

\$637,852,116



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2006-93**

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 available for distribution to investors on time.

The Trust and its Assets

The trust will own Fannie Mae MBS.

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

Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
KW(1) ...	1	\$ 19,333,334	PAC/AD	5.50%	FIX	31396LAV2	March 2036
QF(1) ...	1	38,666,666	PAC/AD	(2)	FLT	31396LAW0	March 2036
SP ...	1	38,666,666(3)	NLT	(2)	INV/IO	31396LAX8	March 2036
MZ(1) ...	1	489,700	PAC/AD	6.50	FIX/Z	31396LAY6	October 2036
ZC(1) ...	1	9,510,300	SUP	6.50	FIX/Z	31396LAZ3	October 2036
YF ...	2	50,000,000	PT	(2)	FLT	31396LB A 7	October 2036
SY ...	2	50,000,000(3)	NLT	(2)	INV/IO	31396LB B 5	October 2036
YK ...	2	14,911,600	PAC	5.50	FIX	31396LB C 3	January 2035
YL ...	2	2,749,054	PAC	5.50	FIX	31396LB D 1	October 2036
XF ...	2	5,305,300	TAC/AD	(2)	FLT	31396LB E 9	October 2036
XS ...	2	1,446,900	TAC/AD	(2)	INV	31396LB F 6	October 2036
YZ ...	2	587,146	SUP	5.50	FIX/Z	31396LB G 4	October 2036
FN ...	3	187,500,000	PT	(2)	FLT	31396LB H 2	October 2036
SN ...	3	187,500,000(3)	NLT	(2)	INV/IO	31396LB J 8	October 2036
FM ...	4	25,000,000	PT	(2)	FLT	31396LB K 5	October 2036
SM ...	4	25,000,000(3)	NLT	(2)	INV/IO	31396LB L 3	October 2036
MF ...	4	50,000,000	PT	(2)	FLT	31396LBM 1	October 2036
MS ...	4	50,000,000(3)	NLT	(2)	INV/IO	31396LB N 9	October 2036
WF ...	5	4,132,075	PT	(2)	FLT	31396LB P 4	October 2036
WS ...	5	4,132,075(3)	NLT	(2)	INV/IO	31396LB Q 2	October 2036
WK(1) ...	5	20,800,001	PAC/AD	5.50	FIX	31396LB R 0	April 2036
FQ(1) ...	5	38,067,924	PAC/AD	(2)	FLT	31396LB S 8	April 2036
SW ...	5	38,067,924(3)	NLT	(2)	INV/IO	31396LB T 6	April 2036
WZ(1) ...	5	429,664	PAC/AD	6.47	FIX/Z	31396LB U 3	October 2036
ZY(1) ...	5	9,570,336	SUP	6.47	FIX/Z	31396LB V 1	October 2036
BA ...	6	150,000,000	SEQ/AD	5.50	FIX	31396LBW9	July 2033
BZ ...	6	9,352,116	SEQ	5.50	FIX/Z	31396LB X 7	October 2036
R ...		0	NPR	0	NPR	31396LB Y 5	October 2036
RL ...		0	NPR	0	NPR	31396LB Z 2	October 2036

(1) Exchangeable classes.
(2) Based on LIBOR.

(3) Notional balances. These classes are interest only classes. See page S-8 for a description of how their notional balances are calculated.

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 ZW, ZL, FP and PK 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 September 29, 2006.

Carefully consider the risk factors starting on page S-11 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.

JPMorgan

August 24, 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:

J.P. Morgan Securities, Inc.
JPMSI Operations
10 South Dearborn Street
Mail Code IL1-0237
Chicago, Illinois 60670
(telephone 312-732-8505).

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, 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. 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.

On August 24, 2006, we announced that we had been advised by the United States Attorney’s Office for the District of Columbia that it was discontinuing its investigation of Fannie Mae’s accounting policies and practices, and did not plan to file charges against Fannie Mae. Please refer to our Form 8-K filed with the SEC on August 24, 2006 for further information.

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
5	Group 5 MBS
6	Group 6 MBS

Assumed Characteristics of the Mortgage Loans Underlying the MBS (as of September 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	\$ 68,000,000	360	357	3	6.940%
Group 2 MBS	\$ 75,000,000	360	358	2	6.940%
Group 3 MBS*	\$187,500,000	360	358	2	7.708%
Group 4 MBS	\$ 75,000,000	360	356	3	7.446%
Group 5 MBS	\$ 73,000,000	360	358	2	6.940%
Group 6 MBS	\$159,352,116	360	317	36	5.931%

* As further described in this prospectus supplement, the mortgage loans underlying the Group 3 MBS provide for interest only periods that may range from at least 7 to no more than 10 years following origination. The weighted average remaining term to expiration of the interest only periods for these mortgage loans is assumed to be approximately 118 months.

