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

$1,473,276,994

FannieMae®

Guaranteed Pass-Through Certificates
Fannie Mae Trust 2013-43

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 eight groups.

- Group 1, Group 2, Group 3, Group 5, Group 6, Group 7 and Group 8 will consist of Fannie Mae MBS.
- Group 4 will consist of an underlying REMIC Certificate backed by 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 5 MBS and Group 7 MBS have loan-to-value ratios in excess of 125%.

Tax Treatment

- Group 1, Group 2, Group 3, Group 4, Group 6 and Group 8 will together be treated as a REMIC for tax purposes.
- Group 5 and Group 7 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
CD(2) . . .	1	$ 41,949,540	PAC/AD	1.50%	FIX	3136ADW47	December 2042
ID(2)	1	2,330,530(3)	NTL	4.50	FIX/IO	3136ADW54	December 2042
FB	1	57,680,616	PAC/AD	(4)	FLT	3136ADW62	December 2042
SB	1	57,680,616(3)	NTL	(4)	INV/IO	3136ADW70	December 2042
PZ(2) . . .	1	1,006,365	PAC/AD	4.50	FIX/Z	3136ADW88	May 2043
ZM(2) . . .	1	20,157,591	SUP	4.50	FIX/Z	3136ADW96	May 2043
YH	2	21,480,360	PAC	2.50	FIX	3136ADX20	May 2033
YI	2	3,580,060(3)	NTL	3.00	FIX/IO	3136ADX38	May 2033
UL	2	2,600,000	SUP	3.00	FIX	3136ADX46	January 2033
UM	2	825,000	SUP	3.00	FIX	3136ADX53	May 2033
C	3	328,742,573	PAC	1.50	FIX	3136ADX61	May 2043
IC	3	205,464,108(3)	NTL	4.00	FIX/IO	3136ADX79	May 2043
CF	3	107,406,532	SUP	(4)	FLT	3136ADX87	May 2043
CS	3	26,851,633	SUP	(4)	INV	3136ADX95	May 2043
PT	4	137,345,290	SC/PT	4.50	FIX	3136ADY29	August 2018

(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 P, ZN, XI, XF, XP, XA and XB 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 5 MBS and Group 7 MBS have loan-to-value ratios in excess of 125%, the Group 5 Classes and Group 7 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 (other than the PT Class) from time to time in negotiated transactions at varying prices. We expect the settlement date to be April 30, 2013. Fannie Mae will assign the PT Class to a Fannie Mae Mega trust. See "Plan of Distribution" in this prospectus supplement.

Carefully consider the risk factors starting on page S-8 of this prospectus supplement and starting on page 13 of the REMIC prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.

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

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

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

J.P. Morgan

April 24, 2013

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
MA	5	$ 18,054,198	PT	2.50%	FIX	3136ADY37	May 2033
MB	5	18,054,197	PT	3.50	FIX	3136ADY45	May 2033
BP	6	135,041,059	PAC	1.75	FIX	3136ADY52	May 2043
FQ	6	185,681,455	PAC	(4)	FLT	3136ADY60	May 2043
SQ	6	185,681,455(3)	NTL	(4)	INV/IO	3136ADY78	May 2043
BF	6	58,191,295	SUP	(4)	FLT	3136ADY86	May 2043
BS	6	6,465,699	SUP	(4)	INV	3136ADY94	May 2043
ME	7	21,447,467	PT	1.75	FIX	3136ADZ28	May 2028
MG	7	16,085,599	PT	3.50	FIX	3136ADZ36	May 2028
IX	8	100,578,946(3)	NTL	4.00	FIX/IO	3136ADZ44	May 2043
FI(2)	8	70,942,307(3)	NTL	(4)	FLT/IO	3136ADZ51	August 2041
SI(2)	8	70,942,307(3)	NTL	(4)	INV/IO	3136ADZ69	August 2041
XO(2) . . .	8	184,450,000	PAC	0.00	PO	3136ADZ77	August 2041
XL	8	27,180,000	PAC	2.50	FIX	3136ADZ85	May 2043
FX	8	28,290,262	SUP	(4)	FLT	3136ADZ93	May 2043
SX	8	28,290,263	SUP	(4)	INV	3136AD2A6	May 2043
R		0	NPR	0	NPR	3136AD2B4	May 2043
RL		0	NPR	0	NPR	3136AD2C2	May 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
  - March 1, 2013, for all MBS issued on or after March 1, 2013,
  - February 1, 2012, for all MBS issued on or after February 1, 2012 and prior to March 1, 2013,
  - July 1, 2011, for all MBS issued on or after July 1, 2011 and prior to February 1, 2012,
  - June 1, 2009, for all MBS issued on or after January 1, 2009 and prior to July 1, 2011,
  - April 1, 2008, for all MBS issued on or after June 1, 2007 and prior to January 1, 2009, or
  - January 1, 2006, for all other MBS

  (as applicable, the "MBS Prospectus");
- if you are purchasing the Group 4 Class or the R or RL Class, the disclosure document relating to the underlying REMIC certificate (the "Underlying REMIC Disclosure Document"); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading "Incorporation by Reference" in the REMIC Prospectus.

For a description of current servicing policies generally applicable to existing Fannie Mae MBS pools, see "Yield, Maturity and Prepayment Considerations" in the MBS Prospectus dated March 1, 2013.

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

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

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

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

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

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

SUMMARY

This summary contains only limited information about the certificates. Statistical information in this summary is provided as of April 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	Class 2003-77-PW REMIC Certificate
5	Group 5 MBS
6	Group 6 MBS
7	Group 7 MBS
8	Group 8 MBS

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

Characteristics of the Trust MBS

	Approximate Principal Balance	Pass-Through Rate	Range of Weighted Average Coupons or WACs (annual percentages)	Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)
Group 1 MBS	$120,794,112	4.50%	4.75% to 7.00%	241 to 360
Group 2 MBS	$ 24,905,360	3.00%	3.25% to 5.50%	181 to 240
Group 3 MBS	$463,000,738	4.00%	4.25% to 6.50%	241 to 360
Group 5 MBS	$ 36,108,395	3.00%	3.25% to 5.50%	181 to 240
Group 6 MBS	$385,379,508	4.50%	4.75% to 7.00%	241 to 360
Group 7 MBS	$ 37,533,066	2.50%	2.75% to 5.00%	121 to 180
Group 8 MBS	$268,210,525	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	$120,794,112	360	323	31	4.929%
Group 2 MBS	$ 24,905,360	240	238	1	3.538%
Group 3 MBS	$463,000,738	360	325	29	4.511%
Group 5 MBS	$ 36,108,395	240	235	4	3.550%
Group 6 MBS	$385,379,508	360	325	30	4.923%
Group 7 MBS	$ 37,533,066	180	174	5	3.075%
Group 8 MBS	$268,210,525	360	346	9	4.480%

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

Each of the mortgage loans underlying the Group 5 MBS and the Group 7 MBS has a loan-to value ratio greater than 125%.

Group 4 Underlying REMIC Certificate

Exhibit A describes the underlying REMIC certificate in Group 4, including certain information about the related mortgage loans. To learn more about the underlying REMIC certificate, you should obtain from us the current class factor and the related disclosure document as described on page S-3.

Settlement Date

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

Distribution Dates

We will make payments on the certificates on the 25th day of each calendar month, or on the next business day if the 25th day is not a business day.

Record Date

On each distribution date, we will make each monthly payment on the certificates to holders of record on the last day of the preceding month.

Book-Entry and Physical Certificates

We will issue the classes of certificates in the following forms:

Fed Book-Entry	Physical
All classes 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)
FB	0.5332%	6.50%	0.33%	LIBOR + 33 basis points
SB	5.9668%	6.17%	0.00%	6.17% − LIBOR
CF	1.2017%	5.00%	1.00%	LIBOR + 100 basis points
CS	15.1932%	16.00%	0.00%	16% − (4.0 × LIBOR)
FQ	0.5317%	6.50%	0.33%	LIBOR + 33 basis points
SQ	5.9683%	6.17%	0.00%	6.17% − LIBOR
BF	1.2017%	5.00%	1.00%	LIBOR + 100 basis points
BS	34.1847%	36.00%	0.00%	36% − (9.0 × LIBOR)
FI	0.4497%	6.50%	0.25%	LIBOR + 25 basis points
SI	6.0503%	6.25%	0.00%	6.25% − LIBOR
FX	1.1997%	5.00%	1.00%	LIBOR + 100 basis points
SX	3.8003%	4.00%	0.00%	4% − LIBOR
XF	0.4497%	6.50%	0.25%	LIBOR + 25 basis points

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

Notional Classes

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

Class	
ID	5.5555555556% of the CD Class
SB	100% of the FB Class
YI	16.6666666667% of the YH Class
IC	62.4999999620% of the C Class
SQ	100% of the FQ Class
IX	37.4999996738% of the Group 8 MBS
FI	38.4615380862% of the XO Class
SI	38.4615380862% of the XO Class
XI	62.4999989157% of the XO 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%	150%	220%	250%	500%	700%	900%	1300%
CD, ID, FB, SB and P	13.6	6.1	5.6	5.6	5.6	3.0	2.0	1.4	0.8
PZ	23.0	21.9	21.9	21.9	21.9	13.6	9.6	6.9	3.7
ZM	26.6	18.3	16.4	5.4	1.9	0.4	0.2	0.2	0.1
ZN	26.5	18.6	17.1	6.9	4.0	1.4	0.8	0.6	0.3

Group 2 Classes	PSA Prepayment Assumption							
	0%	100%	150%	220%	250%	500%	800%	1100%
YH and YI	10.7	6.7	5.9	5.9	5.9	3.9	2.8	2.2
UL	18.9	15.7	12.3	2.9	2.1	1.0	0.7	0.6
UM	19.8	19.0	18.2	13.7	4.8	1.7	1.2	0.9

Group 3 Classes	PSA Prepayment Assumption								
	0%	100%	106%	240%	271%	500%	700%	900%	1300%
C and IC	16.2	6.2	6.1	6.1	6.1	3.5	2.4	1.7	0.9
CF and CS	27.9	17.8	17.2	3.9	2.0	0.6	0.4	0.3	0.1

Group 4 Class	PSA Prepayment Assumption						
	0%	100%	250%	400%	600%	800%	1100%
PT	2.8	2.3	2.0	1.7	1.4	1.1	0.8

Group 5 Classes	PSA Prepayment Assumption				
	0%	100%	200%	400%	600%
MA and MB	11.8	7.8	5.9	3.9	2.9

Group 6 Classes	PSA Prepayment Assumption								
	0%	100%	150%	220%	250%	500%	700%	900%	1300%
BP, FQ and SQ	18.1	7.3	5.9	5.9	5.9	3.1	2.1	1.5	0.8
BF and BS	28.9	21.2	16.4	5.4	1.9	0.4	0.2	0.2	0.1

Group 7 Classes	PSA Prepayment Assumption				
	0%	100%	200%	400%	500%
ME and MG	8.5	6.1	5.0	3.5	3.0

Group 8 Classes	PSA Prepayment Assumption								
	0%	100%	110%	190%	220%	500%	700%	900%	1300%
IX	19.6	10.3	9.8	7.1	6.4	3.2	2.4	1.9	1.3
FI, SI, XO, XI, XF, XP, XA and XB	15.9	6.0	5.7	5.7	5.7	3.1	2.3	1.8	1.3
XL	26.1	18.4	18.4	18.4	18.4	9.3	6.5	4.8	3.0
FX and SX	28.5	20.3	19.0	6.1	2.8	0.9	0.6	0.5	0.4

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

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 5 MBS and Group 7 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 Trust 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 April 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:

- seven groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the "Group 1 MBS," "Group 2 MBS," "Group 3 MBS," "Group 5 MBS," "Group 6 MBS," "Group 7 MBS" and "Group 8 MBS," and together, the "Trust MBS"), and
- a previously issued REMIC certificate (the "Group 4 Underlying REMIC Certificate") issued from the related Fannie Mae REMIC trust (the "Underlying REMIC Trust") as further described in Exhibit A.

The Group 4 Underlying REMIC Certificate evidences direct or indirect beneficial ownership interests in certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates (together with the Trust MBS, the "MBS").

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

The portion of the Trust other than the Group 5 MBS and Group 7 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 5 MBS and Group 7 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 5 Classes and Group 7 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	Trust MBS (other than the Group 5 MBS and Group 7 MBS) and Group 4 Underlying REMIC Certificate	Interests in the Lower Tier REMIC other than the RL Class (the "Lower Tier Regular Interests")	RL
Upper Tier REMIC	Lower Tier Regular Interests	All Classes of Trust Certificates other than the Group 5 Classes and Group 7 Classes and the R and RL Classes	R

Fannie Mae Guaranty. For a description of our guaranties of the Certificates, the MBS, and the Group 4 Underlying REMIC Certificate, see the applicable discussions appearing under the heading

"Fannie Mae Guaranty" in the REMIC Prospectus, the MBS Prospectus, and the Underlying REMIC Disclosure Document. Our guaranties are not backed by the full faith and credit of the United States.

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

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

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

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

Trust Agreement Amendments. The Trust Agreement provides that any amendment to the Trust Agreement that requires the consent of holders of the Group 5 Classes or Group 7 Classes will require the consent of all holders of the Group 5 Classes or Group 7 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 5 and Group 7 Classes, see "The Trust Documents—Amendment" in the REMIC Prospectus.

