	40	40	40	40	11	1	0	0
January 2021	84	40	33	33	33	33	6	0	0	0
January 2022	81	34	26	26	26	26	3	0	0	0
January 2023	79	28	21	21	21	21	1	0	0	0
January 2024	76	22	17	17	17	17	0	0	0	0
January 2025	72	17	13	13	13	13	0	0	0	0
January 2026	69	12	10	10	10	10	0	0	0	0
January 2027	66	8	7	7	7	7	0	0	0	0
January 2028	62	5	5	5	5	5	0	0	0	0
January 2029	58	4	4	4	4	4	0	0	0	0
January 2030	54	2	2	2	2	2	0	0	0	0
January 2031	49	1	1	1	1	1	0	0	0	0
January 2032	45	*	*	*	*	*	0	0	0	0
January 2033	40	0	0	0	0	0	0	0	0	0
January 2034	34	0	0	0	0	0	0	0	0	0
January 2035	29	0	0	0	0	0	0	0	0	0
January 2036	22	0	0	0	0	0	0	0	0	0
January 2037	16	0	0	0	0	0	0	0	0	0
January 2038	9	0	0	0	0	0	0	0	0	0
January 2039	2	0	0	0	0	0	0	0	0	0
January 2040	0	0	0	0	0	0	0	0	0	0
January 2041	0	0	0	0	0	0	0	0	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
Weighted Average Life (years)**	16.5	7.2	6.6	6.6	6.6	6.6	4.0	3.1	2.6	2.0

UB Class

Date	PSA Prepayment Assumption 0%	100%	125%	150%	215%	250%	500%	700%	900%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100	100
January 2014	100	100	100	100	100	100	100	100	100	100
January 2015	100	100	100	100	100	100	100	100	100	100
January 2016	100	100	100	100	100	100	100	100	100	100
January 2017	100	100	100	100	100	100	100	100	100	72
January 2018	100	100	100	100	100	100	100	100	100	16
January 2019	100	100	100	100	100	100	100	100	87	3
January 2020	100	100	100	100	100	100	100	100	39	1
January 2021	100	100	100	100	100	100	100	80	17	*
January 2022	100	100	100	100	100	100	100	45	8	*
January 2023	100	100	100	100	100	100	100	25	3	*
January 2024	100	100	100	100	100	100	88	14	2	*
January 2025	100	100	100	100	100	100	59	8	1	*
January 2026	100	100	100	100	100	100	40	4	*	*
January 2027	100	100	100	100	100	100	26	2	*	*
January 2028	100	100	100	100	100	100	18	1	*	*
January 2029	100	100	100	100	100	100	12	1	*	0
January 2030	100	100	100	100	100	100	8	*	*	0
January 2031	100	100	100	100	100	100	5	*	*	0
January 2032	100	100	100	100	100	100	3	*	*	0
January 2033	100	81	81	81	81	81	2	*	*	0
January 2034	100	62	62	62	62	62	1	*	*	0
January 2035	100	48	48	48	48	48	1	*	*	0
January 2036	100	36	36	36	36	36	1	*	*	0
January 2037	100	26	26	26	26	26	*	*	*	0
January 2038	100	18	18	18	18	18	*	*	*	0
January 2039	100	12	12	12	12	12	*	*	*	0
January 2040	7	7	7	7	7	7	*	*	*	0
January 2041	4	4	4	4	4	4	*	*	0	0
January 2042	1	1	1	1	1	1	*	*	0	0
January 2043	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.6	22.5	22.5	22.5	22.5	22.5	13.2	9.4	7.1	4.5

UP Class

Date	PSA Prepayment Assumption 0%	100%	125%	150%	215%	250%	500%	700%	900%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100	100
January 2014	100	100	100	93	93	93	93	93	93	69
January 2015	100	100	100	75	75	75	60	0	0	0
January 2016	100	100	100	53	53	53	0	0	0	0
January 2017	100	100	100	35	35	35	0	0	0	0
January 2018	100	100	100	21	21	21	0	0	0	0
January 2019	100	100	100	11	11	11	0	0	0	0
January 2020	100	100	100	4	4	4	0	0	0	0
January 2021	100	100	100	0	0	0	0	0	0	0
January 2022	100	100	96	0	0	0	0	0	0	0
January 2023	100	100	84	0	0	0	0	0	0	0
January 2024	100	100	67	0	0	0	0	0	0	0
January 2025	100	100	47	0	0	0	0	0	0	0
January 2026	100	100	23	0	0	0	0	0	0	0
January 2027	100	100	0	0	0	0	0	0	0	0
January 2028	100	76	0	0	0	0	0	0	0	0
January 2029	100	44	0	0	0	0	0	0	0	0
January 2030	100	12	0	0	0	0	0	0	0	0
January 2031	100	0	0	0	0	0	0	0	0	0
January 2032	100	0	0	0	0	0	0	0	0	0
January 2033	100	0	0	0	0	0	0	0	0	0
January 2034	100	0	0	0	0	0	0	0	0	0
January 2035	100	0	0	0	0	0	0	0	0	0
January 2036	100	0	0	0	0	0	0	0	0	0
January 2037	100	0	0	0	0	0	0	0	0	0
January 2038	100	0	0	0	0	0	0	0	0	0
January 2039	100	0	0	0	0	0	0	0	0	0
January 2040	64	0	0	0	0	0	0	0	0	0
January 2041	0	0	0	0	0	0	0	0	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
Weighted Average Life (years)**	27.2	15.8	11.7	3.4	3.4	3.4	1.9	1.5	1.3	1.0