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 September 29, 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 and inverse floating rate classes will bear interest at the initial interest rates listed below. During subsequent interest accrual periods, the floating rate and inverse floating rate classes will bear interest based on the formulas indicated below, but always subject to the specified maximum and minimum interest rates:

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate(1)</u>
QF	5.62813%	7.00000%	0.30%	LIBOR + 30 basis points
SP	1.37187%	6.70000%	0.00%	6.70% – LIBOR
YF	5.73000%	7.00000%	0.40%	LIBOR + 40 basis points
SY	1.27000%	6.60000%	0.00%	6.60% – LIBOR
XF	5.93000%	7.00000%	0.60%	LIBOR + 60 basis points
XS	3.92332%	23.46666%	0.00%	23.46666% – (3.66666667 × LIBOR)
FN	5.73000%	7.00000%	0.40%	LIBOR + 40 basis points
SN	1.27000%	6.60000%	0.00%	6.60% – LIBOR
FM	5.71000%	7.00000%	0.38%	LIBOR + 38 basis points
SM	1.29000%	6.62000%	0.00%	6.62% – LIBOR
MF	5.73000%	7.00000%	0.40%	LIBOR + 40 basis points
MS	1.27000%	6.60000%	0.00%	6.60% – LIBOR
WF	5.73000%	7.00000%	0.40%	LIBOR + 40 basis points
WS	1.27000%	6.60000%	0.00%	6.60% – LIBOR
FQ	5.62813%	7.00000%	0.30%	LIBOR + 30 basis points
SW	1.37187%	6.70000%	0.00%	6.70% – LIBOR
FP	5.62813%	7.00000%	0.30%	LIBOR + 30 basis points

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

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>	
SP	100% of the QF Class
SY	100% of the YF Class
SN	100% of the FN Class
SM	100% of the FM Class
MS	100% of the MF Class
WS	100% of the WF Class
SW	100% of the FQ Class

Distributions of Principal

Group 1 Principal Distribution Amount

ZC Accrual Amount

To Aggregate Group I to its Planned Balance, and thereafter to the ZC Class.

MZ Accrual Amount

To the KW and QF Classes, pro rata, to zero, and thereafter to the MZ Class.

Group 1 Cash Flow Distribution Amount

1. To Aggregate Group I to its Planned Balance.
2. To the ZC Class to zero.
3. To Aggregate Group I to zero.

For a description of Aggregate Group I, see “Description of the Certificates—Distributions of Principal—*Group 1 Principal Distribution Amount*” in this prospectus supplement.

Group 2 Principal Distribution Amount

YZ Accrual Amount

To Aggregate Group III to its Targeted Balance, and thereafter to the YZ Class.

Group 2 Cash Flow Distribution Amount

- (A) 66.6666666667% of that amount to the YF Class to zero, and
- (B) 33.3333333333% of that amount as follows:

- first*, to Aggregate Group II to its Planned Balance;
- second*, to Aggregate Group III to its Targeted Balance;
- third*, to the YZ Class to zero;
- fourth*, to Aggregate Group III to zero; and
- fifth*, to Aggregate Group II to zero.

For a description of Aggregate Groups II and III, see “Description of the Certificates — Distributions of Principal — *Group 2 Principal Distribution Amount*” in this prospectus supplement.

Group 3 Principal Distribution Amount

To the FN Class to zero.

Group 4 Principal Distribution Amount

To the FM and MF Classes, pro rata, to zero.

Group 5 Principal Distribution Amount

ZY Accrual Amount

To Aggregate Group IV to its Planned Balance, and thereafter to the ZY Class.

WZ Accrual Amount

To the WK and FQ Classes, pro rata, to zero, and thereafter to the WZ Class.

Group 5 Cash Flow Distribution Amount

(a) 5.6603767123% of that amount to the WF Class to zero, and

(b) 94.3396232877% of that amount as follows:

first, to Aggregate Group IV to its Planned Balance;

second, to the ZY Class to zero; and

third, to Aggregate Group IV to zero.

For a description of Aggregate Group IV, see “Description of the Certificates—Distributions of Principal—*Group 5 Principal Distribution Amount*” in this prospectus supplement.

Group 6 Principal Distribution Amount

BZ Accrual Amount

To the BA Class to zero, and thereafter to the BZ Class.