The Trust MBS

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

In addition, each Mortgage Loan underlying the Group 5 MBS and Group 7 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 March 1, 2013. 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.

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

The Group 4 Underlying REMIC Certificate

The Group 4 Underlying REMIC Certificate represents beneficial ownership interests in the Underlying REMIC Trust. The assets of that trust consist of MBS (or beneficial ownership interests in MBS) having the general characteristics set forth in the MBS Prospectus. Each MBS evidences beneficial ownership interests in a pool of conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties, as described under "The Mortgage Loan Pools" and "Yield, Maturity and Prepayment Considerations" in the MBS Prospectus.

Distributions on the Group 4 Underlying REMIC Certificate will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Group 4 Underlying REMIC Certificate are described in the Underlying REMIC Disclosure Document. See Exhibit A for certain additional information about the Group 4 Underlying REMIC Certificate. Exhibit A is provided in lieu of a Final Data Statement with respect to the Group 4 Underlying REMIC Certificate.

For further information about the Group 4 Underlying REMIC Certificate, telephone us at 1-800-237-8627. Additional information about the Group 4 Underlying REMIC Certificate is also available at https://mbsdisclosure.fanniemae.com/PoolTalk2/index.html. There may have been material changes in facts and circumstances since the date we prepared the Underlying REMIC Disclosure Document. These may include changes in prepayment speeds, prevailing interest rates and other economic factors. As a result, the usefulness of the information set forth in that document may be limited.

Distributions of Interest

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

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

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

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

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

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

Accrual Classes. The PZ, ZM and ZN Classes are Accrual Classes. Interest will accrue on each Accrual Class at the applicable annual rate specified on the cover of this prospectus supplement or on Schedule 1. However, we will not pay any interest on the Accrual Classes. Instead, interest accrued on each Accrual Class will be added as principal to its principal balance on each Distribution Date. We will pay principal on the Accrual Classes as described under "—Distributions of Principal" below.

Distributions of Principal

On the Distribution Date in each month, we will make payments of principal on the Classes of 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 PZ Accrual Amount to CD and FB, pro rata, until retired, and thereafter to PZ. **Accretion Directed Classes and Accrual Class**

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

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

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

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

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

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

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

first, to CD and FB, pro rata, until retired; and

second, to PZ until retired.

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

- *Group 2*

The Group 2 Principal Distribution Amount in the following priority:

1. To YH to its Planned Balance. **PAC Class**
2. To UL and UM, in that order, until retired. **Support Classes**
3. To YH until retired. **PAC 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 in the following priority:

1. To C to its Planned Balance. **PAC Class**
2. To CF and CS, pro rata, until retired. **Support Classes**
3. To C until retired. **PAC Class**

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

- *Group 4*

The Group 4 Principal Distribution Amount to PT until retired. [Structured Collateral/ Pass-Through Class]

The "Group 4 Principal Distribution Amount" is the principal then paid on the Group 4 Underlying REMIC Certificate.

- *Group 5*

The Group 5 Principal Distribution Amount to MA and MB, pro rata, until retired. [Pass-Through Classes]

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

- *Group 6*

The Group 6 Principal Distribution Amount in the following priority:

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

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

"Aggregate Group II" consists of the BP and FQ Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II to BP and FQ, pro rata, until retired.

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

- *Group 7*

The Group 7 Principal Distribution Amount to ME and MG, pro rata, until retired. [Pass-Through Classes]

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

- *Group 8*

The Group 8 Principal Distribution Amount in the following priority:

1. To Aggregate Group III to its Planned Balance. [PAC Group]
2. To FX and SX, pro rata, until retired. [Support Classes]
3. To Aggregate Group III to zero. [PAC Group]

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

"Aggregate Group III" consists of the XO and XL Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group III to XO and XL, 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.

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the actual characteristics of each pool of Mortgage

Loans backing the Group 4 Underlying REMIC Certificate, and the following assumptions (such characteristics and assumptions, collectively, the "Pricing Assumptions"):

- the Mortgage Loans underlying the Trust MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under "Summary—Group 1, Group 2, Group 3, Group 5, Group 6, Group 7 and Group 8—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 April 30, 2013; and

- each Distribution Date occurs on the 25th day of a month.

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

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

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

Groups and Classes	Structuring Ranges	Initial Effective Ranges
Aggregate Group I Planned Balances	Between 150% and 250% PSA	Between 150% and 250% PSA
YH Class Planned Balances	Between 150% and 250% PSA	Between 150% and 250% PSA
C Class Planned Balances	Between 106% and 271% PSA	Between 106% and 271% PSA
Aggregate Group II Planned Balances	Between 150% and 250% PSA	Between 150% and 250% PSA
Aggregate Group III Planned Balances	Between 110% and 220% PSA	Between 110% and 220% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	CD, FB and PZ
Aggregate Group II	BP and FQ
Aggregate Group III	XO and XL

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

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

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

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

Yield Tables

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

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

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

We cannot assure you that

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

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

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

The Inverse Floating Rate Classes and the FI Class. **The yields on the Inverse Floating Rate Classes and the FI Class 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 SB, CS, SQ, BS, FI and SI 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 and the FI Class 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*
SB	17.03484375%
CS	106.00000000%
SQ	17.75000000%
BS	110.00000000%
FI	5.41562500%
SI	20.73206250%
SX	92.00000000%

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

	PSA Prepayment Assumption								
LIBOR	**50%**	**100%**	**150%**	**220%**	**250%**	**500%**	**700%**	**900%**	**1300%**
0.1000%	28.7%	23.5%	20.8%	20.8%	20.8%	2.4%	(17.4)%	(40.8)%	*
0.2032%	28.0%	22.8%	20.1%	20.1%	20.1%	1.7%	(18.1)%	(41.5)%	*
2.2032%	14.1%	9.0%	6.8%	6.8%	6.8%	(12.9)%	(33.1)%	(56.6)%	*
4.2032%	(1.5)%	(6.5)%	(7.8)%	(7.8)%	(7.8)%	(29.8)%	(51.2)%	(75.3)%	*
6.1700%	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption								
LIBOR	**50%**	**100%**	**106%**	**240%**	**271%**	**500%**	**700%**	**900%**	**1300%**
0.1000%	15.0%	14.9%	14.9%	13.0%	11.7%	4.3%	(2.7)%	(10.3)%	(29.6)%
0.2017%	14.6%	14.5%	14.5%	12.6%	11.3%	3.9%	(3.0)%	(10.6)%	(29.8)%
2.2017%	6.7%	6.7%	6.6%	5.1%	3.8%	(2.9)%	(9.0)%	(15.9)%	(33.2)%
4.0000%	(0.3)%	(0.3)%	(0.3)%	(1.4)%	(2.8)%	(8.9)%	(14.4)%	(20.6)%	(36.3)%

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

	PSA Prepayment Assumption								
LIBOR	**50%**	**100%**	**150%**	**220%**	**250%**	**500%**	**700%**	**900%**	**1300%**
0.1000%	29.2%	24.4%	19.7%	19.7%	19.7%	2.6%	(14.7)%	(34.3)%	(84.1)%
0.2017%	28.5%	23.8%	19.1%	19.1%	19.1%	2.0%	(15.3)%	(34.8)%	(84.5)%
2.2017%	15.7%	10.9%	6.6%	6.6%	6.6%	(10.8)%	(27.3)%	(45.8)%	(92.8)%
4.2017%	1.9%	(3.2)%	(6.7)%	(6.7)%	(6.7)%	(23.9)%	(39.5)%	(56.9)%	*
6.1700%	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption								
LIBOR	**50%**	**100%**	**150%**	**220%**	**250%**	**500%**	**700%**	**900%**	**1300%**
0.1000%	33.3%	33.3%	33.3%	30.3%	27.3%	3.1%	(15.6)%	(33.6)%	(68.4)%
0.2017%	32.4%	32.4%	32.4%	29.4%	26.4%	2.4%	(16.2)%	(34.0)%	(68.6)%
2.2017%	15.0%	14.9%	14.8%	12.7%	9.7%	(10.9)%	(26.8)%	(42.0)%	(72.0)%
4.0000%	(0.4)%	(0.4)%	(0.6)%	(1.6)%	(4.8)%	(22.5)%	(36.0)%	(49.1)%	(75.0)%

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

	PSA Prepayment Assumption								
LIBOR	**50%**	**100%**	**110%**	**190%**	**220%**	**500%**	**700%**	**900%**	**1300%**
0.1000%	(8.6)%	(17.5)%	(18.6)%	(18.6)%	(18.6)%	(52.6)%	(76.7)%	(98.5)%	*
0.1997%	(5.2)%	(13.6)%	(14.7)%	(14.7)%	(14.7)%	(47.0)%	(70.4)%	(92.0)%	*
2.1997%	40.3%	35.2%	34.2%	34.2%	34.2%	17.3%	0.5%	(17.3)%	(52.5)%
4.1997%	84.2%	79.6%	78.6%	78.6%	78.6%	67.8%	54.3%	38.9%	5.0%
6.2500%	133.0%	128.4%	127.4%	127.4%	127.4%	120.0%	108.8%	95.0%	62.4%

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

	PSA Prepayment Assumption								
LIBOR	**50%**	**100%**	**110%**	**190%**	**220%**	**500%**	**700%**	**900%**	**1300%**
0.1000%	22.9%	17.2%	16.1%	16.1%	16.1%	(4.9)%	(23.7)%	(42.8)%	(78.5)%
0.1997%	22.3%	16.6%	15.6%	15.6%	15.6%	(5.7)%	(24.5)%	(43.6)%	(79.3)%
2.1997%	10.8%	4.3%	3.2%	3.2%	3.2%	(22.0)%	(42.5)%	(62.7)%	(98.5)%
4.1997%	(2.4)%	(10.4)%	(11.5)%	(11.5)%	(11.5)%	(42.4)%	(65.3)%	(86.6)%	*
6.2500%	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption								
LIBOR	**50%**	**100%**	**110%**	**190%**	**220%**	**500%**	**700%**	**900%**	**1300%**
0.1000%	4.5%	4.6%	4.6%	5.8%	7.3%	13.9%	17.8%	21.6%	29.4%
0.1997%	4.4%	4.4%	4.5%	5.7%	7.2%	13.8%	17.7%	21.5%	29.3%
2.1997%	2.2%	2.3%	2.3%	3.5%	5.1%	11.8%	15.7%	19.5%	27.4%
4.0000%	0.4%	0.4%	0.5%	1.5%	3.2%	9.9%	13.9%	17.8%	25.7%

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

Class	**% PSA**
ID	469%
YI	365%
IC	412%
IX	219%
XI	360%

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***
ID	14.00000000%
YI	14.10937500%
IC	16.75000000%
IX	25.41406250%
XI	15.82421875%

* 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 ID Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	150%	220%	250%	500%	700%	900%	1300%
Pre-Tax Yields to Maturity . . .	23.7%	18.6%	16.0%	16.0%	16.0%	(2.7)%	(22.6)%	(46.0)%	*

Sensitivity of the YI Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	150%	220%	250%	500%	800%	1100%
Pre-Tax Yields to Maturity . . .	11.4%	8.0%	5.1%	5.1%	5.1%	(6.9)%	(23.3)%	(40.6)%

Sensitivity of the IC Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	106%	240%	271%	500%	700%	900%	1300%
Pre-Tax Yields to Maturity . . .	14.7%	8.8%	8.3%	8.3%	8.3%	(6.4)%	(22.8)%	(41.4)%	(89.3)%

Sensitivity of the IX Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	110%	190%	220%	500%	700%	900%	1300%
Pre-Tax Yields to Maturity . . .	10.1%	7.2%	6.6%	1.8%	(0.0)%	(17.9)%	(31.9)%	(47.0)%	(82.6)%

Sensitivity of the XI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	110%	190%	220%	500%	700%	900%	1300%
Pre-Tax Yields to Maturity . . .	17.1%	11.1%	10.0%	10.0%	10.0%	(12.8)%	(32.4)%	(52.0)%	(87.8)%

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
XO	90.00%

Sensitivity of the XO Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	110%	190%	220%	500%	700%	900%	1300%
Pre-Tax Yields to Maturity . . .	1.3%	1.8%	1.9%	1.9%	1.9%	3.5%	4.7%	5.9%	8.1%

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 2, Group 3, Group 6 and Group 8 Classes).

See "—Distributions of Principal" above.

