

\$667,435,898



FannieMae®

Guaranteed REMIC Pass-Through Certificates Fannie Mae REMIC Trust 2006-81

The Certificates

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

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 may pay principal at rates that 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 distributed to investors on time.

The Trust and its Assets

The trust will own Fannie Mae MBS.

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

Carefully consider the risk factors starting on page S-12 of this prospectus supplement and on page 10 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.

Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
FA	1	\$149,819,350	PT	(1)	FLT	31396KM33	September 2036
SQ(2)	1	200,000,000(3)	NTL	(1)	INV/IO	31396KM41	September 2036
LO(2)	1	18,278,000	PAC	(4)	PO	31396KM58	September 2036
MO(2)	1	12,491,231	SUP	(4)	PO	31396KM66	September 2036
FC	1	50,000,000	TAC/AD	(1)	FLT	31396KM74	September 2036
FD	1	180,650	SUP	(1)	FLT/Z (5)	31396KM82	September 2036
FB	2	108,333,333	PT	(1)	FLT	31396KM90	September 2036
QS(2)	2	108,333,333(3)	NTL	(1)	INV/IO	31396KN24	September 2036
OL(2)	2	9,893,000	PAC	(4)	PO	31396KN32	September 2036
OM(2)	2	6,773,667	SUP	(4)	PO	31396KN40	September 2036
NG(2)	3	5,956,000	PAC	6.0%	FIX	31396KN57	May 2010
NH(2)	3	68,657,333	PAC	6.0	FIX	31396KN65	February 2027
NB(2)	3	34,453,333	PAC	6.0	FIX	31396KN73	December 2030
NC(2)	3	24,801,333	PAC	6.0	FIX	31396KN81	February 2033
ND	3	36,933,333	PAC	6.0	FIX	31396KN99	September 2035
NO(2)	3	17,366,667	PAC	(4)	PO	31396KP22	September 2036
NI(2)	3	17,366,667(3)	NTL	(6)	T/IO	31396KP30	September 2036
NJ(2)	3	17,366,667(3)	NTL	(6)	T/IO	31396KP48	September 2036
QA	3	19,788,333	PAC/AD	6.0	FIX	31396KP55	September 2036
QZ	3	1,000	PAC	6.0	FIX/Z	31396KP63	September 2036
KO(2)	3	5,208,333	SCH	(4)	PO	31396KP71	September 2036
LI(2)	3	5,208,333(3)	NTL	(6)	T/IO	31396KP89	September 2036
LS	3	25,000,000	SCH	(6)	T	31396KP97	September 2036
LA	3	9,910,000	SUP	6.0	FIX	31396KQ21	January 2035
LT	3	13,914,154	TAC/SUP/AD	6.0	FIX	31396KQ39	June 2021
LV	3	4,785,231	TAC/SUP/AD	6.0	FIX	31396KQ47	April 2021
LJ	3	1,558,282(3)	NTL	6.0	FIX/IO	31396KQ54	June 2021
LZ	3	20,000,000	CPT(7)	6.5	FIX/Z	31396KQ62	September 2036
LP	3	3,224,950	CPT(7)	(4)	PO	31396KQ70	September 2036
FE	4	20,000,000	PT	(1)	FLT	31396KQ88	September 2036
ES(2)	4	20,000,000(3)	NTL	(1)	INV/IO	31396KQ96	September 2036
EO(2)	4	1,666,667	PT	(4)	PO	31396KR20	September 2036
R		0	NPR	0	NPR	31396KR38	September 2036
RL		0	NPR	0	NPR	31396KR46	September 2036

- | | |
|---|--|
| (1) Based on LIBOR. | (4) Principal only classes. |
| (2) Exchangeable classes. | (5) Floating rate/accrual class |
| (3) Notional balances. These classes are interest only classes. See page S-8 for a description of how their notional balances are calculated. | (6) These classes are toggle classes. See pages S-7 and S-8 for a description of their interest rates. |
| | (7) These classes consists of multiple payment components as further described on page S-8. |

If you own certificates of certain classes, you can exchange them for the corresponding RCR certificates to be issued at the time of the exchange. The PO, SA, OP, SB, NA, NE, LF, SE and NK Classes are the RCR classes, as further described in this prospectus supplement.

The dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be August 30, 2006.

Citigroup

The date of this Prospectus Supplement is July 11, 2006.

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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 May 1, 2002 (the “REMIC Prospectus”);
- our Prospectus for Fannie Mae Guaranteed Mortgage Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated January 1, 2006 (the “MBS Prospectus”); and
- any information incorporated by reference in this prospectus supplement as discussed below under the heading “Incorporation by Reference.”

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

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

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

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

Citigroup Global Markets Inc.
Prospectus Department
Brooklyn Army Terminal
140 58th Street, Suite 8-G
Brooklyn, New York 11220
(telephone 718-765-6732).

INCORPORATION BY REFERENCE

In this prospectus supplement, we are incorporating by reference the MBS Prospectus described above. In addition, we are incorporating by reference the documents listed below. This means that we are disclosing information to you by referring you to these documents. These documents are considered part of this prospectus supplement, so you should read this prospectus supplement, and any applicable supplements or amendments, together with these documents.

You should rely only on the information provided or incorporated by reference in this prospectus supplement, the REMIC Prospectus and the MBS Prospectus and any applicable supplements or amendments.

We incorporate by reference the following documents we have filed, or may file, with the Securities and Exchange Commission (“SEC”):

- our Annual Report on Form 10-K for the fiscal year ended December 31, 2003 (“Form 10-K”);
- all other reports we have filed pursuant to Section 13(a) or 15(d) of the Securities Exchange Act of 1934 since the end of the fiscal year covered by the Form 10-K until the date of this prospectus supplement, excluding any information “furnished” to the SEC on Form 8-K; and
- all proxy statements that we file with the SEC and all documents that we file with the SEC pursuant to Section 13(a), 13(c), 14 or 15(d) of the Securities Exchange Act of 1934 subsequent to the date of this prospectus supplement and prior to the completion of the offering of the certificates, excluding any information we “furnish” to the SEC on Form 8-K.

Any information incorporated by reference in this prospectus supplement is deemed to be modified or superseded for purposes of this prospectus supplement to the extent information contained or incorporated by reference in this prospectus supplement modifies or supersedes such information. In such case, the information will constitute a part of this prospectus supplement only as so modified or superseded.

We file annual, quarterly and current reports, proxy statements and other information with the SEC. You can obtain copies of the periodic reports we file with the SEC without charge by calling or writing our Office of Investor Relations, Fannie Mae, 3900 Wisconsin Avenue, NW, Washington, DC 20016, telephone: (202) 752-7115. The periodic and current reports that we file with the SEC are also available on our Web site. Information appearing on our Web site is not incorporated in this prospectus supplement except as specifically stated in this prospectus supplement.

In addition, you may read our SEC filings and other information about Fannie Mae at the offices of the New York Stock Exchange, the Chicago Stock Exchange and the Pacific Exchange. Our SEC filings are also available at the SEC's Web site at www.sec.gov. We are providing the address of the SEC's Web site solely for the information of prospective investors. Information appearing on the SEC's Web site is not incorporated in this prospectus supplement except as specifically stated in this prospectus supplement.

RECENT DEVELOPMENTS

Our safety and soundness regulator, the Office of Federal Housing Enterprise Oversight ("OFHEO"), announced in July 2003 that it was conducting a special examination of our accounting policies and practices, and in September 2004 issued a preliminary report of its findings to date. OFHEO subsequently identified additional accounting and internal control issues in February 2005, and issued its Report of the Special Examination of Fannie Mae (the "OFHEO Report") on May 23, 2006.

On December 22, 2004, we reported that the Audit Committee of our Board of Directors (the "Board") had determined that our previously filed interim and audited financial statements and the independent auditor's reports thereon for the period from January 2001 through the second quarter of 2004 should no longer be relied upon because such financial statements were prepared using accounting principles that did not comply with U.S. generally accepted accounting principles ("GAAP"). We have subsequently initiated an extensive restatement and re-audit of our financial statements with our new independent auditor, Deloitte & Touche LLP. We anticipate that the impact of the restatement will be material to Fannie Mae's financial statements for many, if not all, of the periods involved.

Our Board and management have initiated numerous internal and external reviews of our accounting processes and controls, our financial reporting processes, and our application of GAAP. See "Risk Factors—There are numerous ongoing internal reviews and external investigations of Fannie Mae" in the MBS Prospectus. One of these external investigations was conducted by the law firm of Paul, Weiss, Rifkind, Wharton & Garrison LLP ("Paul Weiss"), under the direction of former U.S. Senator Warren Rudman. On February 23, 2006, the Paul Weiss report to the Special Committee of the Board was publicly released, and included numerous findings about Fannie Mae's accounting policies, practices and systems, compensation practices, corporate governance, and internal controls. On February 24, 2006, we filed a Form 8-K with the U.S. Securities and Exchange Commission (the "SEC") that includes the Paul Weiss report.

The OFHEO Report presents OFHEO's findings about Fannie Mae's corporate culture, executive compensation programs, accounting policies and internal controls, internal and external auditors, senior management, and the Board. In conjunction with the release of the OFHEO Report, Fannie Mae entered into settlement agreements with both OFHEO and the SEC on May 23, 2006. The settlement agreements require Fannie Mae to pay civil penalties totaling \$400 million. In addition, the

settlement agreement with OFHEO requires Fannie Mae to undertake certain remedial actions within a specified time frame to address the recommendations contained in the OFHEO Report, including an undertaking by Fannie Mae not to increase its “mortgage portfolio” assets except as permitted by a plan to be submitted by Fannie Mae for approval by OFHEO. The settlement agreements constitute comprehensive settlements between Fannie Mae and both OFHEO and the SEC relating to the activities of Fannie Mae during the time period in question. Investigations into our accounting policies and practices and our financial reporting continue with the U.S. Attorney’s Office for the District of Columbia. Please refer to our Form 8-K filed with the SEC on May 30, 2006 for further information about the OFHEO Report and the settlement agreements. A complete copy of the OFHEO Report is available on OFHEO’s website at www.ofheo.gov.

On July 20, 2006, the Federal Reserve Board implemented revisions to its payment systems risk policy requiring all government sponsored enterprises, including Fannie Mae, to fully fund their accounts with the Federal Reserve Banks before making payments to debt and mortgage-backed securities investors. Fannie Mae complied with this policy by entering into various funding agreements with market participants. In connection with this policy change, Fannie Mae also entered into a new fiscal agency agreement with the Federal Reserve Bank of New York.

We have not filed Quarterly Reports on Form 10-Q for the third quarter of 2004, the first, second and third quarters of 2005, or the first and second quarters of 2006, nor have we filed our Annual Reports on Form 10-K for the years ended December 31, 2004 and December 31, 2005. As we most recently reported in the Current Report on Form 8-K filed with the SEC on August 9, 2006, we currently estimate that we will complete our financial restatement and file our Annual Report on Form 10-K for the year ended December 31, 2004 by the end of 2006. See “Risk Factors—There is a lack of financial information about us available in the market” in the MBS Prospectus.

Forms 8-K that we file with the SEC prior to the completion of the offering of the certificates are incorporated by reference in this prospectus supplement. This means that we are disclosing information to you by referring you to those documents. You should refer to “Incorporation by Reference” above for further details on the information that we incorporate by reference in this prospectus supplement and where to find it.

REFERENCE SHEET

This reference sheet is not a summary of the transaction and does not contain complete information about the certificates. You should purchase the certificates only after reading this prospectus supplement and each of the additional disclosure documents listed on page S-3.

Assets Underlying Each Group of Classes

<u>Group</u>	<u>Assets</u>
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 MBS

Assumed Characteristics of the Mortgage Loans Underlying the MBS (as of August 1, 2006)

	<u>Approximate Principal Balance</u>	<u>Original Term to Maturity (in months)</u>	<u>Approximate Weighted Average Remaining Term to Maturity (in months)</u>	<u>Approximate Weighted Average Loan Age (in months)</u>	<u>Approximate Weighted Average Coupon</u>
Group 1 MBS	\$230,769,231	360	358	2	6.931%
Group 2 MBS	\$125,000,000	360	358	2	6.996%
Group 3 MBS	\$290,000,000	360	358	1	6.500%
Group 4 MBS	\$ 21,666,667	360	336	23	6.420%

The actual remaining terms to maturity, loan ages and interest rates of most of the mortgage loans will differ from the weighted averages shown above, perhaps significantly.

Class Factors

The class factors are numbers that, when multiplied by the initial principal balance of a certificate, can be used to calculate the current principal balance of that certificate (after taking into account principal payments in the same month). We publish the class factors on or shortly after the 11th day of each month.

Settlement Date

We expect to issue the certificates on August 30, 2006.

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.

Book-Entry and Physical Certificates

We will issue the book-entry certificates through the U.S. Federal Reserve Banks, which will electronically track ownership of the certificates and payments on them. We will issue physical certificates in registered, certificated form.

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

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

Exchanging Certificates Through Combination and Recombination

If you own certain certificates, you will be able to exchange them for a proportionate interest in the related RCR certificates as shown on Schedule 1. We will issue the RCR certificates upon such exchange. You can exchange your certificates by notifying us and paying an exchange fee. We use the principal and interest of the certificates exchanged to pay principal and interest on the related RCR certificates. Schedule 1 lists the available combinations of the certificates eligible for exchange and the related RCR certificates.

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

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate (1)</u>
FA	5.70%	7.500%	0.35%	LIBOR + 35 basis points
SQ	1.80%	7.150%	0.00%	7.15% – LIBOR
FC	5.70%	7.500%	0.35%	LIBOR + 35 basis points
FD	5.70%	7.500%	0.35%	LIBOR + 35 basis points
FB	5.70%	7.500%	0.35%	LIBOR + 35 basis points
QS	1.80%	7.150%	0.00%	7.15% – LIBOR
NI	0.00%	6.000%	0.00%	(2)
NJ	6.00%	6.000%	0.00%	(3)
LI	0.00%	34.800%	0.00%	(4)
LS	7.25%	7.250%	0.00%	(5)
FE	5.83%	6.500%	0.50%	LIBOR + 50 basis points
ES	0.67%	6.000%	0.00%	6% – LIBOR
SA	11.70%	46.475%	0.00%	46.475% – (6.5 × LIBOR)
SB	11.70%	46.475%	0.00%	46.475% – (6.5 × LIBOR)
LF	0.00%	34.800%	0.00%	(6)
SE	8.04%	72.000%	0.00%	72% – (12 × LIBOR)

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

(2) The applicable interest rate for the NI Class during each interest accrual period will be determined as follows:

<u>If LIBOR is:</u>	<u>Applicable Rate or Formula</u>
Less than or equal to 6.00%	0.00%
Greater than 6.00% and less than 6.25%	$(24 \times \text{LIBOR}) - 144\%$
Greater than or equal to 6.25%	6.00%

(3) The applicable interest rate for the NJ Class during each interest accrual period will be determined as follows:

<u>If LIBOR is:</u>	<u>Applicable Rate or Formula</u>
Less than or equal to 6.00%	6.00%
Greater than 6.00% and less than 6.25%	$150\% - (24 \times \text{LIBOR})$
Greater than or equal to 6.25%	0.00%

(4) The applicable interest rate for the LI Class during each interest accrual period will be determined as follows:

<u>If LIBOR is:</u>	<u>Applicable Rate</u>
Less than or equal to 7.00%	0.00%
Greater than 7.00%	34.80%

(5) The applicable interest rate for the LS Class during each interest accrual period will be determined as follows:

<u>If LIBOR is:</u>	<u>Applicable Rate</u>
Less than or equal to 7.00%	7.25%
Greater than 7.00%	0.00%

(6) The applicable interest rate for the LF Class during each interest accrual period will be determined as follows:

<u>If LIBOR is:</u>	<u>Applicable Rate</u>
Less than or equal to 7.00%	0.00%
Greater than 7.00%	34.80%

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

Notional Classes

A notional class will not receive any principal. Its notional principal balance is the balance used to calculate accrued interest. The notional principal balances will equal the percentages of the outstanding balances specified below immediately before the related distribution date:

<u>Class</u>	
SQ	100% of the <i>sum</i> of the FA, FC and FD Classes
QS	100% of the FB Class
NI	100% of the NO Class
NJ	100% of the NO Class
LI	100% of the KO Class
LJ	8.3333333333% of the <i>sum</i> of the LT and LV Classes
ES	100% of the FE Class

Components

The LZ and LP Classes are made up of multiple payment components. Each component will have the original principal balance, principal type and interest type as set forth below.

	<u>Original Principal Balance</u>	<u>Principal Type</u>	<u>Interest Type</u>
LZ1	\$15,000,000	SUP	FIX/Z
LZ2	\$ 5,000,000	SUP	FIX/Z
LP1	\$ 2,409,513	SUP	PO
LP2	\$ 815,437	SUP	PO

Distributions of Principal

Group 1 Principal Distribution Amount

FD Accrual Amount

To the FC Class to its Targeted Balance, and thereafter to the FD Class.

Group 1 Cash Flow Distribution Amount

(a) 64.9217182684% to the FA Class to zero,

(b) 21.7449483116% as follows:

first, to the FC Class to its Targeted Balance;

second, to the FD Class to zero; and

third, to the FC Class to zero, and

(c) 13.3333334200% as follows:

first, to the LO Class to its Planned Balance;

second, to the MO Class to zero; and

third, to the LO Class to zero.

Group 2 Principal Distribution Amount

(a) 86.6666664000% to the FB Class to zero, and

(b) 13.3333336000% as follows:

first, to the OL Class to its Planned Balance;

second, to the OM Class to zero; and

third, to the OL Class to zero.

Group 3 Principal Distribution Amount

QZ Accrual Amount

To the QA Class to zero, and thereafter to the QZ Class.

LZ1 Accrual Amount

1. To the LT Class to its Targeted Balance.

2. To the LT Class and LZ1 Component, in proportion to their then current principal balances.

LZ2 Accrual Amount

1. To the LV Class to its Targeted Balance.

2. To the LV Class and LZ2 Component, in proportion to their then current principal balances.

Group 3 Cash Flow Distribution Amount

1. To Aggregate I to its Planned Balance.

2. To Aggregate II to its Planned Balance.

3. (a) 74.9999987811% of the remaining amount as follows:

first, to Aggregate Group III to its Scheduled Balance;

second, (x) 7.6923081835% to the LP1 Component to zero, and

(y) 92.3076918165% as follows:

first, to the LT Class to its Targeted Balance; and

second, to the LT Class and LZ1 Component, in proportion to their then current principal balances, to zero; and

third, to Aggregate Group III to zero, and

(b) 25.0000012189% of such remaining amount as follows:

first, to the LA Class to zero; and

second, (x) 7.6923171257% to the LP2 Component to zero, and

(y) 92.3076828743% as follows:

first, to the LV Class to its Targeted Balance; and

second, to the LV Class and LZ2 Component, in proportion to their then current principal balances, to zero.

4. To Aggregate Group II to zero.

5. To Aggregate Group I to zero.

For a description of Aggregate Groups I, II and III, see “Description of the Certificates—Distributions of Principal—*Group 3 Principal Distribution Amount*” in this prospectus supplement.

Group 4 Principal Distribution Amount

To the FE and EO Classes, pro rata, to zero.

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

Weighted Average Lives (years) *

<u>Group 1 Classes</u>		<u>PSA Prepayment Assumption</u>						
		<u>0%</u>	<u>100%</u>	<u>125%</u>	<u>278%</u>	<u>350%</u>	<u>500%</u>	<u>600%</u>
FA, SQ, PO and SA		21.1	11.4	10.2	6.0	5.0	3.7	3.2
LO		16.6	6.4	6.4	6.4	6.4	5.0	4.3
MO		27.6	18.8	15.8	5.3	2.9	1.9	1.7
		<u>PSA Prepayment Assumption</u>						
	<u>LIBOR</u>	<u>0%</u>	<u>100%</u>	<u>125%</u>	<u>278%</u>	<u>350%</u>	<u>500%</u>	<u>600%</u>
FC†	1.35%	21.0	11.3	10.1	6.0	5.0	3.7	3.2
	5.35%	20.9	11.2	10.0	6.0	5.0	3.7	3.2
	7.15%	20.7	11.1	10.0	6.0	5.0	3.7	3.2
		<u>PSA Prepayment Assumption</u>						
	<u>LIBOR</u>	<u>0%</u>	<u>100%</u>	<u>125%</u>	<u>278%</u>	<u>350%</u>	<u>500%</u>	<u>600%</u>
FD†	1.35%	30.0	29.6	29.5	0.2	0.1	0.1	0.1
	5.35%	29.9	29.2	28.9	0.2	0.1	0.1	0.1
	7.15%	29.9	28.8	28.9	0.2	0.1	0.1	0.1
		<u>PSA Prepayment Assumption</u>						
<u>Group 2 Classes</u>		<u>0%</u>	<u>100%</u>	<u>278%</u>	<u>350%</u>	<u>500%</u>	<u>600%</u>	
FB, QS, OP and SB		21.1	11.5	6.0	5.0	3.7	3.2	
OL		16.6	6.4	6.4	6.4	5.0	4.3	
OM		27.6	18.8	5.3	2.9	1.9	1.7	

<u>Group 3 Classes</u>	<u>PSA Prepayment Assumption</u>								
	<u>0%</u>	<u>100%</u>	<u>138%</u>	<u>210%</u>	<u>215%</u>	<u>217%</u>	<u>300%</u>	<u>400%</u>	<u>500%</u>
NG	1.3	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
NH	10.8	3.0	3.0	3.0	3.0	3.0	3.0	2.9	2.7
NB	18.3	6.0	6.0	6.0	6.0	6.0	6.0	5.0	4.2
NC	21.0	8.0	8.0	8.0	8.0	8.0	8.0	6.3	5.2
ND	23.2	11.0	11.0	11.0	11.0	11.0	11.0	8.5	6.9
NO, NI, NJ and NE	25.0	17.8	17.8	17.8	17.8	17.8	17.8	14.0	11.3
QA	25.9	11.8	2.8	2.8	2.8	2.8	2.8	2.7	2.3
QZ	26.4	13.9	5.2	5.2	5.2	5.2	5.2	3.9	3.0
KO, LI, LS and LF	27.4	17.3	12.0	3.2	3.0	3.0	3.0	2.5	2.1
LA	27.4	17.2	11.9	3.2	3.0	2.9	1.7	1.3	1.1
LT	6.6	6.6	6.6	5.7	5.4	5.5	3.1	1.6	1.3
LV	5.8	5.8	5.8	5.1	4.9	4.9	3.8	2.5	2.1
LJ	6.4	6.4	6.4	5.6	5.3	5.3	3.3	1.9	1.5
LZ	29.2	25.0	22.2	16.5	16.2	16.1	4.0	2.1	1.6
LP	29.2	25.0	22.2	15.0	14.3	14.0	3.6	2.0	1.5
NA	10.1	2.8	2.8	2.8	2.8	2.8	2.8	2.7	2.5
NK	14.2	4.6	4.6	4.6	4.6	4.6	4.6	4.0	3.4
<u>PSA Prepayment Assumption</u>									
<u>Group 4 Classes</u>	<u>0%</u>	<u>100%</u>	<u>215%</u>	<u>375%</u>	<u>500%</u>				
FE, ES, EO and SE	20.8	10.3	6.2	3.7	2.8				

* Determined as specified under “Description of the Certificates—Weighted Average Lives of the Certificates” in this prospectus supplement.