* 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	UM Class										UO, UT and UN Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	125%	150%	215%	250%	500%	700%	900%	1300%	0%	100%	125%	150%	215%	250%	500%	700%	900%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2014	100	100	100	100	92	88	59	35	11	0	100	100	100	100	100	100	100	100	100	0
January 2015	100	100	100	100	74	61	0	0	0	0	100	100	100	100	100	100	0	0	0	0
January 2016	100	100	100	100	52	27	0	0	0	0	100	100	100	100	100	100	0	0	0	0
January 2017	100	100	100	100	35	3	0	0	0	0	100	100	100	100	100	100	0	0	0	0
January 2018	100	100	100	100	24	0	0	0	0	0	100	100	100	100	100	52	0	0	0	0
January 2019	100	100	100	100	17	0	0	0	0	0	100	100	100	100	100	18	0	0	0	0
January 2020	100	100	100	100	13	0	0	0	0	0	100	100	100	100	100	3	0	0	0	0
January 2021	100	100	100	100	11	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
January 2022	100	100	100	97	9	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
January 2023	100	100	100	93	7	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
January 2024	100	100	100	86	5	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
January 2025	100	100	100	79	2	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
January 2026	100	100	100	71	0	0	0	0	0	0	100	100	100	100	96	*	0	0	0	0
January 2027	100	100	99	63	0	0	0	0	0	0	100	100	100	100	85	*	0	0	0	0
January 2028	100	100	89	54	0	0	0	0	0	0	100	100	100	100	75	*	0	0	0	0
January 2029	100	100	78	46	0	0	0	0	0	0	100	100	100	100	66	*	0	0	0	0
January 2030	100	100	67	38	0	0	0	0	0	0	100	100	100	100	57	*	0	0	0	0
January 2031	100	92	57	30	0	0	0	0	0	0	100	100	100	100	49	*	0	0	0	0
January 2032	100	79	47	22	0	0	0	0	0	0	100	100	100	100	41	*	0	0	0	0
January 2033	100	66	37	15	0	0	0	0	0	0	100	100	100	100	35	*	0	0	0	0
January 2034	100	54	28	9	0	0	0	0	0	0	100	100	100	100	29	*	0	0	0	0
January 2035	100	42	19	3	0	0	0	0	0	0	100	100	100	100	23	*	0	0	0	0
January 2036	100	31	11	0	0	0	0	0	0	0	100	100	100	90	18	*	0	0	0	0
January 2037	100	20	4	0	0	0	0	0	0	0	100	100	100	72	14	*	0	0	0	0
January 2038	100	10	0	0	0	0	0	0	0	0	100	100	87	55	11	*	0	0	0	0
January 2039	100	0	0	0	0	0	0	0	0	0	100	100	64	40	7	*	0	0	0	0
January 2040	100	0	0	0	0	0	0	0	0	0	100	67	43	26	5	*	0	0	0	0
January 2041	78	0	0	0	0	0	0	0	0	0	100	39	24	15	3	*	0	0	0	0
January 2042	27	0	0	0	0	0	0	0	0	0	100	17	10	6	1	*	0	0	0	0
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)**	28.6	21.5	18.9	15.6	3.9	2.3	1.1	0.8	0.7	0.5	29.8	27.7	26.8	25.6	18.7	5.3	1.8	1.4	1.2	0.9

Date	UF and US† Classes										UC, FC and SC Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	125%	150%	215%	250%	500%	700%	900%	1300%	0%	100%	125%	150%	215%	250%	500%	700%	900%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2014	99	97	96	96	95	94	91	88	85	79	100	100	100	98	94	91	74	60	46	17
January 2015	97	91	90	89	85	84	72	62	54	37	100	100	100	94	79	71	14	0	0	0
January 2016	96	84	82	79	73	70	50	36	25	9	100	100	100	89	60	45	0	0	0	0
January 2017	95	77	74	70	62	58	34	21	11	2	100	100	100	84	46	27	0	0	0	0
January 2018	93	71	67	63	53	48	23	12	5	*	100	100	100	81	36	14	0	0	0	0
January 2019	91	65	60	56	45	40	16	7	2	*	100	100	100	79	29	6	0	0	0	0
January 2020	90	59	54	49	38	33	11	4	1	*	100	100	100	77	25	1	0	0	0	0
January 2021	88	54	49	44	32	27	7	2	*	*	100	100	100	76	23	*	0	0	0	0
January 2022	86	50	44	38	27	23	5	1	*	*	100	100	99	74	22	*	0	0	0	0
January 2023	84	45	39	34	23	19	3	1	*	*	100	100	96	72	21	*	0	0	0	0
January 2024	81	41	35	30	19	15	2	*	*	*	100	100	92	68	19	*	0	0	0	0
January 2025	79	37	31	26	16	12	2	*	*	*	100	100	87	64	18	*	0	0	0	0
January 2026	77	33	28	23	14	10	1	*	*	*	100	100	82	59	16	*	0	0	0	0
January 2027	74	30	24	20	11	8	1	*	*	0	100	100	75	54	14	*	0	0	0	0
January 2028	71	27	21	17	9	7	*	*	*	0	100	94	69	49	13	*	0	0	0	0
January 2029	68	24	19	15	8	5	*	*	*	0	100	87	63	44	11	*	0	0	0	0
January 2030	65	21	16	13	6	4	*	*	*	0	100	79	57	39	9	*	0	0	0	0
January 2031	61	19	14	11	5	3	*	*	*	0	100	71	50	34	8	*	0	0	0	0
January 2032	58	16	12	9	4	3	*	*	*	0	100	63	44	30	7	*	0	0	0	0
January 2033	54	14	10	8	3	2	*	*	*	0	100	56	39	26	6	*	0	0	0	0
January 2034	50	12	9	6	3	2	*	*	*	0	100	49	33	22	5	*	0	0	0	0
January 2035	46	10	7	5	2	1	*	*	*	0	100	41	28	18	4	*	0	0	0	0
January 2036	41	8	6	4	2	1	*	*	*	0	100	35	23	15	3	*	0	0	0	0
January 2037	36	7	5	3	1	1	*	*	0	0	100	28	19	12	2	*	0	0	0	0
January 2038	31	5	4	2	1	*	*	*	0	0	100	22	14	9	2	*	0	0	0	0
January 2039	26	4	3	2	1	*	*	*	0	0	100	17	11	7	1	*	0	0	0	0
January 2040	20	3	2	1	*	*	*	*	0	0	91	11	7	4	1	*	0	0	0	0
January 2041	14	1	1	1	*	*	*	*	0	0	63	6	4	2	*	*	0	0	0	0
January 2042	7	1	*	*	*	*	*	0	0	0	32	3	2	1	*	*	0	0	0	0
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)**	19.3	10.6	9.5	8.6	6.9	6.2	3.7	2.9	2.4	1.8	28.4	21.1	18.5	14.3	6.3	3.1	1.4	1.1	0.9	0.7