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

Decrement Tables

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

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

Mortgage Loans Backing Trust Assets Specified Below	Original Terms to Maturity	Remaining Terms to Maturity	Interest Rates
Group 1 MBS	360 months	360 months	7.00%
Group 2 MBS	240 months	240 months	5.50%
Group 3 MBS	360 months	360 months	6.50%
Group 4 Underlying REMIC Certificate	180 months	63 months	7.00%
Group 5 MBS	240 months	240 months	5.50%
Group 6 MBS	360 months	360 months	7.00%
Group 7 MBS	180 months	180 months	5.00%
Group 8 MBS	360 months	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

	CD, ID†, FB, SB† and P Classes									PZ Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
Date	**0%**	**100%**	**150%**	**220%**	**250%**	**500%**	**700%**	**900%**	**1300%**	**0%**	**100%**	**150%**	**220%**	**250%**	**500%**	**700%**	**900%**	**1300%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	98	90	87	87	87	82	68	54	25	105	105	105	105	105	105	105	105	105
April 2015	95	80	75	75	75	56	38	24	5	109	109	109	109	109	109	109	109	109
April 2016	93	71	65	65	65	38	21	10	*	114	114	114	114	114	114	114	114	114
April 2017	90	62	55	55	55	26	11	4	0	120	120	120	120	120	120	120	120	26
April 2018	88	53	46	46	46	17	6	1	0	125	125	125	125	125	125	125	125	6
April 2019	85	45	39	39	39	11	3	0	0	131	131	131	131	131	131	131	100	1
April 2020	81	38	32	32	32	7	1	0	0	137	137	137	137	137	137	137	45	*
April 2021	78	31	26	26	26	4	0	0	0	143	143	143	143	143	143	127	20	*
April 2022	75	24	21	21	21	2	0	0	0	150	150	150	150	150	150	71	9	*
April 2023	71	17	17	17	17	1	0	0	0	157	157	157	157	157	157	40	4	*
April 2024	67	13	13	13	13	*	0	0	0	164	164	164	164	164	164	22	2	*
April 2025	62	10	10	10	10	0	0	0	0	171	171	171	171	171	118	12	1	*
April 2026	58	8	8	8	8	0	0	0	0	179	179	179	179	179	79	7	*	*
April 2027	53	6	6	6	6	0	0	0	0	188	188	188	188	188	52	4	*	*
April 2028	48	4	4	4	4	0	0	0	0	196	196	196	196	196	34	2	*	0
April 2029	43	3	3	3	3	0	0	0	0	205	205	205	205	205	23	1	*	0
April 2030	37	2	2	2	2	0	0	0	0	215	215	215	215	215	15	1	*	0
April 2031	31	1	1	1	1	0	0	0	0	224	224	224	224	224	9	*	*	0
April 2032	24	*	*	*	*	0	0	0	0	235	235	235	235	235	6	*	*	0
April 2033	17	0	0	0	0	0	0	0	0	246	183	183	183	183	4	*	*	0
April 2034	10	0	0	0	0	0	0	0	0	257	136	136	136	136	2	*	*	0
April 2035	2	0	0	0	0	0	0	0	0	269	98	98	98	98	1	*	*	0
April 2036	0	0	0	0	0	0	0	0	0	68	68	68	68	68	1	*	*	0
April 2037	0	0	0	0	0	0	0	0	0	44	44	44	44	44	*	*	*	0
April 2038	0	0	0	0	0	0	0	0	0	25	25	25	25	25	*	*	*	0
April 2039	0	0	0	0	0	0	0	0	0	11	11	11	11	11	*	*	*	0
April 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	13.6	6.1	5.6	5.6	5.6	3.0	2.0	1.4	0.8	23.0	21.9	21.9	21.9	21.9	13.6	9.6	6.9	3.7

	ZM Class									ZN Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
Date	**0%**	**100%**	**150%**	**220%**	**250%**	**500%**	**700%**	**900%**	**1300%**	**0%**	**100%**	**150%**	**220%**	**250%**	**500%**	**700%**	**900%**	**1300%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	105	105	100	76	65	0	0	0	0	105	105	101	77	67	5	5	5	5
April 2015	109	109	100	57	39	0	0	0	0	109	109	101	60	43	5	5	5	5
April 2016	114	114	100	44	22	0	0	0	0	114	114	101	47	26	5	5	5	5
April 2017	120	120	100	35	10	0	0	0	0	120	120	101	39	15	6	6	6	1
April 2018	125	125	100	30	3	0	0	0	0	125	125	102	34	9	6	6	6	*
April 2019	131	131	100	27	*	0	0	0	0	131	131	102	32	7	6	6	5	*
April 2020	137	137	100	26	*	0	0	0	0	137	137	102	31	7	7	7	2	*
April 2021	143	143	98	25	*	0	0	0	0	143	143	100	30	7	7	6	1	*
April 2022	150	150	94	23	*	0	0	0	0	150	150	97	29	7	7	3	*	*
April 2023	157	157	89	21	*	0	0	0	0	157	157	92	28	7	7	2	*	*
April 2024	164	150	83	19	*	0	0	0	0	164	151	87	26	8	8	1	*	*
April 2025	171	142	77	17	*	0	0	0	0	171	143	81	25	8	6	1	*	*
April 2026	179	132	70	15	*	0	0	0	0	179	134	75	23	9	4	*	*	*
April 2027	188	122	63	13	*	0	0	0	0	188	125	69	22	9	2	*	*	0
April 2028	196	112	56	12	*	0	0	0	0	196	116	63	20	9	2	*	*	0
April 2029	205	101	50	10	*	0	0	0	0	205	106	57	19	10	1	*	*	0
April 2030	215	90	44	9	*	0	0	0	0	215	96	52	18	10	1	*	*	0
April 2031	224	80	38	7	*	0	0	0	0	224	87	46	17	11	*	*	*	0
April 2032	235	69	32	6	*	0	0	0	0	235	77	42	17	11	*	*	*	0
April 2033	246	59	27	5	*	0	0	0	0	246	65	34	13	9	*	*	*	0
April 2034	257	49	22	4	*	0	0	0	0	257	54	27	10	6	*	*	*	0
April 2035	269	40	17	3	*	0	0	0	0	269	43	21	7	5	*	*	*	0
April 2036	261	31	13	2	*	0	0	0	0	252	33	16	5	3	*	*	*	0
April 2037	232	23	9	1	*	0	0	0	0	223	24	11	3	2	*	*	0	0
April 2038	200	14	6	1	*	0	0	0	0	192	15	7	2	1	*	*	0	0
April 2039	166	7	3	*	*	0	0	0	0	159	7	3	1	1	*	*	0	0
April 2040	129	0	0	0	0	0	0	0	0	123	0	0	0	0	0	0	0	0
April 2041	89	0	0	0	0	0	0	0	0	85	0	0	0	0	0	0	0	0
April 2042	46	0	0	0	0	0	0	0	0	44	0	0	0	0	0	0	0	0
April 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.6	18.3	16.4	5.4	1.9	0.4	0.2	0.2	0.1	26.5	18.6	17.1	6.9	4.0	1.4	0.8	0.6	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.

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

Date	YH and YI† Classes PSA Prepayment Assumption								UL Class PSA Prepayment Assumption							
	0%	100%	150%	220%	250%	500%	800%	1100%	0%	100%	150%	220%	250%	500%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	97	94	93	93	93	93	93	93	100	100	100	90	86	51	8	0
April 2015	93	86	83	83	83	80	65	51	100	100	100	68	54	0	0	0
April 2016	90	76	71	71	71	54	33	17	100	100	100	41	16	0	0	0
April 2017	86	67	59	59	59	36	16	6	100	100	100	22	0	0	0	0
April 2018	82	58	49	49	49	24	8	2	100	100	100	11	0	0	0	0
April 2019	77	50	40	40	40	16	4	1	100	100	100	5	0	0	0	0
April 2020	73	42	32	32	32	11	2	*	100	100	100	4	0	0	0	0
April 2021	68	35	26	26	26	7	1	*	100	100	95	2	0	0	0	0
April 2022	63	29	20	20	20	5	*	*	100	100	88	0	0	0	0	0
April 2023	58	23	16	16	16	3	*	*	100	100	78	0	0	0	0	0
April 2024	52	18	12	12	12	2	*	*	100	100	67	0	0	0	0	0
April 2025	46	12	9	9	9	1	*	*	100	100	55	0	0	0	0	0
April 2026	40	8	7	7	7	1	*	*	100	100	43	0	0	0	0	0
April 2027	33	5	5	5	5	*	*	*	100	85	30	0	0	0	0	0
April 2028	26	4	4	4	4	*	*	*	100	64	18	0	0	0	0	0
April 2029	18	3	3	3	3	*	*	*	100	43	7	0	0	0	0	0
April 2030	10	2	2	2	2	*	*	*	100	23	0	0	0	0	0	0
April 2031	2	1	1	1	1	*	*	0	100	3	0	0	0	0	0	0
April 2032	*	*	*	*	*	*	*	0	43	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	10.7	6.7	5.9	5.9	5.9	3.9	2.8	2.2	18.9	15.7	12.3	2.9	2.1	1.0	0.7	0.6

Date	UM Class PSA Prepayment Assumption							
	0%	100%	150%	220%	250%	500%	800%	1100%
Initial Percent	100	100	100	100	100	100	100	100
April 2014	100	100	100	100	100	100	100	0
April 2015	100	100	100	100	100	0	0	0
April 2016	100	100	100	100	100	0	0	0
April 2017	100	100	100	100	72	0	0	0
April 2018	100	100	100	100	25	0	0	0
April 2019	100	100	100	100	4	0	0	0
April 2020	100	100	100	100	2	0	0	0
April 2021	100	100	100	100	2	0	0	0
April 2022	100	100	100	96	2	0	0	0
April 2023	100	100	100	86	2	0	0	0
April 2024	100	100	100	76	2	0	0	0
April 2025	100	100	100	65	2	0	0	0
April 2026	100	100	100	54	2	0	0	0
April 2027	100	100	100	44	2	0	0	0
April 2028	100	100	100	35	2	0	0	0
April 2029	100	100	100	26	2	0	0	0
April 2030	100	100	86	19	2	0	0	0
April 2031	100	100	54	12	2	0	0	0
April 2032	100	50	24	6	2	0	0	0
April 2033	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.8	19.0	18.2	13.7	4.8	1.7	1.2	0.9

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

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

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

	C and IC† Classes									CF and CS Classes								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
Date	0%	100%	106%	240%	271%	500%	700%	900%	1300%	0%	100%	106%	240%	271%	500%	700%	900%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	98	89	88	88	88	88	80	64	30	100	100	100	73	67	20	0	0	0
April 2015	97	79	78	78	78	66	46	29	7	100	100	100	52	42	0	0	0	0
April 2016	95	69	68	68	68	45	26	13	1	100	100	100	37	24	0	0	0	0
April 2017	93	60	58	58	58	31	15	6	*	100	100	100	27	12	0	0	0	0
April 2018	91	52	50	50	50	21	8	3	*	100	100	100	20	5	0	0	0	0
April 2019	89	44	42	42	42	14	5	1	*	100	100	100	16	1	0	0	0	0
April 2020	87	36	34	34	34	10	3	1	*	100	100	100	14	*	0	0	0	0
April 2021	84	29	28	28	28	7	1	*	*	100	100	99	13	*	0	0	0	0
April 2022	81	23	22	22	22	4	1	*	*	100	100	96	12	*	0	0	0	0
April 2023	79	18	18	18	18	3	*	*	*	100	97	92	11	*	0	0	0	0
April 2024	76	15	15	15	15	2	*	*	*	100	92	87	10	*	0	0	0	0
April 2025	72	12	12	12	12	1	*	*	*	100	86	81	9	*	0	0	0	0
April 2026	69	9	9	9	9	1	*	*	0	100	80	75	8	*	0	0	0	0
April 2027	65	7	7	7	7	1	*	*	0	100	74	69	7	*	0	0	0	0
April 2028	61	6	6	6	6	*	*	*	0	100	67	62	6	*	0	0	0	0
April 2029	57	5	5	5	5	*	*	*	0	100	60	56	5	*	0	0	0	0
April 2030	53	4	4	4	4	*	*	*	0	100	54	50	4	*	0	0	0	0
April 2031	48	3	3	3	3	*	*	*	0	100	47	44	3	*	0	0	0	0
April 2032	43	2	2	2	2	*	*	*	0	100	41	38	3	*	0	0	0	0
April 2033	38	2	2	2	2	*	*	*	0	100	35	32	2	*	0	0	0	0
April 2034	32	1	1	1	1	*	*	*	0	100	29	27	2	*	0	0	0	0
April 2035	26	1	1	1	1	*	*	*	0	100	24	22	1	*	0	0	0	0
April 2036	19	1	1	1	1	*	*	0	0	100	18	17	1	*	0	0	0	0
April 2037	12	*	*	*	*	*	*	0	0	100	13	12	1	*	0	0	0	0
April 2038	5	*	*	*	*	*	*	0	0	100	9	8	*	*	0	0	0	0
April 2039	*	*	*	*	*	*	*	0	0	92	4	4	*	*	0	0	0	0
April 2040	*	*	*	*	*	*	0	0	0	71	*	*	*	*	0	0	0	0
April 2041	0	0	0	0	0	0	0	0	0	49	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	25	0	0	0	0	0	0	0	0
April 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.2	6.2	6.1	6.1	6.1	3.5	2.4	1.7	0.9	27.9	17.8	17.2	3.9	2.0	0.6	0.4	0.3	0.1

	PT Class						
	PSA Prepayment Assumption						
Date	0%	100%	250%	400%	600%	800%	1100%
Initial Percent	100	100	100	100	100	100	100
April 2014	84	76	69	61	52	42	27
April 2015	66	54	44	35	25	16	7
April 2016	47	33	24	17	10	6	2
April 2017	27	13	9	6	3	1	*
April 2018	6	*	*	*	*	*	*
April 2019	0	0	0	0	0	0	0
April 2020	0	0	0	0	0	0	0
April 2021	0	0	0	0	0	0	0
April 2022	0	0	0	0	0	0	0
April 2023	0	0	0	0	0	0	0
April 2024	0	0	0	0	0	0	0
April 2025	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0
Weighted Average Life (years)**	2.8	2.3	2.0	1.7	1.4	1.1	0.8