† The Weighted Average Lives of these classes will be sensitive to LIBOR as well as prepayments, as described under “Additional Risk Factors” and “Description of the Certificates—Weighted Average Lives of the Certificates” and “—Decrement Tables” in this prospectus supplement.

ADDITIONAL RISK FACTORS

The rate of principal payments on the certificates will be affected by the rate of principal payments on the underlying mortgage loans. The rate at which you receive principal payments on the certificates will be sensitive to the rate of principal payments on the mortgage loans underlying the related MBS, including prepayments. Because borrowers generally may prepay their mortgage loans at any time without penalty, the rate of principal payments on the mortgage loans is likely to vary over time. It is highly unlikely that the mortgage loans will prepay

- at any of the prepayment rates we assumed in this prospectus supplement, or
- at any constant prepayment rate until maturity.

Yields may be lower than expected due to unexpected rate of principal payments. The actual yield on your certificates probably will be lower than you expect:

- if you buy your certificates at a premium and principal payments are faster than you expect, or
- if you buy your certificates at a discount and principal payments are slower than you expect.

Furthermore, in the case of interest only certificates and certificates purchased at a premium, you could lose money on your investment if prepayments occur at a rapid rate.

The rates of principal payments on the FC and FD Classes also may be sensitive to LIBOR. The rates of principal payments on the FC and FD Classes in Group 1 may depend in part on the rate at which interest accrues on the FD Class, which in turn will depend on the level of LIBOR in effect from time to time. In particular, during periods when the level of LIBOR is relatively high, principal of the FC and FD Classes may be paid more rapidly than would otherwise be the case. Conversely, during periods when the level of LIBOR is relatively low, principal of the FC and FD Classes may be paid more slowly than would otherwise be the case.

Hurricanes in the Gulf Coast region may present risk of increased mortgage loan prepay-

ments. In August and September 2005, Hurricane Katrina and Hurricane Rita resulted in catastrophic damage to the Gulf Coast of the United States, including portions of coastal and inland Alabama, Florida, Louisiana, Mississippi and Texas. Hundreds of thousands of people were displaced and interruptions in the regional economy remain significant. A prolonged economic downturn in the Gulf Coast region could lead to increased borrower defaults on mortgage loans in the affected areas, in turn resulting in early payments of principal of the certificates backed by those mortgage loans. Additionally, casualty losses on mortgage properties with hurricane or flood damage may result in early payments of principal of the related certificates.

You must make your own decisions about the various applicable assumptions, including prepayment assumptions, when deciding whether to purchase the certificates.

Weighted average lives and yields on the certificates are affected by actual characteristics of the underlying mortgage loans. We have assumed that the mortgage loans underlying the MBS have certain characteristics. However, the actual mortgage loans probably will have different characteristics from those we assumed. As a result, your yields could be lower than you expect, even if the mortgage loans prepay at the indicated constant prepayment rates. In addition, slight differences between the assumed mortgage loan characteristics and the actual mortgage loans could affect the weighted average lives of the classes of certificates.

Level of floating rate index affects yields on certain certificates. The yield on any floating rate, inverse floating rate or toggle certificate will be affected by the level of its interest rate index. If the level of the index differs from the level you expect, then your actual yield may be lower than you expect.

Slight changes in LIBOR may significantly affect the interest rates of toggle classes. Toggle classes may be extremely sensitive to certain changes in monthly LIBOR values. In particular, they may experience dramatic declines in their interest rates and yields as a result of certain changes in LIBOR, even if those changes

are slight. For an illustration of this sensitivity, see the related yield tables in this prospectus supplement.

Delay classes have lower yields and market values. Since certain classes do not receive interest immediately following each interest accrual period, those classes have lower yields and lower market values than they would if there were no such delay.

Reinvestment of certificate payments may not achieve same yields as certificates. The rate of principal payments of the certificates is uncertain. You may be unable to reinvest the payments on the certificates at the same yields provided by the certificates.

Unpredictable timing of last payment affects yields on certificates. The actual final payment of your class is likely to occur earlier, and could occur much earlier, than the final distribution date listed on the cover page of this prospectus supplement. If you assume that the actual final payment will occur on the final distribution date specified, your yield could be lower than you expect.

Some investors may be unable to buy certain classes. Investors whose investment activities are subject to legal investment laws and regulations, or to review by regulatory authorities, may be unable to buy certain certificates. You should obtain legal advice to determine whether you may purchase the certificates.

Uncertain market for the certificates could make them difficult to sell and cause their values to fluctuate. We cannot be sure that a market for resale of the certificates will develop. Further, if

a market develops, it may not continue or be sufficiently liquid to allow you to sell your certificates. Even if you are able to sell your certificates, the sale price may not be comparable to similar investments that have a developed market. Moreover, you may not be able to sell small or large amounts of certificates at prices comparable to those available to other investors. You should purchase certificates only if you understand and can tolerate the risk that the value of your certificates will vary over time and that your certificates may not be easily sold.

Terrorist activities and related military and political actions by the U.S. government could cause reductions in investor confidence and substantial market volatility in real estate and securities markets. It is impossible to predict the extent to which terrorist activities may occur or, if they do occur, the extent of the effect on the certificates. Moreover, it is uncertain what effects any past or future terrorist activities or any related military or political actions on the part of the United States government and others will have on the United States and world financial markets, local, regional and national economies, real estate markets across the United States, or particular business sectors, including those affecting the performance of mortgage loan borrowers. Among other things, reduced investor confidence could result in substantial volatility in securities markets and a decline in real estate-related investments. In addition, defaults on the mortgage loans could increase, causing early payments of principal to you and, regardless of the performance of the underlying mortgage loans, the liquidity and market value of the certificates may be impaired.

DESCRIPTION OF THE CERTIFICATES

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

General

Structure. We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the “Trust”) and a separate trust (the “Lower Tier REMIC”) pursuant to a trust agreement dated as of August 1, 2006 (the “Issue Date”). We will issue the Guaranteed REMIC Pass-Through Certificates (the “REMIC Certificates”) pursuant to that trust agreement. We will issue the Combinable and Recombinable REMIC Certificates (the “RCR Certificates” and, together

with the REMIC Certificates, the “Certificates”) pursuant to a separate trust agreement dated as of the Issue Date (together with the trust agreement relating to the REMIC Certificates, the “Trust Agreement”). We will execute the Trust Agreement in our corporate capacity and as trustee (the “Trustee”). In general, the term “Classes” includes the Classes of REMIC Certificates and RCR Certificates.

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

- The REMIC Certificates (except the R and RL Classes) will be “regular interests” in the Trust.
- The R Class will be the “residual interest” in the Trust.
- The interests in the Lower Tier REMIC other than the RL Class (the “Lower Tier Regular Interests”) will be the “regular interests” in the Lower Tier REMIC.
- The RL Class will be the “residual interest” in the Lower Tier REMIC.

The assets of the Trust will consist of the Lower Tier Regular Interests.

The assets of the Lower Tier REMIC will consist of four groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 2 MBS,” “Group 3 MBS” and “Group 4 MBS,” and together, the “MBS”).

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

Fannie Mae Guaranty. We guarantee that we will distribute to Certificateholders:

- required installments of principal and interest on the Certificates on time, and
- the principal balance of each Class of Certificates no later than its Final Distribution Date, whether or not we have received sufficient payments on the MBS.

In addition, we guarantee that we will distribute to each holder of an MBS:

- scheduled installments of principal and interest on the underlying Mortgage Loans on time, whether or not the related borrowers pay us, and
- the full principal balance of any foreclosed Mortgage Loan, whether or not we recover it.

Our guarantees are not backed by the full faith and credit of the United States. See “Description of Certificates—The Fannie Mae Guaranty” in the REMIC Prospectus and “Description of the Certificates—Fannie Mae Guaranty” in the MBS Prospectus.

Characteristics of Certificates. We will issue the Certificates (except the R and RL Classes) 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.” A Holder is not necessarily the beneficial owner of a Certificate. Beneficial owners ordinarily will hold Certificates through one or more financial intermediaries, such as banks, brokerage firms and securities clearing organizations. See “Description of Certificates—Denominations and Form” in the REMIC Prospectus.

We will issue the R and RL Certificates in fully registered, certificated form. The “Holder” or “Certificateholder” of the R or RL Certificate is its registered owner. The R or RL 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 (“US Bank”) in Boston, Massachusetts will be the initial Transfer Agent. We may impose a service charge for any registration of transfer of the R or

RL Certificate and may require payment to cover any tax or other governmental charge. See also “—Characteristics of the R and RL Classes” below.

The Holder of the R Class will receive the proceeds of any remaining assets of the Trust, and the Holder of the RL Class will receive the proceeds of any remaining assets of the Lower Tier REMIC, in each case only by presenting and surrendering the related Certificate at the office of the Paying Agent. US Bank will be the initial Paying Agent.

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

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

We will issue the R and RL Classes as single Certificates with no principal balances.

Distribution Dates. We will make monthly payments on the Certificates on the 25th day of each month (or, if the 25th is not a business day, on the first business day after the 25th). We refer to each of these dates as a “Distribution Date.” We will make the first payments to Certificateholders the month after we issue the Certificates.

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.

Class Factors. On or shortly after the eleventh calendar day of each month, we will publish a factor (carried to eight decimal places) for each Class of Certificates (and each related Component). When the applicable class factor is multiplied by the original principal balance (or notional principal balance) of a Certificate of any Class, the product will equal the current principal balance (or notional principal balance) of that Certificate after taking into account payments on the Distribution Date in the same month (as well as any addition to principal in the case of the Accrual Classes and Components). Similarly, when the applicable class factor for a Component is multiplied by the original principal balance of that Component, the product will equal the current principal balance of that Component after taking into account payments on the Distribution Date in the same month.

No Optional Termination. We have no option to effect an early termination of the Lower Tier REMIC or the Trust. Further, we will not repurchase the Mortgage Loans underlying any MBS in a “clean-up call.” See “Description of the Certificates—Termination” in the MBS Prospectus.

Combination and Recombination

General. You are permitted to exchange all or a portion of the SQ, LO, MO, QS, OL, OM, NG, NH, NB, NC, NO, NI, NJ, KO, LI, ES and EO Classes of REMIC Certificates for a proportionate interest in the related RCR Certificates in the combinations shown on Schedule 1. You also may exchange all or a portion of the RCR Certificates for the related REMIC Certificates in the same manner. This process may occur repeatedly.

Holders of RCR Certificates will be the beneficial owners of a proportionate interest in the related REMIC Certificates and will receive a proportionate share of the distributions on the related REMIC Certificates.

The Classes of REMIC Certificates and RCR Certificates that are outstanding at any given time, and the outstanding principal balances (or notional principal balances) of these Classes, will depend upon any related distributions of principal, as well as any exchanges that occur. REMIC Certificates and RCR Certificates may be exchanged only in the proportions shown on Schedule 1.

Procedures. If a Certificateholder wishes to exchange Certificates, the Certificateholder must notify our Structured Transactions Department through one of our “REMIC Dealer Group” dealers in writing or by telefax no later than two business days before the proposed exchange date. The exchange date can be any business day other than the first or last business day of the month subject to our approval. The notice must include the outstanding principal balance of both the Certificates to be exchanged and the Certificates to be received, and the proposed exchange date. After receiving the Holder’s notice, we will telephone the dealer with delivery and wire payment instructions. Notice becomes irrevocable on the second business day before the proposed exchange date.

In connection with each exchange, the Holder must pay us a fee equal to 1/32 of 1% of the outstanding principal balance (exclusive of any notional principal balance) of the Certificates to be exchanged. In no event, however, will our fee be less than \$2,000.

We will make the first distribution on a REMIC Certificate or an RCR Certificate received in an exchange transaction on the Distribution Date in the following month. We will make that distribution to the Holder of record as of the close of business on the last day of the month of the exchange.

Additional Considerations. The characteristics of RCR Certificates will reflect the characteristics of the REMIC Certificates used to form those RCR Certificates. You should also consider a number of factors that will limit a Certificateholder’s ability to exchange REMIC Certificates for RCR Certificates or vice versa:

- At the time of the proposed exchange, a Certificateholder must own Certificates of the related Class or Classes in the proportions necessary to make the desired exchange.
- A Certificateholder that does not own the Certificates may be unable to obtain the necessary REMIC Certificates or RCR Certificates.
- If, as a result of a proposed exchange, a Certificateholder would hold a REMIC Certificate or RCR Certificate of a Class in an amount less than the applicable minimum denomination for that Class, the Certificateholder will be unable to effect the proposed exchange.
- The Certificateholder of needed Certificates may refuse to sell them at a reasonable price (or any price) or may be unable to sell them.
- Certain Certificates may have been purchased and placed into other financial structures and thus be unavailable.
- Principal distributions will decrease the amounts available for exchange over time.
- Only the combinations listed on Schedule 1 are permitted.

The MBS

The following table contains certain information about the MBS. The MBS included in each specified Group will have the aggregate unpaid principal balance and Pass-Through Rate shown below and the general characteristics described in the MBS Prospectus. The MBS provide that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the MBS are conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 30 years. See “The Mortgage Pools” and “Yield, Maturity, and Prepayment Considerations” in the MBS Prospectus.

We expect the characteristics of the MBS and the related Mortgage Loans as of the Issue Date to be as follows:

Group 1 MBS

Aggregate Unpaid Principal Balance	\$230,769,231
MBS Pass-Through Rate	6.50%
Range of WACs (annual percentages)	6.75% to 9.00%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	358 months
Approximate Weighted Average WALA (weighted average loan age)	2 months

Group 2 MBS

Aggregate Unpaid Principal Balance	\$125,000,000
MBS Pass-Through Rate	6.50%
Range of WACs (annual percentages)	6.75% to 9.00%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	358 months
Approximate Weighted Average WALA	2 months

Group 3 MBS

Aggregate Unpaid Principal Balance	\$290,000,000
MBS Pass-Through Rate	6.00%
Range of WACs (annual percentages)	6.25% to 8.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	358 months
Approximate Weighted Average WALA	1 month

Group 4 MBS

Aggregate Unpaid Principal Balance	\$21,666,667
MBS Pass-Through Rate	6.00%
Range of WACs (annual percentages)	6.25% to 8.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	336 months
Approximate Weighted Average WALA	23 months

Final Data Statement

After issuing the Certificates, we will prepare a Final Data Statement containing certain information, including the Pool number, the current WAC (or original WAC, if the current WAC is not available) and the current WAM (or Adjusted WAM, if the current WAM is not available) of the Mortgage Loans underlying each of the MBS as of the Issue Date. The Final Data Statement also will include the weighted averages of all the current or original WACs and the weighted averages of all the current or Adjusted WAMs, based on the current unpaid principal balances of the Mortgage Loans underlying each of the MBS as of the Issue Date. You may obtain the Final Data Statement by telephoning us at 1-800-237-8627. In addition, the Final Data Statement is available on our corporate Web site at www.fanniemae.com.

Distributions of Interest

Categories of Classes and Components

For the purpose of interest payments, the Classes and Components will be categorized as follows:

<u>Interest Type*</u>	<u>Classes and Components</u>
Group 1 Classes	
Floating Rate	FA, FC and FD
Inverse Floating Rate	SQ
Accrual	FD
Interest Only	SQ
Principal Only	LO and MO
RCR**	PO and SA
Group 2 Classes	
Floating Rate	FB
Inverse Floating Rate	QS
Interest Only	QS
Principal Only	OL and OM
RCR**	OP and SB
Group 3 Classes and Components	
Fixed Rate	NG, NH, NB, NC, ND, QA, QZ, LA, LT, LV, LJ, LZ1 AND LZ2
Toggle†	NI, NJ, LI and LS
Accrual	QZ, LZ1 and LZ2
Component	LZ and LP
Interest Only	NI, NJ, LI and LJ
Principal Only	NO, KO, LP1 and LP2
RCR**	NA, NE, LF and NK
Group 4 Classes	
Floating Rate	FE
Inverse Floating Rate	ES
Interest Only	ES
Principal Only	EO
RCR**	SE
No Payment Residual	R and RL

* See “Description of Certificates—Class Definitions and Abbreviations” in the REMIC Prospectus.

** See “—Combination and Recombination” above and Schedule 1 for a further description of the RCR Classes.

† The “Toggle” or “T” designation refers to a class whose interest rate changes significantly if the designated index meets one or more thresholds. For example, when the index meets a threshold, the interest rate may shift from a predetermined rate or formula to a different predetermined rate or formula. Accordingly, the change in interest rate may not be a continuous function of changes in the index.

Components. For purposes of calculating the payments they receive, the LZ and LP Classes consist of the payment components having the designations and original principal balances specified in this prospectus supplement under “Reference Sheet—Components.” The payment characteristics of the LZ and LP Classes will reflect a combination of the payment characteristics of the related components. Components are not separately transferable from the related Classes of Certificates.

General. We will pay interest on the Certificates at the applicable annual interest rates specified on the cover or described in this prospectus supplement. We calculate interest based on an assumed 360-day year consisting of twelve 30-day months. We pay interest monthly (except in the case of the Accrual Classes) on each Distribution Date, beginning in the month after the Settlement Date specified in the Reference Sheet.

Interest to be paid on each Certificate (or added to principal, in the case of the Accrual Classes and Components) 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 and Components, see “—*Accrual Classes and Components*” below.

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

Interest Accrual Periods. Interest to be paid on each Distribution Date will accrue on the Certificates during the one-month period set forth below (each, an “Interest Accrual Period”).

<u>Classes</u>	<u>Interest Accrual Periods</u>
All Fixed Rate and Toggle Classes (collectively, the “Delay Classes”)	Calendar month preceding the month in which the Distribution Date occurs
All Floating Rate and Inverse Floating Rate Classes (collectively, the “No-Delay Classes”)	One-month period beginning on the 25th day of the month preceding the month in which the Distribution Date occurs

See “Additional Risk Factors—*Delay classes have lower yields and market values*” in this prospectus supplement.

The Dealer will treat the LO, MO, OL, OM, EO, PO and OP Classes as No-Delay Classes, and the NO, KO and LP Classes as Delay Classes, for the sole purpose of facilitating trading.

Accrual Classes and Components. The FD, QZ and LZ Classes are Accrual Classes and the LZ1 and LZ2 Components are Accrual Components. Interest will accrue on the Accrual Classes (and Components) at the applicable annual rates specified on the cover of this prospectus supplement. However, we will not pay any interest on the Accrual Classes (or Components). Instead, interest accrued on the Accrual Classes (and Components) will be added as principal to their principal balances on each Distribution Date. We will pay principal on the Accrual Classes (and Components) as described under “—Distributions of Principal” below.

Notional Classes. The Notional Classes will not have principal balances. During each Interest Accrual Period, the Notional Classes will bear interest on their notional principal balances at their applicable interest rates. The notional principal balances of the Notional Classes will be calculated as specified under “Reference Sheet—Notional Classes” in this prospectus supplement.

We use the notional principal balance of a Notional Class to determine interest payments on that Class. Although a Notional Class will not have a principal balance and will not be entitled to any principal payments, we will publish a class factor for that Class. References in this prospectus supplement to the principal balances of the Certificates generally shall refer also to the notional principal balances of the Notional Classes.

Floating Rate, Inverse Floating Rate and Toggle Classes. During each Interest Accrual Period, the Floating Rate, Inverse Floating Rate and Toggle Classes will bear interest at rates determined as described under “Reference Sheet—Interest Rates” in this prospectus supplement.

Changes in the specified interest rate index (the “Index”) will affect the yields with respect to the related Classes. These changes may not correspond to changes in mortgage interest rates. Lower mortgage interest rates could occur while an increase in the level of the Index occurs. Similarly, higher mortgage interest rates could occur while a decrease in the level of the Index occurs.

Our establishment of each Index value and our determination of the interest rate for each applicable Class for the related Interest Accrual Period will be final and binding in the absence of manifest error. You may obtain each such interest rate by telephoning us at 1-800-237-8627.