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

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

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

Date	UQ Class										FT, SI† and CT Classes							
	PSA Prepayment Assumption										PSA Prepayment Assumption							
	0%	100%	125%	150%	215%	250%	500%	700%	900%	1300%	0%	100%	250%	412%	600%	800%	1000%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2014	100	100	100	100	94	91	68	49	31	0	99	95	91	86	81	75	69	61
January 2015	100	100	100	100	80	69	0	0	0	0	98	89	78	66	54	43	32	18
January 2016	100	100	100	100	63	43	0	0	0	0	96	82	65	49	34	22	13	4
January 2017	100	100	100	100	49	24	0	0	0	0	95	75	54	36	21	11	5	1
January 2018	100	100	100	100	40	11	0	0	0	0	94	69	45	27	13	6	2	*
January 2019	100	100	100	100	35	4	0	0	0	0	92	63	37	20	8	3	1	*
January 2020	100	100	100	100	32	1	0	0	0	0	90	58	31	14	5	1	*	*
January 2021	100	100	100	100	30	*	0	0	0	0	89	53	25	10	3	1	*	*
January 2022	100	100	100	98	29	*	0	0	0	0	87	48	21	8	2	*	*	*
January 2023	100	100	100	94	27	*	0	0	0	0	85	44	17	6	1	*	*	*
January 2024	100	100	100	89	25	*	0	0	0	0	83	40	14	4	1	*	*	*
January 2025	100	100	100	84	23	*	0	0	0	0	80	36	12	3	*	*	*	*
January 2026	100	100	100	77	21	*	0	0	0	0	78	33	9	2	*	*	*	0
January 2027	100	100	99	71	19	*	0	0	0	0	75	29	8	2	*	*	*	0
January 2028	100	100	91	64	16	*	0	0	0	0	73	26	6	1	*	*	*	0
January 2029	100	100	83	58	14	*	0	0	0	0	70	23	5	1	*	*	*	0
January 2030	100	100	74	51	12	*	0	0	0	0	66	21	4	1	*	*	*	0
January 2031	100	93	66	45	11	*	0	0	0	0	63	18	3	*	*	*	*	0
January 2032	100	83	58	39	9	*	0	0	0	0	59	16	2	*	*	*	*	0
January 2033	100	73	51	34	8	*	0	0	0	0	56	14	2	*	*	*	*	0
January 2034	100	64	44	29	6	*	0	0	0	0	52	12	1	*	*	*	0	0
January 2035	100	55	37	24	5	*	0	0	0	0	47	10	1	*	*	*	0	0
January 2036	100	46	31	20	4	*	0	0	0	0	43	8	1	*	*	*	0	0
January 2037	100	37	25	16	3	*	0	0	0	0	38	6	1	*	*	*	0	0
January 2038	100	29	19	12	2	*	0	0	0	0	32	5	*	*	*	*	0	0
January 2039	100	22	14	9	2	*	0	0	0	0	27	3	*	*	*	*	0	0
January 2040	100	15	9	6	1	*	0	0	0	0	21	2	*	*	*	0	0	0
January 2041	83	8	5	3	1	*	0	0	0	0	14	1	*	*	*	0	0	0
January 2042	43	4	2	1	*	*	0	0	0	0	7	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	22.8	20.6	17.8	7.2	3.0	1.2	1.0	0.8	0.6	19.6	10.3	5.9	3.9	2.8	2.1	1.7	1.3

Date	AH, AI†, AD, AJ and A Classes									C Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	150%	253%	288%	500%	700%	900%	1100%	0%	100%	150%	253%	288%	500%	700%	900%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2014	97	93	92	92	92	92	92	92	87	100	100	100	87	83	57	32	7	0
January 2015	93	83	79	79	79	76	63	51	40	100	100	100	65	54	0	0	0	0
January 2016	89	73	66	66	66	51	35	23	13	100	100	100	45	27	0	0	0	0
January 2017	85	63	55	55	55	34	20	10	4	100	100	100	32	11	0	0	0	0
January 2018	81	54	44	44	44	23	11	4	1	100	100	100	24	2	0	0	0	0
January 2019	76	46	35	35	35	15	6	2	*	100	100	100	22	*	0	0	0	0
January 2020	71	38	27	27	27	10	3	1	*	100	100	98	20	*	0	0	0	0
January 2021	66	31	21	21	21	7	2	*	*	100	100	93	19	*	0	0	0	0
January 2022	61	24	16	16	16	4	1	*	*	100	100	86	17	*	0	0	0	0
January 2023	55	18	12	12	12	3	1	*	*	100	100	78	14	*	0	0	0	0
January 2024	49	12	9	9	9	2	*	*	*	100	100	69	12	*	0	0	0	0
January 2025	43	7	7	7	7	1	*	*	*	100	98	59	10	*	0	0	0	0
January 2026	36	5	5	5	5	1	*	*	*	100	85	50	8	*	0	0	0	0
January 2027	29	4	4	4	4	*	*	*	*	100	71	41	6	*	0	0	0	0
January 2028	22	2	2	2	2	*	*	*	*	100	57	32	5	*	0	0	0	0
January 2029	14	2	2	2	2	*	*	*	*	100	43	24	3	*	0	0	0	0
January 2030	6	1	1	1	1	*	*	*	0	100	30	16	2	*	0	0	0	0
January 2031	*	*	*	*	*	*	*	*	0	84	18	9	1	*	0	0	0	0
January 2032	*	*	*	*	*	*	*	*	0	44	6	3	*	*	0	0	0	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)**	10.3	6.1	5.3	5.3	5.3	3.7	2.9	2.3	2.0	18.9	15.6	13.1	4.5	2.3	1.1	0.8	0.6	0.5

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

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

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

Characteristics of the Residual Classes

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

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

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

U.S. Treasury Circular 230 Notice

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

REMIC Elections and Special Tax Attributes

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

Taxation of Beneficial Owners of Regular Certificates

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

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

Group	Prepayment Assumption
1	365% PSA
2	440% PSA
3	400% PSA
4	215% PSA
5	412% PSA
6	253% 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 FC and SC Classes of RCR Certificates each represent (i) the right to receive a portion of the principal and interest payments on the UP, UM and UT Classes and (ii) beneficial ownership of an undivided interest in the UO Class (a Principal Only Class). To the extent the FC and SC Classes represent the right to receive a portion of the payments on the UP, UM and UT Classes, they will be treated as Strip RCR Certificates. To the extent the FC and SC Classes represent beneficial ownership of undivided interests in the UO Class, they will be treated as Combination RCR Certificates. The remaining Classes of RCR Certificates are Combination RCR Certificates. See “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of RCR Certificates” in the REMIC Prospectus for a general discussion of the federal income tax treatment of beneficial owners of RCR Certificates.

PLAN OF DISTRIBUTION

We are obligated to deliver the Certificates to J.P. Morgan Securities LLC (the “Dealer”) in exchange for the Trust MBS, the Group 2 SMBS and the Group 3 Underlying REMIC Certificates. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

LEGAL MATTERS

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

Exhibit A

Group 3 Underlying REMIC Certificates

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Notional Principal Balance of Class	January 2013 Class Factor	Notional Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2007-43	LS	April 2007	31396VVK1	(2)	INV/IO	May 2037	NTL	$100,000,000	0.33040144	$16,520,072	6.467%	282	70
2010-102	S	August 2010	31398NBH6	(2)	INV/IO	September 2040	NTL	54,000,000	0.62915097	15,728,774	6.007	291	57

(1) See "Description of the Certificates—Class Definitions and Abbreviations" in the REMIC Prospectus.
(2) These classes bear interest as described in the related Underlying REMIC Disclosure Documents.