* 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	MA and MB Classes				
	PSA Prepayment Assumption				
	0%	100%	200%	400%	600%
Initial Percent	100	100	100	100	100
April 2014	97	94	92	88	84
April 2015	94	87	81	70	59
April 2016	91	78	68	51	36
April 2017	88	70	57	37	22
April 2018	84	63	48	27	13
April 2019	80	56	40	19	8
April 2020	77	49	33	14	5
April 2021	72	43	27	10	3
April 2022	68	38	22	7	2
April 2023	63	33	18	5	1
April 2024	58	28	14	3	1
April 2025	53	24	11	2	*
April 2026	48	20	9	2	*
April 2027	42	16	7	1	*
April 2028	36	13	5	1	*
April 2029	30	9	3	*	*
April 2030	23	6	2	*	*
April 2031	16	4	1	*	*
April 2032	8	1	*	*	*
April 2033	0	0	0	0	0
Weighted Average Life (years)**	11.8	7.8	5.9	3.9	2.9

Date	BP, FQ and SQ† Classes									BF and BS Classes								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	150%	220%	250%	500%	700%	900%	1300%	0%	100%	150%	220%	250%	500%	700%	900%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	99	91	87	87	87	83	68	54	26	100	100	100	75	65	0	0	0	0
April 2015	97	82	76	76	76	57	39	24	6	100	100	100	57	39	0	0	0	0
April 2016	96	74	65	65	65	39	22	11	1	100	100	100	44	22	0	0	0	0
April 2017	95	66	56	56	56	27	13	5	*	100	100	100	35	10	0	0	0	0
April 2018	93	59	47	47	47	18	7	2	*	100	100	100	30	3	0	0	0	0
April 2019	91	53	40	40	40	12	4	1	*	100	100	100	27	*	0	0	0	0
April 2020	89	46	33	33	33	8	2	*	*	100	100	100	26	0	0	0	0	0
April 2021	87	40	27	27	27	6	1	*	*	100	100	97	25	0	0	0	0	0
April 2022	85	35	22	22	22	4	1	*	*	100	100	94	23	0	0	0	0	0
April 2023	83	30	18	18	18	3	*	*	*	100	100	89	21	0	0	0	0	0
April 2024	80	25	15	15	15	2	*	*	*	100	100	83	19	0	0	0	0	0
April 2025	78	21	12	12	12	1	*	*	*	100	100	76	17	0	0	0	0	0
April 2026	75	16	10	10	10	1	*	*	0	100	100	70	15	0	0	0	0	0
April 2027	72	12	8	8	8	1	*	*	0	100	100	63	13	0	0	0	0	0
April 2028	69	9	6	6	6	*	*	*	0	100	100	56	12	0	0	0	0	0
April 2029	65	5	5	5	5	*	*	*	0	100	100	50	10	0	0	0	0	0
April 2030	62	4	4	4	4	*	*	*	0	100	91	44	9	0	0	0	0	0
April 2031	58	3	3	3	3	*	*	*	0	100	80	38	7	0	0	0	0	0
April 2032	53	2	2	2	2	*	*	*	0	100	70	32	6	0	0	0	0	0
April 2033	49	2	2	2	2	*	*	*	0	100	60	27	5	0	0	0	0	0
April 2034	44	1	1	1	1	*	*	*	0	100	50	22	4	0	0	0	0	0
April 2035	38	1	1	1	1	*	*	*	0	100	41	17	3	0	0	0	0	0
April 2036	33	1	1	1	1	*	*	0	0	100	32	13	2	0	0	0	0	0
April 2037	27	*	*	*	*	*	*	0	0	100	23	10	2	0	0	0	0	0
April 2038	20	*	*	*	*	*	*	0	0	100	15	6	1	0	0	0	0	0
April 2039	13	*	*	*	*	*	*	0	0	100	8	3	*	0	0	0	0	0
April 2040	6	*	*	*	*	*	0	0	0	100	1	*	*	0	0	0	0	0
April 2041	0	0	0	0	0	0	0	0	0	89	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	46	0	0	0	0	0	0	0	0
April 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.1	7.3	5.9	5.9	5.9	3.1	2.1	1.5	0.8	28.9	21.2	16.4	5.4	1.9	0.4	0.2	0.2	0.1

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

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

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

ME and MG Classes

Date	PSA Prepayment Assumption				
	0%	100%	200%	400%	500%
Initial Percent	100	100	100	100	100
April 2014	95	92	90	86	84
April 2015	91	83	77	65	60
April 2016	86	72	63	46	39
April 2017	80	63	51	33	25
April 2018	75	54	41	23	16
April 2019	69	46	33	16	10
April 2020	62	39	26	11	7
April 2021	56	32	20	7	4
April 2022	49	26	15	5	2
April 2023	42	20	11	3	1
April 2024	34	15	8	2	1
April 2025	26	10	5	1	*
April 2026	18	6	3	*	*
April 2027	9	2	1	*	*
April 2028	0	0	0	0	0
Weighted Average Life (years)**	8.5	6.1	5.0	3.5	3.0

IX† Class

Date	PSA Prepayment Assumption								
	0%	100%	110%	190%	220%	500%	700%	900%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100
April 2014	99	95	95	92	92	83	77	71	58
April 2015	98	88	88	81	79	59	47	35	16
April 2016	96	81	80	71	67	41	27	16	4
April 2017	95	75	73	61	57	28	15	7	1
April 2018	94	69	67	53	49	19	9	3	*
April 2019	92	63	61	46	41	13	5	1	*
April 2020	90	58	56	40	35	9	3	1	*
April 2021	89	53	50	34	29	6	2	*	*
April 2022	87	48	46	29	25	4	1	*	*
April 2023	85	44	41	25	21	3	*	*	*
April 2024	83	40	37	22	17	2	*	*	*
April 2025	80	36	34	18	15	1	*	*	*
April 2026	78	32	30	16	12	1	*	*	0
April 2027	75	29	27	13	10	1	*	*	0
April 2028	73	26	24	11	8	*	*	*	0
April 2029	70	23	21	9	7	*	*	*	0
April 2030	66	21	19	8	6	*	*	*	0
April 2031	63	18	16	6	5	*	*	*	0
April 2032	59	16	14	5	4	*	*	*	0
April 2033	56	14	12	4	3	*	*	*	0
April 2034	52	12	10	3	2	*	*	*	0
April 2035	47	10	8	3	2	*	*	*	0
April 2036	43	8	7	2	1	*	*	0	0
April 2037	38	6	5	2	1	*	*	0	0
April 2038	32	5	4	1	1	*	*	0	0
April 2039	27	3	3	1	*	*	*	0	0
April 2040	21	2	2	*	*	*	*	0	0
April 2041	14	1	1	*	*	*	*	0	0
April 2042	7	0	0	0	0	0	0	0	0
April 2043	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.6	10.3	9.8	7.1	6.4	3.2	2.4	1.9	1.3

FI†, SI†, XO, XI†, XF, XP, XA and XB Classes

Date	PSA Prepayment Assumption								
	0%	100%	110%	190%	220%	500%	700%	900%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100
April 2014	98	93	93	93	93	93	93	88	70
April 2015	97	83	82	82	82	72	53	37	9
April 2016	95	73	71	71	71	45	24	9	0
April 2017	93	64	61	61	61	26	7	0	0
April 2018	91	55	52	52	52	13	0	0	0
April 2019	88	46	43	43	43	4	0	0	0
April 2020	86	39	35	35	35	0	0	0	0
April 2021	84	32	28	28	28	0	0	0	0
April 2022	81	25	21	21	21	0	0	0	0
April 2023	78	18	15	15	15	0	0	0	0
April 2024	75	13	11	11	11	0	0	0	0
April 2025	71	7	6	6	6	0	0	0	0
April 2026	68	3	3	3	3	0	0	0	0
April 2027	64	0	0	0	0	0	0	0	0
April 2028	60	0	0	0	0	0	0	0	0
April 2029	56	0	0	0	0	0	0	0	0
April 2030	51	0	0	0	0	0	0	0	0
April 2031	46	0	0	0	0	0	0	0	0
April 2032	41	0	0	0	0	0	0	0	0
April 2033	36	0	0	0	0	0	0	0	0
April 2034	30	0	0	0	0	0	0	0	0
April 2035	23	0	0	0	0	0	0	0	0
April 2036	16	0	0	0	0	0	0	0	0
April 2037	9	0	0	0	0	0	0	0	0
April 2038	2	0	0	0	0	0	0	0	0
April 2039	0	0	0	0	0	0	0	0	0
April 2040	0	0	0	0	0	0	0	0	0
April 2041	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0
April 2043	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.9	6.0	5.7	5.7	5.7	3.1	2.3	1.8	1.3

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

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

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

Date	XL Class PSA Prepayment Assumption									FX and SX Classes PSA Prepayment Assumption								
	0%	100%	110%	190%	220%	500%	700%	900%	1300%	0%	100%	110%	190%	220%	500%	700%	900%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	100	100	100	100	100	100	100	100	100	100	100	100	88	84	43	14	0	0
April 2015	100	100	100	100	100	100	100	100	100	100	100	100	71	60	0	0	0	0
April 2016	100	100	100	100	100	100	100	100	35	100	100	100	55	39	0	0	0	0
April 2017	100	100	100	100	100	100	100	71	8	100	100	100	43	24	0	0	0	0
April 2018	100	100	100	100	100	100	85	32	2	100	100	100	34	13	0	0	0	0
April 2019	100	100	100	100	100	100	48	14	*	100	100	100	28	6	0	0	0	0
April 2020	100	100	100	100	100	88	27	6	*	100	100	100	25	2	0	0	0	0
April 2021	100	100	100	100	100	60	15	3	*	100	100	100	23	*	0	0	0	0
April 2022	100	100	100	100	100	41	9	1	*	100	100	99	22	*	0	0	0	0
April 2023	100	100	100	100	100	28	5	1	*	100	100	97	21	*	0	0	0	0
April 2024	100	100	100	100	100	19	3	*	*	100	100	94	20	*	0	0	0	0
April 2025	100	100	100	100	100	13	2	*	*	100	100	90	18	*	0	0	0	0
April 2026	100	100	100	100	100	8	1	*	*	100	97	85	17	*	0	0	0	0
April 2027	100	99	99	99	99	6	*	*	*	100	91	79	15	*	0	0	0	0
April 2028	100	82	82	82	82	4	*	*	0	100	84	74	14	*	0	0	0	0
April 2029	100	67	67	67	67	2	*	*	0	100	78	67	12	*	0	0	0	0
April 2030	100	55	55	55	55	2	*	*	0	100	71	61	11	*	0	0	0	0
April 2031	100	45	45	45	45	1	*	*	0	100	64	55	9	*	0	0	0	0
April 2032	100	36	36	36	36	1	*	*	0	100	57	49	8	*	0	0	0	0
April 2033	100	29	29	29	29	*	*	*	0	100	51	43	7	*	0	0	0	0
April 2034	100	22	22	22	22	*	*	*	0	100	44	37	6	*	0	0	0	0
April 2035	100	17	17	17	17	*	*	*	0	100	37	32	5	*	0	0	0	0
April 2036	100	13	13	13	13	*	*	*	0	100	31	26	4	*	0	0	0	0
April 2037	100	10	10	10	10	*	*	*	0	100	25	21	3	*	0	0	0	0
April 2038	100	7	7	7	7	*	*	*	0	100	20	16	2	*	0	0	0	0
April 2039	55	4	4	4	4	*	*	0	0	100	14	12	1	*	0	0	0	0
April 2040	3	3	3	3	3	*	*	0	0	97	9	7	1	*	0	0	0	0
April 2041	1	1	1	1	1	*	*	0	0	67	4	3	*	*	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	35	0	0	0	0	0	0	0	0
April 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.1	18.4	18.4	18.4	18.4	9.3	6.5	4.8	3.0	28.5	20.3	19.0	6.1	2.8	0.9	0.6	0.5	0.4

* 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.

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, 3, 4, 6 and 8 Classes and the Residual Classes. For a discussion of the current federal income tax treatment of beneficial owners of Certificates of the Group 5 and Group 7 Classes, see "—Taxation of Beneficial Owners of Grantor Trust Certificates" 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 5 Classes and Group 7 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.

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 BS Class 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	220% PSA
2	220% PSA
3	240% PSA
4	400% PSA
6	220% PSA
8	190% 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 at 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 5 Class or Group 7 Class will be treated as owning an undivided interest in the related MBS, and those Classes will not be treated as regular or residual interests in a REMIC.

Taxation of Beneficial Owners of Grantor Trust Certificates

General. A beneficial owner of a Certificate of a Group 5 Class or a Group 7 Class (each, a “Grantor Trust Certificate”) 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 Grantor Trust Certificate 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 Grantor Trust Certificate in this regard.

Stripped Bonds and Stripped Coupons. Under section 1286 of the Code, a beneficial owner of a Grantor Trust Certificate 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 a Grantor Trust Certificate 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 Grantor Trust Certificate as included in the stated redemption price at maturity and, as a result, each Grantor Trust Certificate will be treated as if issued with OID.

The beneficial owner of a Grantor Trust Certificate 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 Grantor Trust Certificate 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 Grantor Trust Certificate 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 Grantor Trust Certificate are calculated based on the following:

- an assumption that the Mortgage Loans underlying the related MBS or Underlying Certificate 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 Grantor Trust Certificate must determine its yield to maturity based on its purchase price for the Certificate. For a particular beneficial owner of a Grantor Trust Certificate, 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 Grantor Trust Certificate.