Group 6 Cash Flow Distribution Amount

To the BA and BZ Classes, in that order, 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)*

Group 1 Classes	PSA Prepayment Assumption					
	0%	100%	351%	385%	500%	750%
KW, QF and SP	13.4	6.7	3.8	3.8	3.8	2.8
MZ	21.5	14.9	14.6	14.6	14.6	9.9
ZC	26.4	20.7	10.8	8.2	1.9	0.9
ZW	26.2	20.5	11.3	9.0	3.2	1.7

	PSA Prepayment Assumption					
<u>Group 2 Classes</u>	<u>0%</u>	<u>100%</u>	<u>188%</u>	<u>218%</u>	<u>250%</u>	<u>500%</u>
YF and SY	21.1	11.5	8.0	7.2	6.5	3.7
YK	16.6	6.0	6.0	6.0	6.0	3.7
YL	25.7	17.7	17.7	17.7	17.7	9.7
XF and XS	24.4	16.8	5.7	6.0	3.5	1.6
YZ	29.4	26.7	21.5	1.8	1.1	0.4
	PSA Prepayment Assumption					
<u>Group 3 Classes</u>	<u>0%</u>	<u>250%</u>	<u>550%</u>	<u>850%</u>	<u>1100%</u>	
FN and SN	23.0	6.9	3.6	2.5	2.0	
	PSA Prepayment Assumption					
<u>Group 4 Classes</u>	<u>0%</u>	<u>250%</u>	<u>563%</u>	<u>850%</u>	<u>1100%</u>	
FM, SM, MF and MS	21.3	6.5	3.3	2.4	1.9	
	PSA Prepayment Assumption					
<u>Group 5 Classes</u>	<u>0%</u>	<u>100%</u>	<u>351%</u>	<u>385%</u>	<u>500%</u>	<u>750%</u>
WF and WS	21.1	11.5	5.0	4.6	3.7	2.7
WK, FQ and SW	13.5	6.8	3.9	3.9	3.9	2.9
WZ	21.6	15.2	15.0	15.0	15.0	10.2
ZY	26.4	20.8	10.8	8.3	1.9	1.0
ZL	26.3	20.6	11.3	9.0	3.1	1.7
	PSA Prepayment Assumption					
<u>Group 6 Classes</u>	<u>0%</u>	<u>100%</u>	<u>174%</u>	<u>250%</u>	<u>500%</u>	
BA	17.5	7.8	5.5	4.1	2.1	
BZ	28.5	22.0	18.9	15.9	9.2	
	PSA Prepayment Assumption					
<u>Group 1/Group 5 Classes</u>	<u>0%</u>	<u>100%</u>	<u>351%</u>	<u>385%</u>	<u>500%</u>	<u>750%</u>
FP†	13.5	6.8	3.8	3.8	3.8	2.8
PK††	13.5	6.8	3.8	3.8	3.8	2.8

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

[†] The FP Class is formed from a combination of the QF Class in Group 1 and the FQ Class in Group 5.

^{††} The PK Class is formed from a combination of the KW Class in Group 1 and the WK Class in Group 5.

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 mortgage loans underlying the Group 3 MBS provide for interest only payments for a lengthy initial period and thus may be more likely to be refinanced than other mortgage loans. As further described in this prospectus supplement under “Description of the Certificates—The MBS,” the scheduled monthly payments on the mortgage loans underlying the Group 3 MBS represent accrued interest only during periods that may range from at least seven to no more than ten years following origination. Thereafter the scheduled monthly payments in each case are increased to amounts sufficient to pay current interest and to fully amortize each of these mortgage

loans by its maturity date. As a result, borrowers may be more likely to refinance these mortgage loans on or before the date on which the scheduled monthly payments increase. In addition, absent a refinancing some borrowers may find it increasingly difficult to remain current in their scheduled monthly payments following the increase in monthly payment amounts.

Hurricanes in the Gulf Coast region may present risk of increased mortgage loan prepayments. 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 or inverse floating rate 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.

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 September 1, 2006 and a supplement thereto dated as of September 1, 2006 (the “Issue Date”). We will issue the Guaranteed REMIC Pass-Through Certificates (the “REMIC Certificates”) pursuant to that trust agreement and supplement. We will issue the Combinable and Recombinable REMIC Certificates (the “RCR Certificates” and, together with the REMIC Certificates, the “Certificates”) pursuant to a separate trust agreement dated as of September 1, 2006 and a supplement thereto dated as of the Issue Date (together with the trust agreement and supplement relating to the REMIC Certificates, the “Trust Agreement”). We will execute the Trust Agreement in our corporate capacity and as trustee (the “Trustee”). In general, the term “Classes” includes the Classes of REMIC Certificates and RCR Certificates.

The 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 six groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 2 MBS,” “Group 3 MBS,” “Group 4 MBS,” “Group 5 MBS” and “Group 6 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 the following amounts will be available for distribution 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 the following amounts will be available for distribution 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>Denominations</u>
The Inverse Floating Rate and Interest Only 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. 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).

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 KW, QF, MZ, ZC, WK, FQ, WZ and ZY 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. The Mortgage Loans have original maturities of up to 30 years.

In addition, in the case of the Mortgage Loans underlying the Group 3 MBS, the scheduled monthly payments on those loans represent accrued interest only for periods that may range from at least seven to no more than ten years following origination. Beginning with the first monthly payment following the expiration of the applicable interest only period, the scheduled monthly payment on each of those Mortgage Loans will be increased by an amount sufficient to pay accrued interest and to fully amortize the Mortgage Loan by its scheduled maturity date.