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

Schedule 1

Available Recombinations(1)

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 1								
UO	$ 390,000	UN	$ 2,340,000	SUP	2.50%	FIX	3136ABWJ8	February 2043
UT	1,950,000							
Recombination 2								
UP	3,386,000	UC	14,110,000	SUP	2.50	FIX	3136ABWK5	February 2043
UM	8,384,000							
UO	390,000							
UT	1,950,000							
Recombination 3								
UP	3,386,000	FC	6,413,636	SUP	(3)	FLT	3136ABWL3	February 2043
UM	8,384,000	SC	7,696,364	SUP	(3)	INV	3136ABWM1	February 2043
UO	390,000							
UT	1,950,000							
Recombination 4								
UD	50,299,000	UE	50,299,000	PAC	1.75	FIX	3136ABWN9	September 2042
UI	3,592,786(4)							
Recombination 5								
UD	50,299,000	UG	50,299,000	PAC	2.00	FIX	3136ABWP4	September 2042
UI	7,185,572(4)							
Recombination 6								
UD	50,299,000	UA	50,299,000	PAC	2.50	FIX	3136ABWQ2	September 2042
UI	14,371,142(4)							
Recombination 7								
UM	8,384,000	UQ	10,724,000	SUP	2.50	FIX	3136ABWR0	February 2043
UO	390,000							
UT	1,950,000							
Recombination 8								
AH	40,000,000	AD	40,000,000	PAC	2.00	FIX	3136ABWS8	February 2033
AI	6,666,667(4)							

REMIC Certificates		RCR Certificates						
Classes	**Original Balances**	**RCR Classes**	**Original Balances**	**Principal Type(2)**	**Interest Rate**	**Interest Type(2)**	**CUSIP Number**	**Final Distribution Date**
Recombination 9								
AH	$40,000,000	AJ	$40,000,000	PAC	2.50%	FIX	3136ABWT6	February 2033
AI	13,333,334(4)							
Recombination 10								
AH	40,000,000	A	40,000,000	PAC	3.00	FIX	3136ABWU3	February 2033
AI	20,000,000(4)							

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

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

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

(4) Notional principal balances. These Classes are Interest Only Classes. See page S-8 for a description of how their notional principal balances are calculated.

Principal Balance Schedules

Aggregate Group I Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$152,297,576.00	September 2017	$ 66,756,492.90	May 2022	$ 16,599,059.93
February 2013	151,787,358.03	October 2017	65,314,058.26	June 2022	16,179,205.45
March 2013	151,209,761.03	November 2017	63,888,645.02	July 2022	15,769,717.80
April 2013	150,565,096.41	December 2017	62,480,059.66	August 2022	15,370,345.43
May 2013	149,853,744.58	January 2018	61,088,110.85	September 2022	14,980,842.84
June 2013	149,076,154.75	February 2018	59,712,609.34	October 2022	14,600,970.38
July 2013	148,232,844.62	March 2018	58,353,368.02	November 2022	14,230,494.18
August 2013	147,324,399.97	April 2018	57,010,201.84	December 2022	13,869,185.93
September 2013	146,351,474.16	May 2018	55,682,927.82	January 2023	13,516,822.83
October 2013	145,314,787.47	June 2018	54,371,364.99	February 2023	13,173,187.41
November 2013	144,215,126.33	July 2018	53,075,334.43	March 2023	12,838,067.40
December 2013	143,053,342.46	August 2018	51,794,659.17	April 2023	12,511,255.66
January 2014	141,830,351.86	September 2018	50,529,164.25	May 2023	12,192,549.97
February 2014	140,547,133.71	October 2018	49,280,181.75	June 2023	11,881,753.01
March 2014	139,204,729.14	November 2018	48,061,528.28	July 2023	11,578,672.16
April 2014	137,804,239.92	December 2018	46,872,477.09	August 2023	11,283,119.46
May 2014	136,346,827.01	January 2019	45,712,318.71	September 2023	10,994,911.44
June 2014	134,833,708.99	February 2019	44,580,360.46	October 2023	10,713,869.04
July 2014	133,266,160.47	March 2019	43,475,926.12	November 2023	10,439,817.52
August 2014	131,645,510.26	April 2019	42,398,355.50	December 2023	10,172,586.33
September 2014	129,973,139.60	May 2019	41,347,004.09	January 2024	9,912,009.01
October 2014	128,250,480.17	June 2019	40,321,242.68	February 2024	9,657,923.13
November 2014	126,479,012.06	July 2019	39,320,457.00	March 2024	9,410,170.14
December 2014	124,660,261.68	August 2019	38,344,047.36	April 2024	9,168,595.32
January 2015	122,795,799.53	September 2019	37,391,428.33	May 2024	8,933,047.68
February 2015	120,887,237.93	October 2019	36,462,028.38	June 2024	8,703,379.85
March 2015	118,936,228.67	November 2019	35,555,289.55	July 2024	8,479,448.03
April 2015	116,944,460.60	December 2019	34,670,667.18	August 2024	8,261,111.86
May 2015	114,913,657.10	January 2020	33,807,629.52	September 2024	8,048,234.39
June 2015	112,906,537.43	February 2020	32,965,657.47	October 2024	7,840,681.94
July 2015	110,922,834.25	March 2020	32,144,244.31	November 2024	7,638,324.08
August 2015	108,962,283.18	April 2020	31,342,895.32	December 2024	7,441,033.52
September 2015	107,024,622.77	May 2020	30,561,127.60	January 2025	7,248,686.03
October 2015	105,109,594.45	June 2020	29,798,469.72	February 2025	7,061,160.38
November 2015	103,216,942.51	July 2020	29,054,461.47	March 2025	6,878,338.29
December 2015	101,346,414.08	August 2020	28,328,653.61	April 2025	6,700,104.30
January 2016	99,497,759.08	September 2020	27,620,607.58	May 2025	6,526,345.77
February 2016	97,670,730.22	October 2020	26,929,895.28	June 2025	6,356,952.76
March 2016	95,865,082.91	November 2020	26,256,098.80	July 2025	6,191,818.00
April 2016	94,080,575.31	December 2020	25,598,810.21	August 2025	6,030,836.82
May 2016	92,316,968.22	January 2021	24,957,631.28	September 2025	5,873,907.05
June 2016	90,574,025.12	February 2021	24,332,173.28	October 2025	5,720,929.03
July 2016	88,851,512.09	March 2021	23,722,056.76	November 2025	5,571,805.48
August 2016	87,149,197.81	April 2021	23,126,911.30	December 2025	5,426,441.51
September 2016	85,466,853.52	May 2021	22,546,375.33	January 2026	5,284,744.48
October 2016	83,804,253.01	June 2021	21,980,095.91	February 2026	5,146,624.05
November 2016	82,161,172.55	July 2021	21,427,728.53	March 2026	5,011,992.01
December 2016	80,537,390.91	August 2021	20,888,936.87	April 2026	4,880,762.34
January 2017	78,932,689.32	September 2021	20,363,392.69	May 2026	4,752,851.08
February 2017	77,346,851.41	October 2021	19,850,775.55	June 2026	4,628,176.30
March 2017	75,779,663.23	November 2021	19,350,772.69	July 2026	4,506,658.07
April 2017	74,230,913.21	December 2021	18,863,078.81	August 2026	4,388,218.40
May 2017	72,700,392.10	January 2022	18,387,395.90	September 2026	4,272,781.19
June 2017	71,187,893.00	February 2022	17,923,433.10	October 2026	4,160,272.19
July 2017	69,693,211.29	March 2022	17,470,906.49	November 2026	4,050,618.95
August 2017	68,216,144.62	April 2022	17,029,538.93	December 2026	3,943,750.78