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 200% PSA for the Mortgage Loans underlying the Group 5 MBS and the Group 7 MBS. We make no representation, however, that the related Mortgage Loans will prepay at that rate or at 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 Grantor Trust Certificate.

If a Grantor Trust Certificate 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 Grantor Trust Certificates 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 Grantor Trust Certificate in this regard.

Expenses of the Grantor Trust. Each beneficial owner of a Grantor Trust Certificate will be required to include in income its allocable share of the expenses paid by the Grantor Trust. Each beneficial owner of a Grantor Trust Certificate 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 Grantor Trust Certificate. 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 Grantor Trust Certificate 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 Grantor Trust Certificates. Upon the sale, exchange or other disposition of a Grantor Trust Certificate, 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 Grantor Trust Certificate 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 Grantor Trust Certificate 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 Grantor Trust Certificates. With respect to these Code sections, no specific legal authority exists regarding whether the character of the Grantor Trust Certificates will be the same as that of the mortgage loans that back or comprise the related MBS or Underlying Certificate. Although the characterization of the Grantor Trust Certificates for these purposes is not entirely clear, to the extent that a Mortgage Loan underlying the related MBS or Underlying Certificate 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 Grantor Trust Certificate 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 Grantor Trust Certificate 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 Grantor Trust Certificate 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 Grantor Trust Certificates. 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 Grantor Trust Certificates, 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 Grantor Trust Certificates. Additional rules apply to a beneficial owner of a Grantor Trust Certificate 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 Grantor Trust Certificate 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 that are exchanged for RCR Certificates set forth in Schedule 1 (including any exchanges effective on the Settlement Date) will be the assets of the trust, and the RCR Certificates will represent an ownership interest of the underlying Regular Certificates. For a general discussion of the federal income tax treatment of beneficial owners of Regular Certificates, see "Material Federal Income Tax Consequences" in the REMIC Prospectus.

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

PLAN OF DISTRIBUTION

We are obligated to deliver the Certificates (other than the PT Class) to J.P. Morgan Securities LLC (the "Dealer") in exchange for the Trust MBS and the Group 4 Underlying REMIC Certificate. The Dealer proposes to offer the Certificates (other than the PT Class) 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.

On the Settlement Date, we are obligated to transfer the PT Class to Fannie Mae Mega Trust number 310124 (CUSIP Number 31374CPH3) and to deliver the related Mega certificates to the Dealer.

LEGAL MATTERS

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

Exhibit A

Group 4 Underlying REMIC Certificate

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	April 2013 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2003-77	PW	July 2003	31393DT50	4.5%	FIX	August 2018	SCH	$1,117,085,115	0.12294971	$137,345,290.00	4.991%	57	118

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

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

Available Recombinations(1)

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 1								
CD	$ 41,949,540	P	$ 41,949,540	PAC/AD	1.75%	FIX	3136AD2E8	December 2042
ID	2,330,530(3)							
Recombination 2								
PZ	1,006,365	ZN	21,163,956	SUP	4.50	FIX/Z	3136AD2D0	May 2043
ZM	20,157,591							
Recombination 3								
FI	70,942,307(3)	XI	115,281,248(3)	NTL	4.00	FIX/IO	3136AD2F5	August 2041
SI	70,942,307(3)							
Recombination 4								
XO	70,942,307	XF	70,942,307	PAC	(4)	FLT	3136AD2G3	August 2041
FI	70,942,307(3)							
Recombination 5								
XO	184,450,000	XP	184,450,000	PAC	1.50	FIX	3136AD2H1	August 2041
FI	42,565,385(3)							
SI	42,565,385(3)							
Recombination 6								
XO	184,450,000	XA	184,450,000	PAC	1.75	FIX	3136AD2J7	August 2041
FI	49,659,615(3)							
SI	49,659,615(3)							

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 7								
XO	$184,450,000	XB	$184,450,000	PAC	2.00%	FIX	3136AD2K4	August 2041
FI	56,753,846(3)							
SI	56,753,846(3)							

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

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

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

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

Principal Balance Schedules

Aggregate Group I Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$100,636,521.00	December 2017	$ 50,277,180.01	August 2022	$ 20,904,683.86
May 2013	99,436,840.91	January 2018	49,580,618.82	September 2022	20,561,857.63
June 2013	98,322,221.40	February 2018	48,890,053.22	October 2022	20,224,222.27
July 2013	97,216,994.87	March 2018	48,205,434.22	November 2022	19,891,702.50
August 2013	96,121,085.29	April 2018	47,526,713.24	December 2022	19,564,224.12
September 2013	95,034,417.21	May 2018	46,853,842.10	January 2023	19,241,713.97
October 2013	93,956,915.81	June 2018	46,186,772.99	February 2023	18,924,099.92
November 2013	92,888,506.85	July 2018	45,525,458.47	March 2023	18,611,310.88
December 2013	91,829,116.69	August 2018	44,869,851.50	April 2023	18,303,276.73
January 2014	90,778,672.26	September 2018	44,219,905.41	May 2023	17,999,928.38
February 2014	89,737,101.08	October 2018	43,575,573.90	June 2023	17,701,197.69
March 2014	88,704,331.26	November 2018	42,936,811.04	July 2023	17,407,017.50
April 2014	87,680,291.46	December 2018	42,303,571.26	August 2023	17,117,321.60
May 2014	86,664,910.91	January 2019	41,675,809.37	September 2023	16,832,044.71
June 2014	85,658,119.42	February 2019	41,053,480.53	October 2023	16,551,122.48
July 2014	84,659,847.35	March 2019	40,436,540.27	November 2023	16,274,491.47
August 2014	83,670,025.60	April 2019	39,824,944.45	December 2023	16,002,089.14
September 2014	82,688,585.65	May 2019	39,218,649.32	January 2024	15,733,853.84
October 2014	81,715,459.49	June 2019	38,617,611.44	February 2024	15,469,724.78
November 2014	80,750,579.69	July 2019	38,021,787.74	March 2024	15,209,642.05
December 2014	79,793,879.31	August 2019	37,431,135.50	April 2024	14,953,546.58
January 2015	78,845,291.99	September 2019	36,845,612.33	May 2024	14,701,380.14
February 2015	77,904,751.87	October 2019	36,265,176.17	June 2024	14,453,085.33
March 2015	76,972,193.62	November 2019	35,692,390.23	July 2024	14,208,605.57
April 2015	76,047,552.44	December 2019	35,128,107.86	August 2024	13,967,885.05
May 2015	75,130,764.02	January 2020	34,572,207.18	September 2024	13,730,868.80
June 2015	74,221,764.59	February 2020	34,024,568.00	October 2024	13,497,502.60
July 2015	73,320,490.89	March 2020	33,485,071.81	November 2024	13,267,733.02
August 2015	72,426,880.13	April 2020	32,953,601.80	December 2024	13,041,507.37
September 2015	71,540,870.05	May 2020	32,430,042.75	January 2025	12,818,773.71
October 2015	70,662,398.88	June 2020	31,914,281.09	February 2025	12,599,480.87
November 2015	69,791,405.35	July 2020	31,406,204.85	March 2025	12,383,578.36
December 2015	68,927,828.64	August 2020	30,905,703.60	April 2025	12,171,016.45
January 2016	68,071,608.47	September 2020	30,412,668.50	May 2025	11,961,746.10
February 2016	67,222,685.00	October 2020	29,926,992.22	June 2025	11,755,718.97
March 2016	66,380,998.88	November 2020	29,448,568.93	July 2025	11,552,887.40
April 2016	65,546,491.23	December 2020	28,977,294.30	August 2025	11,353,204.42
May 2016	64,719,103.65	January 2021	28,513,065.47	September 2025	11,156,623.73
June 2016	63,898,778.19	February 2021	28,055,781.02	October 2025	10,963,099.69
July 2016	63,085,457.38	March 2021	27,605,340.96	November 2025	10,772,587.30
August 2016	62,279,084.18	April 2021	27,161,646.71	December 2025	10,585,042.21
September 2016	61,479,602.04	May 2021	26,724,601.07	January 2026	10,400,420.70
October 2016	60,686,954.83	June 2021	26,294,108.20	February 2026	10,218,679.68
November 2016	59,901,086.88	July 2021	25,870,073.63	March 2026	10,039,776.67
December 2016	59,121,942.98	August 2021	25,452,404.21	April 2026	9,863,669.79
January 2017	58,349,468.33	September 2021	25,041,008.10	May 2026	9,690,317.77
February 2017	57,583,608.59	October 2021	24,635,794.76	June 2026	9,519,679.93
March 2017	56,824,309.84	November 2021	24,236,674.92	July 2026	9,351,716.16
April 2017	56,071,518.60	December 2021	23,843,560.57	August 2026	9,186,386.92
May 2017	55,325,181.80	January 2022	23,456,364.94	September 2026	9,023,653.27
June 2017	54,585,246.82	February 2022	23,075,002.49	October 2026	8,863,476.77
July 2017	53,851,661.44	March 2022	22,699,388.88	November 2026	8,705,819.59
August 2017	53,124,373.87	April 2022	22,329,440.95	December 2026	8,550,644.40
September 2017	52,403,332.71	May 2022	21,965,076.74	January 2027	8,397,914.41
October 2017	51,688,486.99	June 2022	21,606,215.42	February 2027	8,247,593.38
November 2017	50,979,786.14	July 2022	21,252,777.31	March 2027	8,099,645.56

Aggregate Group I (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
April 2027	$ 7,954,035.73	August 2031	$ 2,880,498.72	December 2035	$ 780,197.14
May 2027	7,810,729.17	September 2031	2,819,530.75	January 2036	756,104.53
June 2027	7,669,691.66	October 2031	2,759,591.76	February 2036	732,463.82
July 2027	7,530,889.47	November 2031	2,700,665.97	March 2036	709,267.74
August 2027	7,394,289.35	December 2031	2,642,737.80	April 2036	686,509.11
September 2027	7,259,858.53	January 2032	2,585,791.90	May 2036	664,180.87
October 2027	7,127,564.70	February 2032	2,529,813.14	June 2036	642,276.07
November 2027	6,997,376.05	March 2032	2,474,786.63	July 2036	620,787.84
December 2027	6,869,261.17	April 2032	2,420,697.69	August 2036	599,709.44
January 2028	6,743,189.16	May 2032	2,367,531.85	September 2036	579,034.22
February 2028	6,619,129.52	June 2032	2,315,274.85	October 2036	558,755.64
March 2028	6,497,052.21	July 2032	2,263,912.65	November 2036	538,867.23
April 2028	6,376,927.62	August 2032	2,213,431.41	December 2036	519,362.66
May 2028	6,258,726.55	September 2032	2,163,817.49	January 2037	500,235.67
June 2028	6,142,420.25	October 2032	2,115,057.45	February 2037	481,480.08
July 2028	6,027,980.36	November 2032	2,067,138.06	March 2037	463,089.85
August 2028	5,915,378.94	December 2032	2,020,046.26	April 2037	445,058.97
September 2028	5,804,588.44	January 2033	1,973,769.22	May 2037	427,381.58
October 2028	5,695,581.72	February 2033	1,928,294.26	June 2037	410,051.87
November 2028	5,588,332.03	March 2033	1,883,608.90	July 2037	393,064.14
December 2028	5,482,812.99	April 2033	1,839,700.86	August 2037	376,412.75
January 2029	5,378,998.63	May 2033	1,796,558.01	September 2037	360,092.17
February 2029	5,276,863.32	June 2033	1,754,168.43	October 2037	344,096.95
March 2029	5,176,381.83	July 2033	1,712,520.36	November 2037	328,421.72
April 2029	5,077,529.28	August 2033	1,671,602.21	December 2037	313,061.18
May 2029	4,980,281.15	September 2033	1,631,402.57	January 2038	298,010.12
June 2029	4,884,613.28	October 2033	1,591,910.19	February 2038	283,263.43
July 2029	4,790,501.84	November 2033	1,553,114.00	March 2038	268,816.04
August 2029	4,697,923.38	December 2033	1,515,003.08	April 2038	254,662.98
September 2029	4,606,854.75	January 2034	1,477,566.67	May 2038	240,799.35
October 2029	4,517,273.17	February 2034	1,440,794.18	June 2038	227,220.32
November 2029	4,429,156.16	March 2034	1,404,675.17	July 2038	213,921.15
December 2029	4,342,481.59	April 2034	1,369,199.36	August 2038	200,897.16
January 2030	4,257,227.63	May 2034	1,334,356.62	September 2038	188,143.74
February 2030	4,173,372.79	June 2034	1,300,136.97	October 2038	175,656.35
March 2030	4,090,895.86	July 2034	1,266,530.57	November 2038	163,430.53
April 2030	4,009,775.97	August 2034	1,233,527.73	December 2038	151,461.88
May 2030	3,929,992.53	September 2034	1,201,118.92	January 2039	139,746.07
June 2030	3,851,525.27	October 2034	1,169,294.74	February 2039	128,278.83
July 2030	3,774,354.18	November 2034	1,138,045.91	March 2039	117,055.97
August 2030	3,698,459.58	December 2034	1,107,363.32	April 2039	106,073.34
September 2030	3,623,822.04	January 2035	1,077,237.98	May 2039	95,326.89
October 2030	3,550,422.45	February 2035	1,047,661.03	June 2039	84,812.60
November 2030	3,478,241.95	March 2035	1,018,623.75	July 2039	74,526.53
December 2030	3,407,261.96	April 2035	990,117.55	August 2039	64,464.78
January 2031	3,337,464.18	May 2035	962,133.97	September 2039	54,623.54
February 2031	3,268,830.56	June 2035	934,664.66	October 2039	44,999.04
March 2031	3,201,343.33	July 2035	907,701.42	November 2039	35,587.56
April 2031	3,134,984.98	August 2035	881,236.14	December 2039	26,385.46
May 2031	3,069,738.22	September 2035	855,260.87	January 2040	17,389.15
June 2031	3,005,586.06	October 2035	829,767.75	February 2040	8,595.08
July 2031	2,942,511.74	November 2035	804,749.04	March 2040 and thereafter	0.00