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	\$68,000,000
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	357 months
Approximate Weighted Average WALA (weighted average loan age)	3 months

Group 2 MBS

Aggregate Unpaid Principal Balance	\$75,000,000
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	\$187,500,000
MBS Pass-Through Rate	7.00%
Range of WACs (annual percentages)	7.25% to 9.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	358 months
Approximate Weighted Average WALA	2 months

Group 4 MBS

Aggregate Unpaid Principal Balance	\$75,000,000
MBS Pass-Through Rate	7.00%
Range of WACs (annual percentages)	7.25% to 9.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	356 months
Approximate Weighted Average WALA	3 months

Group 5 MBS

Aggregate Unpaid Principal Balance	\$73,000,000
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 6 MBS

Aggregate Unpaid Principal Balance	\$159,352,116
MBS Pass-Through Rate	5.50%
Range of WACs (annual percentages)	5.75% to 8.00%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	317 months
Approximate Weighted Average WALA	36 months

* As described above, the Mortgage Loans underlying the Group 3 MBS provide for interest only periods that may range from at least 7 to no more than 10 years following origination. The approximate weighted average remaining term to expiration of the interest only periods for those Mortgage Loans is expected to be approximately 118 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*

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

<u>Interest Type*</u>	<u>Classes</u>
Group 1 Classes	
Fixed Rate	KW, MZ and ZC
Floating Rate	QF
Inverse Floating Rate	SP
Accrual	MZ and ZC
Interest Only	SP
RCR**	ZW, FP† and PK††
Group 2 Classes	
Fixed Rate	YK, YL and YZ
Floating Rate	YF and XF
Inverse Floating Rate	SY and XS
Accrual	YZ
Interest Only	SY
Group 3 Classes	
Floating Rate	FN
Inverse Floating Rate	SN
Interest Only	SN
Group 4 Classes	
Floating Rate	FM and MF
Inverse Floating Rate	SM and MS
Interest Only	SM and MS

<u>Interest Type*</u>	<u>Classes</u>
Group 5 Classes	
Fixed Rate	WK, WZ and ZY
Floating Rate	WF and FQ
Inverse Floating Rate	WS and SW
Accrual	WZ and ZY
Interest Only	WS and SW
RCR**	ZL, FP† and PK††
Group 6 Classes	
Fixed Rate	BA and BZ
Accrual	BZ
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 FP Class is formed from a combination of the QF Class in Group 1 and the FQ Class in Group 5.
 †† The PK Class is formed from a combination of the KW Class in Group 1 and the WK Class in Group 5.

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) on a Distribution Date will consist of one month’s interest on the outstanding balance of that Certificate immediately prior to that Distribution Date. For a description of the Accrual Classes, see “—Accrual Classes” below.

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 applicable one-month periods set forth below (each, an “Interest Accrual Period”).

<u>Classes</u>	<u>Interest Accrual Periods</u>
All Fixed Rate Classes (collectively, the “Delay Classes”)	Calendar month preceding the month in which the Distribution Date occurs
All Floating Rate and Inverse Floating Rate 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.

Accrual Classes. The MZ, ZC, YZ, WZ, ZY, BZ, ZW and ZL Classes are Accrual Classes. Interest will accrue on the Accrual Classes at the applicable annual rates specified on the cover or described in this prospectus supplement. However, we will not pay any interest on the Accrual Classes. Instead, interest accrued on the Accrual Classes will be added as principal to their respective principal balances on each Distribution Date. We will pay principal on the Accrual Classes 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 and Inverse Floating Rate Classes. During each Interest Accrual Period, the Floating Rate and Inverse Floating Rate 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 5.32813% in the case of the QF, SP, FQ, SW and FP Classes; and 5.33% in the case of all other Floating Rate and Inverse Floating Rate Classes.

Distributions of Principal

Categories of Classes

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

<u>Principal Type*</u>	<u>Classes</u>
Group 1 Classes	
PAC	KW, QF and MZ
Support	ZC
Accretion Directed	KW, QF and MZ
Notional	SP
RCR**	ZW, FP† and PK††
Group 2 Classes	
Pass-Through	YF
PAC	YK and YL
TAC	XF and XS
Support	YZ
Accretion Directed	XF and XS
Notional	SY
Group 3 Classes	
Pass-Through	FN
Notional	SN

<u>Principal Type*</u>	<u>Classes</u>
Group 4 Classes	
Pass-Through	FM and MF
Notional	SM and MS
Group 5 Classes	
Pass-Through	WF
PAC	WK, FQ and WZ
Support	ZY
Accretion Directed	WK, FQ and WZ
Notional	WS and SW
RCR**	ZL, FP† and PK††
Group 6 Classes	
Sequential Pay	BA and BZ
Accretion Directed	BA
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 FP Class is formed from a combination of the QF Class in Group 1 and the FQ Class in Group 5.