Calculation of LIBOR

On each Index Determination Date, we will calculate LIBOR for the related Interest Accrual Period. We will calculate LIBOR on the basis of the “BBA Method,” as described in the REMIC Prospectus under “Description of Certificates—Indexes for Floating Rate Classes and Inverse Floating Rate Classes—*LIBOR*.”

If we are unable to calculate LIBOR on the initial Index Determination Date, LIBOR for the following Interest Accrual Period will be equal to 5.35% in the case of the FA, SQ, FC, FD, FB, QS, NI, NJ, LI, LS, SA, SB and LF Classes; and 5.33% in the case of the FE, ES and SE Classes.

Distributions of Principal

Categories of Classes and Components

For the purpose of principal payments, the Classes and Components fall into the following categories:

<u>Principal Type*</u>	<u>Classes and Components</u>
Group 1 Classes	
Pass-Through	FA
PAC	LO
TAC	FC
Support	MO and FD
Accretion Directed	FC
Notional	SQ
RCR**	PO and SA
Group 2 Classes	
Pass-Through	FB
PAC	OL
Support	OM
Notional	QS
RCR**	OP and SB
Group 3 Classes and Components	
PAC	NG, NH, NB, NC, ND, NO, QA, and QZ
Scheduled	KO and LS
TAC/Support	LT and LV
Support	LA, LZ1, LZ2, LP1 and LP2
Accretion Directed	QA, LT and LV
Component	LZ and LP
Notional	NI, NJ, LI and LJ
RCR**	NA, NE, LF and NK
Group 4 Classes	
Pass-Through	FE and EO
Notional	ES
RCR**	SE
No Payment Residual	R and RL

* See “Description of Certificates—Class Definitions and Abbreviations” in the REMIC Prospectus.

** See “—Combination and Recombination” above and Schedule 1 for a further description of the RCR Classes.

Components. For purposes of calculating the principal payments they receive, the LZ and LP Classes consist of multiple payment components having the designations and original principal balances specified in this prospectus supplement under “Reference Sheet—Components.” The payment characteristics of the LZ and LP Classes will reflect a combination of the payment characteristics of the related components. Components are not separately transferable from the related Class of Certificates.

Principal Distribution Amount

On the Distribution Date in each month, we will pay principal on the Certificates in an aggregate amount (the “Principal Distribution Amount”) equal to the sum of

- the principal then paid on the Group 1 MBS (the “Group 1 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the FD Class (the FD Accrual Amount,” and together with the Group 1 Cash Flow Distribution Amount, the “Group 1 Principal Distribution Amount”),
- the principal then paid on the Group 2 MBS (the “Group 2 Principal Distribution Amount”),
- the principal then paid on the Group 3 MBS (the “Group 3 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balances of the QZ Class and LZ1 and LZ2 Components (the “QZ Accrual Amount,” “LZ1 Accrual Amount” and “LZ2 Accrual Amount,” respectively, and together with the Group 3 Cash Flow Distribution Amount, the “Group 3 Principal Distribution Amount), and
- the principal then paid on the Group 4 MBS (the “Group 4 Principal Distribution Amount”).

Group 1 Principal Distribution Amount

FD Accrual Amount

On each Distribution Date, we will pay the FD Accrual Amount as principal of the FC Class, until its principal balance is reduced to its Targeted Balance for that Distribution Date. Thereafter, we will pay the FD Accrual Amount as principal of the FD Class. } Accretion
Directed/TAC
Class and
Accrual Class

Group 1 Cash Flow Distribution Amount

On each Distribution Date, we will pay the Group 1 Cash Flow Distribution Amount as principal of the Group 1 Classes as follows:

(a) 64.9217182684% of that amount to the FA Class, until its principal balance is reduced to zero, } Pass-Through
Class

(b) 21.7449483116% of such amount as follows:

first, to the FC Class, until its principal balance is reduced to its Targeted Balance for that Distribution Date; } TAC
Class

second, to the FD Class, until its principal balance is reduced to zero; and } Support
Class

third, to the FC Class, without regard to its Targeted Balance and until its principal balance is reduced to zero, and } TAC
Class

(c) 13.3333334200% of such amount as follows:

first, to the LO Class, until its principal balance is reduced to its Planned Balance for that Distribution Date; } PAC
Class

second, to the MO Class, until its principal balance is reduced to zero; and } Support
Class

third, to the LO Class, without regard to its Planned Balance and until its principal balance is reduced to zero. } PAC
Class

Group 2 Principal Distribution Amount

On each Distribution Date, we will pay the Group 2 Principal Distribution Amount as principal of the Group 2 Classes as follows:

- (a) 86.6666664000% of that amount to the FB Class, until its principal balance is reduced to zero, and } Pass-Through Class
- (b) 13.3333336000% of such amount as follows:
 - first*, to the OL Class, until its principal balance is reduced to its Planned Balance for that Distribution Date; } PAC Class
 - second*, to the OM Class, until its principal balance is reduced to zero; and } Support Class
 - third*, to the OL Class, without regard to its Planned Balance and until its principal balance is reduced to zero. } PAC Class

Group 3 Principal Distribution Amount

QZ Accrual Amount

On each Distribution Date, we will pay the QZ Accrual Amount as principal of the QA Class, until its principal balance is reduced to zero. Thereafter, we will pay the QZ Accrual Amount as principal of the QZ Class. } Accretion Directed Class and Accrual Class

LZ1 Accrual Amount

On each Distribution Date, we will pay the LZ1 Accrual Amount as principal of the LT Class, until its principal balance is reduced to its Targeted Balance for that Distribution Date. Thereafter, we will pay the LZ1 Accrual Amount, concurrently, as principal of the LT Class and LZ1 Component, in proportion to their then current balances, without regard to the Targeted Balance of the LT Class. } Accretion Directed/TAC Class and Accrual Component

LZ2 Accrual Amount

On each Distribution Date, we will pay the LZ2 Accrual Amount as principal of the LV Class, until its principal balance is reduced to its Targeted Balance for that Distribution Date. Thereafter, we will pay the LZ2 Accrual Amount, concurrently, as principal of the LV Class and LZ2 Component, in proportion to their then current principal balances, without regard to the Targeted Balance of the LV Class. } Accretion Directed/TAC Class and Accrual Component

Group 3 Cash Flow Distribution Amount

On each Distribution Date, we will pay the Group 3 Cash Flow Distribution Amount as principal of the Group 3 Classes and Components in the following priority:

- (i) to Aggregate Group I (described below), until the Aggregate I Balance (described below) is reduced to its Planned Balance for that Distribution Date; } PAC Groups
- (ii) to Aggregate Group II (described below), until the Aggregate II Balance (described below) is reduced to its Planned Balance for that Distribution Date; }
- (iii) (a) 74.9999987811% of the remaining amount as follows:
 - first*, to Aggregate Group III (described below), until the Aggregate III Balance (described below) is reduced to its Scheduled Balance for that Distribution Date; } Scheduled Group

second, (x) 7.6923081835% to the LP1 Component, until its principal balance is reduced to zero, and

} Support
Component

(y) 92.3076918165% as follows:

first, to the LT Class until its principal balance is reduced to its Targeted Balance for that Distribution Date; and

second, concurrently, to the LT Class and LZ1 Component, in proportion to their then current principal balances, without regard to the Targeted Balance of the LT Class and until their principal balances are reduced to zero; and

} TAC/Support
Class and
Support
Component

third, to Aggregate Group III, without regard to its Scheduled Balance and until the Aggregate III Balance is reduced to zero, and

} Scheduled
Group

(b) 25.0000012189% of such remaining amount as follows:

first, to the LA Class to zero, until its principal balance is reduced to zero;

second, (x) 7.6923171257% to the LP2 Component, until its principal balance is reduced to zero, and

} Support
Class
and
Component

(y) 92.3076828743% as follows:

first, to the LV Class until its principal balance is reduced to its Targeted Balance for that Distribution Date; and

second, concurrently, to the LV Class and LZ2 Component, in proportion to their then current principal balances, without regard to the Targeted Balance of the LV Class and until their principal balances are reduced to zero;

} TAC/Support
Class and
Support
Component

(iv) to Aggregate Group II, without regard to its Planned Balance and until the Aggregate II Balance is reduced to zero; and

(v) to Aggregate Group I, without regard to its Planned Balance and until the Aggregate I Balance is reduced to zero.

} PAC
Groups

“Aggregate Group I” consists of the NG, NH, NB, NC, ND and NO Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I, sequentially, to the NG, NH, NB, NC, ND and NO Classes, in that order, until their principal balances are reduced to zero.

The “Aggregate I Balance” is equal to the aggregate principal balance of the Classes in Aggregate Group I.

“Aggregate Group II” consists of the QA and QZ Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II, sequentially, to the QA and QZ Classes, in that order, until their principal balances are reduced to zero.

The “Aggregate II Balance” is equal to the aggregate principal balance of the Classes in Aggregate Group II. For determining principal payments on a Distribution Date, the Aggregate II Balance will include any increase in the principal balance of the QZ Class on that date.

“Aggregate Group III” consists of the KO and LS Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group III, concurrently, to the KO and LS Classes, pro rata (or 17.2413783971% and 82.7586216029%, respectively), until their principal balances are reduced to zero.

The “Aggregate III Balance” is equal to the aggregate principal balance of the Classes in Aggregate Group III.

Group 4 Principal Distribution Amount

On each Distribution Date, we will pay the Group 4 Principal Distribution Amount, concurrently, as principal of the FE and EO Classes, pro rata (or 92.3076908876% and 7.6923091124%, respectively), until their principal balances are reduced to zero. } Pass-Through Classes

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

Structuring Assumptions

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

- the Mortgage Loans underlying the MBS have the original terms to maturity, remaining terms to maturity, WALAs and interest rates specified under “Reference Sheet—Assumed Characteristics of the Mortgage Loans Underlying the MBS” in this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related tables;
- the settlement date for the sale of the Certificates is August 30, 2006; and
- each Distribution Date occurs on the 25th day of a month.

Prepayment Assumptions. Prepayments of mortgage loans commonly are measured relative to a prepayment standard or model. The model used in this prospectus supplement is The Bond Market Association’s standard prepayment model (“PSA”). To assume a specified rate of PSA is to assume a specified rate of prepayment each month of the then-outstanding principal balance of a pool of new mortgage loans computed as described under “Description of Certificates—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.

Structuring Ranges and Rates. The Principal Balance Schedules are found beginning on page B-1 of this prospectus supplement. The Principal Balance Schedules have been prepared on the basis of the Pricing Assumptions and the assumption that the related Mortgage Loans will prepay at a constant PSA rate within the applicable Structuring Ranges or at the applicable PSA rates set forth below.

<u>Principal Balance Schedule References</u>	<u>Related Classes and Groups (1)</u>	<u>Structuring Ranges and Rates</u>
Planned Balances	LO Class	Between 100% and 350% PSA
Targeted Balances	FC Class	125% PSA (2)
Planned Balances	OL Class	Between 100% and 350% PSA
Planned Balances	Aggregate Group I	Between 100% and 300% PSA
Planned Balances	Aggregate Group II	Between 138% and 300% PSA
Scheduled Balances	Aggregate Group III	Between 215% and 217% PSA
Targeted Balances	LT Class	(3)
Targeted Balances	LV Class	215% PSA

(1) The Structuring Ranges for the Aggregate Groups are associated with the related Aggregate Balances but not with the individual balances of the related Classes.

(2) The Targeted Balances for the FC Class also assume a LIBOR level of 5.35%.

(3) The Targeted Balances for the LT Class were structured at 210% PSA but do not hold at any *constant* PSA rate.

We cannot assure you that the balance of any Class or Group listed above will conform on any Distribution Date to the specified balance in the Principal Balance Schedules. As a result, we cannot assure you that payments of principal of any Class or Group listed above will begin or end on the Distribution Dates specified in the Principal Balance Schedules. We will distribute any excess of principal payments over the amount needed to reduce a Class or Group to its scheduled balance on a Distribution Date. Accordingly, the ability to reduce a Class or Group to its scheduled balance will not be improved by the averaging of high and low principal payments from month to month. In addition, even if the related Mortgage Loans prepay at rates falling within the applicable Structuring Ranges, principal distributions may be insufficient to reduce the applicable Classes and Groups to their scheduled balances if the prepayments do not occur at a *constant* PSA rate. Moreover, because of the diverse remaining terms to maturity of the related Mortgage Loans, which may include recently originated Mortgage Loans, the Classes and Groups specified above may not be reduced to their scheduled balances, even if prepayments occur at a *constant* rate within the applicable Structuring Ranges or at the applicable rates specified above (and, in the case of the FC Class, the level of LIBOR is and remains at the assumed level specified above).

Initial Effective Ranges. The Effective Range for a Class or Group is the range of prepayment rates (measured by *constant* PSA rates) which would reduce that Class or Group to its scheduled balance on each Distribution Date. The Initial Effective Ranges shown in the table below are based upon the assumed characteristics of the related Mortgage Loans specified in the Pricing Assumptions.

<u>Classes and Groups</u>	<u>Initial Effective Ranges</u>
LO Class	Between 100% and 350% PSA
OL Class	Between 100% and 350% PSA
Aggregate Group I	Between 100% and 300% PSA
Aggregate Group II	Between 138% and 339% PSA
Aggregate Group III	Between 215% and 321% PSA

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. The actual Effective Ranges calculated on the basis of the actual characteristics are likely to differ from the Initial Effective Ranges. As a result, the applicable Classes and Groups might not be reduced to their scheduled balances even if prepayments were to occur at a *constant* PSA rate within the Initial Effective Ranges. This is so particularly if the rate were at the lower or higher end of this range. In addition, even if prepayments occur at rates falling within the actual Effective Ranges, principal distributions may be insufficient to reduce the applicable Classes and Groups to their scheduled balances if such prepayments do not occur at a *constant* PSA rate. It is highly unlikely that the related Mortgage Loans will prepay at any *constant* PSA rate. In general, the actual Effective Ranges may narrow, widen or shift upward or downward to reflect actual prepayment experience over time.

The stability in principal payment of the Classes specified below will be supported by the corresponding supporting Classes and Components as indicated in the follow table:

<u>Classes</u>	<u>Supporting Classes and Components</u>
Group 1	
PAC	MO
Group 2	
PAC	Support
Group 3	
Aggregate Group I	Aggregate Group II, Scheduled, TAC and Support
Aggregate Group II	Scheduled, TAC and Support
Scheduled	LP1, LT and LZ1

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. 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 and Toggle Classes. The yields on the Inverse Floating Rate and Toggle Classes will be sensitive in varying degrees to the rate of principal payments, including prepayments, of the related Mortgage Loans and to the level of the Index. The Mortgage Loans generally can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from pool to pool. As illustrated in the applicable tables below, it is possible that investors in the SQ, QS, NI, NJ, LI, ES, SA, SB and SE 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 yield tables has been prepared on the basis of the Pricing Assumptions and the assumptions that

- the interest rates for the Inverse Floating Rate and Toggle Classes for the initial Interest Accrual Period are the rates listed in the table under “Reference Sheet—Interest Rates” in this

prospectus supplement and for each following Interest Accrual Period will be based on the specified level of the Index, and

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

<u>Class</u>	<u>Price*</u>
SQ	5.76562%
QS	6.06250%
NI	21.00000%
NJ	29.56250%
LI	27.37500%
LS	99.90625%
ES	2.31250%
SA	108.25000%
SB	111.78125%
LF	99.37500%
SE	102.06250%

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

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>278%</u>	<u>350%</u>	<u>500%</u>	<u>600%</u>
1.35%	114.0%	112.0%	110.9%	104.5%	101.4%	95.0%	90.6%
3.35%	70.0%	67.7%	66.6%	59.6%	56.3%	49.3%	44.6%
5.35%	29.2%	26.7%	25.4%	17.5%	13.7%	5.6%	0.1%
7.15%	*	*	*	*	*	*	*

* The pre-tax yield to maturity would be less than (99.9)%.

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>278%</u>	<u>350%</u>	<u>500%</u>	<u>600%</u>
1.35%	107.5%	105.4%	97.8%	94.7%	88.2%	83.8%
3.35%	66.0%	63.7%	55.6%	52.2%	45.1%	40.4%
5.35%	27.5%	24.9%	15.7%	11.8%	3.7%	(1.9)%
7.15%	*	*	*	*	*	*

* The pre-tax yield to maturity would be less than (99.9)%.

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>138%</u>	<u>210%</u>	<u>215%</u>	<u>217%</u>	<u>300%</u>	<u>400%</u>	<u>500%</u>
6.000% and below	*	*	*	*	*	*	*	*	*
6.125%	13.2%	12.8%	12.8%	12.8%	12.8%	12.8%	12.8%	11.1%	8.9%
6.250% and above	29.5%	29.4%	29.4%	29.4%	29.4%	29.4%	29.4%	28.8%	27.8%

* The pre-tax yield to maturity would be less than (99.9)%.

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>138%</u>	<u>210%</u>	<u>215%</u>	<u>217%</u>	<u>300%</u>	<u>400%</u>	<u>500%</u>
6.000% and below	20.3%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	18.9%	17.4%
6.125%	7.8%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	5.1%	2.3%
6.250% and above	*	*	*	*	*	*	*	*	*

* The pre-tax yield to maturity would be less than (99.9)%.

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>138%</u>	<u>210%</u>	<u>215%</u>	<u>217%</u>	<u>300%</u>	<u>400%</u>	<u>500%</u>
7.00% and below	*	*	*	*	*	*	*	*	*
Above 7.00%	150.5%	150.5%	150.4%	130.4%	128.8%	128.8%	128.8%	126.2%	119.4%

* The pre-tax yield to maturity would be less than (99.9)%.

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>138%</u>	<u>210%</u>	<u>215%</u>	<u>217%</u>	<u>300%</u>	<u>400%</u>	<u>500%</u>
7.00% and below	7.3%	7.3%	7.3%	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%
Above 7.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>215%</u>	<u>375%</u>	<u>500%</u>
1.33%	259.3%	253.4%	239.3%	218.9%	202.0%
3.33%	130.9%	126.3%	115.6%	99.8%	86.9%
5.33%	25.4%	22.1%	14.1%	2.4%	(7.2)%
6.00%	*	*	*	*	*

* The pre-tax yield to maturity would be less than (99.9)%.

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>278%</u>	<u>350%</u>	<u>500%</u>	<u>600%</u>
1.35%	36.5%	36.2%	36.1%	35.5%	35.2%	34.6%	34.2%
3.35%	23.4%	23.2%	23.1%	22.5%	22.2%	21.6%	21.3%
5.35%	10.7%	10.5%	10.4%	9.8%	9.6%	9.1%	8.7%
7.15%	(0.5)%	(0.6)%	(0.7)%	(1.2)%	(1.4)%	(1.9)%	(2.2)%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>278%</u>	<u>350%</u>	<u>500%</u>	<u>600%</u>
1.35%	35.1%	34.8%	33.8%	33.5%	32.7%	32.2%
3.35%	22.5%	22.2%	21.2%	20.9%	20.1%	19.6%
5.35%	10.2%	9.9%	9.0%	8.7%	7.9%	7.5%
7.15%	(0.7)%	(0.9)%	(1.7)%	(2.0)%	(2.7)%	(3.1)%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>138%</u>	<u>210%</u>	<u>215%</u>	<u>217%</u>	<u>300%</u>	<u>400%</u>	<u>500%</u>
7.00% and below	0.0%	0.0%	0.1%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%
Above 7.00%	36.7%	36.7%	36.7%	36.3%	36.3%	36.3%	36.3%	36.2%	36.1%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>215%</u>	<u>375%</u>	<u>500%</u>
1.33%	59.2%	59.0%	58.6%	57.9%	57.3%
3.33%	32.8%	32.6%	32.4%	31.9%	31.5%
5.33%	7.9%	7.8%	7.7%	7.5%	7.3%
6.00%	(0.1)%	(0.1)%	(0.2)%	(0.4)%	(0.5)%

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

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

<u>Class</u>	<u>Price</u>
LO	73.1875%
MO	73.1875%
OL	72.3750%
OM	72.3750%
NO	48.0000%
KO	72.0000%
LP	70.5000%
EO	74.3125%
PO	73.1875%
OP	72.3750%

Sensitivity of the LO Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>278%</u>	<u>350%</u>	<u>600%</u>
Pre-Tax Yields to Maturity ...	3.8%	5.3%	5.3%	5.3%	5.3%	7.8%

Sensitivity of the MO Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>278%</u>	<u>350%</u>	<u>600%</u>
Pre-Tax Yields to Maturity ...	1.3%	1.7%	2.1%	6.9%	11.7%	20.3%

Sensitivity of the OL Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>278%</u>	<u>350%</u>	<u>500%</u>	<u>600%</u>
Pre-Tax Yields to Maturity ...	3.9%	5.5%	5.5%	5.5%	7.0%	8.1%

Sensitivity of the OM Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>278%</u>	<u>350%</u>	<u>500%</u>	<u>600%</u>
Pre-Tax Yields to Maturity ...	1.4%	1.8%	7.2%	12.1%	18.0%	21.0%

Sensitivity of the NO Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>138%</u>	<u>210%</u>	<u>215%</u>	<u>217%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	3.9%	4.2%	4.2%	4.2%	4.2%	4.2%	4.2%	6.7%

Sensitivity of the KO Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>138%</u>	<u>210%</u>	<u>215%</u>	<u>217%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	1.4%	1.9%	2.8%	10.9%	11.6%	11.6%	11.6%	16.6%

Sensitivity of the LP Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>138%</u>	<u>210%</u>	<u>215%</u>	<u>217%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	1.3%	1.4%	1.6%	2.4%	2.5%	2.6%	10.3%	24.8%

Sensitivity of the EO Class to Prepayments

	PSA Prepayment Assumption				
	<u>50%</u>	<u>100%</u>	<u>215%</u>	<u>375%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	2.4%	3.2%	5.5%	9.3%	12.7%

Sensitivity of the PO Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>278%</u>	<u>350%</u>	<u>500%</u>	<u>600%</u>
Pre-Tax Yields to Maturity ...	2.3%	3.0%	3.4%	5.9%	7.0%	9.3%	10.8%

Sensitivity of the OP Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>278%</u>	<u>350%</u>	<u>500%</u>	<u>600%</u>
Pre-Tax Yields to Maturity ...	2.3%	3.1%	6.1%	7.3%	9.7%	11.2%

The Fixed Rate Interest Only Class. The yield to investors in the Fixed Rate Interest Only Class 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 the Fixed Rate Interest Only Class would be 0% if prepayments of the related Mortgage Loans were to occur at the following constant rate:

<u>Class</u>	<u>% PSA</u>
LJ	361% PSA

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 LJ Class would lose money on their initial investments.