YH Class Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$21,480,360.00	March 2018	$10,767,646.17	February 2023	$ 3,581,164.36
May 2013	21,395,572.50	April 2018	10,596,700.15	March 2023	3,508,132.65
June 2013	21,304,420.84	May 2018	10,427,385.78	April 2023	3,436,343.53
July 2013	21,206,954.80	June 2018	10,259,688.83	May 2023	3,365,777.53
August 2013	21,103,229.17	July 2018	10,093,595.22	June 2023	3,296,415.49
September 2013	20,993,303.71	August 2018	9,929,090.97	July 2023	3,228,238.52
October 2013	20,877,243.08	September 2018	9,766,162.23	August 2023	3,161,228.03
November 2013	20,755,116.83	October 2018	9,604,795.24	September 2023	3,095,365.69
December 2013	20,626,999.28	November 2018	9,444,976.38	October 2023	3,030,633.47
January 2014	20,492,969.48	December 2018	9,286,692.13	November 2023	2,967,013.58
February 2014	20,353,111.13	January 2019	9,129,929.09	December 2023	2,904,488.51
March 2014	20,207,512.52	February 2019	8,974,673.97	January 2024	2,843,041.02
April 2014	20,056,266.38	March 2019	8,820,913.58	February 2024	2,782,654.12
May 2014	19,899,469.86	April 2019	8,668,634.85	March 2024	2,723,311.07
June 2014	19,737,224.37	May 2019	8,517,824.83	April 2024	2,664,995.40
July 2014	19,569,635.51	June 2019	8,368,470.66	May 2024	2,607,690.85
August 2014	19,396,812.94	July 2019	8,220,559.58	June 2024	2,551,381.46
September 2014	19,218,870.27	August 2019	8,074,078.97	July 2024	2,496,051.45
October 2014	19,035,924.92	September 2019	7,929,016.29	August 2024	2,441,685.32
November 2014	18,848,098.02	October 2019	7,785,359.10	September 2024	2,388,267.79
December 2014	18,655,514.26	November 2019	7,643,095.08	October 2024	2,335,783.80
January 2015	18,458,301.74	December 2019	7,502,790.83	November 2024	2,284,218.54
February 2015	18,256,591.88	January 2020	7,364,767.28	December 2024	2,233,557.39
March 2015	18,050,519.17	February 2020	7,228,989.62	January 2025	2,183,785.98
April 2015	17,840,221.15	March 2020	7,095,423.52	February 2025	2,134,890.15
May 2015	17,625,838.13	April 2020	6,964,035.17	March 2025	2,086,855.94
June 2015	17,407,513.13	May 2020	6,834,791.28	April 2025	2,039,669.61
July 2015	17,185,391.67	June 2020	6,707,659.00	May 2025	1,993,317.64
August 2015	16,959,621.58	July 2020	6,582,606.01	June 2025	1,947,786.68
September 2015	16,730,352.89	August 2020	6,459,600.43	July 2025	1,903,063.63
October 2015	16,503,220.72	September 2020	6,338,610.89	August 2025	1,859,135.54
November 2015	16,278,206.66	October 2020	6,219,606.45	September 2025	1,815,989.68
December 2015	16,055,292.46	November 2020	6,102,556.63	October 2025	1,773,613.53
January 2016	15,834,460.02	December 2020	5,987,431.42	November 2025	1,731,994.71
February 2016	15,615,691.39	January 2021	5,874,201.23	December 2025	1,691,121.09
March 2016	15,398,968.78	February 2021	5,762,836.91	January 2026	1,650,980.66
April 2016	15,184,274.54	March 2021	5,653,309.77	February 2026	1,611,561.65
May 2016	14,971,591.15	April 2021	5,545,591.50	March 2026	1,572,852.43
June 2016	14,760,901.26	May 2021	5,439,654.23	April 2026	1,534,841.55
July 2016	14,552,187.65	June 2021	5,335,470.52	May 2026	1,497,517.77
August 2016	14,345,433.25	July 2021	5,233,013.30	June 2026	1,460,869.97
September 2016	14,140,621.12	August 2021	5,132,255.93	July 2026	1,424,887.23
October 2016	13,937,734.48	September 2021	5,033,172.14	August 2026	1,389,558.79
November 2016	13,736,756.67	October 2021	4,935,736.08	September 2026	1,354,874.05
December 2016	13,537,671.17	November 2021	4,839,922.25	October 2026	1,320,822.58
January 2017	13,340,461.60	December 2021	4,745,705.55	November 2026	1,287,394.11
February 2017	13,145,111.73	January 2022	4,653,061.24	December 2026	1,254,578.51
March 2017	12,951,605.45	February 2022	4,561,964.96	January 2027	1,222,365.81
April 2017	12,759,926.78	March 2022	4,472,392.70	February 2027	1,190,746.21
May 2017	12,570,059.89	April 2022	4,384,320.82	March 2027	1,159,710.05
June 2017	12,381,989.06	May 2022	4,297,726.01	April 2027	1,129,247.80
July 2017	12,195,698.72	June 2022	4,212,585.32	May 2027	1,099,350.09
August 2017	12,011,173.41	July 2022	4,128,876.14	June 2027	1,070,007.71
September 2017	11,828,397.81	August 2022	4,046,576.20	July 2027	1,041,211.57
October 2017	11,647,356.74	September 2022	3,965,663.55	August 2027	1,012,952.72
November 2017	11,468,035.12	October 2022	3,886,116.59	September 2027	985,222.35
December 2017	11,290,418.01	November 2022	3,807,914.00	October 2027	958,011.79
January 2018	11,114,490.59	December 2022	3,731,034.83	November 2027	931,312.50
February 2018	10,940,238.17	January 2023	3,655,458.40	December 2027	905,116.07

YH Class (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
January 2028	$ 879,414.23	October 2029	$ 440,537.42	July 2031	$ 153,769.28
February 2028	854,198.81	November 2029	423,860.51	August 2031	143,058.94
March 2028	829,461.79	December 2029	407,519.35	September 2031	132,581.85
April 2028	805,195.28	January 2030	391,508.27	October 2031	122,333.96
May 2028	781,391.48	February 2030	375,821.66	November 2031	112,311.24
June 2028	758,042.74	March 2030	360,454.00	December 2031	102,509.75
July 2028	735,141.51	April 2030	345,399.87	January 2032	92,925.59
August 2028	712,680.37	May 2030	330,653.92	February 2032	83,554.95
September 2028	690,652.01	June 2030	316,210.90	March 2032	74,394.06
October 2028	669,049.22	July 2030	302,065.62	April 2032	65,439.21
November 2028	647,864.92	August 2030	288,212.99	May 2032	56,686.76
December 2028	627,092.13	September 2030	274,648.00	June 2032	48,133.13
January 2029	606,723.98	October 2030	261,365.70	July 2032	39,774.78
February 2029	586,753.70	November 2030	248,361.24	August 2032	31,608.25
March 2029	567,174.65	December 2030	235,629.83	September 2032	23,630.10
April 2029	547,980.26	January 2031	223,166.78	October 2032	15,837.00
May 2029	529,164.08	February 2031	210,967.43	November 2032	8,225.61
June 2029	510,719.76	March 2031	199,027.24	December 2032	792.69
July 2029	492,641.04	April 2031	187,341.71	January 2033 and thereafter	0.00
August 2029	474,921.77	May 2031	175,906.43		
September 2029	457,555.89	June 2031	164,717.04		

C Class Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$328,742,573.00	December 2015	$233,537,822.53	August 2018	$154,751,612.52
May 2013	325,488,393.77	January 2016	230,842,513.23	September 2018	152,523,419.73
June 2013	322,253,235.83	February 2016	228,163,106.11	October 2018	150,308,514.68
July 2013	319,036,993.17	March 2016	225,499,512.29	November 2018	148,106,822.86
August 2013	315,839,560.32	April 2016	222,851,643.37	December 2018	145,918,270.20
September 2013	312,660,832.43	May 2016	220,219,411.45	January 2019	143,742,783.02
October 2013	309,500,705.21	June 2016	217,602,729.11	February 2019	141,580,288.04
November 2013	306,359,074.93	July 2016	215,001,509.41	March 2019	139,430,712.40
December 2013	303,235,838.44	August 2016	212,415,665.88	April 2019	137,293,983.65
January 2014	300,130,893.17	September 2016	209,845,112.54	May 2019	135,170,029.70
February 2014	297,044,137.10	October 2016	207,289,763.87	June 2019	133,058,778.89
March 2014	293,975,468.78	November 2016	204,749,534.84	July 2019	130,960,159.96
April 2014	290,924,787.29	December 2016	202,224,340.85	August 2019	128,874,102.00
May 2014	287,891,992.31	January 2017	199,714,097.82	September 2019	126,800,534.54
June 2014	284,876,984.04	February 2017	197,218,722.08	October 2019	124,739,387.47
July 2014	281,879,663.24	March 2017	194,738,130.45	November 2019	122,690,591.08
August 2014	278,899,931.20	April 2017	192,272,240.20	December 2019	120,654,076.02
September 2014	275,937,689.77	May 2017	189,820,969.05	January 2020	118,629,773.35
October 2014	272,992,841.34	June 2017	187,384,235.20	February 2020	116,617,614.50
November 2014	270,065,288.83	July 2017	184,961,957.25	March 2020	114,617,531.26
December 2014	267,154,935.68	August 2017	182,554,054.29	April 2020	112,644,728.15
January 2015	264,261,685.90	September 2017	180,160,445.85	May 2020	110,704,099.70
February 2015	261,385,443.99	October 2017	177,781,051.88	June 2020	108,795,137.93
March 2015	258,526,114.99	November 2017	175,415,792.80	July 2020	106,917,342.70
April 2015	255,683,604.46	December 2017	173,064,589.44	August 2020	105,070,221.62
May 2015	252,857,818.48	January 2018	170,727,363.08	September 2020	103,253,289.90
June 2015	250,048,663.65	February 2018	168,404,035.44	October 2020	101,466,070.25
July 2015	247,256,047.07	March 2018	166,094,528.66	November 2020	99,708,092.79
August 2015	244,479,876.38	April 2018	163,798,765.31	December 2020	97,978,894.87
September 2015	241,720,059.69	May 2018	161,516,668.39	January 2021	96,278,021.05
October 2015	238,976,505.65	June 2018	159,248,161.32	February 2021	94,605,022.92
November 2015	236,249,123.38	July 2018	156,993,167.94	March 2021	92,959,459.00