†† The PK Class is formed from a combination of the KW Class in Group 1 and the WK Class in Group 5.

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 balances of the ZC and MZ Classes (the “ZC Accrual Amount” and “MZ Accrual Amount,” respectively, 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 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the YZ Class (the “YZ Accrual Amount,” and together with the Group 2 Cash Flow Distribution Amount, the “Group 2 Principal Distribution Amount”),
- the principal then paid on the Group 3 MBS (the “Group 3 Principal Distribution Amount”),
- the principal then paid on the Group 4 MBS (the “Group 4 Principal Distribution Amount”),
- the principal then paid on the Group 5 MBS (the “Group 5 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balances of the ZY and WZ Classes (the “ZY Accrual Amount” and “WZ Accrual Amount,” respectively, and together with the Group 5 Cash Flow Distribution Amount, the “Group 5 Principal Distribution Amount”), and
- the principal then paid on the Group 6 MBS (the “Group 6 Cash Flow Distribution Amount”) plus any interest then accrued and added to the principal balance of the BZ Class (the “BZ Accrual Amount” and, together with the Group 6 Cash Flow Distribution Amount, the “Group 6 Principal Distribution Amount”).

Group 1 Principal Distribution Amount

ZC Accrual Amount

On each Distribution Date, we will pay the ZC Accrual Amount as principal of Aggregate Group I (described below), until the Aggregate I Balance (described below) is reduced to its Planned Balance for that Distribution Date. Thereafter, we will pay the ZC Accrual Amount as principal of the ZC Class.

Accretion
Directed/
PAC Group
and Accrual
Class

MZ Accrual Amount

On each Distribution Date, we will pay the MZ Accrual Amount, concurrently, to the KW and QF Classes, pro rata (or 33.3333344828% and 66.6666655172%, respectively), until their principal balances are reduced to zero. Thereafter, we will pay the MZ Accrual Amount as principal of the MZ Class.

} Accretion
Directed
Classes 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 in the following priority:

(i) to Aggregate Group I, until the Aggregate I Balance is reduced to its Planned Balance for that Distribution Date;

} PAC
Group

(ii) to the ZC Class, until its principal balance is reduced to zero; and

} Support
Class

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

} PAC
Group

“Aggregate Group I” consists of the KW, QF and MZ Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I as follows:

first, concurrently, to the KW and QF Classes, pro rata, until their principal balances are reduced to zero; and

second, to the MZ Class, until its principal balance is reduced to zero.

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

Group 2 Principal Distribution Amount

YZ Accrual Amount

On each Distribution Date, we will pay the YZ Accrual Amount as principal of Aggregate Group III (described below), until the Aggregate III Balance (described below) is reduced to its Targeted Balance for that Distribution Date. Thereafter, we will pay the YZ Accrual Amount as principal of the YZ Class.

} Accretion
Directed/TAC
Group and
Accrual
Class

Group 2 Cash Flow Distribution Amount

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

(a) 66.6666666667% of that amount to the YF Class, until its principal balance is reduced to zero, and

} Pass-Through
Class

(b) 33.3333333333% of that amount as follows:

first, to Aggregate Group II (described below), until the Aggregate II Balance (described below) is reduced to its Planned Balance for that Distribution Date;

} PAC
Group

second, to Aggregate Group III, until the Aggregate III Balance is reduced to its Targeted Balance for that Distribution Date;

} TAC
Group

third, to the YZ Class, until its principal balance is reduced to zero; } **Support Class**

fourth, to Aggregate Group III, without regard to its Targeted Balance and until the Aggregate III Balance is reduced to zero; and } **TAC Group**

fifth, to Aggregate Group II, without regard to its Planned Balance and until the Aggregate II Balance is reduced to zero. } **PAC Group**

“Aggregate Group II” consists of the YK and YL Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II, sequentially, to the YK and YL 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.

“Aggregate Group III” consists of the XF and XS Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group III, concurrently, to the XF and XS Classes, pro rata (or 78.5714285714% and 21.4285714286%, 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 3 Principal Distribution Amount

On each Distribution Date, we will pay the Group 3 Principal Distribution Amount as principal of the FN Class, until its principal balance is reduced to zero. } **Pass-Through Class**

Group 4 Principal Distribution Amount

On each Distribution Date, we will pay the Group 4 Principal Distribution Amount, concurrently as principal of the FM and MF Classes, pro rata (or 33.3333333333% and 66.6666666667%, respectively), until their principal balances are reduced to zero. } **Pass-Through Classes**

Group 5 Principal Distribution Amount

ZY Accrual Amount

On each Distribution Date, we will pay the ZY Accrual Amount as principal of Aggregate Group IV (described below), until the Aggregate IV Balance (described below) is reduced to its Planned Balance for that Distribution Date. Thereafter, we will pay the ZY Accrual Amount as principal of the ZY Class. } **Accretion Directed/
PAC
Group and
Accrual
Class**

WZ Accrual Amount

On each Distribution Date, we will pay the WZ Accrual Amount, concurrently, as principal of the WK and FQ Classes, pro rata (or 35.3333347489% and 64.6666652511%, respectively), until their principal balances are reduced to zero. Thereafter, we will pay the WZ Accrual Amount as principal of the WZ Class.