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

<u>Class</u>	<u>Price*</u>
LJ	12.375%

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table below.

Sensitivity of the LJ Class to Prepayments

	PSA Prepayment Assumption								
	<u>50%</u>	<u>100%</u>	<u>138%</u>	<u>210%</u>	<u>215%</u>	<u>217%</u>	<u>300%</u>	<u>400%</u>	<u>500%</u>
Pre-Tax Yields to Maturity ...	41.9%	41.9%	41.9%	40.9%	40.4%	40.4%	23.1%	(11.3)%	(34.0)%

Weighted Average Lives of the Certificates

The weighted average life of a Certificate is determined by

- multiplying the amount of the reduction, if any, of the principal balance of the Certificate from one Distribution Date to the next Distribution Date by the number of years from the Settlement Date to the second such Distribution Date,
- summing the results, and
- dividing the sum by the aggregate amount of the reductions in principal balance of the Certificate referred to in clause (a).

For a description of the factors which may influence the weighted average life of a Certificate, see “Description of Certificates—Weighted Average Life and Final Distribution Date” 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 payments,
- the priority sequences of payments of principal of the Group 1, Group 2 and Group 3 Classes,
- in the case of the Group 1, Group 2 and Group 3 Classes, the payment of principal of certain Classes in accordance with the Principal Balance Schedules, and
- in the case of the FC and FD Classes in Group 1, fluctuations in the level of LIBOR.

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 (and, in the case of the FC and FD Classes, at various LIBOR levels), see the Decrement Tables below.

As described under “Reference Sheet—Components,” the LZ and LP Classes consist of multiple payment components for purposes of calculating payments. Since these components are not divisible, the payment characteristics of the LZ and LP Classes will reflect a combination of the payment characteristics of the related components.

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, in the case of the FC and FD Classes, at various LIBOR levels), and the corresponding weighted average lives of those Classes. The tables have been prepared on the basis of the Pricing Assumptions. However, in the case of the information set forth for each Class under 0% PSA, we assumed that the underlying Mortgage Loans have the original and remaining terms to maturity and bear interest at the annual rates specified in the table below.

<u>Mortgage Loans Relating to Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	360 months	360 months	9.00%
Group 2 MBS	360 months	360 months	9.00%
Group 3 MBS	360 months	360 months	8.50%
Group 4 MBS	360 months	360 months	8.50%

It is unlikely

- that all of the underlying Mortgage Loans will have the interest rates, WALAs or remaining terms to maturity assumed,
- that the underlying Mortgage Loans will prepay at any *constant* PSA rate or
- that LIBOR will remain at any constant 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 rate or LIBOR levels, even if the weighted average remaining terms to maturity and the weighted average loan ages of the Mortgage Loans are identical to the weighted averages specified in the Pricing Assumptions. This is the case because pools of loans with identical weighted averages are nonetheless likely to reflect differing dispersions of the related characteristics.

Percent of Original Principal Balances Outstanding

Date	FA, SQ†, PO and SA Classes							LO Class							MO Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	125%	278%	350%	500%	600%	0%	100%	125%	278%	350%	500%	600%	0%	100%	125%	278%	350%	500%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2007	99	97	97	94	93	90	89	99	95	95	95	95	95	95	100	100	99	93	90	83	79
August 2008	99	92	91	83	79	71	66	98	87	87	87	87	87	87	100	100	97	76	67	48	36
August 2009	98	86	83	68	62	49	42	96	76	76	76	76	76	71	100	100	94	57	41	11	0
August 2010	97	80	76	56	48	34	27	95	66	66	66	66	58	45	100	100	91	42	23	0	0
August 2011	96	74	69	46	37	24	17	93	56	56	56	56	40	28	100	100	89	32	11	0	0
August 2012	95	68	63	38	29	16	11	91	46	46	46	46	27	18	100	100	87	25	4	0	0
August 2013	94	63	57	31	23	11	7	89	38	38	38	38	19	11	100	100	86	21	1	0	0
August 2014	92	58	52	25	18	8	4	87	30	30	30	30	13	7	100	100	85	19	*	0	0
August 2015	91	53	47	21	14	5	3	85	23	23	23	23	9	4	100	98	83	17	*	0	0
August 2016	89	49	43	17	10	4	2	82	18	18	18	18	6	3	100	95	79	16	*	0	0
August 2017	88	45	38	14	8	2	1	79	14	14	14	14	4	2	100	91	75	14	*	0	0
August 2018	86	41	35	11	6	2	1	76	10	10	10	10	3	1	100	86	70	12	*	0	0
August 2019	84	38	31	9	5	1	*	73	8	8	8	8	2	1	100	81	65	10	*	0	0
August 2020	82	34	28	7	4	1	*	69	6	6	6	6	1	*	100	75	60	9	*	0	0
August 2021	79	31	25	6	3	1	*	65	5	5	5	5	1	*	100	70	54	7	*	0	0
August 2022	77	28	22	5	2	*	*	61	4	4	4	4	1	*	100	64	49	6	*	0	0
August 2023	74	25	19	4	2	*	*	56	3	3	3	3	*	*	100	58	44	5	*	0	0
August 2024	71	22	17	3	1	*	*	51	2	2	2	2	*	*	100	52	39	4	*	0	0
August 2025	67	20	15	2	1	*	*	45	1	1	1	1	*	*	100	47	35	3	*	0	0
August 2026	64	18	13	2	1	*	*	39	1	1	1	1	*	*	100	42	30	3	*	0	0
August 2027	59	15	11	1	*	*	*	32	1	1	1	1	*	*	100	36	26	2	*	0	0
August 2028	55	13	9	1	*	*	*	24	1	1	1	1	*	*	100	31	22	2	*	0	0
August 2029	50	11	8	1	*	*	*	16	*	*	*	*	*	*	100	27	19	1	*	0	0
August 2030	45	9	6	1	*	*	*	7	*	*	*	*	*	*	100	22	15	1	*	0	0
August 2031	39	7	5	*	*	*	*	*	*	*	*	*	*	*	95	18	12	1	*	0	0
August 2032	32	6	4	*	*	*	*	*	*	*	*	*	*	*	79	14	9	1	*	0	0
August 2033	25	4	3	*	*	*	*	*	*	*	*	*	*	*	62	10	7	*	*	0	0
August 2034	18	3	2	*	*	*	*	*	*	*	*	*	*	*	43	6	4	*	*	0	0
August 2035	9	1	1	*	*	*	*	*	*	*	*	*	*	*	23	3	2	*	*	0	0
August 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	21.1	11.4	10.2	6.0	5.0	3.7	3.2	16.6	6.4	6.4	6.4	6.4	5.0	4.3	27.6	18.8	15.8	5.3	2.9	1.9	1.7

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

** Determined as specified under “—Weighted Average Lives of the Certificates” above.

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

Date	FC†† Class—1.35% LIBOR							FC†† Class—5.35% LIBOR							FC†† Class—7.15% LIBOR						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	125%	278%	350%	500%	600%	0%	100%	125%	278%	350%	500%	600%	0%	100%	125%	278%	350%	500%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2007	99	97	97	95	93	91	89	99	97	97	95	93	91	89	99	97	97	95	93	91	89
August 2008	99	92	91	83	79	71	66	99	92	91	83	79	71	66	99	92	91	83	79	71	66
August 2009	98	86	83	68	62	50	42	98	86	83	68	62	50	42	98	86	83	68	62	50	42
August 2010	97	79	76	56	48	34	27	97	79	76	56	48	34	27	97	79	76	56	48	34	27
August 2011	96	74	69	46	38	24	17	96	73	69	46	38	24	17	96	73	69	46	38	24	17
August 2012	95	68	63	38	29	16	11	95	68	63	38	29	16	11	95	68	63	38	29	16	11
August 2013	94	63	57	31	23	11	7	93	63	57	31	23	11	7	93	63	57	31	23	11	7
August 2014	92	58	52	25	18	8	4	92	58	52	25	18	8	4	92	58	52	25	18	8	4
August 2015	91	53	47	21	14	5	3	91	53	47	21	14	5	3	91	53	47	21	14	5	3
August 2016	89	49	42	17	11	4	2	89	49	42	17	11	4	2	89	49	42	17	11	4	2
August 2017	88	45	38	14	8	2	1	87	45	38	14	8	2	1	87	44	38	14	8	2	1
August 2018	86	41	34	11	6	2	1	86	41	34	11	6	2	1	85	41	34	11	6	2	1
August 2019	84	37	31	9	5	1	*	83	37	30	9	5	1	*	83	37	30	9	5	1	*
August 2020	82	34	27	7	4	1	*	81	34	27	7	4	1	*	81	33	27	7	4	1	*
August 2021	79	31	24	6	3	1	*	79	30	24	6	3	1	*	79	30	24	6	3	1	*
August 2022	77	28	22	5	2	*	*	76	27	21	5	2	*	*	76	27	21	5	2	*	*
August 2023	74	25	19	4	2	*	*	73	24	19	4	2	*	*	73	24	19	4	2	*	*
August 2024	70	22	17	3	1	*	*	70	22	16	3	1	*	*	70	21	16	3	1	*	*
August 2025	67	19	14	2	1	*	*	66	19	14	2	1	*	*	66	18	14	2	1	*	*
August 2026	63	17	12	2	1	*	*	63	16	12	2	1	*	*	62	16	12	2	1	*	*
August 2027	59	15	11	1	*	*	*	58	14	10	1	*	*	*	58	14	10	1	*	*	*
August 2028	55	13	9	1	*	*	*	54	12	8	1	*	*	*	53	11	8	1	*	*	*
August 2029	50	11	7	1	*	*	*	49	10	6	1	*	*	*	48	9	6	1	*	*	*
August 2030	44	9	6	1	*	*	*	43	8	5	1	*	*	*	43	7	5	1	*	*	*
August 2031	38	7	4	*	*	*	*	37	6	4	*	*	*	*	37	5	4	*	*	*	*
August 2032	32	5	3	*	*	*	*	31	4	2	*	*	*	*	30	3	2	*	*	*	*
August 2033	25	4	2	*	*	*	*	24	2	1	*	*	*	*	23	1	1	*	*	*	*
August 2034	17	2	1	*	*	*	*	16	1	0	*	*	*	*	15	0	0	*	*	*	*
August 2035	9	1	*	*	*	*	*	7	0	0	*	*	*	*	6	0	0	*	*	*	*
August 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	21.0	11.3	10.1	6.0	5.0	3.7	3.2	20.9	11.2	10.0	6.0	5.0	3.7	3.2	20.7	11.1	10.0	6.0	5.0	3.7	3.2

Date	FD†† Class—1.35% LIBOR								FD†† Class—5.35% LIBOR								FD†† Class—7.15% LIBOR							
	PSA Prepayment Assumption								PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	125%	278%	350%	500%	600%	0%	100%	125%	278%	350%	500%	600%	0%	100%	125%	278%	350%	500%	600%			
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100			
August 2007	102	102	102	0	0	0	0	106	106	106	0	0	0	0	108	108	106	0	0	0	0			
August 2008	104	104	104	0	0	0	0	112	112	112	0	0	0	0	116	116	112	0	0	0	0			
August 2009	106	106	106	0	0	0	0	119	119	119	0	0	0	0	125	125	119	0	0	0	0			
August 2010	107	107	107	0	0	0	0	126	126	126	0	0	0	0	135	135	126	0	0	0	0			
August 2011	109	109	109	0	0	0	0	133	133	133	0	0	0	0	145	145	133	0	0	0	0			
August 2012	111	111	111	0	0	0	0	141	141	141	0	0	0	0	156	156	141	0	0	0	0			
August 2013	113	113	113	0	0	0	0	149	149	149	0	0	0	0	169	169	149	0	0	0	0			
August 2014	115	115	115	0	0	0	0	158	158	158	0	0	0	0	182	182	158	0	0	0	0			
August 2015	117	117	117	0	0	0	0	167	167	167	0	0	0	0	196	196	167	0	0	0	0			
August 2016	119	119	119	0	0	0	0	177	177	177	0	0	0	0	211	211	177	0	0	0	0			
August 2017	121	121	121	0	0	0	0	187	187	187	0	0	0	0	227	227	187	0	0	0	0			
August 2018	123	123	123	0	0	0	0	198	198	198	0	0	0	0	245	245	198	0	0	0	0			
August 2019	125	125	125	0	0	0	0	209	209	209	0	0	0	0	264	264	209	0	0	0	0			
August 2020	127	127	127	0	0	0	0	222	222	222	0	0	0	0	284	284	222	0	0	0	0			
August 2021	129	129	129	0	0	0	0	235	235	235	0	0	0	0	306	306	235	0	0	0	0			
August 2022	132	132	132	0	0	0	0	248	248	248	0	0	0	0	330	330	248	0	0	0	0			
August 2023	134	134	134	0	0	0	0	263	263	263	0	0	0	0	356	356	263	0	0	0	0			
August 2024	136	136	136	0	0	0	0	278	278	278	0	0	0	0	384	384	278	0	0	0	0			
August 2025	139	139	139	0	0	0	0	295	295	295	0	0	0	0	413	413	295	0	0	0	0			
August 2026	141	141	141	0	0	0	0	312	312	312	0	0	0	0	445	445	312	0	0	0	0			
August 2027	143	143	143	0	0	0	0	330	330	330	0	0	0	0	480	480	330	0	0	0	0			
August 2028	146	146	146	0	0	0	0	349	349	349	0	0	0	0	517	517	349	0	0	0	0			
August 2029	148	148	148	0	0	0	0	370	370	370	0	0	0	0	557	557	370	0	0	0	0			
August 2030	151	151	151	0	0	0	0	391	391	391	0	0	0	0	601	601	391	0	0	0	0			
August 2031	153	153	153	0	0	0	0	414	414	414	0	0	0	0	647	647	414	0	0	0	0			
August 2032	156	156	156	0	0	0	0	439	439	439	0	0	0	0	698	698	439	0	0	0	0			
August 2033	159	159	159	0	0	0	0	464	464	464	0	0	0	0	752	752	464	0	0	0	0			
August 2034	161	161	161	0	0	0	0	491	491	464	0	0	0	0	810	715	464	0	0	0	0			
August 2035	164	164	164	0	0	0	0	520	316	202	0	0	0	0	873	316	202	0	0	0	0			
August 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Weighted Average Life (years)**	30.0	29.6	29.5	0.2	0.1	0.1	0.1	29.9	29.2	28.9	0.2	0.1	0.1	0.1	29.9	28.8	28.9	0.2	0.1	0.1	0.1			

Date	FB, QS†, OP and SB Classes						OL Class						OM Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	278%	350%	500%	600%	0%	100%	278%	350%	500%	600%	0%	100%	278%	350%	500%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2007	99	97	94	93	90	89	99	95	95	95	95	95	100	100	93	90	83	79
August 2008	99	92	83	79	71	66	98	87	87	87	87	87	100	100	76	67	48	36
August 2009	98	86	68	62	49	42	96	76	76	76	76	71	100	100	57	41	11	0
August 2010	97	80	56	48	34	27	95	66	66	66	66	45	100	100	42	23	0	0
August 2011	96	74	46	37	24	17	93	56	56	56	40	28	100	100	32	11	0	0
August 2012	95	68	38	29	16	11	91	46	46	46	27	18	100	100	25	4	0	0
August 2013	94	63	31	23	11	7	89	38	38	38	19	11	100	100	21	1	0	0
August 2014	92	58	25	18	8	4	87	30	30	30	13	7	100	100	19	*	0	0
August 2015	91	54	21	14	5	3	85	23	23	23	9	4	100	98	17	*	0	0
August 2016	89	49	17	11	4	2	82	18	18	18	6	3	100	95	16	*	0	0
August 2017	88	45	14	8	2	1	79	14	14	14	4	2	100	91	14	*	0	0
August 2018	86	41	11	6	2	1	76	10	10	10	3	1	100	86	12	*	0	0
August 2019	84	38	9	5	1	*	73	8	8	8	2	1	100	81	10	*	0	0
August 2020	82	34	7	4	1	*	69	6	6	6	1	*	100	75	9	*	0	0
August 2021	79	31	6	3	1	*	65	5	5	5	1	*	100	70	7	*	0	0
August 2022	77	28	5	2	*	*	61	4	4	4	1	*	100	64	6	*	0	0
August 2023	74	25	4	2	*	*	56	3	3	3	*	*	100	58	5	*	0	0
August 2024	71	23	3	1	*	*	51	2	2	2	*	*	100	52	4	*	0	0
August 2025	67	20	2	1	*	*	45	1	1	1	*	*	100	47	3	*	0	0
August 2026	64	18	2	1	*	*	39	1	1	1	*	*	100	42	3	*	0	0
August 2027	59	15	1	*	*	*	32	1	1	1	*	*	100	36	2	*	0	0
August 2028	55	13	1	*	*	*	24	1	1	1	*	*	100	32	2	*	0	0
August 2029	50	11	1	*	*	*	16	*	*	*	*	*	100	27	1	*	0	0
August 2030	45	9	1	*	*	*	7	*	*	*	*	*	100	22	1	*	0	0
August 2031	39	7	*	*	*	*	*	*	*	*	*	*	95	18	1	*	0	0
August 2032	32	6	*	*	*	*	*	*	*	*	*	*	79	14	1	*	0	0
August 2033	25	4	*	*	*	*	*	*	*	*	*	*	62	10	*	*	0	0
August 2034	18	3	*	*	*	*	*	*	*	*	*	*	43	6	*	*	0	0
August 2035	9	1	*	*	*	*	*	*	*	*	*	*	23	3	*	*	0	0
August 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	21.1	11.5	6.0	5.0	3.7	3.2	16.6	6.4	6.4	6.4	5.0	4.3	27.6	18.8	5.3	2.9	1.9	1.7

Date	NG Class									NH Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	138%	210%	215%	217%	300%	400%	500%	0%	100%	138%	210%	215%	217%	300%	400%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2007	63	0	0	0	0	0	0	0	0	100	98	98	98	98	98	98	98	98
August 2008	23	0	0	0	0	0	0	0	0	100	77	77	77	77	77	77	77	77
August 2009	0	0	0	0	0	0	0	0	0	98	49	49	49	49	49	49	49	49
August 2010	0	0	0	0	0	0	0	0	0	94	22	22	22	22	22	22	20	0
August 2011	0	0	0	0	0	0	0	0	0	90	0	0	0	0	0	0	0	0
August 2012	0	0	0	0	0	0	0	0	0	85	0	0	0	0	0	0	0	0
August 2013	0	0	0	0	0	0	0	0	0	79	0	0	0	0	0	0	0	0
August 2014	0	0	0	0	0	0	0	0	0	74	0	0	0	0	0	0	0	0
August 2015	0	0	0	0	0	0	0	0	0	67	0	0	0	0	0	0	0	0
August 2016	0	0	0	0	0	0	0	0	0	61	0	0	0	0	0	0	0	0
August 2017	0	0	0	0	0	0	0	0	0	53	0	0	0	0	0	0	0	0
August 2018	0	0	0	0	0	0	0	0	0	45	0	0	0	0	0	0	0	0
August 2019	0	0	0	0	0	0	0	0	0	36	0	0	0	0	0	0	0	0
August 2020	0	0	0	0	0	0	0	0	0	27	0	0	0	0	0	0	0	0
August 2021	0	0	0	0	0	0	0	0	0	16	0	0	0	0	0	0	0	0
August 2022	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0
August 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	1.3	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	10.8	3.0	3.0	3.0	3.0	3.0	3.0	2.9	2.7

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

** Determined as specified under “—Weighted Average Lives of the Certificates” above.

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

Date	NB Class									NC Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	138%	210%	215%	217%	300%	400%	500%	0%	100%	138%	210%	215%	217%	300%	400%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2007	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2008	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2009	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2010	100	100	100	100	100	100	100	100	65	100	100	100	100	100	100	100	100	100
August 2011	100	95	95	95	95	95	95	47	0	100	100	100	100	100	100	100	100	63
August 2012	100	48	48	48	48	48	48	0	0	100	100	100	100	100	100	100	68	0
August 2013	100	4	4	4	4	4	4	0	0	100	100	100	100	100	100	100	0	0
August 2014	100	0	0	0	0	0	0	0	0	100	47	47	47	47	47	47	0	0
August 2015	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
August 2016	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
August 2017	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
August 2018	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
August 2019	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
August 2020	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
August 2021	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
August 2022	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
August 2023	85	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
August 2024	58	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
August 2025	29	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
August 2026	0	0	0	0	0	0	0	0	0	96	0	0	0	0	0	0	0	0
August 2027	0	0	0	0	0	0	0	0	0	48	0	0	0	0	0	0	0	0
August 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.3	6.0	6.0	6.0	6.0	6.0	6.0	5.0	4.2	21.0	8.0	8.0	8.0	8.0	8.0	8.0	6.3	5.2

