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

$1,125,839,347

FannieMae

Guaranteed Pass-Through Certificates
Fannie Mae Trust 2013-13

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

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

The mortgage loans underlying the Fannie Mae MBS are first lien, single-family, fixed rate loans. The mortgage loans underlying the Group 3 MBS and Group 4 MBS have loan-to-value ratios in excess of 125%.

Tax Treatment

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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
PC(2)	1	$288,150,000	PAC	1.50%	FIX	3136ACB67	April 2042
PI(2)	1	82,328,571(3)	NTL	3.50	FIX/IO	3136ACB75	April 2042
ED	1	20,394,000	PAC	2.50	FIX	3136ACB83	March 2043
YA	1	15,892,000	PAC	2.50	FIX	3136ACB91	October 2042
YB	1	1,917,000	PAC	2.50	FIX	3136ACC25	November 2042
YC	1	3,234,000	PAC	2.50	FIX	3136ACC33	January 2043
YD	1	3,814,000	PAC	2.50	FIX	3136ACC41	March 2043
YE	1	1,404,000	PAC	2.50	FIX	3136ACC58	March 2043
WA	1	21,061,000	SUP	2.50	FIX	3136ACC66	July 2042
AF(2)	1	2,000,000	SUP	(4)	FLT	3136ACC74	July 2042
AS(2)	1	2,000,000	SUP	(4)	INV	3136ACC82	July 2042
WT	1	8,250,000	TAC	2.50	FIX	3136ACC90	July 2042
WJ	1	6,750,000	SUP	2.50	FIX	3136ACD24	July 2042
WB	1	1,646,000	SUP	2.50	FIX	3136ACD32	October 2042
FB(2)	1	2,000,000	SUP	(4)	FLT	3136ACD40	October 2042
SB(2)	1	2,000,000	SUP	(4)	INV	3136ACD57	October 2042
WC	1	4,970,000	SUP	2.50	FIX	3136ACD65	December 2042
WH	1	5,642,227	SUP	3.50	FIX	3136ACD73	March 2043
WO	1	2,256,892	SUP	0.00	PO	3136ACD81	March 2043
FA(2)	1	131,127,039	PT	(4)	FLT	3136ACD99	March 2043
SC(2)	1	131,127,039(3)	NTL	(4)	INV/IO	3136ACE23	March 2043
IC(2)	1	131,127,039(3)	NTL	(4)	INV/IO	3136ACE31	March 2043

(Table continued on next page)

If you own certificates of certain classes, you can exchange them for certificates of the corresponding RCR classes to be delivered at the time of exchange. The PD, PA, PG, PH, SA, FC, WF, WS, KD, KC, HB, HA, HD, HT, EH, EG and BM Classes are the RCR classes. For a more detailed description of the RCR classes, see Schedule 1 attached to this prospectus supplement and "Description of the Certificates—Combination and Recombination—RCR Certificates" in the REMIC prospectus.

Because the mortgage loans underlying the Group 3 MBS and Group 4 MBS have loan-to-value ratios in excess of 125%, the Group 3 Classes and Group 4 Classes are not eligible assets for a REMIC. See "Certain Additional Federal Income Tax Consequences" in this prospectus supplement and "Material Federal Income Tax Consequences—Special Tax Attributes" in the MBS Prospectus.

The dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be February 28, 2013.

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

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

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

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

Barclays

The date of this Prospectus Supplement is February 22, 2013

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
KG(2)	2	$125,000,000	PT	1.25%	FIX	3136ACE49	March 2028
IK(2)	2	62,500,000(3)	NTL	2.50	FIX/IO	3136ACE56	March 2028
CB(2)	3	10,000,000	PT	3.00	FIX	3136ACE64	March 2043
CE	3	20,000,000	PT	4.50	FIX	3136ACE72	March 2043
DB(2)	4	15,000,000	PT	3.00	FIX	3136ACE80	March 2043
DE	4	30,000,000	PT	4.50	FIX	3136ACE98	March 2043
HC(2)	5	61,801,718	PT	1.50	FIX	3136ACF22	March 2033
IH(2)	5	30,900,859(3)	NTL	3.00	FIX/IO	3136ACF30	March 2033
EK(2)	6	146,919,241	SEQ	1.75	FIX	3136ACF48	March 2032
EI(2)	6	61,216,350(3)	NTL	3.00	FIX/IO	3136ACF55	March 2032
EB	6	13,170,145	SEQ	3.00	FIX	3136ACF63	March 2033
A	7	53,909,000	SEQ/AD	3.00	FIX	3136ACF71	July 2037
Z	7	10,351,085	SEQ	3.00	FIX/Z	3136ACF89	March 2043
MA	8	70,000,000	PAC/AD	4.00	FIX	3136ACF97	January 2043
ME	8	1,042,000	PAC/AD	4.00	FIX	3136ACG21	March 2043
UZ	8	25,958,000	SUP	4.00	FIX/Z	3136ACG39	March 2043
BA	9	13,000,000	PAC	4.00	FIX	3136ACG47	November 2041
BE	9	1,403,000	PAC	4.00	FIX	3136ACG54	March 2043
CF	9	2,746,909	SUP	(4)	FLT	3136ACG62	March 2043
CS	9	1,030,091	SUP	(4)	INV	3136ACG70	March 2043
R	1-2, 5-9	0	NPR	0	NPR	3136ACG88	March 2043
RL	1-2, 5-9	0	NPR	0	NPR	3136ACG96	March 2043

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

(2) Exchangeable classes.

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

(4) Based on LIBOR.

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AVAILABLE INFORMATION

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

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

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

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

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

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

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

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

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

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

SUMMARY

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

Assets Underlying Each Group of Classes

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

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

Characteristics of the MBS

	Approximate Principal Balance	Pass-Through Rate	Range of Weighted Average Coupons or WACs (annual percentages)	Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)
Group 1 MBS	$ 63,499,655	3.50%	3.75% to 6.00%	241 to 360
	$308,918,462	3.50%	3.75% to 6.00%	241 to 360
	$152,090,041	3.50%	3.75% to 6.00%	241 to 360
Group 2 MBS	$125,000,000	2.50%	2.75% to 5.00%	121 to 180
Group 3 MBS	$ 30,000,000	4.00%	4.25% to 6.50%	241 to 360
Group 4 MBS	$ 45,000,000	4.00%	4.25% to 6.50%	241 to 360
Group 5 MBS	$ 61,801,718	3.00%	3.25% to 5.50%	181 to 240
Group 6 MBS	$160,089,386	3.00%	3.25% to 5.50%	181 to 240
Group 7 MBS	$ 64,260,085	3.00%	3.25% to 5.50%	241 to 360
Group 8 MBS	$ 97,000,000	4.00%	4.25% to 6.50%	241 to 360
Group 9 MBS	$ 18,180,000	4.00%	4.25% to 6.50%	241 to 360

Assumed Characteristics of the Underlying Mortgage Loans

	Principal Balance	Original Term to Maturity (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Interest Rate
Group 1 MBS	$ 63,499,655	360	358	2	4.168%
	$308,918,462	360	348	7	3.971%
	$152,090,041	360	347	10	4.006%
Group 2 MBS	$125,000,000	180	169	3	2.895%
Group 3 MBS	$ 30,000,000	360	342	6	4.482%
Group 4 MBS	$ 45,000,000	360	344	7	4.492%
Group 5 MBS	$ 61,801,718	240	238	2	3.414%
Group 6 MBS	$160,089,386	240	239	1	3.401%
Group 7 MBS	$ 64,260,085	360	345	4	3.740%
Group 8 MBS	$ 97,000,000	360	351	6	4.570%
Group 9 MBS	$ 18,180,000	360	351	6	4.570%

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

Each of the mortgage loans underlying the Group 3 MBS and the Group 4 MBS has a loan-to-value ratio greater than 125%.

Settlement Date

We expect to issue the certificates on February 28, 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 of certificates other than the R and RL Classes	R and RL Classes

Exchanging Certificates Through Combination and Recombination

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

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

Interest Rates

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

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

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate(1)
AF	1.31000%	5.00000%	1.10%	LIBOR + 110 basis points
AS	3.69000%	3.90000%	0.00%	3.90% − LIBOR
FB	1.31000%	5.00000%	1.10%	LIBOR + 110 basis points
SB	3.69000%	3.90000%	0.00%	3.90% − LIBOR
FA	0.56000%	6.50000%	0.35%	LIBOR + 35 basis points
SC	5.89000%	6.10000%	0.00%	6.10% − LIBOR
IC	0.05000%	0.05000%	0.00%	6.15% − LIBOR
CF	1.10000%	5.50000%	0.85%	LIBOR + 85 basis points
CS	11.73332%	12.39999%	0.00%	12.39999% − (2.66666634 × LIBOR)
SA	5.94000%	6.15000%	0.00%	6.15% − LIBOR
FC	0.61000%	6.50000%	0.40%	LIBOR + 40 basis points
WF	1.31000%	5.00000%	1.10%	LIBOR + 110 basis points
WS	3.69000%	3.90000%	0.00%	3.90% − LIBOR

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

Notional Classes

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

Class	
PI	28.5714284227% of the PC Class
SC	100% of the FA Class
IC	100% of the FA Class
SA	100% of the FA Class
IK	50% of the KG Class
IH	50% of the HC Class
EI	41.6666663831% of the EK Class

Distributions of Principal

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

Weighted Average Lives (years)*

Group 1 Classes	PSA Prepayment Assumption 0%	100%	125%	145%	175%	205%	220%	250%	500%	800%	1200%
PC, PI, PD, PA, PG and PH	16.1	6.5	5.8	5.8	5.8	5.8	5.8	5.8	3.4	2.3	1.6
ED	26.3	19.7	19.7	19.7	19.7	19.7	19.7	19.7	11.0	6.7	4.0
YA	27.0	15.1	10.8	2.9	2.9	2.9	2.9	2.7	1.4	0.9	0.7
YB	27.4	16.5	12.9	7.9	7.9	7.9	8.0	4.9	1.7	1.1	0.7
YC	27.5	16.9	13.4	9.9	9.9	9.9	10.6	5.2	1.7	1.1	0.7
YD	27.7	17.4	14.0	11.9	11.9	11.9	13.5	5.9	1.7	1.1	0.8
YE	27.8	17.8	14.5	13.3	13.3	13.3	15.7	6.9	1.8	1.2	0.8
WA, AF and AS	28.6	21.2	18.6	15.9	7.9	2.5	2.0	1.5	0.6	0.4	0.3
WT	28.2	19.7	16.7	13.5	2.8	1.4	1.2	1.2	0.8	0.5	0.3
WJ	29.0	23.1	20.9	18.7	14.1	3.8	2.9	1.8	0.4	0.2	0.1
WB, FB and SB	29.5	25.4	23.8	22.1	18.9	11.0	4.4	2.9	1.1	0.7	0.5
WC	29.7	26.6	25.3	24.0	21.3	17.0	5.5	3.3	1.2	0.8	0.5
WH and WO	29.9	28.1	27.5	26.9	25.4	22.8	19.4	3.9	1.3	0.9	0.6
FA, SC, IC, SA and FC	19.3	10.3	9.2	8.5	7.6	6.8	6.5	5.9	3.3	2.2	1.5
WF and WS	29.0	23.3	21.2	19.0	13.4	6.8	3.2	2.2	0.9	0.5	0.4

Group 2 Classes	PSA Prepayment Assumption 0%	100%	300%	500%	800%	1200%
KG, IK, KD and KC	8.5	6.0	4.1	3.1	2.3	1.7

Group 3 Classes	PSA Prepayment Assumption 0%	100%	300%	500%	800%
CB and CE	19.6	10.3	5.2	3.4	2.3

Group 4 Classes	PSA Prepayment Assumption 0%	100%	300%	500%	800%
DB and DE	19.6	10.3	5.1	3.3	2.2

Group 5 Classes	PSA Prepayment Assumption 0%	100%	150%	300%	700%	1100%
HC, IH, HB, HA, HD and HT	11.8	8.0	6.9	4.8	2.7	1.9

Group 6 Classes	PSA Prepayment Assumption 0%	100%	150%	300%	700%	1100%
EK, EI, EH and EG	11.1	7.1	6.0	4.1	2.4	1.8
EB	19.5	18.2	17.3	13.6	7.1	4.4

Group 7 Classes	PSA Prepayment Assumption 0%	100%	300%	500%	800%
A	14.6	6.9	3.5	2.5	1.8
Z	27.3	20.7	12.1	7.9	5.0

Group 8 Classes	PSA Prepayment Assumption						
	0%	100%	130%	300%	500%	800%	1200%
MA	11.3	6.0	6.0	6.0	4.0	2.7	1.9
ME	22.8	22.8	22.8	22.8	15.1	9.1	5.3
UZ	25.3	18.4	17.0	2.5	1.3	0.8	0.6

Group 9 Classes	PSA Prepayment Assumption							
	0%	100%	130%	160%	250%	500%	800%	1200%
BA	16.3	6.5	5.6	5.6	5.6	3.3	2.3	1.6
BE	26.4	18.3	18.3	18.3	18.3	10.2	6.2	3.8
CF and CS	28.6	21.4	18.2	13.2	2.7	1.1	0.7	0.5

Group 3/Group 4 Class†	PSA Prepayment Assumption				
	0%	100%	300%	500%	800%
BM	19.6	10.3	5.1	3.4	2.2

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

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

ADDITIONAL RISK FACTORS

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

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

The Group 3 MBS and Group 4 MBS are backed by mortgage loans with loan-to-value ratios greater than 125% (a "very high LTV loan"). Although information is limited regarding the default and prepayment rates for very high LTV loans, it is possible that loans of this type may experience rates of default and voluntary prepayment that differ from otherwise comparable loans with lower loan-to-value ratios.

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

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

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

DESCRIPTION OF THE CERTIFICATES

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

General

Structure. We will create the Fannie Mae Trust specified on the cover of this prospectus supplement (the "Trust") pursuant to a trust agreement dated as of May 1, 2010 and a supplement thereto dated as of February 1, 2013 (the "Issue Date"). We will issue the Guaranteed Pass-Through Certificates (the "Trust Certificates") pursuant to that trust agreement and supplement. We will issue the Combinable and Recombinable Trust Certificates (the "RCR Certificates" and, together with the Trust Certificates, the "Certificates") pursuant to a separate trust agreement dated as of May 1, 2010 and a supplement thereto dated as of the Issue Date (together with the trust agreement and supplement relating to the Trust Certificates, the "Trust Agreement"). We will execute the Trust Agreement in our corporate capacity and as trustee (the "Trustee"). In general, the term "Classes" includes the Classes of Trust Certificates and RCR Certificates.

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

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

The portion of the Trust other than the Group 3 MBS and Group 4 MBS will include the "Lower Tier REMIC" and the "Upper Tier REMIC" as "real estate mortgage investment conduits" (each, a "REMIC") under the Internal Revenue Code of 1986, as amended (the "Code"). The portion of the Trust that consists of the Group 3 MBS and Group 4 MBS will be treated as a grantor trust for tax purposes (the "Grantor Trust").

The following chart contains information about the assets, the "regular interests" and the "residual interests" of each REMIC. The Trust Certificates other than the Group 3 Classes and Group 4 Classes and the R and RL Classes are collectively referred to as the "Regular Classes" or "Regular Certificates," and the R and RL Classes are collectively referred to as the "Residual Classes" or "Residual Certificates."

REMIC Designation	Assets	Regular Interests	Residual Interest
Lower Tier REMIC	MBS (other than the Group 3 MBS and Group 4 MBS)	Interests in the Lower Tier REMIC other than the RL Class (the "Lower Tier Regular Interests")	RL
Upper Tier REMIC	Lower Tier Regular Interests	All Classes of Trust Certificates other than the Group 3 Classes and Group 4 Classes and the R and RL Classes	R

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

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

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

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

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

Trust Agreement Amendments. The Trust Agreement provides that any amendment to the Trust Agreement that requires the consent of holders of the Group 3 Classes or Group 4 Classes will require the consent of all holders of the Group 3 Classes or Group 4 Classes, as applicable. For a description of the required level of Certificateholder consent for amendments to the Trust Agreement affecting Classes other than the Group 3 and Group 4 Classes, see "The Trust Documents—Amendment" in the REMIC Prospectus.

The MBS

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

In addition, each Mortgage Loan underlying the Group 3 MBS and Group 4 MBS is a very high LTV loan with a loan-to-value ratio greater than 125%. Borrowers may be eligible to refinance very high LTV loans if we purchased those loans on or before May 31, 2009. For a description of very high LTV loans, see "The Mortgage Loans—High Loan-to-Value Mortgage Loans" in the MBS Prospectus dated February 1, 2012. See also "Additional Risk Factors—*Mortgage loans with loan-to-value ratios greater than 125% may have different prepayment and default characteristics than conforming mortgage loans generally*" in this prospectus supplement.