} Accretion
Directed
Classes and
Accrual
Class

Group 5 Cash Flow Distribution Amount

On each Distribution Date, we will pay the Group 5 Cash Flow Distribution Amount as principal of the Group 5 Classes as follows:

(a) 5.6603767123% of that amount to the WF Class, until its principal balance is reduced to zero, and

} Pass-Through
Class

(b) 94.3396232877% of that amount as follows:

first, to Aggregate Group IV, until the Aggregate IV Balance is reduced to its Planned Balance for that Distribution Date;

} PAC
Group

second, to the ZY Class, until its principal balance is reduced to zero; and

} Support
Class

third, to Aggregate Group IV, without regard to its Planned Balance and until the Aggregate IV Balance is reduced to zero.

} PAC
Group

“Aggregate Group IV” consists of the WK, FQ and WZ Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group IV as follows:

first, concurrently, to the WK and FQ Classes, pro rata, until their principal balances are reduced to zero; and

second, to the WZ Class, until its principal balance is reduced to zero.

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

Group 6 Principal Distribution Amount

BZ Accrual Amount

On each Distribution Date, we will pay the BZ Accrual Amount as principal of the BA Class, until its principal balance is reduced to zero. Thereafter, we will pay the BZ Accrual Amount as principal of the BZ Class.

} Accretion
Directed
Class and
Accrual
Class

Group 6 Cash Flow Distribution Amount

On each Distribution Date, we will pay the Group 6 Cash Flow Distribution Amount, sequentially, as principal of the BA and BZ Classes, in that order, until their principal balances are reduced to zero.

} Sequential
Pay
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 Certificates is September 29, 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 Rate. 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 rate set forth below.

<u>Principal Balance Schedule References</u>	<u>Related Groups(1)</u>	<u>Structuring Ranges and Rate</u>
Planned Balances	Aggregate Group I	Between 351% and 500% PSA
Planned Balances	Aggregate Group II	Between 100% and 250% PSA
Targeted Balances	Aggregate Group III	188% PSA
Planned Balances	Aggregate Group IV	Between 351% and 500% PSA

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

We cannot assure you that the balance of any 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 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 Group to its scheduled balance on a Distribution Date. Accordingly, the ability to reduce a 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 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 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 PSA rate specified above.

Initial Effective Ranges. The Effective Range for a Group is the range of prepayment rates (measured by *constant* PSA rates) which would reduce that 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>Groups</u>	<u>Initial Effective Ranges</u>
Aggregate Group I	Between 327% and 500% PSA
Aggregate Group II	Between 100% and 250% PSA
Aggregate Group IV	Between 351% and 500% 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 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 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 as indicated in the following table:

<u>Classes</u>	<u>Supporting Classes</u>
Group 1 Classes	
PAC	Support
Group 2 Classes	
PAC	TAC and Support
Group 6 Classes	
PAC	Support

When the supporting Classes are retired, the Classes they support, if still outstanding, may no longer have Effective Ranges and will be more sensitive to prepayments.

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 Classes. The yields on the Inverse Floating Rate Classes will be sensitive in varying degrees to the rate of principal payments, including prepayments, of the related Mortgage Loans and to the level of the Index. The Mortgage Loans generally can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from pool to pool. As illustrated in the applicable tables below, it is possible that investors in the SP, SY, SN, SM, MS, WS and SW 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 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>
SP	4.00000%
SY	4.28125%
XS	93.06250%
SN	3.93750%
SM	3.71875%
MS	3.65625%
WS	4.12500%
SW	4.00000%

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

LIBOR	PSA Prepayment Assumption					
	50%	100%	351%	385%	500%	750%
1.32813%	157.3%	154.7%	143.5%	143.5%	143.5%	138.7%
3.32813%	90.3%	87.5%	75.1%	75.1%	75.1%	67.5%
5.32813%	29.6%	25.9%	10.7%	10.7%	10.7%	(2.2)%
6.70000%	*	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption					
	50%	100%	188%	218%	250%	500%
1.33%	144.0%	142.0%	138.4%	137.2%	135.9%	125.5%
3.33%	82.7%	80.5%	76.7%	75.3%	73.9%	62.7%
5.33%	27.4%	24.9%	20.3%	18.8%	17.1%	3.6%
6.60%	*	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption					
	50%	100%	188%	218%	250%	500%
1.33%	20.6%	20.7%	21.6%	21.7%	22.1%	24.1%
3.33%	12.4%	12.5%	13.5%	13.5%	14.1%	16.3%
5.33%	4.5%	4.6%	5.5%	5.5%	6.3%	8.6%
6.40%	0.4%	0.4%	1.4%	1.3%	2.2%	4.6%