Date	ND Class									NO, NI†, NJ† and NE Classes								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	138%	210%	215%	217%	300%	400%	500%	0%	100%	138%	210%	215%	217%	300%	400%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2007	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2008	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2009	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2010	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2011	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2012	100	100	100	100	100	100	100	100	83	100	100	100	100	100	100	100	100	100
August 2013	100	100	100	100	100	100	100	97	43	100	100	100	100	100	100	100	100	100
August 2014	100	100	100	100	100	100	100	60	14	100	100	100	100	100	100	100	100	100
August 2015	100	97	97	97	97	97	97	33	0	100	100	100	100	100	100	100	100	90
August 2016	100	68	68	68	68	68	68	12	0	100	100	100	100	100	100	100	100	61
August 2017	100	45	45	45	45	45	45	0	0	100	100	100	100	100	100	100	93	42
August 2018	100	26	26	26	26	26	26	0	0	100	100	100	100	100	100	100	69	28
August 2019	100	11	11	11	11	11	11	0	0	100	100	100	100	100	100	100	51	19
August 2020	100	0	0	0	0	0	0	0	0	100	98	98	98	98	98	98	37	13
August 2021	100	0	0	0	0	0	0	0	0	100	77	77	77	77	77	77	27	9
August 2022	100	0	0	0	0	0	0	0	0	100	61	61	61	61	61	61	20	6
August 2023	100	0	0	0	0	0	0	0	0	100	48	48	48	48	48	48	14	4
August 2024	100	0	0	0	0	0	0	0	0	100	37	37	37	37	37	37	10	3
August 2025	100	0	0	0	0	0	0	0	0	100	29	29	29	29	29	29	7	2
August 2026	100	0	0	0	0	0	0	0	0	100	22	22	22	22	22	22	5	1
August 2027	100	0	0	0	0	0	0	0	0	100	17	17	17	17	17	17	4	1
August 2028	97	0	0	0	0	0	0	0	0	100	12	12	12	12	12	12	3	*
August 2029	58	0	0	0	0	0	0	0	0	100	9	9	9	9	9	9	2	*
August 2030	17	0	0	0	0	0	0	0	0	100	7	7	7	7	7	7	1	*
August 2031	0	0	0	0	0	0	0	0	0	39	5	5	5	5	5	5	1	*
August 2032	0	0	0	0	0	0	0	0	0	3	3	3	3	3	3	3	*	*
August 2033	0	0	0	0	0	0	0	0	0	2	2	2	2	2	2	2	*	*
August 2034	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	1	*	*
August 2035	0	0	0	0	0	0	0	0	0	*	*	*	*	*	*	*	*	*
August 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	23.2	11.0	11.0	11.0	11.0	11.0	11.0	8.5	6.9	25.0	17.8	17.8	17.8	17.8	17.8	17.8	14.0	11.3

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

** Determined as specified under “—Weighted Average Lives of the Certificates” above.

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

Date	QA Class									QZ Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	138%	210%	215%	217%	300%	400%	500%	0%	100%	138%	210%	215%	217%	300%	400%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2007	100	100	92	92	92	92	92	92	92	106	106	106	106	106	106	106	106	106
August 2008	100	100	71	71	71	71	71	71	71	113	113	113	113	113	113	113	113	113
August 2009	100	100	44	44	44	44	44	44	0	120	120	120	120	120	120	120	120	0
August 2010	100	100	21	21	21	21	21	0	0	127	127	127	127	127	127	127	0	0
August 2011	100	100	3	3	3	3	3	0	0	135	135	135	135	135	135	135	0	0
August 2012	100	100	0	0	0	0	0	0	0	143	143	0	0	0	0	0	0	0
August 2013	100	100	0	0	0	0	0	0	0	152	152	0	0	0	0	0	0	0
August 2014	100	100	0	0	0	0	0	0	0	161	161	0	0	0	0	0	0	0
August 2015	100	98	0	0	0	0	0	0	0	171	171	0	0	0	0	0	0	0
August 2016	100	87	0	0	0	0	0	0	0	182	182	0	0	0	0	0	0	0
August 2017	100	70	0	0	0	0	0	0	0	193	193	0	0	0	0	0	0	0
August 2018	100	48	0	0	0	0	0	0	0	205	205	0	0	0	0	0	0	0
August 2019	100	23	0	0	0	0	0	0	0	218	218	0	0	0	0	0	0	0
August 2020	100	0	0	0	0	0	0	0	0	231	0	0	0	0	0	0	0	0
August 2021	100	0	0	0	0	0	0	0	0	245	0	0	0	0	0	0	0	0
August 2022	100	0	0	0	0	0	0	0	0	261	0	0	0	0	0	0	0	0
August 2023	100	0	0	0	0	0	0	0	0	277	0	0	0	0	0	0	0	0
August 2024	100	0	0	0	0	0	0	0	0	294	0	0	0	0	0	0	0	0
August 2025	100	0	0	0	0	0	0	0	0	312	0	0	0	0	0	0	0	0
August 2026	100	0	0	0	0	0	0	0	0	331	0	0	0	0	0	0	0	0
August 2027	100	0	0	0	0	0	0	0	0	351	0	0	0	0	0	0	0	0
August 2028	100	0	0	0	0	0	0	0	0	373	0	0	0	0	0	0	0	0
August 2029	100	0	0	0	0	0	0	0	0	396	0	0	0	0	0	0	0	0
August 2030	100	0	0	0	0	0	0	0	0	421	0	0	0	0	0	0	0	0
August 2031	100	0	0	0	0	0	0	0	0	446	0	0	0	0	0	0	0	0
August 2032	40	0	0	0	0	0	0	0	0	474	0	0	0	0	0	0	0	0
August 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.9	11.8	2.8	2.8	2.8	2.8	2.8	2.7	2.3	26.4	13.9	5.2	5.2	5.2	5.2	5.2	3.9	3.0

Date	KO, LI†, LS and LF Classes									LA Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	138%	210%	215%	217%	300%	400%	500%	0%	100%	138%	210%	215%	217%	300%	400%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2007	100	100	100	92	92	92	92	92	92	100	100	100	92	92	91	82	71	60
August 2008	100	100	100	74	72	72	72	72	72	100	100	100	73	71	71	40	4	0
August 2009	100	100	100	50	47	47	47	34	0	100	100	100	49	46	45	0	0	0
August 2010	100	100	100	32	27	27	27	0	0	100	100	100	31	26	24	0	0	0
August 2011	100	100	100	19	13	13	13	0	0	100	100	100	17	12	10	0	0	0
August 2012	100	100	94	4	0	0	0	0	0	100	100	94	2	0	0	0	0	0
August 2013	100	100	89	0	0	0	0	0	0	100	100	88	0	0	0	0	0	0
August 2014	100	100	85	0	0	0	0	0	0	100	100	84	0	0	0	0	0	0
August 2015	100	100	81	0	0	0	0	0	0	100	100	80	0	0	0	0	0	0
August 2016	100	100	74	0	0	0	0	0	0	100	100	74	0	0	0	0	0	0
August 2017	100	100	65	0	0	0	0	0	0	100	100	65	0	0	0	0	0	0
August 2018	100	100	55	0	0	0	0	0	0	100	100	54	0	0	0	0	0	0
August 2019	100	100	44	0	0	0	0	0	0	100	100	43	0	0	0	0	0	0
August 2020	100	98	32	0	0	0	0	0	0	100	98	31	0	0	0	0	0	0
August 2021	100	83	20	0	0	0	0	0	0	100	83	19	0	0	0	0	0	0
August 2022	100	69	8	0	0	0	0	0	0	100	68	7	0	0	0	0	0	0
August 2023	100	54	0	0	0	0	0	0	0	100	53	0	0	0	0	0	0	0
August 2024	100	39	0	0	0	0	0	0	0	100	38	0	0	0	0	0	0	0
August 2025	100	25	0	0	0	0	0	0	0	100	23	0	0	0	0	0	0	0
August 2026	100	10	0	0	0	0	0	0	0	100	9	0	0	0	0	0	0	0
August 2027	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
August 2028	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
August 2029	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
August 2030	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
August 2031	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
August 2032	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
August 2033	71	0	0	0	0	0	0	0	0	70	0	0	0	0	0	0	0	0
August 2034	18	0	0	0	0	0	0	0	0	16	0	0	0	0	0	0	0	0
August 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.4	17.3	12.0	3.2	3.0	3.0	3.0	2.5	2.1	27.4	17.2	11.9	3.2	3.0	2.9	1.7	1.3	1.1

** Determined as specified under “—Weighted Average Lives of the Certificates” above.

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

Date	LT Class									LV Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	138%	210%	215%	217%	300%	400%	500%	0%	100%	138%	210%	215%	217%	300%	400%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2007	94	94	94	94	94	94	88	78	68	93	93	93	93	93	93	93	93	93
August 2008	89	89	89	89	89	88	65	34	3	86	86	86	86	86	86	86	86	62
August 2009	83	83	83	83	83	83	42	0	0	78	78	78	78	78	78	71	27	0
August 2010	77	77	77	77	77	77	26	0	0	69	69	69	69	69	69	42	0	0
August 2011	69	69	69	69	69	69	18	0	0	60	60	60	60	60	60	25	0	0
August 2012	60	60	60	60	56	56	13	0	0	50	50	50	50	44	44	11	0	0
August 2013	50	50	50	35	24	24	4	0	0	40	40	40	23	11	11	3	0	0
August 2014	40	40	40	11	0	0	0	0	0	29	29	29	0	0	0	0	0	0
August 2015	28	28	28	0	0	0	0	0	0	17	17	17	0	0	0	0	0	0
August 2016	16	16	16	0	0	0	0	0	0	5	5	5	0	0	0	0	0	0
August 2017	4	4	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	6.6	6.6	6.6	5.7	5.4	5.5	3.1	1.6	1.3	5.8	5.8	5.8	5.1	4.9	4.9	3.8	2.5	2.1

Date	LJ† Class									LZ Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	138%	210%	215%	217%	300%	400%	500%	0%	100%	138%	210%	215%	217%	300%	400%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2007	94	94	94	94	94	94	89	82	74	106	106	106	106	106	106	98	89	81
August 2008	88	88	88	88	88	88	71	47	18	111	111	111	111	111	110	85	58	23
August 2009	82	82	82	82	82	82	49	7	0	117	117	117	117	117	115	66	10	0
August 2010	75	75	75	75	75	75	31	0	0	123	123	123	123	123	121	43	0	0
August 2011	67	67	67	67	67	67	20	0	0	131	131	131	131	131	128	30	0	0
August 2012	58	58	58	58	53	53	12	0	0	140	140	140	140	140	135	19	0	0
August 2013	48	48	48	32	21	21	3	0	0	149	149	149	149	149	145	6	0	0
August 2014	37	37	37	8	0	0	0	0	0	159	159	159	159	155	151	*	0	0
August 2015	26	26	26	0	0	0	0	0	0	170	170	170	158	147	143	*	0	0
August 2016	13	13	13	0	0	0	0	0	0	181	181	181	148	138	134	*	0	0
August 2017	3	3	3	0	0	0	0	0	0	191	191	191	136	126	123	*	0	0
August 2018	0	0	0	0	0	0	0	0	0	193	193	193	124	115	111	*	0	0
August 2019	0	0	0	0	0	0	0	0	0	193	193	193	112	103	100	*	0	0
August 2020	0	0	0	0	0	0	0	0	0	193	193	193	99	92	89	*	0	0
August 2021	0	0	0	0	0	0	0	0	0	193	193	193	88	81	78	*	0	0
August 2022	0	0	0	0	0	0	0	0	0	193	193	193	77	70	68	*	0	0
August 2023	0	0	0	0	0	0	0	0	0	193	193	186	66	61	59	*	0	0
August 2024	0	0	0	0	0	0	0	0	0	193	193	166	57	52	50	*	0	0
August 2025	0	0	0	0	0	0	0	0	0	193	193	146	48	44	43	*	0	0
August 2026	0	0	0	0	0	0	0	0	0	193	193	127	41	37	36	*	0	0
August 2027	0	0	0	0	0	0	0	0	0	193	186	109	34	31	30	*	0	0
August 2028	0	0	0	0	0	0	0	0	0	193	161	93	28	25	24	*	0	0
August 2029	0	0	0	0	0	0	0	0	0	193	137	77	22	20	19	*	0	0
August 2030	0	0	0	0	0	0	0	0	0	193	114	63	17	16	15	*	0	0
August 2031	0	0	0	0	0	0	0	0	0	193	92	50	13	12	11	*	0	0
August 2032	0	0	0	0	0	0	0	0	0	193	71	38	10	9	8	*	0	0
August 2033	0	0	0	0	0	0	0	0	0	193	51	27	7	6	6	*	0	0
August 2034	0	0	0	0	0	0	0	0	0	193	32	16	4	3	3	*	0	0
August 2035	0	0	0	0	0	0	0	0	0	118	14	7	2	1	1	*	0	0
August 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	6.4	6.4	6.4	5.6	5.3	5.3	3.3	1.9	1.5	29.2	25.0	22.2	16.5	16.2	16.1	4.0	2.1	1.6

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

** Determined as specified under “—Weighted Average Lives of the Certificates” above.

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

Date	LP Class									NA Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	138%	210%	215%	217%	300%	400%	500%	0%	100%	138%	210%	215%	217%	300%	400%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2007	100	100	100	100	100	100	93	86	78	97	90	90	90	90	90	90	90	90
August 2008	100	100	100	100	100	99	78	52	20	94	71	71	71	71	71	71	71	71
August 2009	100	100	100	100	100	99	58	8	0	90	45	45	45	45	45	45	45	45
August 2010	100	100	100	100	100	99	37	0	0	87	21	21	21	21	21	21	18	0
August 2011	100	100	100	100	100	99	25	0	0	82	0	0	0	0	0	0	0	0
August 2012	100	100	100	100	98	96	16	0	0	78	0	0	0	0	0	0	0	0
August 2013	100	100	100	93	87	85	5	0	0	73	0	0	0	0	0	0	0	0
August 2014	100	100	100	86	80	78	*	0	0	68	0	0	0	0	0	0	0	0
August 2015	100	100	100	82	76	74	*	0	0	62	0	0	0	0	0	0	0	0
August 2016	100	100	100	76	71	69	*	0	0	56	0	0	0	0	0	0	0	0
August 2017	100	100	100	70	65	63	*	0	0	49	0	0	0	0	0	0	0	0
August 2018	100	100	100	64	59	58	*	0	0	41	0	0	0	0	0	0	0	0
August 2019	100	100	100	58	53	52	*	0	0	33	0	0	0	0	0	0	0	0
August 2020	100	100	100	51	47	46	*	0	0	24	0	0	0	0	0	0	0	0
August 2021	100	100	100	45	42	40	*	0	0	15	0	0	0	0	0	0	0	0
August 2022	100	100	100	40	36	35	*	0	0	4	0	0	0	0	0	0	0	0
August 2023	100	100	96	34	31	30	*	0	0	0	0	0	0	0	0	0	0	0
August 2024	100	100	86	29	27	26	*	0	0	0	0	0	0	0	0	0	0	0
August 2025	100	100	75	25	23	22	*	0	0	0	0	0	0	0	0	0	0	0
August 2026	100	100	66	21	19	18	*	0	0	0	0	0	0	0	0	0	0	0
August 2027	100	96	56	17	16	15	*	0	0	0	0	0	0	0	0	0	0	0
August 2028	100	83	48	14	13	12	*	0	0	0	0	0	0	0	0	0	0	0
August 2029	100	71	40	11	10	10	*	0	0	0	0	0	0	0	0	0	0	0
August 2030	100	59	33	9	8	8	*	0	0	0	0	0	0	0	0	0	0	0
August 2031	100	48	26	7	6	6	*	0	0	0	0	0	0	0	0	0	0	0
August 2032	100	37	19	5	4	4	*	0	0	0	0	0	0	0	0	0	0	0
August 2033	100	27	14	3	3	3	*	0	0	0	0	0	0	0	0	0	0	0
August 2034	100	17	8	2	2	2	*	0	0	0	0	0	0	0	0	0	0	0
August 2035	61	7	4	1	1	1	*	0	0	0	0	0	0	0	0	0	0	0
August 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.2	25.0	22.2	15.0	14.3	14.0	3.6	2.0	1.5	10.1	2.8	2.8	2.8	2.8	2.8	2.8	2.7	2.5

Date	NK Class									FE, ES†, EO and SE Classes				
	PSA Prepayment Assumption									PSA Prepayment Assumption				
	0%	100%	138%	210%	215%	217%	300%	400%	500%	0%	100%	215%	375%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2007	98	94	94	94	94	94	94	94	94	99	93	87	78	71
August 2008	97	84	84	84	84	84	84	84	84	98	86	74	59	49
August 2009	95	69	69	69	69	69	69	69	69	98	80	64	45	34
August 2010	93	56	56	56	56	56	56	54	35	97	74	55	35	23
August 2011	90	43	43	43	43	43	43	31	12	95	68	47	26	16
August 2012	88	31	31	31	31	31	31	13	0	94	63	40	20	11
August 2013	85	19	19	19	19	19	19	0	0	93	58	34	15	7
August 2014	82	9	9	9	9	9	9	0	0	92	53	29	11	5
August 2015	79	0	0	0	0	0	0	0	0	90	49	25	9	3
August 2016	75	0	0	0	0	0	0	0	0	89	44	21	7	2
August 2017	71	0	0	0	0	0	0	0	0	87	40	18	5	2
August 2018	67	0	0	0	0	0	0	0	0	85	37	15	4	1
August 2019	63	0	0	0	0	0	0	0	0	83	33	12	3	1
August 2020	58	0	0	0	0	0	0	0	0	81	30	10	2	*
August 2021	53	0	0	0	0	0	0	0	0	78	27	9	2	*
August 2022	47	0	0	0	0	0	0	0	0	75	24	7	1	*
August 2023	40	0	0	0	0	0	0	0	0	72	21	6	1	*
August 2024	33	0	0	0	0	0	0	0	0	69	19	5	1	*
August 2025	26	0	0	0	0	0	0	0	0	66	16	4	*	*
August 2026	18	0	0	0	0	0	0	0	0	62	14	3	*	*
August 2027	9	0	0	0	0	0	0	0	0	58	12	2	*	*
August 2028	0	0	0	0	0	0	0	0	0	53	10	2	*	*
August 2029	0	0	0	0	0	0	0	0	0	49	8	1	*	*
August 2030	0	0	0	0	0	0	0	0	0	43	6	1	*	*
August 2031	0	0	0	0	0	0	0	0	0	37	4	1	*	*
August 2032	0	0	0	0	0	0	0	0	0	31	3	*	*	*
August 2033	0	0	0	0	0	0	0	0	0	24	1	*	*	*
August 2034	0	0	0	0	0	0	0	0	0	17	0	0	0	0
August 2035	0	0	0	0	0	0	0	0	0	9	0	0	0	0
August 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.2	4.6	4.6	4.6	4.6	4.6	4.6	4.0	3.4	20.8	10.3	6.2	3.7	2.8

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

** Determined as specified under “—Weighted Average Lives of the Certificates” above.

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

Characteristics of the R and RL Classes

The R and RL Classes will not have principal balances and will not bear interest. If any assets of the Trust remain after the principal balances of all Classes are reduced to zero, we will pay the Holder of the R Class the proceeds from those assets. If any assets of the Lower Tier REMIC remain after the principal balances of the Lower Tier Regular Interests are reduced to zero, we will pay the proceeds of those assets to the Holder of the RL Class. Fannie Mae does not expect that any material assets will remain in either case.

A Residual Certificate will be subject to certain transfer restrictions. We will not permit transfer of record or beneficial ownership of a Residual Certificate to a “disqualified organization.” In addition, we will not permit transfer of record or beneficial ownership of a Residual Certificate to any person that is not a “U.S. Person” or a foreign person subject to United States income taxation on a net basis on income derived from that Certificate. Any transferee of a Residual Certificate must execute and deliver an affidavit and an Internal Revenue Service Form W-9 (or, if applicable, a Form W-8ECI) on which the transferee provides its taxpayer identification number. See “Description of Certificates—Special Characteristics of Residual Certificates” and “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Residual Certificates*” in the REMIC Prospectus. The affidavit must also state that the transferee is a “U.S. Person” or a foreign person subject to United States income taxation on a net basis on income derived from that Certificate and that, if the transferee is a partnership for U.S. federal income tax purposes, each person or entity that holds an interest (directly, or indirectly through a pass-through entity) in the partnership is a “U.S. Person” or a foreign person subject to United States income taxation on a net basis on income derived from that Certificate. In addition, the transferee must receive an affidavit containing these same representations from any new transferee. Transferors of a Residual Certificate should consult with their own tax advisors for further information regarding such transfers.

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. The R and RL Classes will constitute noneconomic residual interests under the Regulations. Having a significant purpose to impede the assessment or collection of tax means that the transferor of a Residual Certificate knew or should have known that the transferee would be unwilling or unable to pay taxes due on its share of the taxable income of the REMIC trust (that is, the transferor had “improper knowledge”).

As discussed under the caption “Special Characteristics of Residual Certificates” in the REMIC Prospectus, the Regulations presume that a transferor does not have improper knowledge if two conditions are met. The Treasury Department has amended the Regulations to provide additional requirements that a transferor must satisfy to avail itself of the safe harbor regarding the presumed lack of improper knowledge. For transfers occurring on or after August 19, 2002, a transferor of a Residual Certificate is presumed not to have improper knowledge if, in addition to meeting the two conditions discussed in the REMIC Prospectus, both (i) the transferee represents that it will not cause income from the Residual Certificate to be attributed to a foreign permanent establishment or fixed base of the transferee or another taxpayer and (ii) the transfer satisfies either the “asset test” or the “formula test.” The representation described in (i) will be included in the affidavit discussed above. See “Description of Certificates—Special Characteristics of Residual Certificates” and “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Residual Certificates*” in the REMIC Prospectus.