Furthermore, the Mortgage Loans underlying the Group 7 MBS have been refinanced under Fannie Mae Refi Plus and are designated as "high loan-to-value ratio" loans, with loan-to-value ratios ranging from greater than 105% up to 125% at the time of refinance. These loans are targeted at borrowers who have demonstrated an acceptable payment history on their mortgage loans but may have been unable to refinance due to a decline in home prices or the unavailability of mortgage insurance. Fannie Mae Refi Plus refinancing is available only if the new mortgage loan either reduces the monthly principal and interest payment for the borrower or provides a more stable loan product (such as movement from an adjustable-rate loan to a fixed rate loan). For more information on the Home Affordable Refinance Program, see "The Mortgage Loans—High Loan-to-Value Mortgage Loans" in the MBS Prospectus dated February 1, 2012 and on our Web site at www.fanniemae.com. See also "Risk Factors—Risks Relating to Yield and Prepayment—*Refinancing—Mortgage loans with loan-to-value ratios greater than 80% may have different prepayment and default characteristics than conforming mortgage loans generally*" in the MBS prospectus dated February 1, 2012.

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

Distributions of Interest

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

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

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

Delay Classes	No-Delay Classes
Fixed Rate Classes	Floating Rate and Inverse Floating Rate Classes

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

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

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

Distributions of Principal

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

- *Group 1*

The Group 1 Principal Distribution Amount as follows:

— 75.0000000953% as follows:

first, to Aggregate Group I to its Planned Balance;
second, to Aggregate Group II to its Planned Balance; **PAC Groups**

third, — 52.5723272010% to WA until retired, **Support Class**

— 37.4428995781% as follows:

first, to WT to its Targeted Balance; **TAC Class**

second, to WJ until retired; and	Support Class
third, to WT until retired, and	TAC Class
— 9.9847732209% to AF and AS, pro rata, until retired. *fourth*, to WB, FB and SB, pro rata, until retired; *fifth*, to WC until retired; *sixth*, to WH and WO, pro rata, until retired;	Support Classes
seventh, to Aggregate Group II to zero; and *eighth*, to Aggregate Group I to zero, and	PAC Groups
— 24.9999999047% to FA until retired.	Pass-Through Class

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

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

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

"Aggregate Group II" consists of the YA, YB, YC, YD and YE Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II to YA, YB, YC, YD and YE, 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 2*

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

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

• *Group 3*

The Group 3 Principal Distribution Amount to CB and CE, pro rata, until retired.	Pass-Through Classes

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

• *Group 4*

The Group 4 Principal Distribution Amount to DB and DE, pro rata, until retired.	Pass-Through Classes

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

• *Group 5*

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

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

• *Group 6*

The Group 6 Principal Distribution Amount to EK and EB, in that order, until retired.	Sequential Pay Classes

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

• *Group 7*

The Z Accrual Amount to A until retired, and thereafter to Z. — **Accretion Directed Class and Accrual Class**

The Group 7 Cash Flow Distribution Amount to A and Z, in that order, until retired. — **Sequential Pay Classes**

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

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

• *Group 8*

The UZ Accrual Amount to Aggregate Group III to its Planned Balance, and thereafter to UZ. — **Accretion Directed/PAC Group and Accrual Class**

The Group 8 Cash Flow Distribution Amount in the following priority:

1. To Aggregate Group III to its Planned Balance. — **PAC Group**
2. To UZ until retired. — **Support Class**
3. To Aggregate Group III to zero. — **PAC Group**

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

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

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

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

• *Group 9*

The Group 9 Principal Distribution Amount in the following priority:

1. To Aggregate Group IV to its Planned Balance. — **PAC Group**
2. To CF and CS, pro rata, until retired. — **Support Classes**
3. To Aggregate Group IV to zero. — **PAC Group**

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

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

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

Structuring Assumptions

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

- the Mortgage Loans underlying the MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under "Summary—Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8 and Group 9—Assumed Characteristics of the Underlying Mortgage Loans" in this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related tables;
- the settlement date for the Certificates is February 28, 2013; and
- each Distribution Date occurs on the 25th day of a month.

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

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

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

Groups and Class	Structuring Ranges and Speed	Initial Effective Ranges
Aggregate Group I Planned Balances	Between 125% and 250% PSA	Between 125% and 250% PSA
Aggregate Group II Planned Balances	Between 145% and 205% PSA	Between 145% and 205% PSA
WT Class Targeted Balances	220% PSA	N/A
Aggregate Group III Planned Balances	Between 100% and 300% PSA	Between 100% and 300% PSA
Aggregate Group IV Planned Balances	Between 130% and 250% PSA	Between 130% and 250% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	PC and ED
Aggregate Group II	YA, YB, YC, YD and YE
Aggregate Group III	MA and ME
Aggregate Group IV	BA and BE

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

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

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

- We will distribute any excess of principal distributions over the amount necessary to reduce an Aggregate Group or 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 Aggregate Groups to their scheduled balances each month if prepayments do not occur at a *constant* PSA rate.

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

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

- The principal payment stability of each Aggregate Group 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 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
PI	319%
IK	234%
IH	257%
EI	231%

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

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

Class	Price*
PI	17.125000%
IK	11.437500%
IH	15.671875%
EI	14.250000%

* 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 PI Class to Prepayments

	PSA Prepayment Assumption										
	50%	100%	125%	145%	175%	205%	220%	250%	500%	800%	1200%
Pre-Tax Yields to Maturity	12.2%	6.6%	4.2%	4.2%	4.2%	4.2%	4.2%	4.2%	(14.1)%	(39.9)%	(73.5)%

Sensitivity of the IK Class to Prepayments

	PSA Prepayment Assumption					
	50%	100%	300%	500%	800%	1200%
Pre-Tax Yields to Maturity	9.2%	6.8%	(3.4)%	(14.1)%	(31.2)%	(56.5)%

Sensitivity of the IH Class to Prepayments

	PSA Prepayment Assumption					
	50%	100%	150%	300%	700%	1100%
Pre-Tax Yields to Maturity	10.8%	8.2%	5.7%	(2.3)%	(25.1)%	(50.2)%

Sensitivity of the EI Class to Prepayments

	PSA Prepayment Assumption					
	50%	100%	150%	300%	700%	1100%
Pre-Tax Yields to Maturity	12.0%	8.9%	5.7%	(5.1)%	(35.7)%	(62.2)%

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 SC, IC, CS and SA 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*
AS	88.58203125%
SB	88.58203125%
SC	25.09375000%
IC	0.35937500%
CS	104.75000000%
SA	25.45312500%
WS	88.58203125%

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

	PSA Prepayment Assumption										
LIBOR	**50%**	**100%**	**125%**	**145%**	**175%**	**205%**	**220%**	**250%**	**500%**	**800%**	**1200%**
0.10%	4.6%	4.7%	4.8%	4.9%	5.9%	9.2%	10.5%	12.7%	25.6%	39.9%	59.3%
0.21%	4.5%	4.6%	4.7%	4.8%	5.8%	9.1%	10.4%	12.6%	25.5%	39.8%	59.2%
2.21%	2.3%	2.4%	2.5%	2.6%	3.5%	6.9%	8.3%	10.4%	23.4%	37.7%	57.2%
3.90%	0.5%	0.6%	0.7%	0.8%	1.7%	5.1%	6.4%	8.6%	21.7%	36.0%	55.6%

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

	PSA Prepayment Assumption										
LIBOR	**50%**	**100%**	**125%**	**145%**	**175%**	**205%**	**220%**	**250%**	**500%**	**800%**	**1200%**
0.10%	4.6%	4.6%	4.6%	4.7%	4.8%	5.3%	6.9%	8.4%	15.4%	22.3%	31.2%
0.21%	4.4%	4.5%	4.5%	4.6%	4.6%	5.1%	6.8%	8.3%	15.3%	22.2%	31.1%
2.21%	2.3%	2.3%	2.3%	2.4%	2.5%	3.0%	4.7%	6.2%	13.2%	20.1%	29.0%
3.90%	0.5%	0.5%	0.5%	0.6%	0.7%	1.1%	2.9%	4.4%	11.4%	18.3%	27.3%

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

	PSA Prepayment Assumption										
LIBOR	**50%**	**100%**	**125%**	**145%**	**175%**	**205%**	**220%**	**250%**	**500%**	**800%**	**1200%**
0.10%	19.6%	16.8%	15.3%	14.2%	12.4%	10.7%	9.8%	8.0%	(7.4)%	(27.5)%	(57.9)%
0.21%	19.1%	16.3%	14.8%	13.7%	11.9%	10.2%	9.3%	7.5%	(7.9)%	(28.1)%	(58.5)%
2.21%	10.1%	7.2%	5.7%	4.6%	2.8%	1.0%	0.1%	(1.7)%	(17.3)%	(38.0)%	(69.9)%
4.21%	0.0%	(2.9)%	(4.3)%	(5.5)%	(7.2)%	(9.0)%	(9.9)%	(11.7)%	(27.5)%	(48.7)%	(82.7)%
6.10% and above	*	*	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption										
LIBOR	**50%**	**100%**	**125%**	**145%**	**175%**	**205%**	**220%**	**250%**	**500%**	**800%**	**1200%**
6.100% and below	8.1%	5.2%	3.8%	2.6%	0.8%	(1.0)%	(1.9)%	(3.7)%	(19.4)%	(40.2)%	(72.6)%
6.125%	(0.9)%	(3.8)%	(5.2)%	(6.4)%	(8.1)%	(9.9)%	(10.8)%	(12.6)%	(28.4)%	(50.0)%	(84.6)%
6.150%	*	*	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption							
LIBOR	**50%**	**100%**	**130%**	**160%**	**250%**	**500%**	**800%**	**1200%**
0.125%	11.8%	11.7%	11.7%	11.5%	10.2%	7.6%	5.2%	2.4%
0.250%	11.4%	11.4%	11.4%	11.2%	9.9%	7.2%	4.9%	2.1%
2.250%	6.1%	6.1%	6.1%	5.9%	4.7%	2.3%	0.2%	(2.3)%
4.650%	(0.2)%	(0.2)%	(0.2)%	(0.3)%	(1.4)%	(3.5)%	(5.3)%	(7.6)%

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

	PSA Prepayment Assumption										
LIBOR	**50%**	**100%**	**125%**	**145%**	**175%**	**205%**	**220%**	**250%**	**500%**	**800%**	**1200%**
0.10%	19.5%	16.6%	15.2%	14.0%	12.3%	10.5%	9.6%	7.8%	(7.6)%	(27.7)%	(58.1)%
0.21%	19.0%	16.1%	14.7%	13.5%	11.8%	10.0%	9.1%	7.4%	(8.1)%	(28.2)%	(58.7)%
2.21%	10.0%	7.2%	5.7%	4.6%	2.8%	1.0%	0.1%	(1.7)%	(17.4)%	(38.0)%	(69.9)%
4.21%	0.1%	(2.7)%	(4.2)%	(5.3)%	(7.1)%	(8.9)%	(9.8)%	(11.6)%	(27.4)%	(48.5)%	(82.6)%
6.15%	*	*	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption										
LIBOR	**50%**	**100%**	**125%**	**145%**	**175%**	**205%**	**220%**	**250%**	**500%**	**800%**	**1200%**
0.10%	4.6%	4.6%	4.7%	4.8%	5.1%	6.2%	8.1%	9.9%	19.0%	28.3%	40.6%
0.21%	4.5%	4.5%	4.6%	4.7%	5.0%	6.0%	8.0%	9.8%	18.9%	28.2%	40.5%
2.21%	2.3%	2.3%	2.4%	2.5%	2.8%	3.8%	5.8%	7.6%	16.8%	26.1%	38.5%
3.90%	0.5%	0.5%	0.6%	0.7%	0.9%	1.9%	4.0%	5.8%	15.0%	24.4%	36.8%

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**
WO	93.00%

Sensitivity of the WO Class to Prepayments

	PSA Prepayment Assumption										
	50%	**100%**	**125%**	**145%**	**175%**	**205%**	**220%**	**250%**	**500%**	**800%**	**1200%**
Pre-Tax Yields to Maturity	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	1.9%	5.5%	8.7%	13.1%

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions, and

- the priority sequences of distributions of principal of the Group 1, Group 6, Group 7, Group 8 and Group 9 Classes.

See "—Distributions of Principal" above.

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

Decrement Tables

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

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

Mortgage Loans Backing Trust Assets Specified Below	Original and Remaining Terms to Maturity	Interest Rates
Group 1 MBS	360 months	6.00%
Group 2 MBS	180 months	5.00%
Group 3 MBS	360 months	6.50%
Group 4 MBS	360 months	6.50%
Group 5 MBS	240 months	5.50%
Group 6 MBS	240 months	5.50%
Group 7 MBS	360 months	5.50%
Group 8 MBS	360 months	6.50%
Group 9 MBS	360 months	6.50%

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

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

Percent of Original Principal Balances Outstanding

PC, PI†, PD, PA, PG and PH Classes

Date	PSA Prepayment Assumption										
	0%	**100%**	**125%**	**145%**	**175%**	**205%**	**220%**	**250%**	**500%**	**800%**	**1200%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
February 2014	98	94	93	93	93	93	93	93	93	93	82
February 2015	97	85	82	82	82	82	82	82	77	53	27
February 2016	95	75	71	71	71	71	71	71	51	24	2
February 2017	93	66	61	61	61	61	61	61	33	9	0
February 2018	91	58	51	51	51	51	51	51	20	1	0
February 2019	88	50	43	43	43	43	43	43	11	0	0
February 2020	86	42	35	35	35	35	35	35	6	0	0
February 2021	83	36	28	28	28	28	28	28	1	0	0
February 2022	81	29	21	21	21	21	21	21	0	0	0
February 2023	78	23	16	16	16	16	16	16	0	0	0
February 2024	75	18	12	12	12	12	12	12	0	0	0
February 2025	71	12	9	9	9	9	9	9	0	0	0
February 2026	68	7	6	6	6	6	6	6	0	0	0
February 2027	64	3	3	3	3	3	3	3	0	0	0
February 2028	60	1	1	1	1	1	1	1	0	0	0
February 2029	56	0	0	0	0	0	0	0	0	0	0
February 2030	52	0	0	0	0	0	0	0	0	0	0
February 2031	47	0	0	0	0	0	0	0	0	0	0
February 2032	42	0	0	0	0	0	0	0	0	0	0
February 2033	37	0	0	0	0	0	0	0	0	0	0
February 2034	32	0	0	0	0	0	0	0	0	0	0
February 2035	26	0	0	0	0	0	0	0	0	0	0
February 2036	20	0	0	0	0	0	0	0	0	0	0
February 2037	13	0	0	0	0	0	0	0	0	0	0
February 2038	6	0	0	0	0	0	0	0	0	0	0
February 2039	0	0	0	0	0	0	0	0	0	0	0
February 2040	0	0	0	0	0	0	0	0	0	0	0
February 2041	0	0	0	0	0	0	0	0	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0	0
February 2043	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.1	6.5	5.8	5.8	5.8	5.8	5.8	5.8	3.4	2.3	1.6

ED Class

Date	PSA Prepayment Assumption										
	0%	**100%**	**125%**	**145%**	**175%**	**205%**	**220%**	**250%**	**500%**	**800%**	**1200%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
February 2014	100	100	100	100	100	100	100	100	100	100	100
February 2015	100	100	100	100	100	100	100	100	100	100	100
February 2016	100	100	100	100	100	100	100	100	100	100	100
February 2017	100	100	100	100	100	100	100	100	100	100	36
February 2018	100	100	100	100	100	100	100	100	100	100	10
February 2019	100	100	100	100	100	100	100	100	100	57	3
February 2020	100	100	100	100	100	100	100	100	100	29	1
February 2021	100	100	100	100	100	100	100	100	100	15	*
February 2022	100	100	100	100	100	100	100	100	82	7	*
February 2023	100	100	100	100	100	100	100	100	56	4	*
February 2024	100	100	100	100	100	100	100	100	37	2	*
February 2025	100	100	100	100	100	100	100	100	25	1	*
February 2026	100	100	100	100	100	100	100	100	17	*	*
February 2027	100	100	100	100	100	100	100	100	11	*	*
February 2028	100	100	100	100	100	100	100	100	8	*	*
February 2029	100	95	95	95	95	95	95	95	5	*	*
February 2030	100	76	76	76	76	76	76	76	3	*	*
February 2031	100	61	61	61	61	61	61	61	2	*	0
February 2032	100	48	48	48	48	48	48	48	1	*	0
February 2033	100	37	37	37	37	37	37	37	1	*	0
February 2034	100	29	29	29	29	29	29	29	1	*	0
February 2035	100	22	22	22	22	22	22	22	*	*	0
February 2036	100	16	16	16	16	16	16	16	*	*	0
February 2037	100	12	12	12	12	12	12	12	*	*	0
February 2038	100	8	8	8	8	8	8	8	*	*	0
February 2039	76	5	5	5	5	5	5	5	*	*	0
February 2040	3	3	3	3	3	3	3	3	*	*	0
February 2041	1	1	1	1	1	1	1	1	*	*	0
February 2042	*	*	*	*	*	*	*	*	*	0	0
February 2043	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.3	19.7	19.7	19.7	19.7	19.7	19.7	19.7	11.0	6.7	4.0

* 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.