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

LIBOR	PSA Prepayment Assumption				
	50%	250%	550%	850%	1100%
1.33%	161.2%	153.1%	140.6%	127.8%	116.8%
3.33%	92.8%	84.1%	70.7%	56.9%	45.1%
5.33%	31.8%	21.5%	5.4%	(11.5)%	(26.2)%
6.60%	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption				
	50%	250%	563%	850%	1100%
1.33%	171.7%	163.0%	149.1%	135.8%	123.8%
3.33%	98.4%	89.3%	74.7%	60.8%	48.2%
5.33%	33.3%	22.9%	5.9%	(10.6)%	(25.7)%
6.62%	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption				
	50%	250%	563%	850%	1100%
1.33%	174.5%	165.8%	151.8%	138.6%	126.6%
3.33%	99.6%	90.6%	76.0%	62.1%	49.6%
5.33%	33.4%	23.0%	6.0%	(10.5)%	(25.6)%
6.60%	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption					
	50%	100%	351%	385%	500%	750%
1.33%	150.6%	148.6%	138.4%	137.0%	132.2%	121.6%
3.33%	86.4%	84.2%	73.2%	71.7%	66.5%	55.1%
5.33%	28.7%	26.2%	13.1%	11.3%	5.1%	(8.9)%
6.60%	*	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption					
	50%	100%	351%	385%	500%	750%
1.32813%	157.6%	155.2%	144.8%	144.8%	144.8%	140.4%
3.32813%	90.5%	87.8%	76.2%	76.2%	76.2%	69.2%
5.32813%	29.8%	26.2%	11.5%	11.5%	11.5%	(0.8)%
6.70000%	*	*	*	*	*	*

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

Weighted Average Lives of the Certificates

The weighted average life of a Certificate is determined by

- (a) 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,

- (b) summing the results, and
- (c) 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,
- in the case of the Group 1, Group 2, Group 5 and Group 6 Classes, the priority sequences of payments of principal of the Classes, and
- in the case of the Group 1, Group 2 and Group 5 Classes, the payment of principal of certain Classes in accordance with the Principal Balance Schedules.

See “—Distributions of Principal” above.

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

Decrement Tables

The following tables indicate the percentages of original principal balances of the specified Classes that would be outstanding after each date shown at various constant PSA rates, and the corresponding weighted average lives of those Classes. The tables have been prepared on the basis of the Pricing Assumptions. 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	9.50%
Group 4 MBS	360 months	360 months	9.50%
Group 5 MBS	360 months	360 months	9.00%
Group 6 MBS	360 months	360 months	8.00%

In addition, in the case of the information set forth for each of the Group 3 Classes under 0% PSA, we assumed that the related Mortgage Loans have an original and a remaining interest only period of 120 months.

It is unlikely

- that all of the underlying Mortgage Loans will have the interest rates, WALAs or remaining terms to maturity assumed, or
- that the underlying Mortgage Loans will prepay at any *constant* PSA level.