A transfer satisfies the asset test if (i) the transferee’s gross assets exceed \$100 million and its net assets exceed \$10 million (in each case, at the time of the transfer and at the close of each of the transferee’s two fiscal years preceding the year of transfer), (ii) the transferee is an “eligible corporation” and the transferee agrees in writing that any subsequent transfer of the Residual Certificate will be to an eligible corporation and will comply with the safe harbor and satisfy the asset test, and (iii) the facts and circumstances known to the transferor do not reasonably indicate that the

taxes associated with the Residual Certificate will not be paid. A transfer satisfies the formula test if the present value of the anticipated tax liabilities associated with holding the Residual Certificate is less than or equal to the present value of the sum of (i) any consideration given to the transferee to acquire the Residual Certificate, (ii) expected future distributions on the Residual Certificate, and (iii) anticipated tax savings associated with holding the Residual Certificate as the related REMIC trust generates losses. The Regulations contain additional details regarding their application and you should consult your own tax advisor regarding the application of the Regulations to a transfer of a Residual Certificate.

The Holder of the R Class will be considered to be the holder of the “residual interest” in the REMIC constituted by the Trust, and the Holder of the RL Class will be considered to be the holder of the “residual interest” in the REMIC constituted by the Lower Tier REMIC. See “Certain Federal Income Tax Consequences” in the REMIC Prospectus. Pursuant to the Trust Agreement, we will be obligated to provide to these Holders (i) information necessary to enable them to prepare their federal income tax returns and (ii) any reports regarding the R or RL Class that may be required under the Code.

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

U.S. Treasury Circular 230 Notice

The tax discussions contained in the REMIC Prospectus (including the sections entitled “Certain 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 elect to treat the Lower Tier REMIC and the Trust as REMICs for federal income tax purposes. The REMIC Certificates, other than the R and RL Classes, will be designated as the “regular interests,” and the R Class will be designated as the “residual interest,” in the REMIC constituted by the Trust. The Lower Tier Regular Interests will be designated as the “regular interests” and the RL Class will be designated as the “residual interest” in the Lower Tier REMIC.

Because the Lower Tier REMIC and the Trust will qualify as REMICs, the REMIC Certificates and any related RCR Certificates generally will be treated as “regular or residual interests in a REMIC” for domestic building and loan associations, as “real estate assets” for real estate investment trusts, and, except for the R and RL Classes, as “qualified mortgages” for other REMICs. See “Certain Federal Income Tax Consequences—*REMIC Election and Special Tax Attributes*” in the REMIC Prospectus.

Taxation of Beneficial Owners of Regular Certificates

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

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

<u>Group</u>	<u>Prepayment Assumption</u>
1	278% PSA
2	278% PSA
3	215% PSA
4	215% PSA

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

Taxation of Beneficial Owners of Residual Certificates

Effective generally for Residual Certificates first held on or after August 1, 2006, Temporary Regulations issued by the Treasury Department have modified the general rule that the taxable income of the Trust (or the Lower Tier REMIC) is not includible in the income of a foreign person (or, if excess inclusions, subject to withholding tax) until paid or distributed. See “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Residual Certificates*—Treatment of Excess Inclusions” and “—*Foreign Investors*—Residual Certificates” in the REMIC Prospectus. Under the Temporary Regulations, the amount of taxable income allocable to a foreign partner in a domestic partnership that is the beneficial owner of a Residual Certificate must be taken into account by the foreign partner on the last day of the partnership’s taxable year, except to the extent that some or all of that amount is required to be taken into account at an earlier time as a result of a distribution to the foreign partner or a disposition of the foreign partner’s indirect interest in the Residual Certificate. Similar rules apply to excess inclusions allocable to a foreign person that holds an interest in a real estate investment trust, regulated investment company, common trust fund or certain cooperatives.

For purposes of determining the portion of the taxable income of the Trust (or the Lower Tier REMIC) that generally will not be treated as excess inclusions, the rate to be used is 120% of the “federal long-term rate”. This rate will be published on or about July 20, 2006. See “Certain Federal Income Tax Consequences—*Taxation of Beneficial Owners of Residual Certificates*—Treatment of Excess Inclusions” and “—*Foreign Investors*—Residual Certificates” in the REMIC Prospectus.

The Treasury Department has issued Regulations providing that, to clearly reflect income, an inducement fee paid to a transferee of a noneconomic residual interest in a REMIC must be included in income over a period that is reasonably related to the period during which the applicable REMIC is expected to generate taxable income or net loss allocable to the transferee. The Regulations set forth

two safe harbor methods under which a taxpayer's accounting for the inducement fee will be considered to clearly reflect income for these purposes. In addition, under the Regulations an inducement fee shall be treated as income from sources within the United States. You should consult your own tax advisor regarding the application of the Regulations to the transfer of a Residual Certificate.

Taxation of Beneficial Owners of RCR Certificates

General. 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 REMIC Certificates that are exchanged for RCR Certificates (including any exchanges effective on the applicable Settlement Date) will be the assets of the trust, and the RCR Certificates will represent an ownership interest in those REMIC Certificates. For a general discussion of the federal income tax treatment of beneficial owners of REMIC Certificates, see "Certain Federal Income Tax Consequences" in the REMIC Prospectus.

The RCR Classes (each, a "Combination RCR Class") will represent the beneficial ownership of the underlying REMIC Certificates set forth in Schedule 1. Each Certificate of a Combination RCR Class (a "Combination RCR Certificate") will represent beneficial ownership of undivided interests in two or more underlying REMIC Certificates.

Combination RCR Classes. A beneficial owner of a Combination RCR Certificate will be treated as the beneficial owner of a proportionate interest in the REMIC Certificates underlying that Combination RCR Certificate. Except in the case of a beneficial owner that acquires a Combination RCR Certificate in an exchange described under "*Exchanges*" below, a beneficial owner of a Combination RCR Certificate must allocate its cost to acquire that Certificate among the underlying REMIC Certificates in proportion to their relative fair market values at the time of acquisition. Such an owner should account for its ownership interest in each underlying REMIC Certificate as described under "*Taxation of Beneficial Owners of Regular Certificates*" above and "*Certain Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates*" in the REMIC Prospectus. When a beneficial owner sells a Combination RCR Certificate, the owner must allocate the sale proceeds among the underlying REMIC Certificates in proportion to their relative fair market values at the time of sale.

Exchanges. If a beneficial owner exchanges one or more REMIC Certificates for the related RCR Certificate or Certificates in the manner described under "Description of the Certificates—Combination and Recombination" in this prospectus supplement, the exchange will not be taxable. Likewise, if a beneficial owner exchanges one or more RCR Certificates for the related REMIC Certificate or Certificates in the manner described in that discussion, the exchange will not be a taxable exchange. In each of these cases, the beneficial owner will be treated as continuing to own after the exchange the same combination of interests in the related REMIC Certificates (or the same interest in the related REMIC Certificate) that it owned immediately prior to the exchange.

Tax Return Disclosure Requirements

Treasury Department Regulations that are directed at "tax shelters" could be read to apply to transactions generally not considered to be tax shelters. These Regulations require that taxpayers that participate in a "reportable transaction" disclose such transaction on their tax returns by attaching IRS Form 8886 and retain information related to the transaction. A transaction may be a "reportable transaction" based upon any of several indicia, one or more of which may be present with respect to the Certificates. You should consult your own tax advisor concerning any possible disclosure obligation with respect to your investment in the Certificates.

PLAN OF DISTRIBUTION

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

Increase in Certificates. Before the applicable Settlement Date, we and the Dealer may agree to offer Classes in addition to those contemplated as of the date of this prospectus supplement. In that event, we will increase the related MBS in principal balance, but we expect that all these additional MBS will have the same characteristics as described under “Description of the Certificates—The MBS” in this prospectus supplement. The proportion that the original principal balance of each Group 1, 2, 3 or 4 Class bears to the aggregate original principal balance of all Group 1, 2, 3 or 4 Classes, respectively, will remain the same. In addition, the dollar amounts shown in the Principal Balance Schedules will be increased to correspond to the increase of the principal balances of the applicable Classes.

LEGAL MATTERS

Sidley Austin LLP will provide legal representation for Fannie Mae. Cleary Gottlieb Steen & Hamilton LLP will provide legal representation for the Dealer.

Available Recombinations (1) (2)

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balances	RCR Class	Original Principal Balance	Interest Rate	Interest Type (3)	Principal Type (3)	CUSIP Number	Final Distribution Date
Recombination 1								
LO	\$18,278,000	PO	\$ 30,769,231	(4)	PO	PT	31396KR53	September 2036
MO	12,491,231							
Recombination 2								
SQ	200,000,000 (5)	SA	30,769,231	(6)	INV	PT	31396KR61	September 2036
LO	18,278,000							
MO	12,491,231							
Recombination 3								
OL	9,893,000	OP	16,666,667	(4)	PO	PT	31396KR79	September 2036
OM	6,773,667							
Recombination 4								
QS	108,333,333 (5)	SB	16,666,667	(6)	INV	PT	31396KR87	September 2036
OL	9,893,000							
OM	6,773,667							
Recombination 5								
NG	5,956,000	NA	74,613,333	6.0%	FIX	PAC	31396KR95	February 2027
NH	68,657,333							
Recombination 6								
NO	17,366,667	NE	17,366,667	6.0	FIX	PAC	31396KS29	September 2036
NI	17,366,667 (5)							
NJ	17,366,667 (5)							
Recombination 7								
KO	5,208,333	LF	5,208,333	(7)	T	SCH	31396KS45	September 2036
LI	5,208,333 (5)							
Recombination 8								
ES	20,000,000 (5)	SE	1,666,667	(6)	INV	PT	31396KS52	September 2036
EO	1,666,667							

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balances	RCR Class	Original Principal Balance	Interest Rate	Interest Type (3)	Principal Type (3)	CUSIP Number	Final Distribution Date
Recombination 9								
NG	\$ 5,956,000	NK	\$133,867,999	6.0%	FIX	PAC	31396KS37	February 2033
NH	68,657,333							
NB	34,453,333							
NC	24,801,333							

- (1) In any exchange under Recombination 1, 2, 3, 4, 5 or 9, the relative proportions of the REMIC Certificates to be delivered (or if applicable, received) in such exchange will equal the proportions reflected by the outstanding principal balances of the related REMIC Classes at the time of exchange. REMIC Certificates and RCR Certificates in any other Recombination may be exchanged only in the proportions shown in this Schedule 1.
- (2) If, as a result of a proposed exchange, a Certificateholder would hold a REMIC Certificate or RCR Certificate of a Class in an amount less than the applicable minimum denomination for that Class, the Certificateholder will be unable to effect the proposed exchange. See “Description of the Certificates—General—*Authorized Denominations*” in this prospectus supplement.
- (3) See “Description of Certificates—Class Definitions and Abbreviations” in the REMIC Prospectus and “Description of the Certificates—Distributions of Interest” and “—Distributions of Principal” in this prospectus supplement.
- (4) Principal Only Classes.
- (5) Notional balances. These Classes are Interest Only Classes. See page S-8 for a description of how their notional balances are calculated.
- (6) For a description of these interest rates, see “Description of the Certificates—Distributions of Interest” in this prospectus supplement.
- (7) This Class is a Toggle Class. See pages S-7 and S-8 for a description of its interest rate.

Principal Balance Schedules

FC Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$50,000,000.00	November 2010	\$36,971,333.79	February 2015	\$24,539,856.69
September 2006	49,925,447.80	December 2010	36,685,405.73	March 2015	24,335,347.41
October 2006	49,840,206.03	January 2011	36,401,349.39	April 2015	24,132,178.04
November 2006	49,744,300.42	February 2011	36,119,152.56	May 2015	23,930,339.83
December 2006	49,637,763.58	March 2011	35,838,803.13	June 2015	23,729,824.04
January 2007	49,520,634.96	April 2011	35,560,289.04	July 2015	23,530,622.03
February 2007	49,392,960.88	May 2011	35,283,598.32	August 2015	23,332,725.17
March 2007	49,254,794.47	June 2011	35,008,719.10	September 2015	23,136,124.93
April 2007	49,106,195.68	July 2011	34,735,639.54	October 2015	22,940,812.81
May 2007	48,947,231.21	August 2011	34,464,347.92	November 2015	22,746,780.36
June 2007	48,777,974.52	September 2011	34,194,832.57	December 2015	22,554,019.21
July 2007	48,598,505.73	October 2011	33,927,081.90	January 2016	22,362,521.01
August 2007	48,408,911.56	November 2011	33,661,084.41	February 2016	22,172,277.49
September 2007	48,209,285.34	December 2011	33,396,828.65	March 2016	21,983,280.42
October 2007	47,999,726.86	January 2012	33,134,303.27	April 2016	21,795,521.63
November 2007	47,780,342.33	February 2012	32,873,496.96	May 2016	21,608,993.00
December 2007	47,551,244.28	March 2012	32,614,398.51	June 2016	21,423,686.47
January 2008	47,312,551.48	April 2012	32,356,996.78	July 2016	21,239,594.01
February 2008	47,064,388.85	May 2012	32,101,280.70	August 2016	21,056,707.67
March 2008	46,806,887.32	June 2012	31,847,239.25	September 2016	20,875,019.52
April 2008	46,540,183.77	July 2012	31,594,861.52	October 2016	20,694,521.71
May 2008	46,264,420.86	August 2012	31,344,136.63	November 2016	20,515,206.43
June 2008	45,979,746.93	September 2012	31,095,053.80	December 2016	20,337,065.90
July 2008	45,686,315.87	October 2012	30,847,602.31	January 2017	20,160,092.43
August 2008	45,384,286.97	November 2012	30,601,771.50	February 2017	19,984,278.35
September 2008	45,073,824.80	December 2012	30,357,550.79	March 2017	19,809,616.05
October 2008	44,755,099.02	January 2013	30,114,929.67	April 2017	19,636,097.95
November 2008	44,428,284.29	February 2013	29,873,897.69	May 2017	19,463,716.56
December 2008	44,093,560.04	March 2013	29,634,444.46	June 2017	19,292,464.39
January 2009	43,761,025.39	April 2013	29,396,559.69	July 2017	19,122,334.04
February 2009	43,430,666.09	May 2013	29,160,233.11	August 2017	18,953,318.12
March 2009	43,102,467.98	June 2013	28,925,454.55	September 2017	18,785,409.32
April 2009	42,776,416.99	July 2013	28,692,213.90	October 2017	18,618,600.36
May 2009	42,452,499.13	August 2013	28,460,501.10	November 2017	18,452,884.01
June 2009	42,130,700.51	September 2013	28,230,306.18	December 2017	18,288,253.08
July 2009	41,811,007.34	October 2013	28,001,619.20	January 2018	18,124,700.44
August 2009	41,493,405.89	November 2013	27,774,430.32	February 2018	17,962,218.99
September 2009	41,177,882.55	December 2013	27,548,729.73	March 2018	17,800,801.70
October 2009	40,864,423.78	January 2014	27,324,507.72	April 2018	17,640,441.54
November 2009	40,553,016.14	February 2014	27,101,754.61	May 2018	17,481,131.58
December 2009	40,243,646.26	March 2014	26,880,460.80	June 2018	17,322,864.90
January 2010	39,936,300.86	April 2014	26,660,616.74	July 2018	17,165,634.63
February 2010	39,630,966.76	May 2014	26,442,212.95	August 2018	17,009,433.96
March 2010	39,327,630.86	June 2014	26,225,240.02	September 2018	16,854,256.09
April 2010	39,026,280.13	July 2014	26,009,688.59	October 2018	16,700,094.29
May 2010	38,726,901.64	August 2014	25,795,549.35	November 2018	16,546,941.88
June 2010	38,429,482.53	September 2014	25,582,813.06	December 2018	16,394,792.19
July 2010	38,134,010.05	October 2014	25,371,470.54	January 2019	16,243,638.64
August 2010	37,840,471.49	November 2014	25,161,512.68	February 2019	16,093,474.64
September 2010	37,548,854.27	December 2014	24,952,930.42	March 2019	15,944,293.68
October 2010	37,259,145.85	January 2015	24,745,714.73	April 2019	15,796,089.27

FC Class (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
May 2019	\$15,648,854.98	October 2023	\$ 9,078,925.13	March 2028	\$ 4,430,282.13
June 2019	15,502,584.41	November 2023	8,975,566.28	April 2028	4,356,992.04
July 2019	15,357,271.21	December 2023	8,872,880.08	May 2028	4,284,171.47
August 2019	15,212,909.05	January 2024	8,770,862.02	June 2028	4,211,817.20
September 2019	15,069,491.66	February 2024	8,669,507.64	July 2028	4,139,926.05
October 2019	14,927,012.80	March 2024	8,568,812.50	August 2028	4,068,494.82
November 2019	14,785,466.28	April 2024	8,468,772.18	September 2028	3,997,520.37
December 2019	14,644,845.95	May 2024	8,369,382.29	October 2028	3,926,999.55
January 2020	14,505,145.68	June 2024	8,270,638.49	November 2028	3,856,929.25
February 2020	14,366,359.40	July 2024	8,172,536.44	December 2028	3,787,306.37
March 2020	14,228,481.07	August 2024	8,075,071.83	January 2029	3,718,127.83
April 2020	14,091,504.69	September 2024	7,978,240.40	February 2029	3,649,390.58
May 2020	13,955,424.30	October 2024	7,882,037.89	March 2029	3,581,091.56
June 2020	13,820,233.98	November 2024	7,786,460.08	April 2029	3,513,227.76
July 2020	13,685,927.84	December 2024	7,691,502.78	May 2029	3,445,796.17
August 2020	13,552,500.03	January 2025	7,597,161.83	June 2029	3,378,793.82
September 2020	13,419,944.75	February 2025	7,503,433.07	July 2029	3,312,217.73
October 2020	13,288,256.21	March 2025	7,410,312.39	August 2029	3,246,064.95
November 2020	13,157,428.69	April 2025	7,317,795.71	September 2029	3,180,332.57
December 2020	13,027,456.48	May 2025	7,225,878.96	October 2029	3,115,017.66
January 2021	12,898,333.93	June 2025	7,134,558.10	November 2029	3,050,117.33
February 2021	12,770,055.39	July 2025	7,043,829.12	December 2029	2,985,628.71
March 2021	12,642,615.29	August 2025	6,953,688.04	January 2030	2,921,548.95
April 2021	12,516,008.07	September 2025	6,864,130.89	February 2030	2,857,875.20
May 2021	12,390,228.21	October 2025	6,775,153.73	March 2030	2,794,604.63
June 2021	12,265,270.22	November 2025	6,686,752.66	April 2030	2,731,734.46
July 2021	12,141,128.65	December 2025	6,598,923.79	May 2030	2,669,261.88
August 2021	12,017,798.10	January 2026	6,511,663.25	June 2030	2,607,184.13
September 2021	11,895,273.18	February 2026	6,424,967.21	July 2030	2,545,498.46
October 2021	11,773,548.54	March 2026	6,338,831.86	August 2030	2,484,202.13
November 2021	11,652,618.87	April 2026	6,253,253.40	September 2030	2,423,292.42
December 2021	11,532,478.90	May 2026	6,168,228.06	October 2030	2,362,766.63
January 2022	11,413,123.38	June 2026	6,083,752.11	November 2030	2,302,622.07
February 2022	11,294,547.10	July 2026	5,999,821.83	December 2030	2,242,856.09
March 2022	11,176,744.88	August 2026	5,916,433.52	January 2031	2,183,466.01
April 2022	11,059,711.59	September 2026	5,833,583.51	February 2031	2,124,449.21
May 2022	10,943,442.10	October 2026	5,751,268.15	March 2031	2,065,803.07
June 2022	10,827,931.34	November 2026	5,669,483.82	April 2031	2,007,524.99
July 2022	10,713,174.26	December 2026	5,588,226.91	May 2031	1,949,612.37
August 2022	10,599,165.86	January 2027	5,507,493.84	June 2031	1,892,062.64
September 2022	10,485,901.14	February 2027	5,427,281.06	July 2031	1,834,873.26
October 2022	10,373,375.15	March 2027	5,347,585.03	August 2031	1,778,041.67
November 2022	10,261,582.98	April 2027	5,268,402.23	September 2031	1,721,565.35
December 2022	10,150,519.74	May 2027	5,189,729.18	October 2031	1,665,441.81
January 2023	10,040,180.57	June 2027	5,111,562.41	November 2031	1,609,668.53
February 2023	9,930,560.65	July 2027	5,033,898.46	December 2031	1,554,243.04
March 2023	9,821,655.19	August 2027	4,956,733.92	January 2032	1,499,162.88
April 2023	9,713,459.40	September 2027	4,880,065.38	February 2032	1,444,425.60
May 2023	9,605,968.58	October 2027	4,803,889.45	March 2032	1,390,028.77
June 2023	9,499,178.00	November 2027	4,728,202.78	April 2032	1,335,969.96
July 2023	9,393,082.99	December 2027	4,653,002.02	May 2032	1,282,246.78
August 2023	9,287,678.92	January 2028	4,578,283.85	June 2032	1,228,856.84
September 2023	9,182,961.16	February 2028	4,504,044.99	July 2032	1,175,797.75