YA Class

Date	PSA Prepayment Assumption										
	0%	100%	125%	145%	175%	205%	220%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
February 2014	100	100	100	87	87	87	87	87	87	13	0
February 2015	100	100	100	64	64	64	64	64	0	0	0
February 2016	100	100	100	43	43	43	43	43	0	0	0
February 2017	100	100	100	26	26	26	26	26	0	0	0
February 2018	100	100	100	14	14	14	14	0	0	0	0
February 2019	100	100	100	4	4	4	4	0	0	0	0
February 2020	100	100	100	0	0	0	0	0	0	0	0
February 2021	100	100	99	0	0	0	0	0	0	0	0
February 2022	100	100	90	0	0	0	0	0	0	0	0
February 2023	100	100	72	0	0	0	0	0	0	0	0
February 2024	100	100	48	0	0	0	0	0	0	0	0
February 2025	100	100	20	0	0	0	0	0	0	0	0
February 2026	100	100	0	0	0	0	0	0	0	0	0
February 2027	100	94	0	0	0	0	0	0	0	0	0
February 2028	100	54	0	0	0	0	0	0	0	0	0
February 2029	100	13	0	0	0	0	0	0	0	0	0
February 2030	100	0	0	0	0	0	0	0	0	0	0
February 2031	100	0	0	0	0	0	0	0	0	0	0
February 2032	100	0	0	0	0	0	0	0	0	0	0
February 2033	100	0	0	0	0	0	0	0	0	0	0
February 2034	100	0	0	0	0	0	0	0	0	0	0
February 2035	100	0	0	0	0	0	0	0	0	0	0
February 2036	100	0	0	0	0	0	0	0	0	0	0
February 2037	100	0	0	0	0	0	0	0	0	0	0
February 2038	100	0	0	0	0	0	0	0	0	0	0
February 2039	100	0	0	0	0	0	0	0	0	0	0
February 2040	50	0	0	0	0	0	0	0	0	0	0
February 2041	0	0	0	0	0	0	0	0	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0	0
February 2043	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.0	15.1	10.8	2.9	2.9	2.9	2.9	2.7	1.4	0.9	0.7

YB Class

Date	PSA Prepayment Assumption										
	0%	100%	125%	145%	175%	205%	220%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
February 2014	100	100	100	100	100	100	100	100	100	100	0
February 2015	100	100	100	100	100	100	100	100	0	0	0
February 2016	100	100	100	100	100	100	100	100	0	0	0
February 2017	100	100	100	100	100	100	100	100	0	0	0
February 2018	100	100	100	100	100	100	100	0	0	0	0
February 2019	100	100	100	100	100	100	100	0	0	0	0
February 2020	100	100	100	86	86	86	86	0	0	0	0
February 2021	100	100	100	49	49	49	52	0	0	0	0
February 2022	100	100	100	0	0	0	8	0	0	0	0
February 2023	100	100	100	0	0	0	0	0	0	0	0
February 2024	100	100	100	0	0	0	0	0	0	0	0
February 2025	100	100	100	0	0	0	0	0	0	0	0
February 2026	100	100	8	0	0	0	0	0	0	0	0
February 2027	100	100	0	0	0	0	0	0	0	0	0
February 2028	100	100	0	0	0	0	0	0	0	0	0
February 2029	100	100	0	0	0	0	0	0	0	0	0
February 2030	100	0	0	0	0	0	0	0	0	0	0
February 2031	100	0	0	0	0	0	0	0	0	0	0
February 2032	100	0	0	0	0	0	0	0	0	0	0
February 2033	100	0	0	0	0	0	0	0	0	0	0
February 2034	100	0	0	0	0	0	0	0	0	0	0
February 2035	100	0	0	0	0	0	0	0	0	0	0
February 2036	100	0	0	0	0	0	0	0	0	0	0
February 2037	100	0	0	0	0	0	0	0	0	0	0
February 2038	100	0	0	0	0	0	0	0	0	0	0
February 2039	100	0	0	0	0	0	0	0	0	0	0
February 2040	100	0	0	0	0	0	0	0	0	0	0
February 2041	0	0	0	0	0	0	0	0	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0	0
February 2043	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.4	16.5	12.9	7.9	7.9	7.9	8.0	4.9	1.7	1.1	0.7

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

YC Class

Date	PSA Prepayment Assumption										
	0%	100%	125%	145%	175%	205%	220%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
February 2014	100	100	100	100	100	100	100	100	100	100	0
February 2015	100	100	100	100	100	100	100	100	0	0	0
February 2016	100	100	100	100	100	100	100	100	0	0	0
February 2017	100	100	100	100	100	100	100	100	0	0	0
February 2018	100	100	100	100	100	100	100	94	0	0	0
February 2019	100	100	100	100	100	100	100	0	0	0	0
February 2020	100	100	100	100	100	100	100	0	0	0	0
February 2021	100	100	100	100	100	100	100	0	0	0	0
February 2022	100	100	100	92	92	92	100	0	0	0	0
February 2023	100	100	100	45	45	45	72	0	0	0	0
February 2024	100	100	100	0	0	0	35	0	0	0	0
February 2025	100	100	100	0	0	0	0	0	0	0	0
February 2026	100	100	100	0	0	0	0	0	0	0	0
February 2027	100	100	0	0	0	0	0	0	0	0	0
February 2028	100	100	0	0	0	0	0	0	0	0	0
February 2029	100	100	0	0	0	0	0	0	0	0	0
February 2030	100	19	0	0	0	0	0	0	0	0	0
February 2031	100	0	0	0	0	0	0	0	0	0	0
February 2032	100	0	0	0	0	0	0	0	0	0	0
February 2033	100	0	0	0	0	0	0	0	0	0	0
February 2034	100	0	0	0	0	0	0	0	0	0	0
February 2035	100	0	0	0	0	0	0	0	0	0	0
February 2036	100	0	0	0	0	0	0	0	0	0	0
February 2037	100	0	0	0	0	0	0	0	0	0	0
February 2038	100	0	0	0	0	0	0	0	0	0	0
February 2039	100	0	0	0	0	0	0	0	0	0	0
February 2040	100	0	0	0	0	0	0	0	0	0	0
February 2041	0	0	0	0	0	0	0	0	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0	0
February 2043	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.5	16.9	13.4	9.9	9.9	9.9	10.6	5.2	1.7	1.1	0.7

YD Class

Date	PSA Prepayment Assumption										
	0%	100%	125%	145%	175%	205%	220%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
February 2014	100	100	100	100	100	100	100	100	100	100	0
February 2015	100	100	100	100	100	100	100	100	0	0	0
February 2016	100	100	100	100	100	100	100	100	0	0	0
February 2017	100	100	100	100	100	100	100	100	0	0	0
February 2018	100	100	100	100	100	100	100	100	0	0	0
February 2019	100	100	100	100	100	100	100	38	0	0	0
February 2020	100	100	100	100	100	100	100	0	0	0	0
February 2021	100	100	100	100	100	100	100	0	0	0	0
February 2022	100	100	100	100	100	100	100	0	0	0	0
February 2023	100	100	100	100	100	100	100	0	0	0	0
February 2024	100	100	100	92	92	92	100	0	0	0	0
February 2025	100	100	100	44	44	44	97	0	0	0	0
February 2026	100	100	100	0	0	0	65	0	0	0	0
February 2027	100	100	52	0	0	0	33	0	0	0	0
February 2028	100	100	0	0	0	0	2	0	0	0	0
February 2029	100	100	0	0	0	0	0	0	0	0	0
February 2030	100	100	0	0	0	0	0	0	0	0	0
February 2031	100	0	0	0	0	0	0	0	0	0	0
February 2032	100	0	0	0	0	0	0	0	0	0	0
February 2033	100	0	0	0	0	0	0	0	0	0	0
February 2034	100	0	0	0	0	0	0	0	0	0	0
February 2035	100	0	0	0	0	0	0	0	0	0	0
February 2036	100	0	0	0	0	0	0	0	0	0	0
February 2037	100	0	0	0	0	0	0	0	0	0	0
February 2038	100	0	0	0	0	0	0	0	0	0	0
February 2039	100	0	0	0	0	0	0	0	0	0	0
February 2040	100	0	0	0	0	0	0	0	0	0	0
February 2041	0	0	0	0	0	0	0	0	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0	0
February 2043	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.7	17.4	14.0	11.9	11.9	11.9	13.5	5.9	1.7	1.1	0.8

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

YE Class

Date	PSA Prepayment Assumption										
	0%	100%	125%	145%	175%	205%	220%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
February 2014	100	100	100	100	100	100	100	100	100	100	0
February 2015	100	100	100	100	100	100	100	100	0	0	0
February 2016	100	100	100	100	100	100	100	100	0	0	0
February 2017	100	100	100	100	100	100	100	100	0	0	0
February 2018	100	100	100	100	100	100	100	100	0	0	0
February 2019	100	100	100	100	100	100	100	100	0	0	0
February 2020	100	100	100	100	100	100	100	27	0	0	0
February 2021	100	100	100	100	100	100	100	*	0	0	0
February 2022	100	100	100	100	100	100	100	*	0	0	0
February 2023	100	100	100	100	100	100	100	*	0	0	0
February 2024	100	100	100	100	100	100	100	*	0	0	0
February 2025	100	100	100	100	100	100	100	*	0	0	0
February 2026	100	100	100	86	86	86	100	*	0	0	0
February 2027	100	100	100	0	0	0	100	*	0	0	0
February 2028	100	100	0	0	0	0	100	*	0	0	0
February 2029	100	100	0	0	0	0	28	*	0	0	0
February 2030	100	100	0	0	0	0	0	*	0	0	0
February 2031	100	0	0	0	0	0	0	*	0	0	0
February 2032	100	0	0	0	0	0	0	*	0	0	0
February 2033	100	0	0	0	0	0	0	*	0	0	0
February 2034	100	0	0	0	0	0	0	*	0	0	0
February 2035	100	0	0	0	0	0	0	*	0	0	0
February 2036	100	0	0	0	0	0	0	*	0	0	0
February 2037	100	0	0	0	0	0	0	*	0	0	0
February 2038	100	0	0	0	0	0	0	*	0	0	0
February 2039	100	0	0	0	0	0	0	*	0	0	0
February 2040	100	0	0	0	0	0	0	*	0	0	0
February 2041	0	0	0	0	0	0	0	*	0	0	0
February 2042	0	0	0	0	0	0	0	*	0	0	0
February 2043	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.8	17.8	14.5	13.3	13.3	13.3	15.7	6.9	1.8	1.2	0.8

WA, AF and AS Classes

Date	PSA Prepayment Assumption										
	0%	100%	125%	145%	175%	205%	220%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
February 2014	100	100	100	100	92	84	80	72	5	0	0
February 2015	100	100	100	100	79	58	48	28	0	0	0
February 2016	100	100	100	100	67	35	19	0	0	0	0
February 2017	100	100	100	100	58	17	0	0	0	0	0
February 2018	100	100	100	100	51	6	0	0	0	0	0
February 2019	100	100	100	100	47	0	0	0	0	0	0
February 2020	100	100	100	100	45	0	0	0	0	0	0
February 2021	100	100	100	100	44	0	0	0	0	0	0
February 2022	100	100	100	99	42	0	0	0	0	0	0
February 2023	100	100	100	96	40	0	0	0	0	0	0
February 2024	100	100	100	91	38	0	0	0	0	0	0
February 2025	100	100	100	86	35	0	0	0	0	0	0
February 2026	100	100	100	80	32	0	0	0	0	0	0
February 2027	100	100	100	72	27	0	0	0	0	0	0
February 2028	100	100	95	61	19	0	0	0	0	0	0
February 2029	100	100	82	50	12	0	0	0	0	0	0
February 2030	100	100	69	39	5	0	0	0	0	0	0
February 2031	100	98	56	29	0	0	0	0	0	0	0
February 2032	100	82	43	19	0	0	0	0	0	0	0
February 2033	100	67	31	10	0	0	0	0	0	0	0
February 2034	100	51	20	1	0	0	0	0	0	0	0
February 2035	100	37	10	0	0	0	0	0	0	0	0
February 2036	100	23	0	0	0	0	0	0	0	0	0
February 2037	100	10	0	0	0	0	0	0	0	0	0
February 2038	100	0	0	0	0	0	0	0	0	0	0
February 2039	100	0	0	0	0	0	0	0	0	0	0
February 2040	100	0	0	0	0	0	0	0	0	0	0
February 2041	86	0	0	0	0	0	0	0	0	0	0
February 2042	22	0	0	0	0	0	0	0	0	0	0
February 2043	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.6	21.2	18.6	15.9	7.9	2.5	2.0	1.5	0.6	0.4	0.3

* 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.

WT Class

Date	PSA Prepayment Assumption										
	0%	100%	125%	145%	175%	205%	220%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
February 2014	100	100	100	100	85	71	64	64	9	0	0
February 2015	100	100	100	100	62	24	5	5	0	0	0
February 2016	100	100	100	100	40	0	0	0	0	0	0
February 2017	100	100	100	100	23	0	0	0	0	0	0
February 2018	100	100	100	100	11	0	0	0	0	0	0
February 2019	100	100	100	100	4	0	0	0	0	0	0
February 2020	100	100	100	100	0	0	0	0	0	0	0
February 2021	100	100	100	100	0	0	0	0	0	0	0
February 2022	100	100	100	98	0	0	0	0	0	0	0
February 2023	100	100	100	92	0	0	0	0	0	0	0
February 2024	100	100	100	84	0	0	0	0	0	0	0
February 2025	100	100	100	75	0	0	0	0	0	0	0
February 2026	100	100	100	64	0	0	0	0	0	0	0
February 2027	100	100	100	49	0	0	0	0	0	0	0
February 2028	100	100	91	29	0	0	0	0	0	0	0
February 2029	100	100	67	9	0	0	0	0	0	0	0
February 2030	100	100	43	0	0	0	0	0	0	0	0
February 2031	100	97	19	0	0	0	0	0	0	0	0
February 2032	100	68	0	0	0	0	0	0	0	0	0
February 2033	100	39	0	0	0	0	0	0	0	0	0
February 2034	100	12	0	0	0	0	0	0	0	0	0
February 2035	100	0	0	0	0	0	0	0	0	0	0
February 2036	100	0	0	0	0	0	0	0	0	0	0
February 2037	100	0	0	0	0	0	0	0	0	0	0
February 2038	100	0	0	0	0	0	0	0	0	0	0
February 2039	100	0	0	0	0	0	0	0	0	0	0
February 2040	100	0	0	0	0	0	0	0	0	0	0
February 2041	74	0	0	0	0	0	0	0	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0	0
February 2043	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.2	19.7	16.7	13.5	2.8	1.4	1.2	1.2	0.8	0.5	0.3

WJ Class

Date	PSA Prepayment Assumption										
	0%	100%	125%	145%	175%	205%	220%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
February 2014	100	100	100	100	100	100	100	82	0	0	0
February 2015	100	100	100	100	100	100	100	55	0	0	0
February 2016	100	100	100	100	100	77	42	0	0	0	0
February 2017	100	100	100	100	100	39	0	0	0	0	0
February 2018	100	100	100	100	100	13	0	0	0	0	0
February 2019	100	100	100	100	100	0	0	0	0	0	0
February 2020	100	100	100	100	99	0	0	0	0	0	0
February 2021	100	100	100	100	97	0	0	0	0	0	0
February 2022	100	100	100	100	94	0	0	0	0	0	0
February 2023	100	100	100	100	90	0	0	0	0	0	0
February 2024	100	100	100	100	84	0	0	0	0	0	0
February 2025	100	100	100	100	78	0	0	0	0	0	0
February 2026	100	100	100	100	71	0	0	0	0	0	0
February 2027	100	100	100	100	60	0	0	0	0	0	0
February 2028	100	100	100	100	43	0	0	0	0	0	0
February 2029	100	100	100	100	27	0	0	0	0	0	0
February 2030	100	100	100	87	11	0	0	0	0	0	0
February 2031	100	100	100	64	0	0	0	0	0	0	0
February 2032	100	100	96	43	0	0	0	0	0	0	0
February 2033	100	100	70	22	0	0	0	0	0	0	0
February 2034	100	100	45	3	0	0	0	0	0	0	0
February 2035	100	82	21	0	0	0	0	0	0	0	0
February 2036	100	51	0	0	0	0	0	0	0	0	0
February 2037	100	22	0	0	0	0	0	0	0	0	0
February 2038	100	0	0	0	0	0	0	0	0	0	0
February 2039	100	0	0	0	0	0	0	0	0	0	0
February 2040	100	0	0	0	0	0	0	0	0	0	0
February 2041	100	0	0	0	0	0	0	0	0	0	0
February 2042	49	0	0	0	0	0	0	0	0	0	0
February 2043	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.0	23.1	20.9	18.7	14.1	3.8	2.9	1.8	0.4	0.2	0.1