C Class (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
April 2021	$ 91,340,894.67	March 2026	$ 31,169,569.47	February 2031	$ 9,392,785.62
May 2021	89,748,902.06	April 2026	30,581,750.54	March 2031	9,187,291.92
June 2021	88,183,059.89	May 2026	30,004,001.09	April 2031	8,985,561.76
July 2021	86,642,953.44	June 2026	29,436,157.34	May 2031	8,787,531.63
August 2021	85,128,174.42	July 2026	28,878,058.09	June 2031	8,593,139.04
September 2021	83,638,320.86	August 2026	28,329,544.71	July 2031	8,402,322.51
October 2021	82,172,997.04	September 2026	27,790,461.03	August 2031	8,215,021.55
November 2021	80,731,813.38	October 2026	27,260,653.39	September 2031	8,031,176.67
December 2021	79,314,386.32	November 2026	26,739,970.52	October 2031	7,850,729.29
January 2022	77,920,338.31	December 2026	26,228,263.54	November 2031	7,673,621.83
February 2022	76,549,297.60	January 2027	25,725,385.95	December 2031	7,499,797.61
March 2022	75,200,898.26	February 2027	25,231,193.54	January 2032	7,329,200.88
April 2022	73,874,780.02	March 2027	24,745,544.37	February 2032	7,161,776.77
May 2022	72,570,588.22	April 2027	24,268,298.77	March 2032	6,997,471.34
June 2022	71,287,973.72	May 2027	23,799,319.26	April 2032	6,836,231.48
July 2022	70,026,592.79	June 2027	23,338,470.55	May 2032	6,678,004.96
August 2022	68,786,107.06	July 2027	22,885,619.48	June 2032	6,522,740.41
September 2022	67,566,183.42	August 2027	22,440,634.99	July 2032	6,370,387.27
October 2022	66,366,493.94	September 2027	22,003,388.11	August 2032	6,220,895.81
November 2022	65,186,715.80	October 2027	21,573,751.91	September 2032	6,074,217.11
December 2022	64,026,531.19	November 2027	21,151,601.47	October 2032	5,930,303.04
January 2023	62,885,627.27	December 2027	20,736,813.85	November 2032	5,789,106.26
February 2023	61,763,696.07	January 2028	20,329,268.06	December 2032	5,650,580.18
March 2023	60,660,434.40	February 2028	19,928,845.02	January 2033	5,514,679.00
April 2023	59,575,543.80	March 2028	19,535,427.56	February 2033	5,381,357.64
May 2023	58,508,730.49	April 2028	19,148,900.35	March 2033	5,250,571.76
June 2023	57,459,705.23	May 2028	18,769,149.91	April 2033	5,122,277.75
July 2023	56,428,183.32	June 2028	18,396,064.54	May 2033	4,996,432.70
August 2023	55,413,884.49	July 2028	18,029,534.33	June 2033	4,872,994.41
September 2023	54,416,532.85	August 2028	17,669,451.11	July 2033	4,751,921.36
October 2023	53,435,856.80	September 2028	17,315,708.45	August 2033	4,633,172.72
November 2023	52,471,589.00	October 2028	16,968,201.59	September 2033	4,516,708.31
December 2023	51,523,466.28	November 2028	16,626,827.45	October 2033	4,402,488.62
January 2024	50,591,229.57	December 2028	16,291,484.58	November 2033	4,290,474.78
February 2024	49,674,623.86	January 2029	15,962,073.15	December 2033	4,180,628.57
March 2024	48,773,398.12	February 2029	15,638,494.94	January 2034	4,072,912.37
April 2024	47,887,305.26	March 2029	15,320,653.26	February 2034	3,967,289.20
May 2024	47,016,102.02	April 2029	15,008,452.99	March 2034	3,863,722.67
June 2024	46,159,548.98	May 2029	14,701,800.52	April 2034	3,762,177.00
July 2024	45,317,410.45	June 2029	14,400,603.74	May 2034	3,662,616.99
August 2024	44,489,454.42	July 2029	14,104,771.98	June 2034	3,565,008.01
September 2024	43,675,452.55	August 2029	13,814,216.06	July 2034	3,469,316.03
October 2024	42,875,180.02	September 2029	13,528,848.20	August 2034	3,375,507.53
November 2024	42,088,415.59	October 2029	13,248,582.02	September 2034	3,283,549.58
December 2024	41,314,941.43	November 2029	12,973,332.55	October 2034	3,193,409.79
January 2025	40,554,543.18	December 2029	12,703,016.14	November 2034	3,105,056.28
February 2025	39,807,009.80	January 2030	12,437,550.51	December 2034	3,018,457.72
March 2025	39,072,133.57	February 2030	12,176,854.68	January 2035	2,933,583.28
April 2025	38,349,710.04	March 2030	11,920,848.98	February 2035	2,850,402.65
May 2025	37,639,537.96	April 2030	11,669,455.00	March 2035	2,768,886.00
June 2025	36,941,419.24	May 2030	11,422,595.59	April 2035	2,689,004.03
July 2025	36,255,158.90	June 2030	11,180,194.86	May 2035	2,610,727.88
August 2025	35,580,565.02	July 2030	10,942,178.12	June 2035	2,534,029.21
September 2025	34,917,448.70	August 2030	10,708,471.86	July 2035	2,458,880.11
October 2025	34,265,624.01	September 2030	10,479,003.79	August 2035	2,385,253.16
November 2025	33,624,907.94	October 2030	10,253,702.75	September 2035	2,313,121.39
December 2025	32,995,120.36	November 2030	10,032,498.74	October 2035	2,242,458.25
January 2026	32,376,083.97	December 2030	9,815,322.88	November 2035	2,173,237.68
February 2026	31,767,624.26	January 2031	9,602,107.40	December 2035	2,105,434.01

C Class (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
January 2036	$ 2,039,022.01	July 2037	$ 1,055,200.40	January 2039	$ 393,168.04
February 2036	1,973,976.87	August 2037	1,010,956.43	February 2039	363,848.92
March 2036	1,910,274.20	September 2037	967,679.31	March 2039	335,220.04
April 2036	1,847,890.01	October 2037	925,351.34	April 2039	307,268.40
May 2036	1,786,800.70	November 2037	883,955.11	May 2039	279,981.22
June 2036	1,726,983.08	December 2037	843,473.53	June 2039	253,345.95
July 2036	1,668,414.33	January 2038	803,889.77	July 2039	227,350.22
August 2036	1,611,072.04	February 2038	765,187.30	August 2039	201,981.92
September 2036	1,554,934.13	March 2038	727,349.87	September 2039	177,229.11
October 2036	1,499,978.93	April 2038	690,361.50	October 2039	153,080.07
November 2036	1,446,185.10	May 2038	654,206.48	November 2039	129,523.29
December 2036	1,393,531.69	June 2038	618,869.37	December 2039	106,547.45
January 2037	1,341,998.07	July 2038	584,334.99	January 2040	84,141.42
February 2037	1,291,563.98	August 2038	550,588.42	February 2040	62,294.26
March 2037	1,242,209.48	September 2038	517,615.00	March 2040	40,995.25
April 2037	1,193,914.98	October 2038	485,400.30	April 2040	20,233.81
May 2037	1,146,661.21	November 2038	453,930.15	May 2040 and thereafter	0.00
June 2037	1,100,429.22	December 2038	423,190.63		

Aggregate Group II Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$320,722,514.00	February 2016	$214,523,942.59	December 2018	$135,130,128.14
May 2013	317,142,001.40	March 2016	211,842,518.57	January 2019	133,129,816.45
June 2013	313,591,636.59	April 2016	209,183,949.39	February 2019	131,146,803.65
July 2013	310,071,175.59	May 2016	206,548,049.14	March 2019	129,180,948.16
August 2013	306,580,376.38	June 2016	203,934,633.36	April 2019	127,232,109.52
September 2013	303,118,998.86	July 2016	201,343,519.11	May 2019	125,300,148.40
October 2013	299,686,804.82	August 2016	198,774,524.86	June 2019	123,384,926.58
November 2013	296,283,557.97	September 2016	196,227,470.55	July 2019	121,486,306.96
December 2013	292,909,023.88	October 2016	193,702,177.55	August 2019	119,604,153.51
January 2014	289,562,970.00	November 2016	191,198,468.67	September 2019	117,738,331.32
February 2014	286,245,165.62	December 2016	188,716,168.10	October 2019	115,888,706.52
March 2014	282,955,381.87	January 2017	186,255,101.47	November 2019	114,061,605.98
April 2014	279,693,391.69	February 2017	183,815,095.77	December 2019	112,261,605.55
May 2014	276,458,969.84	March 2017	181,395,979.38	January 2020	110,488,316.98
June 2014	273,251,892.87	April 2017	178,997,582.06	February 2020	108,741,357.43
July 2014	270,071,939.09	May 2017	176,619,734.92	March 2020	107,020,349.46
August 2014	266,918,888.61	June 2017	174,262,270.40	April 2020	105,324,920.90
September 2014	263,792,523.26	July 2017	171,925,022.31	May 2020	103,654,704.83
October 2014	260,692,626.61	August 2017	169,607,825.76	June 2020	102,009,339.47
November 2014	257,618,983.97	September 2017	167,310,517.18	July 2020	100,388,468.12
December 2014	254,571,382.33	October 2017	165,032,934.32	August 2020	98,791,739.07
January 2015	251,549,610.40	November 2017	162,774,916.21	September 2020	97,218,805.58
February 2015	248,553,458.56	December 2017	160,536,303.17	October 2020	95,669,325.77
March 2015	245,582,718.88	January 2018	158,316,936.79	November 2020	94,142,962.55
April 2015	242,637,185.05	February 2018	156,116,659.93	December 2020	92,639,383.59
May 2015	239,716,652.42	March 2018	153,935,316.70	January 2021	91,158,261.22
June 2015	236,820,917.98	April 2018	151,772,752.47	February 2021	89,699,272.37
July 2015	233,949,780.33	May 2018	149,628,813.82	March 2021	88,262,098.53
August 2015	231,103,039.66	June 2018	147,503,348.57	April 2021	86,846,425.66
September 2015	228,280,497.78	July 2018	145,396,205.75	May 2021	85,451,944.14
October 2015	225,481,958.04	August 2018	143,307,235.60	June 2021	84,078,348.70
November 2015	222,707,225.39	September 2018	141,236,289.56	July 2021	82,725,338.37
December 2015	219,956,106.32	October 2018	139,183,220.24	August 2021	81,392,616.43
January 2016	217,228,408.87	November 2018	137,147,881.45	September 2021	80,079,890.32

Aggregate Group II (Continued)

Distribution Date	Planned Balance
October 2021	$ 78,786,871.61
November 2021	77,513,275.93
December 2021	76,258,822.91
January 2022	75,023,236.14
February 2022	73,806,243.12
March 2022	72,607,575.15
April 2022	71,426,967.36
May 2022	70,264,158.60
June 2022	69,118,891.40
July 2022	67,990,911.93
August 2022	66,879,969.93
September 2022	65,785,818.70
October 2022	64,708,215.00
November 2022	63,646,919.02
December 2022	62,601,694.37
January 2023	61,572,307.97
February 2023	60,558,530.04
March 2023	59,560,134.05
April 2023	58,576,896.69
May 2023	57,608,597.78
June 2023	56,655,020.27
July 2023	55,715,950.18
August 2023	54,791,176.56
September 2023	53,880,491.44
October 2023	52,983,689.81
November 2023	52,100,569.53
December 2023	51,230,931.37
January 2024	50,374,578.89
February 2024	49,531,318.44
March 2024	48,700,959.11
April 2024	47,883,312.73
May 2024	47,078,193.76
June 2024	46,285,419.30
July 2024	45,504,809.07
August 2024	44,736,185.31
September 2024	43,979,372.83
October 2024	43,234,198.89
November 2024	42,500,493.22
December 2024	41,778,087.97
January 2025	41,066,817.66
February 2025	40,366,519.19
March 2025	39,677,031.76
April 2025	38,998,196.86
May 2025	38,329,858.24
June 2025	37,671,861.87
July 2025	37,024,055.91
August 2025	36,386,290.69
September 2025	35,758,418.66
October 2025	35,140,294.39
November 2025	34,531,774.51
December 2025	33,932,717.69
January 2026	33,342,984.62
February 2026	32,762,437.98
March 2026	32,190,942.41
April 2026	31,628,364.48
May 2026	31,074,572.67
June 2026	30,529,437.31
July 2026	29,992,830.62
August 2026	29,464,626.63
September 2026	$ 28,944,701.16
October 2026	28,432,931.82
November 2026	27,929,197.97
December 2026	27,433,380.68
January 2027	26,945,362.74
February 2027	26,465,028.60
March 2027	25,992,264.39
April 2027	25,526,957.84
May 2027	25,068,998.31
June 2027	24,618,276.74
July 2027	24,174,685.62
August 2027	23,738,119.01
September 2027	23,308,472.47
October 2027	22,885,643.05
November 2027	22,469,529.29
December 2027	22,060,031.20
January 2028	21,657,050.20
February 2028	21,260,489.13
March 2028	20,870,252.25
April 2028	20,486,245.18
May 2028	20,108,374.88
June 2028	19,736,549.68
July 2028	19,370,679.20
August 2028	19,010,674.39
September 2028	18,656,447.47
October 2028	18,307,911.90
November 2028	17,964,982.43
December 2028	17,627,575.01
January 2029	17,295,606.81
February 2029	16,968,996.19
March 2029	16,647,662.69
April 2029	16,331,527.02
May 2029	16,020,511.02
June 2029	15,714,537.68
July 2029	15,413,531.07
August 2029	15,117,416.39
September 2029	14,826,119.90
October 2029	14,539,568.94
November 2029	14,257,691.89
December 2029	13,980,418.18
January 2030	13,707,678.25
February 2030	13,439,403.55
March 2030	13,175,526.52
April 2030	12,915,980.59
May 2030	12,660,700.16
June 2030	12,409,620.55
July 2030	12,162,678.04
August 2030	11,919,809.85
September 2030	11,680,954.09
October 2030	11,446,049.77
November 2030	11,215,036.80
December 2030	10,987,855.94
January 2031	10,764,448.85
February 2031	10,544,757.99
March 2031	10,328,726.70
April 2031	10,116,299.12
May 2031	9,907,420.21
June 2031	9,702,035.74
July 2031	9,500,092.27
August 2031	$ 9,301,537.12
September 2031	9,106,318.40
October 2031	8,914,384.97
November 2031	8,725,686.44
December 2031	8,540,173.14
January 2032	8,357,796.15
February 2032	8,178,507.26
March 2032	8,002,258.94
April 2032	7,829,004.39
May 2032	7,658,697.47
June 2032	7,491,292.74
July 2032	7,326,745.40
August 2032	7,165,011.32
September 2032	7,006,047.02
October 2032	6,849,809.65
November 2032	6,696,256.99
December 2032	6,545,347.44
January 2033	6,397,040.03
February 2033	6,251,294.36
March 2033	6,108,070.64
April 2033	5,967,329.67
May 2033	5,829,032.82
June 2033	5,693,142.04
July 2033	5,559,619.82
August 2033	5,428,429.21
September 2033	5,299,533.83
October 2033	5,172,897.80
November 2033	5,048,485.79
December 2033	4,926,262.98
January 2034	4,806,195.08
February 2034	4,688,248.30
March 2034	4,572,389.35
April 2034	4,458,585.42
May 2034	4,346,804.20
June 2034	4,237,013.86
July 2034	4,129,183.04
August 2034	4,023,280.83
September 2034	3,919,276.80
October 2034	3,817,140.96
November 2034	3,716,843.76
December 2034	3,618,356.11
January 2035	3,521,649.32
February 2035	3,426,695.17
March 2035	3,333,465.81
April 2035	3,241,933.84
May 2035	3,152,072.27
June 2035	3,063,854.48
July 2035	2,977,254.28
August 2035	2,892,245.85
September 2035	2,808,803.77
October 2035	2,726,902.99
November 2035	2,646,518.84
December 2035	2,567,627.02
January 2036	2,490,203.57
February 2036	2,414,224.94
March 2036	2,339,667.87
April 2036	2,266,509.50
May 2036	2,194,727.29
June 2036	2,124,299.03