Aggregate Group I (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
January 2027	$ 3,839,598.70	December 2031	$ 744,355.92	November 2036	$ 114,888.63
February 2027	3,738,095.44	January 2032	722,961.62	December 2036	110,872.75
March 2027	3,639,175.33	February 2032	702,140.59	January 2037	106,975.49
April 2027	3,542,774.32	March 2032	681,878.10	February 2037	103,193.63
May 2027	3,448,829.91	April 2032	662,159.80	March 2037	99,524.01
June 2027	3,357,281.11	May 2032	642,971.71	April 2037	95,963.57
July 2027	3,268,068.45	June 2032	624,300.17	May 2037	92,509.34
August 2027	3,181,133.87	July 2032	606,131.89	June 2037	89,158.41
September 2027	3,096,420.75	August 2032	588,453.90	July 2037	85,907.94
October 2027	3,013,873.84	September 2032	571,253.55	August 2037	82,755.19
November 2027	2,933,439.25	October 2032	554,518.51	September 2037	79,697.46
December 2027	2,855,064.39	November 2032	538,236.77	October 2037	76,732.14
January 2028	2,778,697.96	December 2032	522,396.60	November 2037	73,856.69
February 2028	2,704,289.91	January 2033	506,986.58	December 2037	71,068.63
March 2028	2,631,791.42	February 2033	491,995.58	January 2038	68,365.54
April 2028	2,561,154.85	March 2033	477,412.73	February 2038	65,745.07
May 2028	2,492,333.75	April 2033	463,227.45	March 2038	63,204.93
June 2028	2,425,282.77	May 2033	449,429.42	April 2038	60,742.89
July 2028	2,359,957.69	June 2033	436,008.57	May 2038	58,356.78
August 2028	2,296,315.39	July 2033	422,955.10	June 2038	56,044.49
September 2028	2,234,313.76	August 2033	410,259.46	July 2038	53,803.96
October 2028	2,173,911.76	September 2033	397,912.31	August 2038	51,633.17
November 2028	2,115,069.35	October 2033	385,904.58	September 2038	49,530.19
December 2028	2,057,747.45	November 2033	374,227.40	October 2038	47,493.11
January 2029	2,001,907.96	December 2033	362,872.15	November 2038	45,520.08
February 2029	1,947,513.70	January 2034	351,830.42	December 2038	43,609.30
March 2029	1,894,528.42	February 2034	341,093.99	January 2039	41,759.01
April 2029	1,842,916.74	March 2034	330,654.88	February 2039	39,967.51
May 2029	1,792,644.16	April 2034	320,505.28	March 2039	38,233.14
June 2029	1,743,677.03	May 2034	310,637.62	April 2039	36,554.28
July 2029	1,695,982.53	June 2034	301,044.48	May 2039	34,929.35
August 2029	1,649,528.62	July 2034	291,718.64	June 2039	33,356.83
September 2029	1,604,284.08	August 2034	282,653.08	July 2039	31,835.22
October 2029	1,560,218.44	September 2034	273,840.94	August 2039	30,363.06
November 2029	1,517,302.00	October 2034	265,275.54	September 2039	28,938.95
December 2029	1,475,505.76	November 2034	256,950.38	October 2039	27,561.50
January 2030	1,434,801.46	December 2034	248,859.09	November 2039	26,229.38
February 2030	1,395,161.54	January 2035	240,995.51	December 2039	24,941.29
March 2030	1,356,559.09	February 2035	233,353.60	January 2040	23,695.96
April 2030	1,318,967.89	March 2035	225,927.50	February 2040	22,492.15
May 2030	1,282,362.37	April 2035	218,711.47	March 2040	21,328.67
June 2030	1,246,717.57	May 2035	211,699.95	April 2040	20,204.34
July 2030	1,212,009.15	June 2035	204,887.49	May 2040	19,118.02
August 2030	1,178,213.40	July 2035	198,268.81	June 2040	18,068.61
September 2030	1,145,307.16	August 2035	191,838.73	July 2040	17,055.04
October 2030	1,113,267.86	September 2035	185,592.23	August 2040	16,076.26
November 2030	1,082,073.50	October 2035	179,524.42	September 2040	15,131.23
December 2030	1,051,702.59	November 2035	173,630.51	October 2040	14,218.99
January 2031	1,022,134.21	December 2035	167,905.86	November 2040	13,338.55
February 2031	993,347.94	January 2036	162,345.93	December 2040	12,488.98
March 2031	965,323.87	February 2036	156,946.30	January 2041	11,669.38
April 2031	938,042.57	March 2036	151,702.68	February 2041	10,878.84
May 2031	911,485.12	April 2036	146,610.86	March 2041	10,116.51
June 2031	885,633.05	May 2036	141,666.77	April 2041	9,381.54
July 2031	860,468.35	June 2036	136,866.43	May 2041	8,673.12
August 2031	835,973.46	July 2036	132,205.95	June 2041	7,990.45
September 2031	812,131.27	August 2036	127,681.57	July 2041	7,332.77
October 2031	788,925.06	September 2036	123,289.59	August 2041	6,699.31
November 2031	766,338.57	October 2036	119,026.44	September 2041	6,089.34

Aggregate Group I (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
October 2041	$ 5,502.17	March 2042	$ 2,884.50	August 2042	$ 740.48
November 2041	4,937.08	April 2042	2,420.16	September 2042	362.26
December 2041	4,393.42	May 2042	1,974.15	October 2042 and thereafter	0.00
January 2042	3,870.52	June 2042	1,545.90		
February 2042	3,367.76	July 2042	1,134.86		