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

WB, FB and SB Classes

Date	PSA Prepayment Assumption										
	0%	100%	125%	145%	175%	205%	220%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
February 2014	100	100	100	100	100	100	100	100	100	0	0
February 2015	100	100	100	100	100	100	100	100	0	0	0
February 2016	100	100	100	100	100	100	100	15	0	0	0
February 2017	100	100	100	100	100	100	86	0	0	0	0
February 2018	100	100	100	100	100	100	0	0	0	0	0
February 2019	100	100	100	100	100	89	0	0	0	0	0
February 2020	100	100	100	100	100	63	0	0	0	0	0
February 2021	100	100	100	100	100	56	0	0	0	0	0
February 2022	100	100	100	100	100	56	0	0	0	0	0
February 2023	100	100	100	100	100	56	0	0	0	0	0
February 2024	100	100	100	100	100	56	0	0	0	0	0
February 2025	100	100	100	100	100	56	0	0	0	0	0
February 2026	100	100	100	100	100	56	0	0	0	0	0
February 2027	100	100	100	100	100	44	0	0	0	0	0
February 2028	100	100	100	100	100	13	0	0	0	0	0
February 2029	100	100	100	100	100	0	0	0	0	0	0
February 2030	100	100	100	100	100	0	0	0	0	0	0
February 2031	100	100	100	100	86	0	0	0	0	0	0
February 2032	100	100	100	100	42	0	0	0	0	0	0
February 2033	100	100	100	100	1	0	0	0	0	0	0
February 2034	100	100	100	100	0	0	0	0	0	0	0
February 2035	100	100	100	53	0	0	0	0	0	0	0
February 2036	100	100	98	1	0	0	0	0	0	0	0
February 2037	100	100	33	0	0	0	0	0	0	0	0
February 2038	100	82	0	0	0	0	0	0	0	0	0
February 2039	100	0	0	0	0	0	0	0	0	0	0
February 2040	100	0	0	0	0	0	0	0	0	0	0
February 2041	100	0	0	0	0	0	0	0	0	0	0
February 2042	100	0	0	0	0	0	0	0	0	0	0
February 2043	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.5	25.4	23.8	22.1	18.9	11.0	4.4	2.9	1.1	0.7	0.5

WC Class

Date	PSA Prepayment Assumption										
	0%	100%	125%	145%	175%	205%	220%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
February 2014	100	100	100	100	100	100	100	100	100	0	0
February 2015	100	100	100	100	100	100	100	100	0	0	0
February 2016	100	100	100	100	100	100	100	100	0	0	0
February 2017	100	100	100	100	100	100	100	0	0	0	0
February 2018	100	100	100	100	100	100	86	0	0	0	0
February 2019	100	100	100	100	100	100	18	0	0	0	0
February 2020	100	100	100	100	100	100	0	0	0	0	0
February 2021	100	100	100	100	100	100	0	0	0	0	0
February 2022	100	100	100	100	100	100	0	0	0	0	0
February 2023	100	100	100	100	100	100	0	0	0	0	0
February 2024	100	100	100	100	100	100	0	0	0	0	0
February 2025	100	100	100	100	100	100	0	0	0	0	0
February 2026	100	100	100	100	100	100	0	0	0	0	0
February 2027	100	100	100	100	100	100	0	0	0	0	0
February 2028	100	100	100	100	100	100	0	0	0	0	0
February 2029	100	100	100	100	100	80	0	0	0	0	0
February 2030	100	100	100	100	100	48	0	0	0	0	0
February 2031	100	100	100	100	100	19	0	0	0	0	0
February 2032	100	100	100	100	100	0	0	0	0	0	0
February 2033	100	100	100	100	100	0	0	0	0	0	0
February 2034	100	100	100	100	58	0	0	0	0	0	0
February 2035	100	100	100	100	19	0	0	0	0	0	0
February 2036	100	100	100	100	0	0	0	0	0	0	0
February 2037	100	100	100	47	0	0	0	0	0	0	0
February 2038	100	100	68	0	0	0	0	0	0	0	0
February 2039	100	98	5	0	0	0	0	0	0	0	0
February 2040	100	9	0	0	0	0	0	0	0	0	0
February 2041	100	0	0	0	0	0	0	0	0	0	0
February 2042	100	0	0	0	0	0	0	0	0	0	0
February 2043	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.7	26.6	25.3	24.0	21.3	17.0	5.5	3.3	1.2	0.8	0.5

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

WH and WO Classes

Date	PSA Prepayment Assumption										
	0%	100%	125%	145%	175%	205%	220%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
February 2014	100	100	100	100	100	100	100	100	100	0	0
February 2015	100	100	100	100	100	100	100	100	0	0	0
February 2016	100	100	100	100	100	100	100	100	0	0	0
February 2017	100	100	100	100	100	100	100	35	0	0	0
February 2018	100	100	100	100	100	100	100	0	0	0	0
February 2019	100	100	100	100	100	100	100	0	0	0	0
February 2020	100	100	100	100	100	100	91	0	0	0	0
February 2021	100	100	100	100	100	100	88	0	0	0	0
February 2022	100	100	100	100	100	100	88	0	0	0	0
February 2023	100	100	100	100	100	100	88	0	0	0	0
February 2024	100	100	100	100	100	100	88	0	0	0	0
February 2025	100	100	100	100	100	100	88	0	0	0	0
February 2026	100	100	100	100	100	100	88	0	0	0	0
February 2027	100	100	100	100	100	100	88	0	0	0	0
February 2028	100	100	100	100	100	100	88	0	0	0	0
February 2029	100	100	100	100	100	100	88	0	0	0	0
February 2030	100	100	100	100	100	100	80	0	0	0	0
February 2031	100	100	100	100	100	100	68	0	0	0	0
February 2032	100	100	100	100	100	95	57	0	0	0	0
February 2033	100	100	100	100	100	79	48	0	0	0	0
February 2034	100	100	100	100	100	66	39	0	0	0	0
February 2035	100	100	100	100	100	53	32	0	0	0	0
February 2036	100	100	100	100	90	42	25	0	0	0	0
February 2037	100	100	100	100	70	32	19	0	0	0	0
February 2038	100	100	100	98	53	24	14	0	0	0	0
February 2039	100	100	100	70	37	17	10	0	0	0	0
February 2040	100	100	66	45	23	10	6	0	0	0	0
February 2041	100	53	33	22	11	5	3	0	0	0	0
February 2042	100	5	3	2	1	*	*	0	0	0	0
February 2043	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.9	28.1	27.5	26.9	25.4	22.8	19.4	3.9	1.3	0.9	0.6

FA, SC†, IC†, SA† and FC Classes

Date	PSA Prepayment Assumption										
	0%	100%	125%	145%	175%	205%	220%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
February 2014	99	95	95	94	93	93	92	91	85	76	65
February 2015	97	89	87	86	83	81	80	78	62	44	25
February 2016	96	82	79	76	73	70	68	65	42	23	7
February 2017	95	75	71	68	64	60	58	54	29	11	2
February 2018	93	69	64	61	56	51	49	45	20	6	1
February 2019	91	63	58	54	49	44	42	37	14	3	*
February 2020	90	58	52	48	42	37	35	31	9	1	*
February 2021	88	53	47	43	37	32	30	25	6	1	*
February 2022	86	48	42	38	32	27	25	21	4	*	*
February 2023	84	44	38	33	28	23	21	17	3	*	*
February 2024	81	40	34	29	24	19	17	14	2	*	*
February 2025	79	36	30	26	21	16	15	12	1	*	*
February 2026	77	32	26	23	18	14	12	9	1	*	*
February 2027	74	29	23	20	15	12	10	8	1	*	*
February 2028	71	26	21	17	13	10	8	6	*	*	*
February 2029	68	23	18	15	11	8	7	5	*	*	0
February 2030	65	20	16	13	9	7	6	4	*	*	0
February 2031	61	18	14	11	8	5	5	3	*	*	0
February 2032	58	16	12	9	6	4	4	2	*	*	0
February 2033	54	13	10	8	5	4	3	2	*	*	0
February 2034	50	11	8	6	4	3	2	1	*	*	0
February 2035	46	10	7	5	3	2	2	1	*	*	0
February 2036	41	8	6	4	3	2	1	1	*	*	0
February 2037	36	6	4	3	2	1	1	1	*	*	0
February 2038	31	5	3	2	1	1	1	*	*	*	0
February 2039	26	4	2	2	1	1	*	*	*	*	0
February 2040	20	2	1	1	1	*	*	*	*	0	0
February 2041	14	1	1	1	*	*	*	*	*	0	0
February 2042	7	*	*	*	*	*	*	*	*	0	0
February 2043	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.3	10.3	9.2	8.5	7.6	6.8	6.5	5.9	3.3	2.2	1.5

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

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

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

WF and WS Classes

Date	PSA Prepayment Assumption 0%	100%	125%	145%	175%	205%	220%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
February 2014	100	100	100	100	96	92	90	86	53	0	0
February 2015	100	100	100	100	90	79	74	64	0	0	0
February 2016	100	100	100	100	83	67	59	7	0	0	0
February 2017	100	100	100	100	79	59	43	0	0	0	0
February 2018	100	100	100	100	76	53	0	0	0	0	0
February 2019	100	100	100	100	74	45	0	0	0	0	0
February 2020	100	100	100	100	72	31	0	0	0	0	0
February 2021	100	100	100	100	72	28	0	0	0	0	0
February 2022	100	100	100	99	71	28	0	0	0	0	0
February 2023	100	100	100	98	70	28	0	0	0	0	0
February 2024	100	100	100	96	69	28	0	0	0	0	0
February 2025	100	100	100	93	68	28	0	0	0	0	0
February 2026	100	100	100	90	66	28	0	0	0	0	0
February 2027	100	100	100	86	64	22	0	0	0	0	0
February 2028	100	100	98	80	60	6	0	0	0	0	0
February 2029	100	100	91	75	56	0	0	0	0	0	0
February 2030	100	100	84	70	52	0	0	0	0	0	0
February 2031	100	99	78	64	43	0	0	0	0	0	0
February 2032	100	91	72	60	21	0	0	0	0	0	0
February 2033	100	83	66	55	*	0	0	0	0	0	0
February 2034	100	76	60	51	0	0	0	0	0	0	0
February 2035	100	68	55	27	0	0	0	0	0	0	0
February 2036	100	62	49	1	0	0	0	0	0	0	0
February 2037	100	55	16	0	0	0	0	0	0	0	0
February 2038	100	41	0	0	0	0	0	0	0	0	0
February 2039	100	0	0	0	0	0	0	0	0	0	0
February 2040	100	0	0	0	0	0	0	0	0	0	0
February 2041	93	0	0	0	0	0	0	0	0	0	0
February 2042	61	0	0	0	0	0	0	0	0	0	0
February 2043	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.0	23.3	21.2	19.0	13.4	6.8	3.2	2.2	0.9	0.5	0.4

KG, IK†, KD and KC Classes

Date	PSA Prepayment Assumption 0%	100%	300%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100
February 2014	95	92	89	85	80	72
February 2015	91	83	72	63	49	32
February 2016	86	72	55	41	24	9
February 2017	80	63	42	26	11	2
February 2018	75	54	31	17	5	1
February 2019	69	46	23	11	3	*
February 2020	62	38	17	7	1	*
February 2021	56	31	12	4	1	*
February 2022	49	25	8	2	*	*
February 2023	42	19	6	1	*	*
February 2024	34	14	4	1	*	*
February 2025	26	9	2	*	*	*
February 2026	18	4	1	*	*	*
February 2027	9	*	*	*	*	0
February 2028	0	0	0	0	0	0
Weighted Average Life (years)**	8.5	6.0	4.1	3.1	2.3	1.7

* 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	CB and CE Classes					DB and DE Classes				
	PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	300%	500%	800%	0%	100%	300%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100
February 2014	99	96	91	86	78	99	96	90	85	77
February 2015	98	89	76	64	47	98	89	75	62	45
February 2016	96	82	61	44	24	96	82	60	43	23
February 2017	95	76	49	30	12	95	75	48	29	12
February 2018	94	70	39	20	6	94	69	39	20	6
February 2019	92	64	31	14	3	92	64	31	14	3
February 2020	90	58	25	10	2	90	58	25	9	2
February 2021	89	53	20	6	1	89	53	20	6	1
February 2022	87	49	16	4	*	87	49	16	4	*
February 2023	85	44	13	3	*	85	44	12	3	*
February 2024	83	40	10	2	*	83	40	10	2	*
February 2025	80	36	8	1	*	80	36	8	1	*
February 2026	78	33	6	1	*	78	33	6	1	*
February 2027	75	29	5	1	*	75	29	5	1	*
February 2028	73	26	4	*	*	73	26	4	*	*
February 2029	70	23	3	*	*	70	23	3	*	*
February 2030	66	20	2	*	*	66	21	2	*	*
February 2031	63	18	2	*	*	63	18	2	*	*
February 2032	59	16	1	*	*	59	16	1	*	*
February 2033	56	13	1	*	*	56	13	1	*	*
February 2034	52	11	1	*	*	52	11	1	*	*
February 2035	47	9	1	*	*	47	10	1	*	*
February 2036	43	8	*	*	*	43	8	*	*	*
February 2037	38	6	*	*	*	38	6	*	*	*
February 2038	32	4	*	*	*	32	5	*	*	*
February 2039	27	3	*	*	*	27	3	*	*	*
February 2040	21	2	*	*	0	21	2	*	*	0
February 2041	14	1	*	*	0	14	1	*	*	0
February 2042	7	0	0	0	0	7	0	0	0	0
February 2043	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.6	10.3	5.2	3.4	2.3	19.6	10.3	5.1	3.3	2.2

Date	HC, IH†, HB, HA, HD and HT Classes						EK, EI†, EH and EG Classes						EB Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	150%	300%	700%	1100%	0%	100%	150%	300%	700%	1100%	0%	100%	150%	300%	700%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2014	97	95	94	91	85	78	97	95	94	91	85	78	100	100	100	100	100	100
February 2015	94	87	85	77	58	41	94	87	84	76	57	39	100	100	100	100	100	100
February 2016	91	79	74	61	33	14	90	77	72	58	28	7	100	100	100	100	100	100
February 2017	88	71	64	48	18	4	87	69	62	44	12	0	100	100	100	100	100	59
February 2018	84	63	56	37	10	1	83	60	52	32	2	0	100	100	100	100	100	19
February 2019	80	56	48	29	5	*	79	53	44	23	0	0	100	100	100	100	70	6
February 2020	77	50	41	22	3	*	74	46	36	16	0	0	100	100	100	100	38	2
February 2021	72	44	35	17	2	*	70	39	30	10	0	0	100	100	100	100	21	1
February 2022	68	38	30	13	1	*	65	33	24	6	0	0	100	100	100	100	11	*
February 2023	63	33	25	10	*	*	60	28	19	2	0	0	100	100	100	100	6	*
February 2024	58	29	21	7	*	*	55	23	14	0	0	0	100	100	100	92	3	*
February 2025	53	24	17	5	*	*	49	18	10	0	0	0	100	100	100	68	2	*
February 2026	48	20	14	4	*	*	43	13	6	0	0	0	100	100	100	49	1	*
February 2027	42	16	11	3	*	*	37	9	3	0	0	0	100	100	100	35	*	*
February 2028	36	13	8	2	*	*	30	5	*	0	0	0	100	100	100	24	*	*
February 2029	30	10	6	1	*	*	23	2	0	0	0	0	100	100	76	16	*	*
February 2030	23	7	4	1	*	0	16	0	0	0	0	0	100	87	52	10	*	*
February 2031	16	4	2	*	*	0	8	0	0	0	0	0	100	55	32	6	*	*
February 2032	8	2	1	*	*	0	0	0	0	0	0	0	97	25	14	2	*	0
February 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	11.8	8.0	6.9	4.8	2.7	1.9	11.1	7.1	6.0	4.1	2.4	1.8	19.5	18.2	17.3	13.6	7.1	4.4