Aggregate Group II (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
July 2036	$ 2,055,202.87	November 2037	$ 1,114,206.36	March 2039	$ 432,389.20
August 2036	1,987,417.27	December 2037	1,064,711.00	April 2039	396,907.39
September 2036	1,920,921.00	January 2038	1,016,205.98	May 2039	362,181.87
October 2036	1,855,693.19	February 2038	968,674.92	June 2039	328,199.84
November 2036	1,791,713.24	March 2038	922,101.70	July 2039	294,948.70
December 2036	1,728,960.89	April 2038	876,470.43	August 2039	262,416.05
January 2037	1,667,416.17	May 2038	831,765.49	September 2039	230,589.67
February 2037	1,607,059.42	June 2038	787,971.46	October 2039	199,457.54
March 2037	1,547,871.28	July 2038	745,073.19	November 2039	169,007.81
April 2037	1,489,832.66	August 2038	703,055.74	December 2039	139,228.82
May 2037	1,432,924.79	September 2038	661,904.40	January 2040	110,109.09
June 2037	1,377,129.15	October 2038	621,604.70	February 2040	81,637.33
July 2037	1,322,427.54	November 2038	582,142.37	March 2040	53,802.40
August 2037	1,268,801.99	December 2038	543,503.38	April 2040	26,593.36
September 2037	1,216,234.84	January 2039	505,673.90	May 2040 and thereafter	0.00
October 2037	1,164,708.67	February 2039	468,640.31		

Aggregate Group III Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$211,630,000.00	May 2016	$156,991,527.39	June 2019	$104,619,531.27
May 2013	210,753,277.13	June 2016	155,413,203.30	July 2019	103,364,039.68
June 2013	209,827,464.74	July 2016	153,844,553.28	August 2019	102,116,340.10
July 2013	208,852,967.94	August 2016	152,285,521.04	September 2019	100,876,387.02
August 2013	207,830,219.64	September 2016	150,736,050.59	October 2019	99,644,135.17
September 2013	206,759,680.21	October 2016	149,196,086.29	November 2019	98,419,539.55
October 2013	205,641,837.19	November 2016	147,665,572.79	December 2019	97,202,555.42
November 2013	204,477,204.91	December 2016	146,144,455.08	January 2020	95,993,138.30
December 2013	203,266,324.14	January 2017	144,632,678.44	February 2020	94,791,243.94
January 2014	202,009,761.65	February 2017	143,130,188.48	March 2020	93,596,828.38
February 2014	200,708,109.83	March 2017	141,636,931.13	April 2020	92,409,847.88
March 2014	199,361,986.19	April 2017	140,152,852.61	May 2020	91,230,258.97
April 2014	197,972,032.92	May 2017	138,677,899.46	June 2020	90,058,018.42
May 2014	196,538,916.36	June 2017	137,212,018.52	July 2020	88,893,083.25
June 2014	195,063,326.50	July 2017	135,755,156.93	August 2020	87,735,410.74
July 2014	193,545,976.41	August 2017	134,307,262.15	September 2020	86,584,958.39
August 2014	191,987,601.69	September 2017	132,868,281.91	October 2020	85,441,683.95
September 2014	190,388,959.85	October 2017	131,438,164.29	November 2020	84,305,545.44
October 2014	188,750,829.75	November 2017	130,016,857.60	December 2020	83,176,501.08
November 2014	187,074,010.89	December 2017	128,604,310.51	January 2021	82,054,509.35
December 2014	185,359,322.83	January 2018	127,200,471.95	February 2021	80,939,528.98
January 2015	183,607,604.48	February 2018	125,805,291.14	March 2021	79,831,518.91
February 2015	181,866,568.40	March 2018	124,418,717.61	April 2021	78,730,438.34
March 2015	180,136,152.52	April 2018	123,040,701.16	May 2021	77,636,246.68
April 2015	178,416,295.15	May 2018	121,671,191.89	June 2021	76,548,903.59
May 2015	176,706,934.92	June 2018	120,310,140.17	July 2021	75,468,368.96
June 2015	175,008,010.81	July 2018	118,957,496.69	August 2021	74,398,863.56
July 2015	173,319,462.18	August 2018	117,613,212.37	September 2021	73,343,382.96
August 2015	171,641,228.70	September 2018	116,277,238.46	October 2021	72,301,750.77
September 2015	169,973,250.42	October 2018	114,949,526.47	November 2021	71,273,792.75
October 2015	168,315,467.71	November 2018	113,630,028.17	December 2021	70,259,336.83
November 2015	166,667,821.28	December 2018	112,318,695.63	January 2022	69,258,213.03
December 2015	165,030,252.20	January 2019	111,015,481.19	February 2022	68,270,253.45
January 2016	163,402,701.85	February 2019	109,720,337.45	March 2022	67,295,292.27
February 2016	161,785,111.97	March 2019	108,433,217.31	April 2022	66,333,165.70
March 2016	160,177,424.61	April 2019	107,154,073.91	May 2022	65,383,711.97
April 2016	158,579,582.18	May 2019	105,882,860.66	June 2022	64,446,771.28

Aggregate Group III (Continued)

Distribution Date	Planned Balance
July 2022	$ 63,522,185.80
August 2022	62,609,799.65
September 2022	61,709,458.87
October 2022	60,821,011.36
November 2022	59,944,306.94
December 2022	59,079,197.22
January 2023	58,225,535.70
February 2023	57,383,177.63
March 2023	56,551,980.06
April 2023	55,731,801.82
May 2023	54,922,503.44
June 2023	54,123,947.20
July 2023	53,335,997.06
August 2023	52,558,518.66
September 2023	51,791,379.29
October 2023	51,034,447.90
November 2023	50,287,595.03
December 2023	49,550,692.83
January 2024	48,823,615.00
February 2024	48,106,236.85
March 2024	47,398,435.18
April 2024	46,700,088.33
May 2024	46,011,076.15
June 2024	45,331,279.96
July 2024	44,660,582.56
August 2024	43,998,868.17
September 2024	43,346,022.47
October 2024	42,701,932.55
November 2024	42,066,486.87
December 2024	41,439,575.31
January 2025	40,821,089.06
February 2025	40,210,920.71
March 2025	39,608,964.15
April 2025	39,015,114.57
May 2025	38,429,268.50
June 2025	37,851,323.70
July 2025	37,281,179.24
August 2025	36,718,735.42
September 2025	36,163,893.77
October 2025	35,616,557.05
November 2025	35,076,629.23
December 2025	34,544,015.46
January 2026	34,018,622.07
February 2026	33,500,356.54
March 2026	32,989,127.53
April 2026	32,484,844.81
May 2026	31,987,419.27
June 2026	31,496,762.90
July 2026	31,012,788.81
August 2026	30,535,411.17
September 2026	30,064,545.21
October 2026	29,600,107.23
November 2026	29,142,014.56
December 2026	28,690,185.57
January 2027	28,244,539.63
February 2027	27,804,997.12
March 2027	27,371,479.42
April 2027	26,943,908.87
May 2027	26,522,208.79
June 2027	$ 26,106,303.45
July 2027	25,696,118.07
August 2027	25,291,578.80
September 2027	24,892,612.69
October 2027	24,499,147.74
November 2027	24,111,112.82
December 2027	23,728,437.68
January 2028	23,351,052.97
February 2028	22,978,890.19
March 2028	22,611,881.70
April 2028	22,249,960.71
May 2028	21,893,061.26
June 2028	21,541,118.20
July 2028	21,194,067.22
August 2028	20,851,844.80
September 2028	20,514,388.21
October 2028	20,181,635.51
November 2028	19,853,525.55
December 2028	19,529,997.91
January 2029	19,210,992.96
February 2029	18,896,451.80
March 2029	18,586,316.27
April 2029	18,280,528.94
May 2029	17,979,033.11
June 2029	17,681,772.78
July 2029	17,388,692.64
August 2029	17,099,738.10
September 2029	16,814,855.23
October 2029	16,533,990.81
November 2029	16,257,092.25
December 2029	15,984,107.64
January 2030	15,714,985.73
February 2030	15,449,675.90
March 2030	15,188,128.16
April 2030	14,930,293.18
May 2030	14,676,122.22
June 2030	14,425,567.16
July 2030	14,178,580.49
August 2030	13,935,115.31
September 2030	13,695,125.28
October 2030	13,458,564.67
November 2030	13,225,388.32
December 2030	12,995,551.63
January 2031	12,769,010.58
February 2031	12,545,721.70
March 2031	12,325,642.05
April 2031	12,108,729.25
May 2031	11,894,941.45
June 2031	11,684,237.34
July 2031	11,476,576.11
August 2031	11,271,917.48
September 2031	11,070,221.69
October 2031	10,871,449.45
November 2031	10,675,562.00
December 2031	10,482,521.06
January 2032	10,292,288.83
February 2032	10,104,827.98
March 2032	9,920,101.68
April 2032	9,738,073.54
May 2032	$ 9,558,707.65
June 2032	9,381,968.54
July 2032	9,207,821.21
August 2032	9,036,231.08
September 2032	8,867,164.03
October 2032	8,700,586.36
November 2032	8,536,464.81
December 2032	8,374,766.53
January 2033	8,215,459.09
February 2033	8,058,510.49
March 2033	7,903,889.10
April 2033	7,751,563.74
May 2033	7,601,503.60
June 2033	7,453,678.25
July 2033	7,308,057.68
August 2033	7,164,612.23
September 2033	7,023,312.65
October 2033	6,884,130.04
November 2033	6,747,035.87
December 2033	6,612,002.00
January 2034	6,479,000.61
February 2034	6,348,004.27
March 2034	6,218,985.88
April 2034	6,091,918.70
May 2034	5,966,776.31
June 2034	5,843,532.65
July 2034	5,722,162.00
August 2034	5,602,638.94
September 2034	5,484,938.40
October 2034	5,369,035.63
November 2034	5,254,906.17
December 2034	5,142,525.92
January 2035	5,031,871.05
February 2035	4,922,918.05
March 2035	4,815,643.71
April 2035	4,710,025.14
May 2035	4,606,039.70
June 2035	4,503,665.09
July 2035	4,402,879.25
August 2035	4,303,660.45
September 2035	4,205,987.20
October 2035	4,109,838.31
November 2035	4,015,192.86
December 2035	3,922,030.19
January 2036	3,830,329.92
February 2036	3,740,071.93
March 2036	3,651,236.34
April 2036	3,563,803.57
May 2036	3,477,754.24
June 2036	3,393,069.27
July 2036	3,309,729.78
August 2036	3,227,717.19
September 2036	3,147,013.10
October 2036	3,067,599.39
November 2036	2,989,458.16
December 2036	2,912,571.75
January 2037	2,836,922.72
February 2037	2,762,493.86
March 2037	2,689,268.18

Aggregate Group III (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
April 2037	$ 2,617,228.92	December 2038	$ 1,401,614.11	August 2040	$ 540,516.87
May 2037	2,546,359.53	January 2039	1,350,979.73	September 2040	505,068.66
June 2037	2,476,643.68	February 2039	1,301,213.52	October 2040	470,269.63
July 2037	2,408,065.25	March 2039	1,252,303.09	November 2040	436,110.29
August 2037	2,340,608.32	April 2039	1,204,236.23	December 2040	402,581.27
September 2037	2,274,257.20	May 2039	1,157,000.86	January 2041	369,673.34
October 2037	2,208,996.39	June 2039	1,110,585.08	February 2041	337,377.39
November 2037	2,144,810.59	July 2039	1,064,977.16	March 2041	305,684.41
December 2037	2,081,684.71	August 2039	1,020,165.49	April 2041	274,585.53
January 2038	2,019,603.84	September 2039	976,138.63	May 2041	244,072.01
February 2038	1,958,553.29	October 2039	932,885.30	June 2041	214,135.19
March 2038	1,898,518.53	November 2039	890,394.36	July 2041	184,766.57
April 2038	1,839,485.25	December 2039	848,654.82	August 2041	155,957.72
May 2038	1,781,439.30	January 2040	807,655.82	September 2041	127,700.36
June 2038	1,724,366.75	February 2040	767,386.68	October 2041	99,986.29
July 2038	1,668,253.82	March 2040	727,836.82	November 2041	72,807.45
August 2038	1,613,086.92	April 2040	688,995.82	December 2041	46,155.86
September 2038	1,558,852.65	May 2040	650,853.41	January 2042	20,023.68
October 2038	1,505,537.77	June 2040	613,399.43	February 2042 and thereafter	0.00
November 2038	1,453,129.22	July 2040	576,623.88		

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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$1,473,276,994

FannieMae®

Guaranteed Pass-Through Certificates

Fannie Mae Trust 2013-43

PROSPECTUS SUPPLEMENT

J.P. Morgan

April 24, 2013