Aggregate Group II Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$52,022,730.00	January 2017	$34,694,684.57	January 2021	$18,076,015.81
February 2013	51,895,909.82	February 2017	34,286,074.29	February 2021	17,788,517.39
March 2013	51,755,044.37	March 2017	33,880,403.39	March 2021	17,505,337.11
April 2013	51,600,186.88	April 2017	33,477,651.90	April 2021	17,226,412.31
May 2013	51,431,399.64	May 2017	33,077,799.99	May 2021	16,951,681.20
June 2013	51,248,753.95	June 2017	32,680,827.97	June 2021	16,681,082.87
July 2013	51,052,330.11	July 2017	32,286,716.25	July 2021	16,414,557.30
August 2013	50,842,217.36	August 2017	31,895,445.40	August 2021	16,152,045.29
September 2013	50,618,513.83	September 2017	31,506,996.10	September 2021	15,893,488.50
October 2013	50,381,326.45	October 2017	31,121,349.18	October 2021	15,638,829.42
November 2013	50,130,770.92	November 2017	30,738,485.57	November 2021	15,388,011.34
December 2013	49,866,971.58	December 2017	30,358,386.35	December 2021	15,140,978.36
January 2014	49,590,061.35	January 2018	29,981,032.71	January 2022	14,897,675.41
February 2014	49,300,181.62	February 2018	29,606,405.96	February 2022	14,658,048.15
March 2014	48,997,482.09	March 2018	29,234,487.56	March 2022	14,422,043.06
April 2014	48,682,120.73	April 2018	28,865,259.06	April 2022	14,189,607.34
May 2014	48,354,263.58	May 2018	28,498,702.17	May 2022	13,960,688.97
June 2014	48,014,084.64	June 2018	28,134,798.68	June 2022	13,735,236.67
July 2014	47,661,765.72	July 2018	27,773,530.52	July 2022	13,513,199.88
August 2014	47,297,496.26	August 2018	27,414,879.76	August 2022	13,294,528.75
September 2014	46,921,473.20	September 2018	27,058,828.55	September 2022	13,079,174.17
October 2014	46,533,900.77	October 2018	26,705,359.19	October 2022	12,867,087.70
November 2014	46,134,990.35	November 2018	26,354,454.08	November 2022	12,658,221.62
December 2014	45,724,960.20	December 2018	26,006,095.74	December 2022	12,452,528.85
January 2015	45,304,035.38	January 2019	25,660,266.80	January 2023	12,249,963.03
February 2015	44,872,447.42	February 2019	25,316,950.04	February 2023	12,050,478.41
March 2015	44,430,434.20	March 2019	24,976,128.30	March 2023	11,854,029.94
April 2015	43,978,239.69	April 2019	24,637,784.57	April 2023	11,660,573.19
May 2015	43,516,113.71	May 2019	24,301,901.95	May 2023	11,470,064.35
June 2015	43,044,311.76	June 2019	23,968,463.64	June 2023	11,282,460.27
July 2015	42,575,877.63	July 2019	23,637,452.96	July 2023	11,097,718.38
August 2015	42,110,788.52	August 2019	23,308,853.33	August 2023	10,915,796.74
September 2015	41,649,021.79	September 2019	22,982,648.31	September 2023	10,736,654.02
October 2015	41,190,554.93	October 2019	22,658,821.52	October 2023	10,560,249.45
November 2015	40,735,365.60	November 2019	22,337,356.74	November 2023	10,386,542.85
December 2015	40,283,431.59	December 2019	22,018,237.83	December 2023	10,215,494.65
January 2016	39,834,730.84	January 2020	21,701,448.74	January 2024	10,047,065.79
February 2016	39,389,241.45	February 2020	21,386,973.58	February 2024	9,881,217.81
March 2016	38,946,941.65	March 2020	21,074,796.51	March 2024	9,717,912.79
April 2016	38,507,809.82	April 2020	20,764,901.83	April 2024	9,557,113.35
May 2016	38,071,824.48	May 2020	20,457,273.92	May 2024	9,398,782.63
June 2016	37,638,964.30	June 2020	20,151,897.29	June 2024	9,242,884.33
July 2016	37,209,208.08	July 2020	19,848,756.54	July 2024	9,089,382.65
August 2016	36,782,534.76	August 2020	19,547,836.37	August 2024	8,938,242.30
September 2016	36,358,923.43	September 2020	19,249,121.57	September 2024	8,789,428.50
October 2016	35,938,353.32	October 2020	18,952,597.07	October 2024	8,642,906.98
November 2016	35,520,803.79	November 2020	18,658,247.85	November 2024	8,498,643.93
December 2016	35,106,254.32	December 2020	18,366,059.03	December 2024	8,356,606.07

Aggregate Group II (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
January 2025	$ 8,216,760.57	December 2029	$ 2,889,828.78	November 2034	$ 858,605.17
February 2025	8,079,075.06	January 2030	2,836,090.82	December 2034	838,915.87
March 2025	7,943,517.65	February 2030	2,783,226.74	January 2035	819,574.06
April 2025	7,810,056.92	March 2030	2,731,223.24	February 2035	800,574.22
May 2025	7,678,661.89	April 2030	2,680,067.25	March 2035	781,910.91
June 2025	7,549,302.00	May 2030	2,629,745.84	April 2035	763,578.79
July 2025	7,421,947.18	June 2030	2,580,246.31	May 2035	745,572.60
August 2025	7,296,567.74	July 2030	2,531,556.13	June 2035	727,887.13
September 2025	7,173,134.45	August 2030	2,483,662.94	July 2035	710,517.27
October 2025	7,051,618.50	September 2030	2,436,554.59	August 2035	693,457.99
November 2025	6,931,991.48	October 2030	2,390,219.08	September 2035	676,704.34
December 2025	6,814,225.39	November 2030	2,344,644.61	October 2035	660,251.41
January 2026	6,698,292.64	December 2030	2,299,819.53	November 2035	644,094.41
February 2026	6,584,166.03	January 2031	2,255,732.39	December 2035	628,228.60
March 2026	6,471,818.77	February 2031	2,212,371.87	January 2036	612,649.30
April 2026	6,361,224.43	March 2031	2,169,726.86	February 2036	597,351.91
May 2026	6,252,356.97	April 2031	2,127,786.37	March 2036	582,331.92
June 2026	6,145,190.74	May 2031	2,086,539.61	April 2036	567,584.85
July 2026	6,039,700.44	June 2031	2,045,975.92	May 2036	553,106.33
August 2026	5,935,861.15	July 2031	2,006,084.81	June 2036	538,892.02
September 2026	5,833,648.29	August 2031	1,966,855.94	July 2036	524,937.66
October 2026	5,733,037.65	September 2031	1,928,279.13	August 2036	511,239.05
November 2026	5,634,005.38	October 2031	1,890,344.33	September 2036	497,792.07
December 2026	5,536,527.94	November 2031	1,853,041.67	October 2036	484,592.65
January 2027	5,440,582.17	December 2031	1,816,361.40	November 2036	471,636.77
February 2027	5,346,145.21	January 2032	1,780,293.93	December 2036	458,920.49
March 2027	5,253,194.55	February 2032	1,744,829.78	January 2037	446,439.92
April 2027	5,161,708.00	March 2032	1,709,959.66	February 2037	434,191.24
May 2027	5,071,663.69	April 2032	1,675,674.37	March 2037	422,170.67
June 2027	4,983,040.08	May 2032	1,641,964.87	April 2037	410,374.51
July 2027	4,895,815.92	June 2032	1,608,822.26	May 2037	398,799.09
August 2027	4,809,970.27	July 2032	1,576,237.75	June 2037	387,440.81
September 2027	4,725,482.51	August 2032	1,544,202.69	July 2037	376,296.13
October 2027	4,642,332.30	September 2032	1,512,708.57	August 2037	365,361.56
November 2027	4,560,499.62	October 2032	1,481,746.99	September 2037	354,633.66
December 2027	4,479,964.70	November 2032	1,451,309.67	October 2037	344,109.05
January 2028	4,400,708.10	December 2032	1,421,388.47	November 2037	333,784.38
February 2028	4,322,710.63	January 2033	1,391,975.36	December 2037	323,656.38
March 2028	4,245,953.40	February 2033	1,363,062.44	January 2038	313,721.81
April 2028	4,170,417.77	March 2033	1,334,641.91	February 2038	303,977.49
May 2028	4,096,085.40	April 2033	1,306,706.09	March 2038	294,420.28
June 2028	4,022,938.19	May 2033	1,279,247.43	April 2038	285,047.11
July 2028	3,950,958.31	June 2033	1,252,258.48	May 2038	275,854.92
August 2028	3,880,128.21	July 2033	1,225,731.89	June 2038	266,840.73
September 2028	3,810,430.56	August 2033	1,199,660.44	July 2038	258,001.58
October 2028	3,741,848.31	September 2033	1,174,037.00	August 2038	249,334.58
November 2028	3,674,364.65	October 2033	1,148,854.56	September 2038	240,836.88
December 2028	3,607,963.00	November 2033	1,124,106.21	October 2038	232,505.65
January 2029	3,542,627.04	December 2033	1,099,785.14	November 2038	224,338.12
February 2029	3,478,340.68	January 2034	1,075,884.64	December 2038	216,331.58
March 2029	3,415,088.06	February 2034	1,052,398.11	January 2039	208,483.33
April 2029	3,352,853.57	March 2034	1,029,319.03	February 2039	200,790.73
May 2029	3,291,621.81	April 2034	1,006,641.00	March 2039	193,251.18
June 2029	3,231,377.59	May 2034	984,357.69	April 2039	185,862.11
July 2029	3,172,105.98	June 2034	962,462.89	May 2039	178,621.01
August 2029	3,113,792.24	July 2034	940,950.47	June 2039	171,525.38
September 2029	3,056,421.85	August 2034	919,814.39	July 2039	164,572.79
October 2029	2,999,980.51	September 2034	899,048.70	August 2039	157,760.82
November 2029	2,944,454.12	October 2034	878,647.55	September 2039	151,087.10