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

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

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

	A Class					Z Class					MA Class						
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption						
Date	**0%**	**100%**	**300%**	**500%**	**800%**	**0%**	**100%**	**300%**	**500%**	**800%**	**0%**	**100%**	**130%**	**300%**	**500%**	**800%**	**1200%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2014	98	95	90	85	77	103	103	103	103	103	97	93	93	93	93	93	93
February 2015	96	87	72	59	40	106	106	106	106	106	94	83	83	83	83	63	36
February 2016	93	77	53	33	10	109	109	109	109	109	90	72	72	72	59	32	9
February 2017	91	69	38	15	0	113	113	113	113	82	87	61	61	61	40	15	1
February 2018	88	60	25	3	0	116	116	116	116	41	83	51	51	51	27	7	0
February 2019	85	53	15	0	0	120	120	120	90	21	79	42	42	42	18	3	0
February 2020	82	45	7	0	0	123	123	123	61	11	75	34	34	34	12	1	0
February 2021	79	39	0	0	0	127	127	125	41	5	70	27	27	27	8	0	0
February 2022	76	32	0	0	0	131	131	99	28	3	66	21	21	21	5	0	0
February 2023	72	26	0	0	0	135	135	79	19	1	61	16	16	16	3	0	0
February 2024	69	20	0	0	0	139	139	62	13	1	55	13	13	13	1	0	0
February 2025	65	15	0	0	0	143	143	49	9	*	50	10	10	10	*	0	0
February 2026	61	10	0	0	0	148	148	38	6	*	44	7	7	7	0	0	0
February 2027	57	5	0	0	0	152	152	30	4	*	38	5	5	5	0	0	0
February 2028	53	*	0	0	0	157	157	23	3	*	32	4	4	4	0	0	0
February 2029	48	0	0	0	0	162	140	18	2	*	25	3	3	3	0	0	0
February 2030	43	0	0	0	0	166	124	14	1	*	17	2	2	2	0	0	0
February 2031	38	0	0	0	0	171	108	11	1	*	10	1	1	1	0	0	0
February 2032	33	0	0	0	0	177	94	8	*	*	2	*	*	*	0	0	0
February 2033	27	0	0	0	0	182	81	6	*	*	0	0	0	0	0	0	0
February 2034	22	0	0	0	0	188	68	4	*	*	0	0	0	0	0	0	0
February 2035	15	0	0	0	0	193	57	3	*	*	0	0	0	0	0	0	0
February 2036	9	0	0	0	0	199	46	2	*	*	0	0	0	0	0	0	0
February 2037	2	0	0	0	0	205	37	2	*	*	0	0	0	0	0	0	0
February 2038	0	0	0	0	0	185	28	1	*	*	0	0	0	0	0	0	0
February 2039	0	0	0	0	0	152	19	1	*	*	0	0	0	0	0	0	0
February 2040	0	0	0	0	0	117	12	*	*	*	0	0	0	0	0	0	0
February 2041	0	0	0	0	0	80	5	*	*	0	0	0	0	0	0	0	0
February 2042	0	0	0	0	0	41	0	0	0	0	0	0	0	0	0	0	0
February 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.6	6.9	3.5	2.5	1.8	27.3	20.7	12.1	7.9	5.0	11.3	6.0	6.0	6.0	4.0	2.7	1.9

	ME Class							UZ Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
Date	**0%**	**100%**	**130%**	**300%**	**500%**	**800%**	**1200%**	**0%**	**100%**	**130%**	**300%**	**500%**	**800%**	**1200%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2014	100	100	100	100	100	100	100	104	103	101	85	66	38	1
February 2015	100	100	100	100	100	100	100	108	107	99	57	10	0	0
February 2016	100	100	100	100	100	100	100	113	111	98	31	0	0	0
February 2017	100	100	100	100	100	100	100	117	115	98	14	0	0	0
February 2018	100	100	100	100	100	100	52	122	119	98	5	0	0	0
February 2019	100	100	100	100	100	100	14	127	123	100	1	0	0	0
February 2020	100	100	100	100	100	100	4	132	126	101	*	0	0	0
February 2021	100	100	100	100	100	75	1	138	126	100	*	0	0	0
February 2022	100	100	100	100	100	38	*	143	124	97	*	0	0	0
February 2023	100	100	100	100	100	19	*	149	120	92	*	0	0	0
February 2024	100	100	100	100	100	10	*	155	114	87	*	0	0	0
February 2025	100	100	100	100	100	5	*	161	108	81	*	0	0	0
February 2026	100	100	100	100	86	2	*	168	101	75	*	0	0	0
February 2027	100	100	100	100	58	1	*	175	94	68	*	0	0	0
February 2028	100	100	100	100	39	1	*	182	86	62	*	0	0	0
February 2029	100	100	100	100	26	*	*	189	78	56	*	0	0	0
February 2030	100	100	100	100	17	*	*	197	71	49	*	0	0	0
February 2031	100	100	100	100	11	*	*	205	63	44	*	0	0	0
February 2032	100	100	100	100	7	*	0	214	56	38	*	0	0	0
February 2033	96	96	96	96	5	*	0	204	49	33	*	0	0	0
February 2034	72	72	72	72	3	*	0	190	43	28	*	0	0	0
February 2035	53	53	53	53	2	*	0	174	36	23	*	0	0	0
February 2036	38	38	38	38	1	*	0	158	30	19	*	0	0	0
February 2037	27	27	27	27	1	*	0	139	25	15	*	0	0	0
February 2038	18	18	18	18	*	*	0	120	19	12	*	0	0	0
February 2039	12	12	12	12	*	*	0	99	14	9	*	0	0	0
February 2040	7	7	7	7	*	*	0	77	9	6	*	0	0	0
February 2041	3	3	3	3	*	*	0	53	5	3	*	0	0	0
February 2042	*	*	*	*	*	*	0	27	1	1	*	0	0	0
February 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	22.8	22.8	22.8	22.8	15.1	9.1	5.3	25.3	18.4	17.0	2.5	1.3	0.8	0.6

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

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

Date	BA Class PSA Prepayment Assumption 0%	100%	130%	160%	250%	500%	800%	1200%	BE Class PSA Prepayment Assumption 0%	100%	130%	160%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2014	98	94	93	93	93	93	93	85	100	100	100	100	100	100	100	100
February 2015	97	85	82	82	82	78	54	27	100	100	100	100	100	100	100	100
February 2016	95	76	71	71	71	50	23	0	100	100	100	100	100	100	100	96
February 2017	93	67	60	60	60	31	6	0	100	100	100	100	100	100	100	26
February 2018	91	58	50	50	50	18	0	0	100	100	100	100	100	100	80	7
February 2019	89	50	41	41	41	9	0	0	100	100	100	100	100	100	41	2
February 2020	87	43	33	33	33	3	0	0	100	100	100	100	100	100	21	1
February 2021	84	36	26	26	26	0	0	0	100	100	100	100	100	85	10	*
February 2022	82	29	19	19	19	0	0	0	100	100	100	100	100	58	5	*
February 2023	79	23	14	14	14	0	0	0	100	100	100	100	100	39	3	*
February 2024	76	17	10	10	10	0	0	0	100	100	100	100	100	26	1	*
February 2025	73	12	6	6	6	0	0	0	100	100	100	100	100	18	1	*
February 2026	69	7	3	3	3	0	0	0	100	100	100	100	100	12	*	*
February 2027	65	2	*	*	*	0	0	0	100	100	100	100	100	8	*	*
February 2028	62	0	0	0	0	0	0	0	100	84	84	84	84	5	*	*
February 2029	57	0	0	0	0	0	0	0	100	67	67	67	67	4	*	*
February 2030	53	0	0	0	0	0	0	0	100	54	54	54	54	2	*	*
February 2031	48	0	0	0	0	0	0	0	100	43	43	43	43	2	*	0
February 2032	43	0	0	0	0	0	0	0	100	34	34	34	34	1	*	0
February 2033	38	0	0	0	0	0	0	0	100	27	27	27	27	1	*	0
February 2034	32	0	0	0	0	0	0	0	100	21	21	21	21	*	*	0
February 2035	26	0	0	0	0	0	0	0	100	16	16	16	16	*	*	0
February 2036	20	0	0	0	0	0	0	0	100	12	12	12	12	*	*	0
February 2037	13	0	0	0	0	0	0	0	100	9	9	9	9	*	*	0
February 2038	5	0	0	0	0	0	0	0	100	6	6	6	6	*	*	0
February 2039	0	0	0	0	0	0	0	0	76	4	4	4	4	*	*	0
February 2040	0	0	0	0	0	0	0	0	2	2	2	2	2	*	*	0
February 2041	0	0	0	0	0	0	0	0	1	1	1	1	1	*	*	0
February 2042	0	0	0	0	0	0	0	0	*	*	*	*	*	*	0	0
February 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.3	6.5	5.6	5.6	5.6	3.3	2.3	1.6	26.4	18.3	18.3	18.3	18.3	10.2	6.2	3.8

Date	CF and CS Classes PSA Prepayment Assumption 0%	100%	130%	160%	250%	500%	800%	1200%	BM Class PSA Prepayment Assumption 0%	100%	300%	500%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2014	100	100	100	96	86	56	20	0	99	96	90	85	77
February 2015	100	100	100	90	61	0	0	0	98	89	75	63	45
February 2016	100	100	100	84	38	0	0	0	96	82	61	43	23
February 2017	100	100	100	79	21	0	0	0	95	76	49	29	12
February 2018	100	100	100	75	10	0	0	0	94	69	39	20	6
February 2019	100	100	100	73	4	0	0	0	92	64	31	14	3
February 2020	100	100	100	71	1	0	0	0	90	58	25	9	2
February 2021	100	100	100	70	*	0	0	0	89	53	20	6	1
February 2022	100	100	98	68	*	0	0	0	87	49	16	4	*
February 2023	100	100	95	65	*	0	0	0	85	44	13	3	*
February 2024	100	100	91	61	*	0	0	0	83	40	10	2	*
February 2025	100	100	86	57	*	0	0	0	80	36	8	1	*
February 2026	100	100	80	53	*	0	0	0	78	33	6	1	*
February 2027	100	100	74	48	*	0	0	0	75	29	5	1	*
February 2028	100	99	67	43	*	0	0	0	73	26	4	*	*
February 2029	100	91	61	39	*	0	0	0	70	23	3	*	*
February 2030	100	82	55	34	*	0	0	0	66	21	2	*	*
February 2031	100	74	49	30	*	0	0	0	63	18	2	*	*
February 2032	100	66	43	26	*	0	0	0	59	16	1	*	*
February 2033	100	59	37	22	*	0	0	0	56	13	1	*	*
February 2034	100	51	32	19	*	0	0	0	52	11	1	*	*
February 2035	100	44	27	16	*	0	0	0	47	10	1	*	*
February 2036	100	37	22	13	*	0	0	0	43	8	*	*	*
February 2037	100	30	18	10	*	0	0	0	38	6	*	*	*
February 2038	100	23	14	8	*	0	0	0	32	5	*	*	*
February 2039	100	17	10	6	*	0	0	0	27	3	*	*	*
February 2040	98	12	7	4	*	0	0	0	21	2	*	*	0
February 2041	68	6	4	2	*	0	0	0	14	1	*	*	0
February 2042	35	1	1	*	*	0	0	0	7	0	0	0	0
February 2043	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.6	21.4	18.2	13.2	2.7	1.1	0.7	0.5	19.6	10.3	5.1	3.4	2.2

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

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

Characteristics of the Residual Classes

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

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

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

The Certificates and payments on the Certificates are not generally exempt from taxation. Therefore, you should consider the tax consequences of holding a Certificate before you acquire one. The tax discussions below do not purport to deal with all federal tax consequences applicable to all categories of beneficial owners, some of which may be subject to special rules. In addition, these discussions may not apply to your particular circumstances for one of the reasons explained in the REMIC Prospectus and the MBS Prospectus. You should consult your own tax advisors regarding the federal income tax consequences of holding and disposing of Certificates as well as any tax consequences arising under the laws of any state, local or foreign taxing jurisdiction.

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

U.S. Treasury Circular 230 Notice

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

REMIC Elections and Special Tax Attributes

We will make a REMIC election with respect to each REMIC set forth in the table under "Description of the Certificates—General—*Structure*." The Regular Classes will be designated as "regular interests" and the Residual Classes will be designated as the "residual interests" in the REMICs as set forth in that table. Thus, the Trust Certificates (other than the Group 3 and Group 4 Classes) and any related RCR Certificates generally will be treated as "regular or residual interests in a REMIC" for domestic building and loan associations, as "real estate assets" for real estate investment trusts, and, except for the Residual Classes, as "qualified mortgages" for other REMICs. See "Material Federal Income Tax Consequences—REMIC Election and Special Tax Attributes" in the REMIC Prospectus.

Notwithstanding the foregoing, the Mortgage Loans underlying the Group 7 MBS have loan-to-value ratios at origination ranging from greater than 105% up to 125%. See "Description of the Certificates—The MBS" in this prospectus supplement. A portion of the Group 7 Classes may not be treated as "real estate assets" within the meaning of section 856(c)(5)(B) of the Code. See "Material Federal Income Tax Consequences—Special Tax Attributes" in the MBS Prospectus dated February 1, 2012. Accordingly, special tax considerations may apply to a real estate investment trust that holds a REMIC Certificate of a Group 7 Class and we may be obligated to provide additional information, pursuant to Regulations under section 6049 of the Code, on such Classes. See "Material Federal Income Tax Consequences—REMIC Election and Special Tax Attributes" in the REMIC Prospectus.

Taxation of Beneficial Owners of Regular Certificates

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

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

Group	Prepayment Assumption
1	175% PSA
2	100% PSA
5	150% PSA
6	150% PSA
7	100% PSA
8	130% PSA
9	160% PSA

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

Taxation of Beneficial Owners of Residual Certificates

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

Taxation of the Grantor Trust

Dechert LLP, special tax counsel to Fannie Mae, will deliver its opinion that, assuming compliance with the Trust Agreement, the Grantor Trust will be classified as a grantor trust under subpart E, part I of subchapter J of the Code and not as an association taxable as a corporation. A beneficial owner of a Certificate of a Group 3 or Group 4 Class will be treated as owning an undivided interest in the related MBS, and the Group 3 and Group 4 Classes will not be treated as regular or residual interests in a REMIC.

Taxation of Beneficial Owners of Certificates of the Group 3 and Group 4 Classes

General. A beneficial owner of a Certificate of a Group 3 Class or Group 4 Class will be treated as owning, pursuant to section 1286 of the Code, "stripped bonds" to the extent of its share of principal payments and "stripped coupons" to the extent of its share of interest payments, as applicable. See "—Stripped Bonds and Stripped Coupons" below for a discussion of the application of section 1286 to a beneficial owner's share of principal and interest payments. Fannie Mae intends to treat each Certificate of a Group 3 and Group 4 Class as a single debt instrument representing rights to future cashflows from the related MBS for purposes of information reporting. You should consult your own tax advisor as to the proper treatment of a Certificate of a Group 3 Class or Group 4 Class in this regard.

Stripped Bonds and Stripped Coupons. Under section 1286 of the Code, a beneficial owner of a Certificate of a Group 3 Class or Group 4 Class must treat the stripped bonds and stripped coupons represented by the Certificate as a debt instrument originally issued on the date the owner acquires it and as having OID equal to the excess, if any, of the "stated redemption price at maturity" of the stripped bonds and stripped coupons over the price paid by the owner to acquire such stripped bonds and stripped coupons. The stated redemption price at maturity of stripped bonds and stripped coupons represented by the Certificate of a Group 3 Class or Group 4 Class generally is equal to the sum of all distributions to be made on the stripped bonds and stripped coupons represented by the Certificate. For information reporting purposes, we intend to treat all principal and interest to be distributed on each Certificate of a Group 3 Class or Group 4 Class as included in the stated redemption price at maturity and, as a result, each Certificate of a Group 3 Class or Group 4 Class will be treated as if issued with OID.

The beneficial owner of a Certificate of a Group 3 Class or Group 4 Class must include in its ordinary income for federal income tax purposes, generally in advance of receipt of the cash attributable to that income, the sum of the "daily portions" of OID on its Certificate for each day during its taxable year on which it held that Certificate. The daily portions of OID are determined as follows:

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

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

Although the matter is not entirely clear, a beneficial owner of a Certificate of a Group 3 Class or a Group 4 Class should determine the amount of OID accruing during any accrual period with respect to that Certificate using the method described in section 1272(a)(6) of the Code. Under section 1272(a)(6), the portion of OID treated as accruing with respect to a Certificate of a Group 3 Class or a Group 4 Class for any accrual period equals the excess, if any, of

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

over

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

The present values of the remaining distributions of principal and interest with respect to a Certificate of a Group 3 Class or a Group 4 Class are calculated based on the following:

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

Each beneficial owner of a Certificate of a Group 3 Class or a Group 4 Class must determine its yield to maturity based on its purchase price for the Certificate. For a particular beneficial owner of a Certificate of a Group 3 Class or a Group 4 Class, it is not clear whether the Prepayment Assumption used for calculating OID would be one determined at the time that Certificate is acquired or would be the original Prepayment Assumption for that Certificate. For information reporting purposes, we will use the original yield to maturity of that Certificate, calculated based on the original Prepayment Assumption. You should consult your own tax advisor regarding the proper method for accruing OID on a Certificate of a Group 3 Class or a Group 4 Class.