FC Class (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
August 2032	\$ 1,123,067.17	May 2033	\$ 662,892.01	January 2034	\$ 274,688.81
September 2032	1,070,662.73	June 2033	613,319.73	February 2034	227,483.55
October 2032	1,018,582.13	July 2033	564,050.91	March 2034	180,564.56
November 2032	966,823.02	August 2033	515,083.36	April 2034	133,929.75
December 2032	915,383.12	September 2033	466,414.90	May 2034	87,577.06
January 2033	864,260.14	October 2033	418,043.37	June 2034	41,504.40
February 2033	813,451.78	November 2033	369,966.60	July 2034 and thereafter	0.00
March 2033	762,955.81	December 2033	322,182.46		
April 2033	712,769.96				

LO Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$18,278,000.00	November 2009	\$13,396,535.82	February 2013	\$ 7,670,655.96
September 2006	18,236,679.89	December 2009	13,235,215.50	March 2013	7,538,113.45
October 2006	18,190,093.97	January 2010	13,074,707.86	April 2013	7,406,235.20
November 2006	18,138,254.71	February 2010	12,915,008.71	May 2013	7,275,017.80
December 2006	18,081,177.30	March 2010	12,756,113.87	June 2013	7,144,457.83
January 2007	18,018,879.65	April 2010	12,598,019.21	July 2013	7,014,551.90
February 2007	17,951,382.38	May 2010	12,440,720.59	August 2013	6,885,296.63
March 2007	17,878,708.81	June 2010	12,284,213.92	September 2013	6,756,688.67
April 2007	17,800,884.96	July 2010	12,128,495.10	October 2013	6,628,724.68
May 2007	17,717,939.53	August 2010	11,973,560.08	November 2013	6,501,401.34
June 2007	17,629,903.87	September 2010	11,819,404.82	December 2013	6,374,715.34
July 2007	17,536,812.00	October 2010	11,666,025.29	January 2014	6,248,663.40
August 2007	17,438,700.55	November 2010	11,513,417.50	February 2014	6,123,242.24
September 2007	17,335,608.77	December 2010	11,361,577.46	March 2014	5,998,448.61
October 2007	17,227,578.49	January 2011	11,210,501.22	April 2014	5,874,279.26
November 2007	17,114,654.09	February 2011	11,060,184.84	May 2014	5,750,820.58
December 2007	16,996,882.49	March 2011	10,910,624.40	June 2014	5,629,889.88
January 2008	16,874,313.09	April 2011	10,761,816.00	July 2014	5,511,436.26
February 2008	16,746,997.77	May 2011	10,613,755.76	August 2014	5,395,409.80
March 2008	16,614,990.84	June 2011	10,466,439.83	September 2014	5,281,761.60
April 2008	16,478,348.98	July 2011	10,319,864.36	October 2014	5,170,443.73
May 2008	16,337,131.25	August 2011	10,174,025.54	November 2014	5,061,409.20
June 2008	16,191,399.00	September 2011	10,028,919.57	December 2014	4,954,611.97
July 2008	16,041,215.85	October 2011	9,884,542.67	January 2015	4,850,006.92
August 2008	15,886,647.65	November 2011	9,740,891.08	February 2015	4,747,549.82
September 2008	15,727,762.41	December 2011	9,597,961.06	March 2015	4,647,197.34
October 2008	15,564,630.28	January 2012	9,455,748.89	April 2015	4,548,906.99
November 2008	15,397,323.47	February 2012	9,314,250.86	May 2015	4,452,637.14
December 2008	15,225,916.22	March 2012	9,173,463.30	June 2015	4,358,347.00
January 2009	15,055,373.65	April 2012	9,033,382.53	July 2015	4,265,996.57
February 2009	14,885,691.30	May 2012	8,894,004.92	August 2015	4,175,546.67
March 2009	14,716,864.73	June 2012	8,755,326.83	September 2015	4,086,958.90
April 2009	14,548,889.54	July 2012	8,617,344.66	October 2015	4,000,195.62
May 2009	14,381,761.33	August 2012	8,480,054.82	November 2015	3,915,219.94
June 2009	14,215,475.74	September 2012	8,343,453.74	December 2015	3,831,995.71
July 2009	14,050,028.43	October 2012	8,207,537.86	January 2016	3,750,487.51
August 2009	13,885,415.07	November 2012	8,072,303.65	February 2016	3,670,660.61
September 2009	13,721,631.36	December 2012	7,937,747.59	March 2016	3,592,480.99
October 2009	13,558,673.03	January 2013	7,803,866.19	April 2016	3,515,915.31

LO Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
May 2016	\$ 3,440,930.88	October 2020	\$ 1,069,952.90	March 2025	\$ 307,997.49
June 2016	3,367,495.68	November 2020	1,046,014.82	April 2025	300,498.84
July 2016	3,295,578.33	December 2020	1,022,585.21	May 2025	293,166.57
August 2016	3,225,148.06	January 2021	999,653.58	June 2025	285,997.16
September 2016	3,156,174.74	February 2021	977,209.67	July 2025	278,987.17
October 2016	3,088,628.82	March 2021	955,243.42	August 2025	272,133.22
November 2016	3,022,481.36	April 2021	933,744.97	September 2025	265,432.00
December 2016	2,957,703.99	May 2021	912,704.66	October 2025	258,880.27
January 2017	2,894,268.91	June 2021	892,113.02	November 2025	252,474.86
February 2017	2,832,148.87	July 2021	871,960.79	December 2025	246,212.67
March 2017	2,771,317.18	August 2021	852,238.88	January 2026	240,090.65
April 2017	2,711,747.67	September 2021	832,938.40	February 2026	234,105.82
May 2017	2,653,414.70	October 2021	814,050.62	March 2026	228,255.27
June 2017	2,596,293.15	November 2021	795,567.01	April 2026	222,536.13
July 2017	2,540,358.39	December 2021	777,479.19	May 2026	216,945.61
August 2017	2,485,586.30	January 2022	759,778.97	June 2026	211,480.97
September 2017	2,431,953.23	February 2022	742,458.31	July 2026	206,139.52
October 2017	2,379,436.01	March 2022	725,509.35	August 2026	200,918.63
November 2017	2,328,011.93	April 2022	708,924.37	September 2026	195,815.73
December 2017	2,277,658.74	May 2022	692,695.82	October 2026	190,828.29
January 2018	2,228,354.64	June 2022	676,816.31	November 2026	185,953.85
February 2018	2,180,078.26	July 2022	661,278.58	December 2026	181,189.98
March 2018	2,132,808.67	August 2022	646,075.53	January 2027	176,534.32
April 2018	2,086,525.34	September 2022	631,200.20	February 2027	171,984.55
May 2018	2,041,208.17	October 2022	616,645.78	March 2027	167,538.40
June 2018	1,996,837.46	November 2022	602,405.59	April 2027	163,193.65
July 2018	1,953,393.91	December 2022	588,473.09	May 2027	158,948.12
August 2018	1,910,858.59	January 2023	574,841.87	June 2027	154,799.67
September 2018	1,869,212.97	February 2023	561,505.65	July 2027	150,746.22
October 2018	1,828,438.88	March 2023	548,458.29	August 2027	146,785.72
November 2018	1,788,518.52	April 2023	535,693.75	September 2027	142,916.17
December 2018	1,749,434.45	May 2023	523,206.14	October 2027	139,135.60
January 2019	1,711,169.58	June 2023	510,989.68	November 2027	135,442.10
February 2019	1,673,707.16	July 2023	499,038.70	December 2027	131,833.79
March 2019	1,637,030.78	August 2023	487,347.65	January 2028	128,308.82
April 2019	1,601,124.36	September 2023	475,911.10	February 2028	124,865.40
May 2019	1,565,972.14	October 2023	464,723.72	March 2028	121,501.76
June 2019	1,531,558.68	November 2023	453,780.30	April 2028	118,216.17
July 2019	1,497,868.86	December 2023	443,075.73	May 2028	115,006.93
August 2019	1,464,887.85	January 2024	432,605.01	June 2028	111,872.39
September 2019	1,432,601.12	February 2024	422,363.23	July 2028	108,810.93
October 2019	1,400,994.45	March 2024	412,345.59	August 2028	105,820.96
November 2019	1,370,053.88	April 2024	402,547.39	September 2028	102,900.93
December 2019	1,339,765.76	May 2024	392,964.02	October 2028	100,049.31
January 2020	1,310,116.69	June 2024	383,590.97	November 2028	97,264.61
February 2020	1,281,093.56	July 2024	374,423.82	December 2028	94,545.37
March 2020	1,252,683.51	August 2024	365,458.24	January 2029	91,890.17
April 2020	1,224,873.95	September 2024	356,689.98	February 2029	89,297.60
May 2020	1,197,652.53	October 2024	348,114.89	March 2029	86,766.29
June 2020	1,171,007.17	November 2024	339,728.91	April 2029	84,294.91
July 2020	1,144,926.02	December 2024	331,528.04	May 2029	81,882.14
August 2020	1,119,397.47	January 2025	323,508.38	June 2029	79,526.69
September 2020	1,094,410.14	February 2025	315,666.11	July 2029	77,227.31

LO Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
August 2029	\$ 74,982.76	November 2031	\$ 31,246.33	February 2034	\$ 9,408.18
September 2029	72,791.84	December 2031	30,129.05	March 2034	8,868.89
October 2029	70,653.37	January 2032	29,040.26	April 2034	8,344.74
November 2029	68,566.19	February 2032	27,979.31	May 2034	7,835.36
December 2029	66,529.17	March 2032	26,945.57	June 2034	7,340.41
January 2030	64,541.20	April 2032	25,938.42	July 2034	6,859.54
February 2030	62,601.20	May 2032	24,957.25	August 2034	6,392.42
March 2030	60,708.11	June 2032	24,001.47	September 2034	5,938.72
April 2030	58,860.89	July 2032	23,070.50	October 2034	5,498.12
May 2030	57,058.52	August 2032	22,163.77	November 2034	5,070.30
June 2030	55,300.01	September 2032	21,280.72	December 2034	4,654.96
July 2030	53,584.38	October 2032	20,420.81	January 2035	4,251.80
August 2030	51,910.68	November 2032	19,583.51	February 2035	3,860.52
September 2030	50,277.97	December 2032	18,768.30	March 2035	3,480.84
October 2030	48,685.34	January 2033	17,974.67	April 2035	3,112.48
November 2030	47,131.90	February 2033	17,202.11	May 2035	2,755.16
December 2030	45,616.77	March 2033	16,450.15	June 2035	2,408.62
January 2031	44,139.09	April 2033	15,718.30	July 2035	2,072.59
February 2031	42,698.03	May 2033	15,006.10	August 2035	1,746.81
March 2031	41,292.76	June 2033	14,313.09	September 2035	1,431.04
April 2031	39,922.48	July 2033	13,638.82	October 2035	1,125.03
May 2031	38,586.41	August 2033	12,982.86	November 2035	828.54
June 2031	37,283.77	September 2033	12,344.77	December 2035	541.34
July 2031	36,013.82	October 2033	11,724.14	January 2036	263.19
August 2031	34,775.81	November 2033	11,120.56	February 2036 and thereafter	0.00
September 2031	33,569.03	December 2033	10,533.64		
October 2031	32,392.77	January 2034	9,962.97		

OL Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$9,893,000.00	May 2008	\$8,845,305.04	February 2010	\$6,994,626.61
September 2006	9,870,795.62	June 2008	8,766,525.56	March 2010	6,908,683.90
October 2006	9,845,738.96	July 2008	8,685,333.33	April 2010	6,823,173.25
November 2006	9,817,836.68	August 2008	8,601,763.93	May 2010	6,738,092.43
December 2006	9,787,096.92	September 2008	8,515,854.12	June 2010	6,653,439.23
January 2007	9,753,529.29	October 2008	8,427,641.82	July 2010	6,569,211.44
February 2007	9,717,144.87	November 2008	8,337,166.07	August 2010	6,485,406.87
March 2007	9,677,956.19	December 2008	8,244,467.01	September 2010	6,402,023.33
April 2007	9,635,977.26	January 2009	8,152,234.85	October 2010	6,319,058.65
May 2007	9,591,223.52	February 2009	8,060,467.19	November 2010	6,236,510.67
June 2007	9,543,711.87	March 2009	7,969,161.64	December 2010	6,154,377.24
July 2007	9,493,460.64	April 2009	7,878,315.81	January 2011	6,072,656.23
August 2007	9,440,489.58	May 2009	7,787,927.33	February 2011	5,991,345.50
September 2007	9,384,819.86	June 2009	7,697,993.84	March 2011	5,910,442.94
October 2007	9,326,474.04	July 2009	7,608,513.00	April 2011	5,829,946.44
November 2007	9,265,476.08	August 2009	7,519,482.47	May 2011	5,749,853.91
December 2007	9,201,851.30	September 2009	7,430,899.93	June 2011	5,670,163.26
January 2008	9,135,626.37	October 2009	7,342,763.07	July 2011	5,590,872.42
February 2008	9,066,829.31	November 2009	7,255,069.59	August 2011	5,511,979.33
March 2008	8,995,489.44	December 2009	7,167,817.20	September 2011	5,433,481.93
April 2008	8,921,637.38	January 2010	7,081,003.63	October 2011	5,355,378.19

OL Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
November 2011	\$5,277,666.07	April 2016	\$1,907,424.83	September 2020	\$ 594,340.67
December 2011	5,200,343.55	May 2016	1,866,776.20	October 2020	581,072.03
January 2012	5,123,408.62	June 2016	1,826,966.85	November 2020	568,084.84
February 2012	5,046,859.28	July 2016	1,787,979.80	December 2020	555,373.30
March 2012	4,970,693.54	August 2016	1,749,798.38	January 2021	542,931.74
April 2012	4,894,909.42	September 2016	1,712,406.28	February 2021	530,754.59
May 2012	4,819,504.96	October 2016	1,675,787.51	March 2021	518,836.39
June 2012	4,744,478.19	November 2016	1,639,926.39	April 2021	507,171.81
July 2012	4,669,827.16	December 2016	1,604,807.56	May 2021	495,755.62
August 2012	4,595,549.94	January 2017	1,570,415.96	June 2021	484,582.69
September 2012	4,521,644.59	February 2017	1,536,736.85	July 2021	473,647.99
October 2012	4,448,109.20	March 2017	1,503,755.76	August 2021	462,946.61
November 2012	4,374,941.86	April 2017	1,471,458.53	September 2021	452,473.72
December 2012	4,302,140.66	May 2017	1,439,831.28	October 2021	442,224.60
January 2013	4,229,703.72	June 2017	1,408,860.40	November 2021	432,194.62
February 2013	4,157,629.16	July 2017	1,378,532.56	December 2021	422,379.25
March 2013	4,085,915.11	August 2017	1,348,834.69	January 2022	412,774.04
April 2013	4,014,559.70	September 2017	1,319,753.99	February 2022	403,374.65
May 2013	3,943,561.09	October 2017	1,291,277.91	March 2022	394,176.80
June 2013	3,872,917.43	November 2017	1,263,394.16	April 2022	385,176.33
July 2013	3,802,626.89	December 2017	1,236,090.68	May 2022	376,369.13
August 2013	3,732,687.65	January 2018	1,209,355.67	June 2022	367,751.20
September 2013	3,663,097.90	February 2018	1,183,177.55	July 2022	359,318.61
October 2013	3,593,855.83	March 2018	1,157,544.99	August 2022	351,067.51
November 2013	3,524,959.64	April 2018	1,132,446.88	September 2022	342,994.13
December 2013	3,456,407.55	May 2018	1,107,872.33	October 2022	335,094.78
January 2014	3,388,197.79	June 2018	1,083,810.67	November 2022	327,365.84
February 2014	3,320,328.59	July 2018	1,060,251.44	December 2022	319,803.77
March 2014	3,252,798.18	August 2018	1,037,184.40	January 2023	312,405.09
April 2014	3,185,604.82	September 2018	1,014,599.50	February 2023	305,166.40
May 2014	3,118,746.77	October 2018	992,486.91	March 2023	298,084.37
June 2014	3,053,210.70	November 2018	970,836.99	April 2023	291,155.73
July 2014	2,989,016.22	December 2018	949,640.29	May 2023	284,377.28
August 2014	2,926,136.32	January 2019	928,887.56	June 2023	277,745.89
September 2014	2,864,544.52	February 2019	908,569.72	July 2023	271,258.49
October 2014	2,804,214.87	March 2019	888,677.89	August 2023	264,912.08
November 2014	2,745,121.94	April 2019	869,203.36	September 2023	258,703.70
December 2014	2,687,240.81	May 2019	850,137.59	October 2023	252,630.48
January 2015	2,630,547.05	June 2019	831,472.22	November 2023	246,689.58
February 2015	2,575,016.71	July 2019	813,199.06	December 2023	240,878.24
March 2015	2,520,626.34	August 2019	795,310.07	January 2024	235,193.74
April 2015	2,467,352.94	September 2019	777,797.39	February 2024	229,633.43
May 2015	2,415,173.97	October 2019	760,653.31	March 2024	224,194.71
June 2015	2,364,067.34	November 2019	743,870.28	April 2024	218,875.02
July 2015	2,314,011.41	December 2019	727,440.89	May 2024	213,671.87
August 2015	2,264,984.96	January 2020	711,357.89	June 2024	208,582.81
September 2015	2,216,967.20	February 2020	695,614.18	July 2024	203,605.45
October 2015	2,169,937.76	March 2020	680,202.79	August 2024	198,737.44
November 2015	2,123,876.66	April 2020	665,116.90	September 2024	193,976.48
December 2015	2,078,764.33	May 2020	650,349.83	October 2024	189,320.32
January 2016	2,034,581.59	June 2020	635,895.03	November 2024	184,766.75
February 2016	1,991,309.65	July 2020	621,746.07	December 2024	180,313.61
March 2016	1,948,930.08	August 2020	607,896.67	January 2025	175,958.78

OL Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
February 2025	\$ 171,700.19	November 2028	\$ 53,054.33	August 2032	\$ 12,213.11
March 2025	167,535.82	December 2028	51,576.24	September 2032	11,732.53
April 2025	163,463.67	January 2029	50,132.92	October 2032	11,264.53
May 2025	159,481.79	February 2029	48,723.61	November 2032	10,808.82
June 2025	155,588.28	March 2029	47,347.57	December 2032	10,365.12
July 2025	151,781.27	April 2029	46,004.07	January 2033	9,933.15
August 2025	148,058.92	May 2029	44,692.40	February 2033	9,512.64
September 2025	144,419.45	June 2029	43,411.86	March 2033	9,103.32
October 2025	140,861.10	July 2029	42,161.77	April 2033	8,704.94
November 2025	137,382.15	August 2029	40,941.46	May 2033	8,317.24
December 2025	133,980.91	September 2029	39,750.28	June 2033	7,939.97
January 2026	130,655.74	October 2029	38,587.59	July 2033	7,572.89
February 2026	127,405.01	November 2029	37,452.76	August 2033	7,215.77
March 2026	124,227.15	December 2029	36,345.17	September 2033	6,868.37
April 2026	121,120.61	January 2030	35,264.23	October 2033	6,530.46
May 2026	118,083.87	February 2030	34,209.34	November 2033	6,201.83
June 2026	115,115.44	March 2030	33,179.93	December 2033	5,882.25
July 2026	112,213.87	April 2030	32,175.44	January 2034	5,571.51
August 2026	109,377.73	May 2030	31,195.31	February 2034	5,269.41
September 2026	106,605.63	June 2030	30,239.01	March 2034	4,975.74
October 2026	103,896.19	July 2030	29,306.00	April 2034	4,690.30
November 2026	101,248.08	August 2030	28,395.77	May 2034	4,412.90
December 2026	98,659.99	September 2030	27,507.81	June 2034	4,143.34
January 2027	96,130.63	October 2030	26,641.63	July 2034	3,881.44
February 2027	93,658.75	November 2030	25,796.74	August 2034	3,627.02
March 2027	91,243.11	December 2030	24,972.66	September 2034	3,379.90
April 2027	88,882.51	January 2031	24,168.93	October 2034	3,139.90
May 2027	86,575.77	February 2031	23,385.09	November 2034	2,906.86
June 2027	84,321.73	March 2031	22,620.70	December 2034	2,680.61
July 2027	82,119.25	April 2031	21,875.33	January 2035	2,460.98
August 2027	79,967.23	May 2031	21,148.54	February 2035	2,247.82
September 2027	77,864.58	June 2031	20,439.92	March 2035	2,040.97
October 2027	75,810.24	July 2031	19,749.06	April 2035	1,840.27
November 2027	73,803.17	August 2031	19,075.56	May 2035	1,645.58
December 2027	71,842.35	September 2031	18,419.03	June 2035	1,456.76
January 2028	69,926.77	October 2031	17,779.08	July 2035	1,273.66
February 2028	68,055.47	November 2031	17,155.34	August 2035	1,096.14
March 2028	66,227.48	December 2031	16,547.45	September 2035	924.06
April 2028	64,441.86	January 2032	15,955.04	October 2035	757.29
May 2028	62,697.70	February 2032	15,377.76	November 2035	595.70
June 2028	60,994.10	March 2032	14,815.27	December 2035	439.17
July 2028	59,330.18	April 2032	14,267.23	January 2036	287.56
August 2028	57,705.08	May 2032	13,733.31	February 2036	140.76
September 2028	56,117.95	June 2032	13,213.19	March 2036 and thereafter	0.00
October 2028	54,567.97	July 2032	12,706.56		

Aggregate Group I Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$188,167,999.00	November 2006	\$186,932,322.11	February 2007	\$185,251,793.34
September 2006	187,805,750.27	December 2006	186,421,375.74	March 2007	184,593,543.98
October 2006	187,393,823.40	January 2007	185,861,139.29	April 2007	183,886,622.78