Aggregate Group II (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
October 2039	$ 144,549.31	November 2040	$ 71,909.53	December 2041	$ 27,202.07
November 2039	138,145.13	December 2040	68,006.86	January 2042	24,264.71
December 2039	131,872.32	January 2041	64,186.44	February 2042	21,392.91
January 2040	125,728.64	February 2041	60,446.84	March 2042	18,585.51
February 2040	119,711.90	March 2041	56,786.70	April 2042	15,841.39
March 2040	113,819.95	April 2041	53,204.63	May 2042	13,159.44
April 2040	108,050.65	May 2041	49,699.30	June 2042	10,605.27
May 2040	102,401.93	June 2041	46,269.38	July 2042	8,109.52
June 2040	96,871.71	July 2041	42,913.58	August 2042	5,671.16
July 2040	91,457.97	August 2041	39,630.60	September 2042	3,289.17
August 2040	86,158.72	September 2041	36,419.20	October 2042	962.55
September 2040	80,972.00	October 2041	33,278.12	November 2042 and thereafter	0.00
October 2040	75,895.87	November 2041	30,206.14		

UP Class Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$3,386,000.00	October 2015	$1,969,970.99	July 2018	$ 519,294.29
February 2013	3,380,469.32	November 2015	1,908,866.65	August 2018	491,175.48
March 2013	3,372,180.72	December 2015	1,848,976.31	September 2018	463,853.02
April 2013	3,361,142.96	January 2016	1,790,285.10	October 2018	437,316.34
May 2013	3,347,368.67	February 2016	1,732,778.31	November 2018	411,555.04
June 2013	3,330,874.40	March 2016	1,676,441.36	December 2018	386,558.78
July 2013	3,311,680.56	April 2016	1,621,259.84	January 2019	362,317.38
August 2013	3,289,811.41	May 2016	1,567,219.49	February 2019	338,820.70
September 2013	3,265,295.08	June 2016	1,514,306.18	March 2019	316,058.79
October 2013	3,238,163.52	July 2016	1,462,505.93	April 2019	294,021.73
November 2013	3,208,452.41	August 2016	1,411,804.92	May 2019	272,699.76
December 2013	3,176,201.22	September 2016	1,362,189.45	June 2019	252,083.18
January 2014	3,141,453.05	October 2016	1,313,645.97	July 2019	232,162.44
February 2014	3,104,254.67	November 2016	1,266,161.06	August 2019	212,928.06
March 2014	3,064,656.39	December 2016	1,219,721.47	September 2019	194,370.65
April 2014	3,022,712.03	January 2017	1,174,314.04	October 2019	176,480.97
May 2014	2,978,478.80	February 2017	1,129,925.79	November 2019	159,249.82
June 2014	2,932,017.27	March 2017	1,086,543.85	December 2019	142,668.12
July 2014	2,883,391.25	April 2017	1,044,155.48	January 2020	126,726.94
August 2014	2,832,667.69	May 2017	1,002,748.08	February 2020	111,417.35
September 2014	2,779,916.60	June 2017	962,309.18	March 2020	96,730.59
October 2014	2,725,210.93	July 2017	922,826.46	April 2020	82,657.96
November 2014	2,668,626.43	August 2017	884,287.68	May 2020	69,190.87
December 2014	2,610,241.64	September 2017	846,680.78	June 2020	56,320.81
January 2015	2,550,137.58	October 2017	809,993.79	July 2020	44,039.37
February 2015	2,488,397.82	November 2017	774,214.87	August 2020	32,338.22
March 2015	2,425,108.22	December 2017	739,332.31	September 2020	21,209.16
April 2015	2,360,356.83	January 2018	705,334.52	October 2020	12,317.71
May 2015	2,294,233.76	February 2018	672,210.05	November 2020	5,828.96
June 2015	2,226,831.02	March 2018	639,947.54	December 2020	1,691.43
July 2015	2,160,718.94	April 2018	608,535.76	January 2021 and thereafter	0.00
August 2015	2,095,881.88	May 2018	577,963.60		
September 2015	2,032,304.33	June 2018	548,220.06		