The Code requires that the Prepayment Assumption be determined in the manner prescribed in Treasury Regulations. To date, no such regulations have been promulgated. For information reporting purposes, we will assume a Prepayment Assumption equal to 100% PSA for the Mortgage Loans underlying the Group 3 MBS and equal to 100% PSA for the Mortgage Loans underlying the Group 4 MBS. We make no representation, however, that the Mortgage Loans underlying the applicable MBS will prepay at that rate or any other rate. You must make your own decision as to the appropriate prepayment assumption to be used in deciding whether or not to purchase a Certificate of a Group 3 Class or a Group 4 Class.

If a Certificate of a Group 3 Class or a Group 4 Class entitles the holder to payments of principal and interest, the IRS could contend that the interest payments on that Certificate should be treated as payments of "qualified stated interest" within the meaning of the OID Regulations. In that case, a beneficial owner would be required to include such payments in income, in accordance with its method of accounting, rather than to accrue OID with respect to such payments. If the beneficial owner in that case had acquired the Certificate for less than its principal amount, such beneficial owner generally would have market discount with respect to the Certificate. For a discussion of the market discount rules, see "Material Federal Income Tax Consequences—Application of Revenue Ruling 84-10—*Market Discount*" in the MBS Prospectus. Further, if the beneficial owner had purchased the Certificate for an amount (net of accrued interest) greater than the outstanding principal amount of the Certificate, the beneficial owner generally would have premium with respect to the Certificate in the amount of the excess. Such a purchaser may elect, under section 171(c)(2) of the Code, to treat the premium as "amortizable bond premium."

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

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

Because we will treat all Certificates of the Group 3 and Group 4 Classes as being issued with OID (and as not paying qualified stated interest) for information reporting purposes, you should consult your own tax advisors as to the proper treatment of a Certificate of a Group 3 or Group 4 Class in this regard.

Expenses of the Grantor Trust. Each beneficial owner of a Certificate of the Group 3 and Group 4 Classes will be required to include in income its allocable share of the expenses paid by the Grantor Trust. Each beneficial owner of a Certificate of the Group 3 and Group 4 Classes can deduct its allocable share of such expenses as provided in section 162 or section 212 of the Code, consistent with its method of accounting. Fannie Mae intends to allocate expenses to beneficial owners in each monthly period in proportion to the respective amounts of income (including any OID) accrued for each Group 3 Class and Group 4 Class of Certificates. A beneficial owner's ability to deduct its share of these expenses is limited under section 67 of the Code in the case of (i) estates and trusts, and (ii) individuals owning an interest in a Certificate of the Group 3 and Group 4 Classes directly or through an investment in a "pass-through entity" (other than in connection with such individual's trade or business). Pass-through entities include partnerships, S corporations, grantor trusts, certain limited liability companies and non-publicly offered regulated investment companies, but do not include estates, non-grantor trusts, cooperatives, real estate investment trusts and publicly offered regulated investment companies. Generally, such a beneficial owner can deduct its share of these costs only to the extent that these costs, when aggregated with certain of the beneficial owner's other miscellaneous itemized deductions, exceed 2% of the beneficial owner's adjusted gross income. For this purpose, an estate or nongrantor trust computes adjusted gross income in the same manner as in the case of an individual, except that deductions for administrative expenses of the estate or trust that would not have been incurred if the property were not held in the trust or estate are treated as allowable in arriving at adjusted gross income. In addition, section 68 of the Code may provide for certain limitations on certain itemized deductions otherwise allowable for a beneficial owner who is an individual. Further, a beneficial owner may not be able to deduct any portion of these costs in computing its alternative minimum tax liability.

Sales and Other Dispositions of Certificates of the Group 3 and Group 4 Classes. Upon the sale, exchange or other disposition of a Certificate of the Group 3 and Group 4 Classes, a beneficial owner generally will recognize gain or loss equal to the difference between the amount realized upon the disposition and the beneficial owner's adjusted basis in that Certificate. The adjusted basis of a Certificate of a Group 3 Class or Group 4 Class generally will equal the cost of that Certificate to the beneficial owner, increased by any amounts of OID and market discount included in the beneficial owner's gross income with respect to that Certificate, and reduced (but not below zero) by distributions on that Certificate previously received by the beneficial owner as principal (or as amounts constituting stated redemption price at maturity) and by any premium that has reduced the beneficial owner's interest income with respect to that Certificate. Any such gain or loss generally will be capital gain or loss, except (i) as provided in section 582(c) of the Code (which generally applies to banks) or (ii) to the extent any gain represents OID or accrued market discount not previously included in income (to which extent such gain would be treated as ordinary income). Any capital gain (or loss) recognized upon the sale, exchange or other disposition of a Certificate of a Group 3 Class or Group 4 Class will be long-term capital gain (or loss) if at the time of disposition the beneficial owner held that Certificate for more than one year. The ability to deduct capital losses is subject to limitations.

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

It is not certain whether or to what extent a mortgage loan with a loan-to-value ratio in excess of 100% qualifies as a loan secured by an interest in real property for purposes of section 7701(a)(19)(C)(v) of the Code. Even if the property securing the mortgage loan does not meet this test, the certificates will be treated as "obligations of a corporation which is an instrumentality of the United States" within the meaning of section 7701(a)(19)(C)(ii) of the Code. Thus, a Certificate of a Group 3 Class or Group 4 Class will be a qualifying asset for a domestic building and loan association.

A mortgage loan with a loan-to-value ratio in excess of 125% is not a "qualified mortgage" within the meaning of section 860G(a)(3) of the Code. Accordingly, a Certificate of a Group 3 Class or Group 4 Class will not be an eligible asset for a REMIC. For a discussion of the special tax characteristics of certain types of mortgage loans, see "Material Federal Income Tax Consequences—Special Tax Attributes" in the MBS Prospectus.

Information Reporting and Backup Withholding for Certificates of the Group 3 and Group 4 Classes. For each distribution, we will post on our Corporate Web site information that will allow beneficial owners to determine (i) the portion of such distribution allocable to principal and to interest, (ii) the amount, if any, of OID and market discount and (iii) the administrative expenses allocable to such distribution.

Payments of interest and principal, as well as payments of proceeds from the sale of the Certificates of the Group 3 and Group 4 Classes, may be subject to the backup withholding tax under section 3406 of the Code if the recipient of the payment is not an exempt recipient and fails to furnish certain information, including its taxpayer identification number, to us or our agent, or otherwise fails to establish an exemption from such tax. Any amounts deducted and withheld from such a payment would be allowed as a credit against the beneficial owner's federal income tax.

Furthermore, certain penalties may be imposed by the IRS on a holder or owner who is required to supply information but who does not do so in the proper manner.

Foreign Investors in Certificates of the Group 3 and Group 4 Classes. Additional rules apply to a beneficial owner of a Certificate of the Group 3 and Group 4 Classes that is not a U.S. Person and that is not a partnership (a "Non-U.S. Person"). "U.S. Person" means a citizen or resident of the United States, a corporation (or other entity taxable as a corporation) created or organized in or under the laws of the United States or any state thereof or the District of Columbia, an estate the income of which is subject to U.S. federal income tax regardless of the source of its income, or a trust if a court within the United States can exercise primary supervision over its administration and at least one U.S. Person has the authority to control all substantial decisions of the trust.

Payments on a Certificate of the Group 3 and Group 4 Classes made to, or on behalf of, a beneficial owner that is a Non-U.S. Person generally will be exempt from U.S. federal income and withholding taxes, provided the following conditions are satisfied:

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

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

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 and Trust 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 and Trust Certificates.

Generally, the ownership interest represented by an RCR certificate will be one of two types. A certificate of a Combination RCR Class (a “Combination RCR Certificate”) will represent beneficial ownership of undivided interests in one or more underlying Regular Certificates or Trust 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 or Trust Certificates. All of the RCR Certificates are Combination RCR Certificates.

The discussion under “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of RCR Certificates” in the REMIC Prospectus sets forth the federal income tax treatment of beneficial owners of the RCR Certificates. For Recombinations involving Trust Certificates of a Group 3 Class or Group 4 Class, references in that discussion to “Regular Certificates” should be read to refer to the Trust Certificates of such Classes and the discussion herein under “—Taxation of Beneficial Owners of Certificates of the Group 3 and Group 4 Classes.” Further, although the matter is not free from doubt, if a beneficial owner acquires in one transaction (other than an exchange described under “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of RCR Certificates—Exchanges” in the REMIC Prospectus) a combination of Strip RCR Certificates that may be exchanged for underlying Trust Certificates of a Group 3 Class or Group 4 Class, the owner should be treated as owning the underlying Trust Certificates, in which case Section 1286 would apply.

PLAN OF DISTRIBUTION

We are obligated to deliver the Certificates to Barclays Capital Inc. (the “Dealer”) in exchange for the MBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

LEGAL MATTERS

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

Schedule 1

Available Recombinations(1)

Trust Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 1								
PC	$288,150,000	PD	$288,150,000	PAC	1.75%	FIX	3136ACH20	April 2042
PI	20,582,142(3)							
Recombination 2								
PC	288,150,000	PA	288,150,000	PAC	2.00	FIX	3136ACH38	April 2042
PI	41,164,285(3)							
Recombination 3								
PC	288,150,000	PG	288,150,000	PAC	2.25	FIX	3136ACH46	April 2042
PI	61,746,428(3)							
Recombination 4								
PC	288,150,000	PH	288,150,000	PAC	2.50	FIX	3136ACH53	April 2042
PI	82,328,571(3)							
Recombination 5								
SC	131,127,039(3)	SA	131,127,039(3)	NTL	(4)	INV/IO	3136ACH61	March 2043
IC	131,127,039(3)							
Recombination 6								
FA	131,127,039	FC	131,127,039	PT	(4)	FLT	3136ACH79	March 2043
IC	131,127,039(3)							
Recombination 7								
FB	2,000,000	WF	4,000,000	SUP	(4)	FLT	3136ACH87	October 2042
AF	2,000,000							
Recombination 8								
AS	2,000,000	WS	4,000,000	SUP	(4)	INV	3136ACH95	October 2042
SB	2,000,000							
Recombination 9								
KG	125,000,000	KD	125,000,000	PT	1.50	FIX	3136ACJ28	March 2028
IK	12,500,000(3)							
Recombination 10								
KG	125,000,000	KC	125,000,000	PT	1.75	FIX	3136ACJ36	March 2028
IK	25,000,000(3)							

Trust Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 11								
HC	$ 61,801,718	HB	$ 61,801,718	PT	1.75%	FIX	3136ACJ44	March 2033
IH	5,150,143(3)							
Recombination 12								
HC	61,801,718	HA	61,801,718	PT	2.00	FIX	3136ACJ51	March 2033
IH	10,300,286(3)							
Recombination 13								
HC	61,801,718	HD	61,801,718	PT	2.25	FIX	3136ACJ69	March 2033
IH	15,450,429(3)							
Recombination 14								
HC	61,801,718	HT	61,801,718	PT	3.00	FIX	3136ACJ77	March 2033
IH	30,900,859(3)							
Recombination 15								
EK	146,919,241	EH	146,919,241	SEQ	2.00	FIX	3136ACJ85	March 2032
EI	12,243,270(3)							
Recombination 16								
EK	146,919,241	EG	146,919,241	SEQ	2.25	FIX	3136ACJ93	March 2032
EI	24,486,540(3)							
Recombination 17								
CB	10,000,000	BM(5)	25,000,000	PT	3.00	FIX	3136ACK26	March 2043
DB	15,000,000							

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

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

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

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

(5) The BM Class is an RCR Class formed by a combination of the CB Class in Group 3 and the DB Class in Group 4.

Principal Balance Schedules

Aggregate Group I Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$308,544,000.00	October 2017	$177,131,873.01	June 2022	$ 77,115,152.22
March 2013	307,263,253.11	November 2017	174,910,207.20	July 2022	75,866,657.95
April 2013	305,900,657.60	December 2017	172,704,588.34	August 2022	74,637,103.41
May 2013	304,456,866.68	January 2018	170,514,907.26	September 2022	73,426,212.01
June 2013	302,932,586.10	February 2018	168,341,055.52	October 2022	72,233,711.13
July 2013	301,328,573.66	March 2018	166,182,925.41	November 2022	71,059,332.04
August 2013	299,645,638.60	April 2018	164,040,409.90	December 2022	69,902,809.82
September 2013	297,884,641.01	May 2018	161,913,402.72	January 2023	68,763,883.34
October 2013	296,046,491.11	June 2018	159,801,798.25	February 2023	67,642,295.20
November 2013	294,132,148.50	July 2018	157,705,491.62	March 2023	66,537,791.66
December 2013	292,142,621.38	August 2018	155,624,378.61	April 2023	65,450,122.62
January 2014	290,078,965.66	September 2018	153,558,355.73	May 2023	64,379,041.53
February 2014	287,942,284.11	October 2018	151,507,320.15	June 2023	63,324,305.37
March 2014	285,733,725.34	November 2018	149,471,169.74	July 2023	62,285,674.60
April 2014	283,454,482.82	December 2018	147,449,803.03	August 2023	61,262,913.09
May 2014	281,105,793.83	January 2019	145,443,119.24	September 2023	60,255,788.08
June 2014	278,688,938.34	February 2019	143,451,018.25	October 2023	59,264,070.16
July 2014	276,205,237.84	March 2019	141,473,400.60	November 2023	58,287,533.17
August 2014	273,656,054.17	April 2019	139,510,167.50	December 2023	57,325,954.21
September 2014	271,042,788.26	May 2019	137,561,220.81	January 2024	56,379,113.56
October 2014	268,366,878.85	June 2019	135,626,463.04	February 2024	55,446,794.63
November 2014	265,652,428.57	July 2019	133,705,797.35	March 2024	54,528,783.94
December 2014	262,900,439.22	August 2019	131,799,127.54	April 2024	53,624,871.08
January 2015	260,111,937.81	September 2019	129,906,358.06	May 2024	52,734,848.62
February 2015	257,333,439.42	October 2019	128,027,393.97	June 2024	51,858,512.14
March 2015	254,564,993.14	November 2019	126,162,140.99	July 2024	50,995,660.12
April 2015	251,806,653.32	December 2019	124,310,505.44	August 2024	50,146,093.94
May 2015	249,058,479.39	January 2020	122,472,394.28	September 2024	49,309,617.82
June 2015	246,320,535.71	February 2020	120,647,715.07	October 2024	48,486,038.79
July 2015	243,602,141.92	March 2020	118,836,376.01	November 2024	47,675,166.66
August 2015	240,903,165.64	April 2020	117,038,285.89	December 2024	46,876,813.93
September 2015	238,223,475.42	May 2020	115,253,354.10	January 2025	46,090,795.84
October 2015	235,562,940.64	June 2020	113,481,490.66	February 2025	45,316,930.25
November 2015	232,921,431.56	July 2020	111,722,606.15	March 2025	44,555,037.64
December 2015	230,298,819.29	August 2020	109,976,611.79	April 2025	43,804,941.08
January 2016	227,694,975.80	September 2020	108,243,419.34	May 2025	43,066,466.16
February 2016	225,109,773.90	October 2020	106,525,691.95	June 2025	42,339,440.99
March 2016	222,543,087.25	November 2020	104,833,729.41	July 2025	41,623,696.16
April 2016	219,994,790.33	December 2020	103,167,158.14	August 2025	40,919,064.67
May 2016	217,464,758.48	January 2021	101,525,609.85	September 2025	40,225,381.95
June 2016	214,952,867.84	February 2021	99,908,721.45	October 2025	39,542,485.76
July 2016	212,458,995.37	March 2021	98,316,135.05	November 2025	38,870,216.24
August 2016	209,983,018.85	April 2021	96,747,497.81	December 2025	38,208,415.79
September 2016	207,524,816.87	May 2021	95,202,461.90	January 2026	37,556,929.10
October 2016	205,084,268.84	June 2021	93,680,684.43	February 2026	36,915,603.10
November 2016	202,661,254.93	July 2021	92,181,827.40	March 2026	36,284,286.90
December 2016	200,255,656.14	August 2021	90,705,557.60	April 2026	35,662,831.82
January 2017	197,867,354.23	September 2021	89,251,546.54	May 2026	35,051,091.29
February 2017	195,496,231.77	October 2021	87,819,470.42	June 2026	34,448,920.87
March 2017	193,142,172.08	November 2021	86,409,010.04	July 2026	33,856,178.21
April 2017	190,805,059.28	December 2021	85,019,850.72	August 2026	33,272,722.98
May 2017	188,484,778.23	January 2022	83,651,682.29	September 2026	32,698,416.92
June 2017	186,181,214.57	February 2022	82,304,198.97	October 2026	32,133,123.73
July 2017	183,894,254.70	March 2022	80,977,099.32	November 2026	31,576,709.09
August 2017	181,623,785.76	April 2022	79,670,086.22	December 2026	31,029,040.63
September 2017	179,369,695.65	May 2022	78,382,866.77	January 2027	30,489,987.87