Aggregate Group I (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
May 2007	\$183,131,286.64	October 2011	\$109,020,110.47	March 2016	\$ 46,650,166.80
June 2007	182,327,817.64	November 2011	107,647,901.87	April 2016	45,793,505.28
July 2007	181,476,522.97	December 2011	106,282,679.82	May 2016	44,951,907.68
August 2007	180,577,734.66	January 2012	104,924,408.36	June 2016	44,125,115.73
September 2007	179,631,809.48	February 2012	103,573,051.74	July 2016	43,312,875.47
October 2007	178,639,128.63	March 2012	102,228,574.38	August 2016	42,514,937.27
November 2007	177,600,097.61	April 2012	100,890,940.86	September 2016	41,731,055.71
December 2007	176,515,145.86	May 2012	99,560,116.00	October 2016	40,960,989.49
January 2008	175,384,726.55	June 2012	98,236,064.74	November 2016	40,204,501.41
February 2008	174,209,316.22	July 2012	96,918,752.22	December 2016	39,461,358.26
March 2008	172,989,414.54	August 2012	95,608,143.79	January 2017	38,731,330.80
April 2008	171,725,543.88	September 2012	94,304,204.94	February 2017	38,014,193.65
May 2008	170,418,248.99	October 2012	93,006,901.36	March 2017	37,309,725.21
June 2008	169,068,096.66	November 2012	91,716,198.88	April 2017	36,617,707.68
July 2008	167,675,675.23	December 2012	90,432,063.57	May 2017	35,937,926.90
August 2008	166,241,594.23	January 2013	89,154,461.62	June 2017	35,270,172.36
September 2008	164,766,483.92	February 2013	87,883,359.40	July 2017	34,614,237.11
October 2008	163,250,994.86	March 2013	86,618,723.48	August 2017	33,969,917.68
November 2008	161,695,797.40	April 2013	85,360,520.58	September 2017	33,337,014.06
December 2008	160,101,581.20	May 2013	84,108,717.59	October 2017	32,715,329.63
January 2009	158,469,054.73	June 2013	82,863,281.60	November 2017	32,104,671.08
February 2009	156,844,854.22	July 2013	81,624,179.83	December 2017	31,504,848.39
March 2009	155,228,936.83	August 2013	80,391,379.68	January 2018	30,915,674.76
April 2009	153,621,259.93	September 2013	79,164,848.75	February 2018	30,336,966.53
May 2009	152,021,781.14	October 2013	77,944,554.76	March 2018	29,768,543.18
June 2009	150,430,458.27	November 2013	76,730,465.61	April 2018	29,210,227.24
July 2009	148,847,249.36	December 2013	75,522,549.39	May 2018	28,661,844.25
August 2009	147,272,112.66	January 2014	74,320,774.31	June 2018	28,123,222.69
September 2009	145,705,006.63	February 2014	73,125,108.79	July 2018	27,594,193.97
October 2009	144,145,889.95	March 2014	71,935,521.39	August 2018	27,074,592.37
November 2009	142,594,721.53	April 2014	70,751,980.81	September 2018	26,564,254.94
December 2009	141,051,460.47	May 2014	69,574,455.96	October 2018	26,063,021.52
January 2010	139,516,066.08	June 2014	68,402,915.88	November 2018	25,570,734.67
February 2010	137,988,497.89	July 2014	67,237,329.75	December 2018	25,087,239.63
March 2010	136,468,715.62	August 2014	66,077,666.96	January 2019	24,612,384.23
April 2010	134,956,679.23	September 2014	64,923,897.01	February 2019	24,146,018.92
May 2010	133,452,348.85	October 2014	63,775,989.59	March 2019	23,687,996.68
June 2010	131,955,684.83	November 2014	62,633,914.52	April 2019	23,238,172.99
July 2010	130,466,647.73	December 2014	61,497,641.78	May 2019	22,796,405.77
August 2010	128,985,198.30	January 2015	60,380,822.83	June 2019	22,362,555.37
September 2010	127,511,297.51	February 2015	59,283,519.01	July 2019	21,936,484.51
October 2010	126,044,906.52	March 2015	58,205,397.00	August 2019	21,518,058.26
November 2010	124,585,986.68	April 2015	57,146,129.06	September 2019	21,107,143.94
December 2010	123,134,499.56	May 2015	56,105,392.98	October 2019	20,703,611.17
January 2011	121,690,406.90	June 2015	55,082,872.00	November 2019	20,307,331.77
February 2011	120,253,670.67	July 2015	54,078,254.66	December 2019	19,918,179.74
March 2011	118,824,253.01	August 2015	53,091,234.79	January 2020	19,536,031.24
April 2011	117,402,116.26	September 2015	52,121,511.34	February 2020	19,160,764.51
May 2011	115,987,222.96	October 2015	51,168,788.37	March 2020	18,792,259.89
June 2011	114,579,535.85	November 2015	50,232,774.90	April 2020	18,430,399.74
July 2011	113,179,017.84	December 2015	49,313,184.88	May 2020	18,075,068.44
August 2011	111,785,632.04	January 2016	48,409,737.07	June 2020	17,726,152.34
September 2011	110,399,341.75	February 2016	47,522,154.99	July 2020	17,383,539.70

Aggregate Group I (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
August 2020	\$ 17,047,120.70	January 2025	\$ 5,781,584.43	June 2029	\$ 1,677,925.04
September 2020	16,716,787.41	February 2025	5,658,631.43	July 2029	1,634,808.30
October 2020	16,392,433.72	March 2025	5,538,006.31	August 2029	1,592,571.25
November 2020	16,073,955.33	April 2025	5,419,667.45	September 2029	1,551,197.55
December 2020	15,761,249.75	May 2025	5,303,573.93	October 2029	1,510,671.15
January 2021	15,454,216.18	June 2025	5,189,685.56	November 2029	1,470,976.29
February 2021	15,152,755.59	July 2025	5,077,962.84	December 2029	1,432,097.48
March 2021	14,856,770.63	August 2025	4,968,366.96	January 2030	1,394,019.51
April 2021	14,566,165.61	September 2025	4,860,859.76	February 2030	1,356,727.44
May 2021	14,280,846.47	October 2025	4,755,403.77	March 2030	1,320,206.59
June 2021	14,000,720.77	November 2025	4,651,962.17	April 2030	1,284,442.55
July 2021	13,725,697.62	December 2025	4,550,498.74	May 2030	1,249,421.15
August 2021	13,455,687.71	January 2026	4,450,977.93	June 2030	1,215,128.49
September 2021	13,190,603.26	February 2026	4,353,364.80	July 2030	1,181,550.90
October 2021	12,930,357.97	March 2026	4,257,625.00	August 2030	1,148,674.97
November 2021	12,674,867.04	April 2026	4,163,724.80	September 2030	1,116,487.51
December 2021	12,424,047.11	May 2026	4,071,631.04	October 2030	1,084,975.58
January 2022	12,177,816.25	June 2026	3,981,311.14	November 2030	1,054,126.47
February 2022	11,936,093.91	July 2026	3,892,733.09	December 2030	1,023,927.69
March 2022	11,698,800.95	August 2026	3,805,865.44	January 2031	994,366.97
April 2022	11,465,859.58	September 2026	3,720,677.28	February 2031	965,432.27
May 2022	11,237,193.34	October 2026	3,637,138.25	March 2031	937,111.77
June 2022	11,012,727.07	November 2026	3,555,218.50	April 2031	909,393.83
July 2022	10,792,386.91	December 2026	3,474,888.73	May 2031	882,267.04
August 2022	10,576,100.26	January 2027	3,396,120.12	June 2031	855,720.20
September 2022	10,363,795.77	February 2027	3,318,884.37	July 2031	829,742.30
October 2022	10,155,403.32	March 2027	3,243,153.67	August 2031	804,322.53
November 2022	9,950,853.97	April 2027	3,168,900.70	September 2031	779,450.27
December 2022	9,750,079.98	May 2027	3,096,098.61	October 2031	755,115.10
January 2023	9,553,014.78	June 2027	3,024,721.02	November 2031	731,306.78
February 2023	9,359,592.94	July 2027	2,954,742.02	December 2031	708,015.25
March 2023	9,169,750.14	August 2027	2,886,136.15	January 2032	685,230.64
April 2023	8,983,423.18	September 2027	2,818,878.39	February 2032	662,943.25
May 2023	8,800,549.94	October 2027	2,752,944.17	March 2032	641,143.56
June 2023	8,621,069.37	November 2027	2,688,309.32	April 2032	619,822.21
July 2023	8,444,921.48	December 2027	2,624,950.12	May 2032	598,970.03
August 2023	8,272,047.29	January 2028	2,562,843.27	June 2032	578,577.99
September 2023	8,102,388.85	February 2028	2,501,965.86	July 2032	558,637.24
October 2023	7,935,889.20	March 2028	2,442,295.40	August 2032	539,139.08
November 2023	7,772,492.37	April 2028	2,383,809.78	September 2032	520,074.98
December 2023	7,612,143.36	May 2028	2,326,487.29	October 2032	501,436.55
January 2024	7,454,788.09	June 2028	2,270,306.59	November 2032	483,215.56
February 2024	7,300,373.44	July 2028	2,215,246.72	December 2032	465,403.92
March 2024	7,148,847.20	August 2028	2,161,287.09	January 2033	447,993.70
April 2024	7,000,158.04	September 2028	2,108,407.47	February 2033	430,977.10
May 2024	6,854,255.55	October 2028	2,056,587.99	March 2033	414,346.47
June 2024	6,711,090.16	November 2028	2,005,809.12	April 2033	398,094.30
July 2024	6,570,613.18	December 2028	1,956,051.69	May 2033	382,213.20
August 2024	6,432,776.72	January 2029	1,907,296.85	June 2033	366,695.94
September 2024	6,297,533.77	February 2029	1,859,526.09	July 2033	351,535.40
October 2024	6,164,838.10	March 2029	1,812,721.24	August 2033	336,724.60
November 2024	6,034,644.28	April 2029	1,766,864.43	September 2033	322,256.68
December 2024	5,906,907.68	May 2029	1,721,938.11	October 2033	308,124.92

Aggregate Group I (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
November 2033	\$ 294,322.70	October 2034	\$ 162,474.84	September 2035	\$ 62,092.23
December 2033	280,843.54	November 2034	152,153.55	October 2035	54,297.97
January 2034	267,681.07	December 2034	142,086.13	November 2035	46,706.39
February 2034	254,829.03	January 2035	132,267.48	December 2035	39,313.33
March 2034	242,281.29	February 2035	122,692.59	January 2036	32,114.71
April 2034	230,031.82	March 2035	113,356.55	February 2036	25,106.54
May 2034	218,074.70	April 2035	104,254.54	March 2036	18,284.89
June 2034	206,404.13	May 2035	95,381.82	April 2036	11,645.90
July 2034	195,014.40	June 2035	86,733.75	May 2036	5,185.80
August 2034	183,899.92	July 2035	78,305.77	June 2036 and thereafter	0.00
September 2034	173,055.20	August 2035	70,093.39		

Aggregate Group II Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$19,789,333.00	June 2008	\$14,930,904.45	April 2010	\$ 5,646,046.44
September 2006	19,752,472.42	July 2008	14,529,530.56	May 2010	5,283,680.97
October 2006	19,697,189.07	August 2008	14,115,381.23	June 2010	4,927,529.31
November 2006	19,623,512.27	September 2008	13,688,936.40	July 2010	4,577,530.40
December 2006	19,531,493.85	October 2008	13,250,691.52	August 2010	4,233,623.72
January 2007	19,421,208.20	November 2008	12,801,156.81	September 2010	3,895,749.29
February 2007	19,292,752.22	December 2008	12,340,856.63	October 2010	3,563,847.60
March 2007	19,146,245.35	January 2009	11,870,328.72	November 2010	3,237,859.69
April 2007	18,981,829.45	February 2009	11,407,065.40	December 2010	2,917,727.05
May 2007	18,799,668.75	March 2009	10,950,996.72	January 2011	2,603,391.73
June 2007	18,599,949.65	April 2009	10,502,053.33	February 2011	2,294,796.22
July 2007	18,382,880.60	May 2009	10,060,166.45	March 2011	1,991,883.55
August 2007	18,148,691.90	June 2009	9,625,267.92	April 2011	1,694,597.21
September 2007	17,897,635.38	July 2009	9,197,290.11	May 2011	1,402,881.17
October 2007	17,629,984.25	August 2009	8,776,165.99	June 2011	1,116,679.88
November 2007	17,346,032.64	September 2009	8,361,829.08	July 2011	835,938.30
December 2007	17,046,095.40	October 2009	7,954,213.49	August 2011	560,601.82
January 2008	16,730,507.61	November 2009	7,553,253.86	September 2011	290,616.33
February 2008	16,399,624.27	December 2009	7,158,885.39	October 2011	25,928.15
March 2008	16,053,819.75	January 2010	6,771,043.85	November 2011 and thereafter	0.00
April 2008	15,693,487.43	February 2010	6,389,665.53		
May 2008	15,319,039.10	March 2010	6,014,687.26		

Aggregate Group III Scheduled Balances

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
Initial Balance	\$30,208,333.00	June 2007	\$28,395,679.04	April 2008	\$24,018,174.82
September 2006	30,152,195.66	July 2007	28,065,687.93	May 2008	23,461,716.01
October 2006	30,067,943.35	August 2007	27,710,126.50	June 2008	22,886,969.82
November 2006	29,955,603.35	September 2007	27,329,522.67	July 2008	22,294,884.51
December 2006	29,815,253.35	October 2007	26,924,451.86	August 2008	21,686,441.74
January 2007	29,647,021.67	November 2007	26,495,536.10	September 2008	21,062,654.67
February 2007	29,451,087.39	December 2007	26,043,442.95	October 2008	20,424,565.92
March 2007	29,227,680.34	January 2008	25,568,884.40	November 2008	19,773,245.48
April 2007	28,977,081.00	February 2008	25,072,615.56	December 2008	19,109,788.54
May 2007	28,699,620.25	March 2008	24,555,433.31	January 2009	18,435,313.23

Aggregate Group III (Continued)

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
February 2009	\$17,776,098.07	May 2010	\$ 9,568,989.68	July 2011	\$ 4,348,191.83
March 2009	17,131,911.99	June 2010	9,124,497.45	August 2011	4,051,921.46
April 2009	16,502,526.97	July 2010	8,691,727.15	September 2011	3,765,009.19
May 2009	15,887,718.01	August 2010	8,270,494.69	October 2011	3,487,302.77
June 2009	15,287,263.06	September 2010	7,860,618.44	November 2011	3,043,515.08
July 2009	14,700,943.04	October 2010	7,461,919.21	December 2011	2,593,082.32
August 2009	14,128,541.74	November 2010	7,074,220.22	January 2012	2,155,265.25
September 2009	13,569,845.84	December 2010	6,697,347.05	February 2012	1,729,880.85
October 2009	13,024,644.82	January 2011	6,331,127.63	March 2012	1,316,748.39
November 2009	12,492,730.97	February 2011	5,975,392.20	April 2012	915,689.42
December 2009	11,973,899.33	March 2011	5,629,973.30	May 2012	526,527.72
January 2010	11,467,947.67	April 2011	5,294,705.69	June 2012	149,089.31
February 2010	10,974,676.45	May 2011	4,969,426.41	July 2012 and thereafter	0.00
March 2010	10,493,888.79	June 2011	4,653,974.66		
April 2010	10,025,390.42				

LT Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$13,914,154.00	May 2009	\$11,828,007.86	February 2012	\$ 9,016,717.02
September 2006	13,836,273.35	June 2009	11,764,659.96	March 2012	8,910,393.54
October 2006	13,759,642.23	July 2009	11,699,811.02	April 2012	8,802,933.12
November 2006	13,684,257.28	August 2009	11,633,476.30	May 2012	8,694,342.93
December 2006	13,610,111.52	September 2009	11,565,670.70	June 2012	8,584,629.98
January 2007	13,537,194.27	October 2009	11,496,408.89	July 2012	8,273,680.16
February 2007	13,465,491.18	November 2009	11,425,705.20	August 2012	7,834,506.38
March 2007	13,394,984.24	December 2009	11,353,573.70	September 2012	7,404,581.35
April 2007	13,325,651.73	January 2010	11,280,028.15	October 2012	6,983,758.63
May 2007	13,257,468.29	February 2010	11,205,082.05	November 2012	6,571,893.56
June 2007	13,190,404.93	March 2010	11,128,748.61	December 2012	6,168,843.16
July 2007	13,124,429.04	April 2010	11,051,040.78	January 2013	5,774,466.20
August 2007	13,059,504.49	May 2010	10,971,971.23	February 2013	5,388,623.11
September 2007	12,995,591.63	June 2010	10,891,552.36	March 2013	5,011,175.99
October 2007	12,932,647.39	July 2010	10,809,796.32	April 2013	4,641,988.59
November 2007	12,870,625.35	August 2010	10,726,715.01	May 2013	4,280,926.29
December 2007	12,809,475.81	September 2010	10,642,320.04	June 2013	3,927,856.05
January 2008	12,749,145.91	October 2010	10,556,622.81	July 2013	3,582,646.45
February 2008	12,689,579.72	November 2010	10,469,634.43	August 2013	3,245,167.62
March 2008	12,630,718.36	December 2010	10,381,365.80	September 2013	2,915,291.24
April 2008	12,572,500.11	January 2011	10,291,827.55	October 2013	2,592,890.54
May 2008	12,514,860.55	February 2011	10,201,030.10	November 2013	2,277,840.23
June 2008	12,457,732.71	March 2011	10,108,983.61	December 2013	1,970,016.55
July 2008	12,401,047.21	April 2011	10,015,698.01	January 2014	1,669,297.20
August 2008	12,344,732.39	May 2011	9,921,183.02	February 2014	1,375,561.34
September 2008	12,288,714.50	June 2011	9,825,448.11	March 2014	1,088,689.56
October 2008	12,232,917.90	July 2011	9,728,502.55	April 2014	808,563.91
November 2008	12,177,265.14	August 2011	9,630,355.35	May 2014	535,067.81
December 2008	12,121,677.23	September 2011	9,531,015.34	June 2014	268,086.08
January 2009	12,066,073.78	October 2011	9,430,491.14	July 2014	7,504.94
February 2009	12,008,888.48	November 2011	9,328,791.13	August 2014 and thereafter	0.00
March 2009	11,950,138.12	December 2011	9,225,923.49		
April 2009	11,889,839.20	January 2012	9,121,896.19		

LV Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$4,785,231.00	March 2009	\$3,873,719.93	October 2011	\$2,796,038.49
September 2006	4,758,147.66	April 2009	3,841,699.24	November 2011	2,758,180.37
October 2006	4,730,917.62	May 2009	3,809,505.11	December 2011	2,720,117.17
November 2006	4,703,540.08	June 2009	3,777,136.59	January 2012	2,681,847.80
December 2006	4,676,014.25	July 2009	3,744,592.74	February 2012	2,643,371.14
January 2007	4,648,339.31	August 2009	3,711,872.61	March 2012	2,604,686.07
February 2007	4,620,514.48	September 2009	3,678,975.24	April 2012	2,565,791.44
March 2007	4,592,538.92	October 2009	3,645,899.69	May 2012	2,526,686.14
April 2007	4,564,411.83	November 2009	3,612,644.97	June 2012	2,386,063.50
May 2007	4,536,132.38	December 2009	3,579,210.12	July 2012	2,233,952.81
June 2007	4,507,699.76	January 2010	3,545,594.17	August 2012	2,085,130.12
July 2007	4,479,113.12	February 2010	3,511,796.14	September 2012	1,939,542.71
August 2007	4,450,371.64	March 2010	3,477,815.03	October 2012	1,797,138.53
September 2007	4,421,474.48	April 2010	3,443,649.85	November 2012	1,657,866.17
October 2007	4,392,420.79	May 2010	3,409,299.62	December 2012	1,521,674.84
November 2007	4,363,209.73	June 2010	3,374,763.32	January 2013	1,388,514.38
December 2007	4,333,840.44	July 2010	3,340,039.94	February 2013	1,258,335.22
January 2008	4,304,312.07	August 2010	3,305,128.49	March 2013	1,131,088.43
February 2008	4,274,623.75	September 2010	3,270,027.93	April 2013	1,006,725.65
March 2008	4,244,774.62	October 2010	3,234,737.24	May 2013	885,199.12
April 2008	4,214,763.81	November 2010	3,199,255.39	June 2013	766,461.68
May 2008	4,184,590.44	December 2010	3,163,581.35	July 2013	650,466.71
June 2008	4,154,253.64	January 2011	3,127,714.08	August 2013	537,168.21
July 2008	4,123,752.51	February 2011	3,091,652.53	September 2013	426,520.70
August 2008	4,093,086.16	March 2011	3,055,395.64	October 2013	318,479.27
September 2008	4,062,253.70	April 2011	3,018,942.36	November 2013	212,999.58
October 2008	4,031,254.24	May 2011	2,982,291.63	December 2013	110,037.80
November 2008	4,000,086.86	June 2011	2,945,442.37	January 2014	9,550.65
December 2008	3,968,750.66	July 2011	2,908,393.51	February 2014 and thereafter	0.00
January 2009	3,937,244.71	August 2011	2,871,143.97		
February 2009	3,905,568.11	September 2011	2,833,692.66		

No one is authorized to give information or to make representations in connection with the Certificates other than the information and representations contained in this Prospectus Supplement and the additional Disclosure Documents. You must not rely on 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.

The Securities and Exchange Commission has not approved or disapproved the Certificates or determined if this Prospectus Supplement is truthful and complete. Any representation to the contrary is a criminal offense.

\$667,435,898



Guaranteed REMIC Pass-Through Certificates

Fannie Mae REMIC Trust 2006-81

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Citigroup

**Prospectus Supplement
July 11, 2006**