AH Class Planned Balances

Distribution Date	Planned Balance
Initial Balance	$40,000,000.00
February 2013	39,781,868.97
March 2013	39,551,512.57
April 2013	39,309,068.68
May 2013	39,054,684.73
June 2013	38,788,517.58
July 2013	38,510,733.34
August 2013	38,221,507.24
September 2013	37,921,023.46
October 2013	37,609,474.90
November 2013	37,287,063.01
December 2013	36,953,997.58
January 2014	36,610,496.49
February 2014	36,256,785.52
March 2014	35,893,098.05
April 2014	35,519,674.88
May 2014	35,136,763.88
June 2014	34,744,619.77
July 2014	34,343,503.82
August 2014	33,933,683.57
September 2014	33,515,432.51
October 2014	33,089,029.77
November 2014	32,654,759.85
December 2014	32,212,912.22
January 2015	31,763,781.06
February 2015	31,307,664.88
March 2015	30,855,791.03
April 2015	30,408,123.02
May 2015	29,964,624.68
June 2015	29,525,260.14
July 2015	29,089,993.82
August 2015	28,658,790.43
September 2015	28,231,614.98
October 2015	27,808,432.76
November 2015	27,389,209.37
December 2015	26,973,910.67
January 2016	26,562,502.80
February 2016	26,154,952.21
March 2016	25,751,225.60
April 2016	25,351,289.96
May 2016	24,955,112.54
June 2016	24,562,660.87
July 2016	24,173,902.76
August 2016	23,788,806.26
September 2016	23,407,339.71
October 2016	23,029,471.70
November 2016	22,655,171.08
December 2016	22,284,406.97
January 2017	21,917,148.72
February 2017	21,553,365.98
March 2017	21,193,028.59
April 2017	20,836,106.70
May 2017	20,482,570.67
June 2017	20,132,391.12
July 2017	19,785,538.91
August 2017	19,441,985.14
September 2017	19,101,701.16
October 2017	18,764,658.56
November 2017	18,430,829.14
December 2017	$18,100,184.96
January 2018	17,772,698.31
February 2018	17,448,341.70
March 2018	17,127,087.87
April 2018	16,808,909.80
May 2018	16,493,780.68
June 2018	16,181,673.92
July 2018	15,872,563.18
August 2018	15,566,422.30
September 2018	15,263,225.37
October 2018	14,962,946.68
November 2018	14,665,560.73
December 2018	14,371,042.25
January 2019	14,079,366.16
February 2019	13,791,920.06
March 2019	13,509,831.22
April 2019	13,233,004.78
May 2019	12,961,347.53
June 2019	12,694,767.86
July 2019	12,433,175.72
August 2019	12,176,482.61
September 2019	11,924,601.54
October 2019	11,677,447.03
November 2019	11,434,935.06
December 2019	11,196,983.05
January 2020	10,963,509.85
February 2020	10,734,435.68
March 2020	10,509,682.18
April 2020	10,289,172.29
May 2020	10,072,830.30
June 2020	9,860,581.80
July 2020	9,652,353.67
August 2020	9,448,074.04
September 2020	9,247,672.28
October 2020	9,051,078.98
November 2020	8,858,225.95
December 2020	8,669,046.13
January 2021	8,483,473.66
February 2021	8,301,443.80
March 2021	8,122,892.94
April 2021	7,947,758.56
May 2021	7,775,979.22
June 2021	7,607,494.55
July 2021	7,442,245.24
August 2021	7,280,172.97
September 2021	7,121,220.48
October 2021	6,965,331.45
November 2021	6,812,450.57
December 2021	6,662,523.50
January 2022	6,515,496.81
February 2022	6,371,318.03
March 2022	6,229,935.58
April 2022	6,091,298.78
May 2022	5,955,357.84
June 2022	5,822,063.84
July 2022	5,691,368.70
August 2022	5,563,225.18
September 2022	5,437,586.88
October 2022	5,314,408.17
November 2022	$ 5,193,644.27
December 2022	5,075,251.13
January 2023	4,959,185.51
February 2023	4,845,404.90
March 2023	4,733,867.55
April 2023	4,624,532.41
May 2023	4,517,359.20
June 2023	4,412,308.29
July 2023	4,309,340.78
August 2023	4,208,418.44
September 2023	4,109,503.71
October 2023	4,012,559.70
November 2023	3,917,550.15
December 2023	3,824,439.44
January 2024	3,733,192.58
February 2024	3,643,775.21
March 2024	3,556,153.55
April 2024	3,470,294.43
May 2024	3,386,165.26
June 2024	3,303,734.01
July 2024	3,222,969.24
August 2024	3,143,840.04
September 2024	3,066,316.07
October 2024	2,990,367.52
November 2024	2,915,965.08
December 2024	2,843,079.99
January 2025	2,771,683.98
February 2025	2,701,749.29
March 2025	2,633,248.66
April 2025	2,566,155.28
May 2025	2,500,442.86
June 2025	2,436,085.54
July 2025	2,373,057.93
August 2025	2,311,335.10
September 2025	2,250,892.55
October 2025	2,191,706.23
November 2025	2,133,752.50
December 2025	2,077,008.15
January 2026	2,021,450.40
February 2026	1,967,056.85
March 2026	1,913,805.50
April 2026	1,861,674.76
May 2026	1,810,643.43
June 2026	1,760,690.65
July 2026	1,711,795.98
August 2026	1,663,939.32
September 2026	1,617,100.94
October 2026	1,571,261.44
November 2026	1,526,401.80
December 2026	1,482,503.33
January 2027	1,439,547.67
February 2027	1,397,516.79
March 2027	1,356,392.99
April 2027	1,316,158.88
May 2027	1,276,797.39
June 2027	1,238,291.76
July 2027	1,200,625.52
August 2027	1,163,782.51
September 2027	1,127,746.85

AH Class (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
October 2027	$ 1,092,502.97	June 2029	$ 532,230.70	February 2031	$ 183,580.38
November 2027	1,058,035.54	July 2029	510,471.62	March 2031	170,323.52
December 2027	1,024,329.55	August 2029	489,224.70	April 2031	157,406.82
January 2028	991,370.24	September 2029	468,479.72	May 2031	144,823.24
February 2028	959,143.12	October 2029	448,226.66	June 2031	132,565.90
March 2028	927,633.96	November 2029	428,455.69	July 2031	120,628.05
April 2028	896,828.80	December 2029	409,157.15	August 2031	109,003.04
May 2028	866,713.91	January 2030	390,321.56	September 2031	97,684.37
June 2028	837,275.84	February 2030	371,939.62	October 2031	86,665.66
July 2028	808,501.36	March 2030	354,002.19	November 2031	75,940.65
August 2028	780,377.49	April 2030	336,500.32	December 2031	65,503.18
September 2028	752,891.50	May 2030	319,425.21	January 2032	55,347.22
October 2028	726,030.86	June 2030	302,768.22	February 2032	45,466.86
November 2028	699,783.29	July 2030	286,520.89	March 2032	35,856.30
December 2028	674,136.74	August 2030	270,674.89	April 2032	26,509.84
January 2029	649,079.37	September 2030	255,222.06	May 2032	17,421.89
February 2029	624,599.54	October 2030	240,154.40	June 2032	8,586.97
March 2029	600,685.87	November 2030	225,464.04	July 2032 and	
April 2029	577,327.13	December 2030	211,143.28	thereafter	0.00
May 2029	554,512.34	January 2031	197,184.53		

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

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

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$670,871,397

FannieMae®

Guaranteed REMIC Pass-Through Certificates

Fannie Mae REMIC Trust 2013-12

PROSPECTUS SUPPLEMENT

J.P. Morgan

January 24, 2013