Aggregate Group I (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
February 2027	$ 29,959,422.23	January 2032	$ 9,937,408.87	December 2036	$ 2,532,861.13
March 2027	29,437,217.00	February 2032	9,738,474.03	January 2037	2,463,059.11
April 2027	28,923,247.27	March 2032	9,542,878.12	February 2037	2,394,558.96
May 2027	28,417,389.97	April 2032	9,350,569.50	March 2037	2,327,339.48
June 2027	27,919,523.79	May 2032	9,161,497.27	April 2037	2,261,379.80
July 2027	27,429,529.17	June 2032	8,975,611.31	May 2037	2,196,659.35
August 2027	26,947,288.31	July 2032	8,792,862.23	June 2037	2,133,157.88
September 2027	26,472,685.09	August 2032	8,613,201.35	July 2037	2,070,855.47
October 2027	26,005,605.07	September 2032	8,436,580.75	August 2037	2,009,732.48
November 2027	25,545,935.50	October 2032	8,262,953.18	September 2037	1,949,769.58
December 2027	25,093,565.22	November 2032	8,092,272.12	October 2037	1,890,947.72
January 2028	24,648,384.72	December 2032	7,924,491.72	November 2037	1,833,248.17
February 2028	24,210,286.05	January 2033	7,759,566.82	December 2037	1,776,652.45
March 2028	23,779,162.84	February 2033	7,597,452.93	January 2038	1,721,142.40
April 2028	23,354,910.27	March 2033	7,438,106.21	February 2038	1,666,700.12
May 2028	22,937,425.03	April 2033	7,281,483.49	March 2038	1,613,307.97
June 2028	22,526,605.31	May 2033	7,127,542.22	April 2038	1,560,948.61
July 2028	22,122,350.79	June 2033	6,976,240.49	May 2038	1,509,604.94
August 2028	21,724,562.59	July 2033	6,827,537.03	June 2038	1,459,260.14
September 2028	21,333,143.29	August 2033	6,681,391.16	July 2038	1,409,897.65
October 2028	20,947,996.87	September 2033	6,537,762.81	August 2038	1,361,501.14
November 2028	20,569,028.71	October 2033	6,396,612.51	September 2038	1,314,054.56
December 2028	20,196,145.57	November 2033	6,257,901.39	October 2038	1,267,542.09
January 2029	19,829,255.56	December 2033	6,121,591.13	November 2038	1,221,948.16
February 2029	19,468,268.14	January 2034	5,987,644.02	December 2038	1,177,257.44
March 2029	19,113,094.09	February 2034	5,856,022.88	January 2039	1,133,454.83
April 2029	18,763,645.47	March 2034	5,726,691.10	February 2039	1,090,525.48
May 2029	18,419,835.63	April 2034	5,599,612.60	March 2039	1,048,454.74
June 2029	18,081,579.20	May 2034	5,474,751.88	April 2039	1,007,228.22
July 2029	17,748,792.04	June 2034	5,352,073.91	May 2039	966,831.73
August 2029	17,421,391.24	July 2034	5,231,544.24	June 2039	927,251.30
September 2029	17,099,295.09	August 2034	5,113,128.90	July 2039	888,473.19
October 2029	16,782,423.10	September 2034	4,996,794.44	August 2039	850,483.87
November 2029	16,470,695.93	October 2034	4,882,507.92	September 2039	813,270.00
December 2029	16,164,035.42	November 2034	4,770,236.88	October 2039	776,818.48
January 2030	15,862,364.52	December 2034	4,659,949.34	November 2039	741,116.38
February 2030	15,565,607.34	January 2035	4,551,613.82	December 2039	706,151.00
March 2030	15,273,689.09	February 2035	4,445,199.30	January 2040	671,909.82
April 2030	14,986,536.07	March 2035	4,340,675.24	February 2040	638,380.51
May 2030	14,704,075.66	April 2035	4,238,011.52	March 2040	605,550.95
June 2030	14,426,236.31	May 2035	4,137,178.53	April 2040	573,409.21
July 2030	14,152,947.50	June 2035	4,038,147.05	May 2040	541,943.51
August 2030	13,884,139.77	July 2035	3,940,888.34	June 2040	511,142.31
September 2030	13,619,744.66	August 2035	3,845,374.07	July 2040	480,994.20
October 2030	13,359,694.71	September 2035	3,751,576.34	August 2040	451,487.97
November 2030	13,103,923.47	October 2035	3,659,467.68	September 2040	422,612.60
December 2030	12,852,365.44	November 2035	3,569,021.02	October 2040	394,357.21
January 2031	12,604,956.11	December 2035	3,480,209.72	November 2040	366,711.12
February 2031	12,361,631.89	January 2036	3,393,007.51	December 2040	339,663.80
March 2031	12,122,330.15	February 2036	3,307,388.55	January 2041	313,204.89
April 2031	11,886,989.15	March 2036	3,223,327.37	February 2041	287,324.19
May 2031	11,655,548.09	April 2036	3,140,798.88	March 2041	262,011.67
June 2031	11,427,947.05	May 2036	3,059,778.39	April 2041	237,257.45
July 2031	11,204,126.98	June 2036	2,980,241.57	May 2041	213,051.80
August 2031	10,984,029.71	July 2036	2,902,164.46	June 2041	189,385.17
September 2031	10,767,597.95	August 2036	2,825,523.47	July 2041	166,248.12
October 2031	10,554,775.20	September 2036	2,750,295.35	August 2041	143,631.39
November 2031	10,345,505.85	October 2036	2,676,457.23	September 2041	121,525.85
December 2031	10,139,735.08	November 2036	2,603,986.55	October 2041	99,922.53

Aggregate Group I (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
November 2041	$ 78,812.59	April 2042	$ 18,468.62	September 2042	$ 6,124.59
December 2041	58,187.33	May 2042	15,885.70	October 2042	3,822.00
January 2042	38,038.19	June 2042	13,360.84	November 2042	1,572.56
February 2042	23,812.80	July 2042	10,893.03	December 2042 and thereafter	0.00
March 2042	21,110.64	August 2042	8,481.28		

Aggregate Group II Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$26,261,000.00	February 2017	$14,527,341.05	February 2021	$ 9,398,206.95
March 2013	26,150,341.43	March 2017	14,336,230.85	March 2021	9,314,683.85
April 2013	26,026,862.62	April 2017	14,149,594.12	April 2021	9,227,813.47
May 2013	25,890,720.76	May 2017	13,967,374.83	May 2021	9,137,701.58
June 2013	25,742,090.95	June 2017	13,789,517.54	June 2021	9,044,451.77
July 2013	25,581,165.94	July 2017	13,615,967.36	July 2021	8,948,165.50
August 2013	25,408,155.91	August 2017	13,446,669.96	August 2021	8,848,942.14
September 2013	25,223,288.17	September 2017	13,281,571.57	September 2021	8,746,879.00
October 2013	25,026,806.86	October 2017	13,120,618.96	October 2021	8,642,071.38
November 2013	24,818,972.66	November 2017	12,963,759.46	November 2021	8,534,612.57
December 2013	24,600,062.36	December 2017	12,810,940.92	December 2021	8,424,593.93
January 2014	24,370,368.54	January 2018	12,662,111.75	January 2022	8,312,104.87
February 2014	24,130,199.05	February 2018	12,517,220.87	February 2022	8,197,232.95
March 2014	23,879,876.66	March 2018	12,376,217.71	March 2022	8,080,063.87
April 2014	23,619,738.52	April 2018	12,239,052.28	April 2022	7,960,681.52
May 2014	23,350,135.68	May 2018	12,105,675.01	May 2022	7,839,167.96
June 2014	23,071,432.51	June 2018	11,976,036.94	June 2022	7,715,603.58
July 2014	22,784,006.23	July 2018	11,850,089.53	July 2022	7,590,066.97
August 2014	22,488,246.27	August 2018	11,727,784.82	August 2022	7,462,635.05
September 2014	22,184,553.68	September 2018	11,609,075.28	September 2022	7,333,383.12
October 2014	21,873,340.49	October 2018	11,493,913.90	October 2022	7,202,384.79
November 2014	21,558,587.88	November 2018	11,382,254.16	November 2022	7,069,712.09
December 2014	21,240,572.43	December 2018	11,274,050.01	December 2022	6,935,435.49
January 2015	20,919,577.91	January 2019	11,169,255.89	January 2023	6,799,623.90
February 2015	20,602,996.52	February 2019	11,067,826.71	February 2023	6,662,344.71
March 2015	20,290,813.09	March 2019	10,969,717.83	March 2023	6,523,663.84
April 2015	19,983,014.32	April 2019	10,874,885.12	April 2023	6,383,645.72
May 2015	19,679,588.79	May 2019	10,783,284.85	May 2023	6,242,353.37
June 2015	19,380,526.76	June 2019	10,694,873.81	June 2023	6,099,848.37
July 2015	19,087,256.15	July 2019	10,609,609.18	July 2023	5,956,190.94
August 2015	18,799,707.69	August 2019	10,527,448.65	August 2023	5,811,439.93
September 2015	18,517,812.74	September 2019	10,448,350.28	September 2023	5,665,652.85
October 2015	18,241,503.42	October 2019	10,372,272.65	October 2023	5,518,885.90
November 2015	17,970,712.47	November 2019	10,299,174.71	November 2023	5,371,194.01
December 2015	17,705,373.35	December 2019	10,229,015.87	December 2023	5,222,630.83
January 2016	17,445,420.14	January 2020	10,161,755.97	January 2024	5,073,248.77
February 2016	17,190,787.63	February 2020	10,097,355.28	February 2024	4,923,099.03
March 2016	16,941,411.21	March 2020	10,035,774.44	March 2024	4,772,231.62
April 2016	16,697,226.98	April 2020	9,976,974.57	April 2024	4,620,695.35
May 2016	16,458,171.63	May 2020	9,920,917.17	May 2024	4,468,537.93
June 2016	16,224,182.50	June 2020	9,867,564.14	June 2024	4,315,805.89
July 2016	15,995,197.58	July 2020	9,816,877.80	July 2024	4,162,544.67
August 2016	15,771,155.48	August 2020	9,768,820.85	August 2024	4,008,798.63
September 2016	15,551,995.42	September 2020	9,723,356.42	September 2024	3,854,611.05
October 2016	15,337,657.22	October 2020	9,677,697.23	October 2024	3,700,024.17
November 2016	15,128,081.34	November 2020	9,621,420.35	November 2024	3,545,079.19
December 2016	14,923,208.82	December 2020	9,554,777.14	December 2024	3,389,816.34
January 2017	14,722,981.32	January 2021	9,478,274.78	January 2025	3,234,274.79

Aggregate Group II (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
February 2025	$ 3,078,492.81	September 2025	$ 1,984,303.16	April 2026	$ 891,553.32
March 2025	2,922,507.68	October 2025	1,827,863.67	May 2026	736,146.68
April 2025	2,766,355.75	November 2025	1,671,487.11	June 2026	580,993.42
May 2025	2,610,072.45	December 2025	1,515,202.98	July 2026	426,117.84
June 2025	2,453,692.33	January 2026	1,359,039.98	August 2026	271,543.55
July 2025	2,297,249.02	February 2026	1,203,026.04	September 2026	117,293.50
August 2025	2,140,775.32	March 2026	1,047,188.35	October 2026 and thereafter	0.00

WT Class Targeted Balances

Distribution Date	Targeted Balance	Distribution Date	Targeted Balance	Distribution Date	Targeted Balance
Initial Balance	$8,250,000.00	November 2013	$6,217,636.91	August 2014	$2,988,804.05
March 2013	8,093,368.15	December 2013	5,911,114.39	September 2014	2,574,350.30
April 2013	7,918,693.54	January 2014	5,590,151.94	October 2014	2,151,304.16
May 2013	7,726,245.67	February 2014	5,255,302.45	November 2014	1,725,360.37
June 2013	7,516,328.06	March 2014	4,907,145.87	December 2014	1,296,995.09
July 2013	7,289,277.84	April 2014	4,546,288.16	January 2015	866,695.74
August 2013	7,045,465.18	May 2014	4,173,360.01	February 2015	444,781.85
September 2013	6,785,292.73	June 2014	3,789,015.61	March 2015	31,182.97
October 2013	6,509,194.85	July 2014	3,393,931.27	April 2015 and thereafter	0.00

Aggregate Group III Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$71,042,000.00	July 2015	$55,794,110.31	December 2017	$38,150,371.22
March 2013	70,709,652.93	August 2015	55,148,408.23	January 2018	37,579,613.01
April 2013	70,382,020.27	September 2015	54,505,518.68	February 2018	37,011,205.30
May 2013	70,030,179.69	October 2015	53,865,424.67	March 2018	36,445,133.23
June 2013	69,661,081.44	November 2015	53,228,109.27	April 2018	35,881,382.02
July 2013	69,275,671.36	December 2015	52,593,555.66	May 2018	35,319,936.98
August 2013	68,874,073.01	January 2016	51,961,747.05	June 2018	34,760,783.44
September 2013	68,456,418.22	February 2016	51,332,666.78	July 2018	34,206,208.10
October 2013	68,022,847.04	March 2016	50,706,298.23	August 2018	33,656,414.95
November 2013	67,573,507.58	April 2016	50,082,624.88	September 2018	33,111,364.76
December 2013	67,108,555.98	May 2016	49,461,630.29	October 2018	32,571,018.62
January 2014	66,628,156.26	June 2016	48,843,298.07	November 2018	32,035,337.94
February 2014	66,132,480.25	July 2016	48,227,611.93	December 2018	31,504,284.43
March 2014	65,621,707.41	August 2016	47,614,555.66	January 2019	30,977,820.11
April 2014	65,096,024.77	September 2016	47,004,113.11	February 2019	30,455,907.31
May 2014	64,555,626.75	October 2016	46,396,268.22	March 2019	29,938,508.65
June 2014	64,000,715.05	November 2016	45,791,004.98	April 2019	29,425,587.06
July 2014	63,431,498.47	December 2016	45,188,307.48	May 2019	28,917,105.77
August 2014	62,848,192.81	January 2017	44,588,159.89	June 2019	28,413,028.28
September 2014	62,251,020.66	February 2017	43,990,546.42	July 2019	27,913,318.42
October 2014	61,640,211.29	March 2017	43,395,451.38	August 2019	27,417,940.28
November 2014	61,016,000.41	April 2017	42,802,859.15	September 2019	26,926,858.25
December 2014	60,378,630.06	May 2017	42,212,754.17	October 2019	26,440,037.02
January 2015	59,728,348.39	June 2017	41,625,120.97	November 2019	25,957,441.53
February 2015	59,065,409.52	July 2017	41,039,944.14	December 2019	25,479,037.03
March 2015	58,405,386.89	August 2017	40,457,208.34	January 2020	25,007,510.08
April 2015	57,748,263.02	September 2017	39,876,898.30	February 2020	24,544,395.47
May 2015	57,094,020.51	October 2017	39,298,998.85	March 2020	24,089,546.65
June 2015	56,442,642.02	November 2017	38,723,494.84	April 2020	23,642,819.56

Aggregate Group III (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
May 2020	$23,204,072.61	April 2025	$ 7,472,946.01	March 2030	$ 2,215,906.96
June 2020	22,773,166.67	May 2025	7,326,634.46	April 2030	2,168,355.99
July 2020	22,349,964.96	June 2025	7,183,022.97	May 2030	2,121,726.59
August 2020	21,934,333.06	July 2025	7,042,063.44	June 2030	2,076,001.84
September 2020	21,526,138.86	August 2025	6,903,708.64	July 2030	2,031,165.14
October 2020	21,125,252.51	September 2025	6,767,912.13	August 2030	1,987,200.17
November 2020	20,731,546.40	October 2025	6,634,628.30	September 2030	1,944,090.92
December 2020	20,344,895.10	November 2025	6,503,812.33	October 2030	1,901,821.64
January 2021	19,965,175.35	December 2025	6,375,420.16	November 2030	1,860,376.88
February 2021	19,592,265.99	January 2026	6,249,408.53	December 2030	1,819,741.44
March 2021	19,226,047.94	February 2026	6,125,734.91	January 2031	1,779,900.43
April 2021	18,866,404.19	March 2026	6,004,357.52	February 2031	1,740,839.18
May 2021	18,513,219.71	April 2026	5,885,235.32	March 2031	1,702,543.31
June 2021	18,166,381.48	May 2026	5,768,327.96	April 2031	1,664,998.68
July 2021	17,825,778.39	June 2026	5,653,595.82	May 2031	1,628,191.43
August 2021	17,491,301.27	July 2026	5,540,999.96	June 2031	1,592,107.91
September 2021	17,162,842.82	August 2026	5,430,502.12	July 2031	1,556,734.73
October 2021	16,840,297.57	September 2026	5,322,064.71	August 2031	1,522,058.75
November 2021	16,523,561.89	October 2026	5,215,650.79	September 2031	1,488,067.05
December 2021	16,212,533.91	November 2026	5,111,224.08	October 2031	1,454,746.95
January 2022	15,907,113.53	December 2026	5,008,748.92	November 2031	1,422,085.97
February 2022	15,607,202.37	January 2027	4,908,190.28	December 2031	1,390,071.90
March 2022	15,312,703.74	February 2027	4,809,513.74	January 2032	1,358,692.70
April 2022	15,023,522.63	March 2027	4,712,685.49	February 2032	1,327,936.59
May 2022	14,739,565.65	April 2027	4,617,672.31	March 2032	1,297,791.96
June 2022	14,460,741.03	May 2027	4,524,441.55	April 2032	1,268,247.43
July 2022	14,186,958.58	June 2027	4,432,961.14	May 2032	1,239,291.82
August 2022	13,918,129.66	July 2027	4,343,199.57	June 2032	1,210,914.16
September 2022	13,654,167.17	August 2027	4,255,125.89	July 2032	1,183,103.66
October 2022	13,394,985.50	September 2027	4,168,709.69	August 2032	1,155,849.72
November 2022	13,140,500.53	October 2027	4,083,921.08	September 2032	1,129,141.96
December 2022	12,890,629.59	November 2027	4,000,730.71	October 2032	1,102,970.15
January 2023	12,645,291.42	December 2027	3,919,109.74	November 2032	1,077,324.28
February 2023	12,404,406.19	January 2028	3,839,029.83	December 2032	1,052,194.47
March 2023	12,167,895.42	February 2028	3,760,463.15	January 2033	1,027,571.08
April 2023	11,935,682.02	March 2028	3,683,382.35	February 2033	1,003,444.59
May 2023	11,707,690.20	April 2028	3,607,760.56	March 2033	979,805.68
June 2023	11,483,845.49	May 2028	3,533,571.38	April 2033	956,645.19
July 2023	11,264,074.73	June 2028	3,460,788.90	May 2033	933,954.13
August 2023	11,048,305.99	July 2028	3,389,387.62	June 2033	911,723.66
September 2023	10,836,468.61	August 2028	3,319,342.53	July 2033	889,945.11
October 2023	10,628,493.13	September 2028	3,250,629.04	August 2033	868,609.96
November 2023	10,424,311.32	October 2028	3,183,223.00	September 2033	847,709.84
December 2023	10,223,856.11	November 2028	3,117,100.67	October 2033	827,236.56
January 2024	10,027,061.60	December 2028	3,052,238.75	November 2033	807,182.03
February 2024	9,833,863.03	January 2029	2,988,614.34	December 2033	787,538.35
March 2024	9,644,196.76	February 2029	2,926,204.95	January 2034	768,297.74
April 2024	9,458,000.25	March 2029	2,864,988.47	February 2034	749,452.56
May 2024	9,275,212.05	April 2029	2,804,943.20	March 2034	730,995.32
June 2024	9,095,771.78	May 2029	2,746,047.81	April 2034	712,918.65
July 2024	8,919,620.09	June 2029	2,688,281.36	May 2034	695,215.34
August 2024	8,746,698.68	July 2029	2,631,623.26	June 2034	677,878.28
September 2024	8,576,950.24	August 2029	2,576,053.30	July 2034	660,900.50
October 2024	8,410,318.47	September 2029	2,521,551.62	August 2034	644,275.17
November 2024	8,246,748.05	October 2029	2,468,098.72	September 2034	627,995.56
December 2024	8,086,184.60	November 2029	2,415,675.44	October 2034	612,055.09
January 2025	7,928,574.72	December 2029	2,364,262.95	November 2034	596,447.27
February 2025	7,773,865.89	January 2030	2,313,842.76	December 2034	581,165.76
March 2025	7,622,006.55	February 2030	2,264,396.71	January 2035	566,204.30

Aggregate Group III (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
February 2035	$ 551,556.77	August 2037	$ 231,849.12	February 2040	$ 70,102.42
March 2035	537,217.16	September 2037	224,429.81	March 2040	66,480.17
April 2035	523,179.56	October 2037	217,177.78	April 2040	62,948.44
May 2035	509,438.16	November 2037	210,089.72	May 2040	59,505.36
June 2035	495,987.28	December 2037	203,162.36	June 2040	56,149.09
July 2035	482,821.32	January 2038	196,392.51	July 2040	52,877.82
August 2035	469,934.81	February 2038	189,777.03	August 2040	49,689.77
September 2035	457,322.34	March 2038	183,312.83	September 2040	46,583.20
October 2035	444,978.64	April 2038	176,996.91	October 2040	43,556.42
November 2035	432,898.52	May 2038	170,826.28	November 2040	40,607.74
December 2035	421,076.86	June 2038	164,798.03	December 2040	37,735.53
January 2036	409,508.68	July 2038	158,909.32	January 2041	34,938.18
February 2036	398,189.07	August 2038	153,157.34	February 2041	32,214.10
March 2036	387,113.19	September 2038	147,539.33	March 2041	29,561.74
April 2036	376,276.32	October 2038	142,052.61	April 2041	26,979.60
May 2036	365,673.81	November 2038	136,694.51	May 2041	24,466.18
June 2036	355,301.10	December 2038	131,462.44	June 2041	22,020.01
July 2036	345,153.71	January 2039	126,353.86	July 2041	19,639.68
August 2036	335,227.26	February 2039	121,366.25	August 2041	17,323.76
September 2036	325,517.42	March 2039	116,497.17	September 2041	15,070.89
October 2036	316,019.97	April 2039	111,744.21	October 2041	12,879.71
November 2036	306,730.74	May 2039	107,104.99	November 2041	10,748.89
December 2036	297,645.66	June 2039	102,577.21	December 2041	8,677.15
January 2037	288,760.73	July 2039	98,158.59	January 2042	6,663.19
February 2037	280,072.01	August 2039	93,846.90	February 2042	4,705.79
March 2037	271,575.65	September 2039	89,639.94	March 2042	2,803.70
April 2037	263,267.86	October 2039	85,535.57	April 2042	955.73
May 2037	255,144.92	November 2039	81,531.68	May 2042 and thereafter	0.00
June 2037	247,203.19	December 2039	77,626.21		
July 2037	239,439.10	January 2040	73,817.12		

Aggregate Group IV Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$14,403,000.00	January 2015	$12,260,521.30	December 2016	$ 9,442,978.06
March 2013	14,350,477.81	February 2015	12,127,883.00	January 2017	9,330,957.01
April 2013	14,293,986.08	March 2015	11,996,211.78	February 2017	9,219,759.20
May 2013	14,233,551.49	April 2015	11,865,500.91	March 2017	9,109,378.89
June 2013	14,169,203.36	May 2015	11,735,743.68	April 2017	8,999,810.36
July 2013	14,100,973.68	June 2015	11,606,933.47	May 2017	8,891,047.93
August 2013	14,028,897.05	July 2015	11,479,063.67	June 2017	8,783,085.97
September 2013	13,953,010.65	August 2015	11,352,127.71	July 2017	8,675,918.88
October 2013	13,873,354.22	September 2015	11,226,119.11	August 2017	8,569,541.11
November 2013	13,789,970.06	October 2015	11,101,031.38	September 2017	8,463,947.12
December 2013	13,702,902.92	November 2015	10,976,858.10	October 2017	8,359,131.45
January 2014	13,612,200.04	December 2015	10,853,592.91	November 2017	8,255,088.64
February 2014	13,517,911.07	January 2016	10,731,229.46	December 2017	8,151,813.29
March 2014	13,420,088.02	February 2016	10,609,761.46	January 2018	8,049,300.02
April 2014	13,318,785.22	March 2016	10,489,182.67	February 2018	7,947,543.51
May 2014	13,214,059.30	April 2016	10,369,486.89	March 2018	7,846,538.44
June 2014	13,105,969.10	May 2016	10,250,667.95	April 2018	7,746,279.57
July 2014	12,994,575.62	June 2016	10,132,719.73	May 2018	7,646,761.67
August 2014	12,879,942.00	July 2016	10,015,636.15	June 2018	7,547,979.55
September 2014	12,762,133.41	August 2016	9,899,411.17	July 2018	7,449,928.05
October 2014	12,641,217.02	September 2016	9,784,038.81	August 2018	7,352,602.05
November 2014	12,517,261.93	October 2016	9,669,513.11	September 2018	7,255,996.48
December 2014	12,390,339.11	November 2016	9,555,828.15	October 2018	7,160,106.28

Aggregate Group IV (Continued)

Distribution Date	Planned Balance
November 2018	$ 7,064,926.45
December 2018	6,970,451.99
January 2019	6,876,677.97
February 2019	6,783,599.47
March 2019	6,691,211.61
April 2019	6,599,509.56
May 2019	6,508,488.50
June 2019	6,418,143.64
July 2019	6,328,470.26
August 2019	6,239,463.63
September 2019	6,151,119.07
October 2019	6,063,431.94
November 2019	5,976,397.61
December 2019	5,890,011.51
January 2020	5,804,269.08
February 2020	5,719,165.80
March 2020	5,634,697.17
April 2020	5,550,858.75
May 2020	5,467,646.08
June 2020	5,385,054.79
July 2020	5,303,080.50
August 2020	5,221,718.86
September 2020	5,140,965.58
October 2020	5,060,816.37
November 2020	4,981,386.26
December 2020	4,903,134.61
January 2021	4,826,044.51
February 2021	4,750,099.27
March 2021	4,675,282.45
April 2021	4,601,577.83
May 2021	4,528,969.43
June 2021	4,457,441.47
July 2021	4,386,978.43
August 2021	4,317,564.99
September 2021	4,249,186.03
October 2021	4,181,826.66
November 2021	4,115,472.21
December 2021	4,050,108.19
January 2022	3,985,720.34
February 2022	3,922,294.58
March 2022	3,859,817.04
April 2022	3,798,274.04
May 2022	3,737,652.11
June 2022	3,677,937.94
July 2022	3,619,118.44
August 2022	3,561,180.67
September 2022	3,504,111.91
October 2022	3,447,899.59
November 2022	3,392,531.33
December 2022	3,337,994.93
January 2023	3,284,278.35
February 2023	3,231,369.73
March 2023	3,179,257.37
April 2023	3,127,929.73
May 2023	3,077,375.47
June 2023	3,027,583.35
July 2023	2,978,542.35
August 2023	2,930,241.56
September 2023	2,882,670.25
October 2023	$ 2,835,817.82
November 2023	2,789,673.86
December 2023	2,744,228.06
January 2024	2,699,470.28
February 2024	2,655,390.54
March 2024	2,611,978.96
April 2024	2,569,225.83
May 2024	2,527,121.57
June 2024	2,485,656.74
July 2024	2,444,822.03
August 2024	2,404,608.26
September 2024	2,365,006.39
October 2024	2,326,007.49
November 2024	2,287,602.77
December 2024	2,249,783.57
January 2025	2,212,541.33
February 2025	2,175,867.65
March 2025	2,139,754.21
April 2025	2,104,192.83
May 2025	2,069,175.44
June 2025	2,034,694.09
July 2025	2,000,740.93
August 2025	1,967,308.24
September 2025	1,934,388.40
October 2025	1,901,973.90
November 2025	1,870,057.33
December 2025	1,838,631.39
January 2026	1,807,688.90
February 2026	1,777,222.76
March 2026	1,747,225.97
April 2026	1,717,691.65
May 2026	1,688,613.01
June 2026	1,659,983.35
July 2026	1,631,796.06
August 2026	1,604,044.65
September 2026	1,576,722.70
October 2026	1,549,823.89
November 2026	1,523,341.99
December 2026	1,497,270.85
January 2027	1,471,604.43
February 2027	1,446,336.74
March 2027	1,421,461.92
April 2027	1,396,974.17
May 2027	1,372,867.76
June 2027	1,349,137.06
July 2027	1,325,776.53
August 2027	1,302,780.68
September 2027	1,280,144.13
October 2027	1,257,861.55
November 2027	1,235,927.71
December 2027	1,214,337.44
January 2028	1,193,085.65
February 2028	1,172,167.31
March 2028	1,151,577.48
April 2028	1,131,311.29
May 2028	1,111,363.93
June 2028	1,091,730.66
July 2028	1,072,406.81
August 2028	1,053,387.79
September 2028	$ 1,034,669.05
October 2028	1,016,246.13
November 2028	998,114.61
December 2028	980,270.17
January 2029	962,708.51
February 2029	945,425.42
March 2029	928,416.74
April 2029	911,678.37
May 2029	895,206.28
June 2029	878,996.49
July 2029	863,045.06
August 2029	847,348.14
September 2029	831,901.91
October 2029	816,702.62
November 2029	801,746.57
December 2029	787,030.11
January 2030	772,549.64
February 2030	758,301.62
March 2030	744,282.56
April 2030	730,489.01
May 2030	716,917.60
June 2030	703,564.96
July 2030	690,427.81
August 2030	677,502.91
September 2030	664,787.04
October 2030	652,277.07
November 2030	639,969.88
December 2030	627,862.40
January 2031	615,951.63
February 2031	604,234.59
March 2031	592,708.35
April 2031	581,370.01
May 2031	570,216.74
June 2031	559,245.72
July 2031	548,454.20
August 2031	537,839.44
September 2031	527,398.78
October 2031	517,129.55
November 2031	507,029.15
December 2031	497,095.02
January 2032	487,324.63
February 2032	477,715.47
March 2032	468,265.09
April 2032	458,971.08
May 2032	449,831.03
June 2032	440,842.61
July 2032	432,003.48
August 2032	423,311.38
September 2032	414,764.05
October 2032	406,359.27
November 2032	398,094.85
December 2032	389,968.65
January 2033	381,978.54
February 2033	374,122.43
March 2033	366,398.27
April 2033	358,804.02
May 2033	351,337.68
June 2033	343,997.28
July 2033	336,780.88

Aggregate Group IV (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
August 2033	$ 329,686.58	August 2036	$ 141,562.89	August 2039	$ 43,973.32
September 2033	322,712.47	September 2036	137,867.93	September 2039	42,118.22
October 2033	315,856.72	October 2036	134,239.95	October 2039	40,300.24
November 2033	309,117.48	November 2036	130,677.88	November 2039	38,518.76
December 2033	302,492.95	December 2036	127,180.67	December 2039	36,773.18
January 2034	295,981.36	January 2037	123,747.28	January 2040	35,062.89
February 2034	289,580.96	February 2037	120,376.68	February 2040	33,387.30
March 2034	283,290.02	March 2037	117,067.89	March 2040	31,745.85
April 2034	277,106.84	April 2037	113,819.89	April 2040	30,137.94
May 2034	271,029.76	May 2037	110,631.73	May 2040	28,563.03
June 2034	265,057.11	June 2037	107,502.42	June 2040	27,020.56
July 2034	259,187.28	July 2037	104,431.04	July 2040	25,509.98
August 2034	253,418.67	August 2037	101,416.65	August 2040	24,030.75
September 2034	247,749.69	September 2037	98,458.32	September 2040	22,582.35
October 2034	242,178.79	October 2037	95,555.16	October 2040	21,164.26
November 2034	236,704.45	November 2037	92,706.27	November 2040	19,775.96
December 2034	231,325.15	December 2037	89,910.78	December 2040	18,416.95
January 2035	226,039.41	January 2038	87,167.81	January 2041	17,086.73
February 2035	220,845.76	February 2038	84,476.53	February 2041	15,784.82
March 2035	215,742.77	March 2038	81,836.09	March 2041	14,510.72
April 2035	210,729.01	April 2038	79,245.66	April 2041	13,263.97
May 2035	205,803.07	May 2038	76,704.43	May 2041	12,044.10
June 2035	200,963.59	June 2038	74,211.60	June 2041	10,850.66
July 2035	196,209.20	July 2038	71,766.39	July 2041	9,683.18
August 2035	191,538.57	August 2038	69,368.01	August 2041	8,541.22
September 2035	186,950.37	September 2038	67,015.70	September 2041	7,424.34
October 2035	182,443.31	October 2038	64,708.70	October 2041	6,332.12
November 2035	178,016.10	November 2038	62,446.28	November 2041	5,264.13
December 2035	173,667.49	December 2038	60,227.71	December 2041	4,219.94
January 2036	169,396.24	January 2039	58,052.25	January 2042	3,199.16
February 2036	165,201.12	February 2039	55,919.21	February 2042	2,201.36
March 2036	161,080.92	March 2039	53,827.89	March 2042	1,226.16
April 2036	157,034.46	April 2039	51,777.60	April 2042	273.15
May 2036	153,060.58	May 2039	49,767.65	May 2042 and thereafter	0.00
June 2036	149,158.10	June 2039	47,797.40		
July 2036	145,325.92	July 2039	45,866.17		

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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$1,125,839,347

FannieMae®

Guaranteed

Pass-Through Certificates

Fannie Mae Trust 2013-13

PROSPECTUS SUPPLEMENT

Barclays

February 22, 2013