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

Percent of Original Principal Balances Outstanding

Date	KW, QF and SP† Classes						MZ Class						ZC Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	351%	385%	500%	750%	0%	100%	351%	385%	500%	750%	0%	100%	351%	385%	500%	750%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2007	98	95	91	91	91	91	107	107	107	107	107	107	107	107	100	95	80	45
September 2008	96	88	73	73	73	65	114	114	114	114	114	114	114	114	100	87	42	0
September 2009	94	79	54	54	54	35	121	121	121	121	121	121	121	121	100	79	11	0
September 2010	91	70	38	38	38	19	130	130	130	130	130	130	130	130	100	75	1	0
September 2011	89	62	26	26	26	9	138	138	138	138	138	138	138	138	98	73	0	0
September 2012	86	54	17	17	17	5	148	148	148	148	148	148	148	148	91	66	0	0
September 2013	83	46	11	11	11	2	157	157	157	157	157	157	157	157	80	58	0	0
September 2014	79	39	7	7	7	*	168	168	168	168	168	168	168	168	69	49	0	0
September 2015	76	31	4	4	4	0	179	179	179	179	179	107	179	179	58	40	0	0
September 2016	72	24	2	2	2	0	191	191	191	191	191	58	191	191	48	33	0	0
September 2017	68	17	1	1	1	0	204	204	204	204	204	31	204	204	39	26	0	0
September 2018	63	11	*	*	*	0	218	218	218	218	218	17	218	218	32	21	0	0
September 2019	58	4	0	0	0	0	232	232	154	154	154	9	232	232	25	16	0	0
September 2020	53	0	0	0	0	0	248	104	104	104	104	5	248	238	20	13	0	0
September 2021	47	0	0	0	0	0	264	70	70	70	70	2	264	217	16	10	0	0
September 2022	41	0	0	0	0	0	282	47	47	47	47	1	282	196	12	7	0	0
September 2023	35	0	0	0	0	0	301	32	32	32	32	1	301	177	9	6	0	0
September 2024	28	0	0	0	0	0	321	21	21	21	21	*	321	158	7	4	0	0
September 2025	20	0	0	0	0	0	343	14	14	14	14	*	343	140	5	3	0	0
September 2026	11	0	0	0	0	0	366	9	9	9	9	*	366	124	4	2	0	0
September 2027	2	0	0	0	0	0	390	6	6	6	6	*	390	108	3	2	0	0
September 2028	0	0	0	0	0	0	4	4	4	4	4	*	393	93	2	1	0	0
September 2029	0	0	0	0	0	0	2	2	2	2	2	*	357	78	2	1	0	0
September 2030	0	0	0	0	0	0	1	1	1	1	1	*	319	65	1	1	0	0
September 2031	0	0	0	0	0	0	1	1	1	1	1	*	277	52	1	*	0	0
September 2032	0	0	0	0	0	0	*	*	*	*	*	*	231	40	*	*	0	0
September 2033	0	0	0	0	0	0	*	*	*	*	*	*	181	28	*	*	0	0
September 2034	0	0	0	0	0	0	*	*	*	*	*	*	126	18	*	*	0	0
September 2035	0	0	0	0	0	0	*	*	*	*	*	*	66	7	*	*	0	0
September 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																		
Life (years)**	13.4	6.7	3.8	3.8	3.8	2.8	21.5	14.9	14.6	14.6	14.6	9.9	26.4	20.7	10.8	8.2	1.9	0.9

* 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	ZW Class						YF and SY† Classes						YK Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	351%	385%	500%	750%	0%	100%	188%	218%	250%	500%	0%	100%	188%	218%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2007	107	107	100	96	81	48	99	97	96	95	95	90	99	95	95	95	95	95
September 2008	114	114	101	88	46	6	99	92	87	86	84	71	98	87	87	87	87	87
September 2009	121	121	101	81	17	6	98	86	77	74	71	49	96	76	76	76	76	65
September 2010	130	130	101	78	7	6	97	80	67	63	59	34	95	66	66	66	66	39
September 2011	138	138	100	76	7	7	96	74	59	54	50	24	93	56	56	56	56	21
September 2012	148	148	94	70	7	7	95	68	51	46	42	16	91	47	47	47	47	9
September 2013	157	157	84	63	8	8	94	63	45	40	35	11	89	38	38	38	38	*
September 2014	168	168	74	55	8	8	92	58	39	34	29	8	87	30	30	30	30	0
September 2015	179	179	64	47	9	5	91	54	34	29	24	5	85	22	22	22	22	0
September 2016	191	191	55	41	9	3	89	49	29	24	20	4	82	15	15	15	15	0
September 2017	204	204	47	35	10	2	88	45	25	21	17	2	79	9	9	9	9	0
September 2018	218	218	41	30	11	1	86	41	22	18	14	2	76	5	5	5	5	0
September 2019	232	232	31	23	8	*	84	38	19	15	11	1	73	1	1	1	1	0
September 2020	248	231	24	17	5	*	82	34	16	12	9	1	69	0	0	0	0	0
September 2021	264	210	18	13	3	*	79	31	14	10	8	1	65	0	0	0	0	0
September 2022	282	189	14	9	2	*	77	28	12	9	6	*	61	0	0	0	0	0
September 2023	301	170	10	7	2	*	74	25	10	7	5	*	56	0	0	0	0	0
September 2024	321	151	8	5	1	*	71	22	8	6	4	*	51	0	0	0	0	0
September 2025	343	134	6	4	1	*	67	20	7	5	3	*	45	0	0	0	0	0
September 2026	366	118	4	3	*	*	64	18	6	4	3	*	39	0	0	0	0	0
September 2027	390	103	3	2	*	*	59	15	5	3	2	*	32	0	0	0	0	0
September 2028	373	88	2	1	*	*	55	13	4	3	2	*	24	0	0	0	0	0
September 2029	340	75	2	1	*	*	50	11	3	2	1	*	16	0	0	0	0	0
September 2030	304	62	1	1	*	*	45	9	2	2	1	*	7	0	0	0	0	0
September 2031	264	49	1	*	*	*	39	7	2	1	1	*	0	0	0	0	0	0
September 2032	220	38	*	*	*	*	32	6	1	1	*	*	0	0	0	0	0	0
September 2033	172	27	*	*	*	*	25	4	1	1	*	*	0	0	0	0	0	0
September 2034	120	17	*	*	*	*	18	3	1	*	*	*	0	0	0	0	0	0
September 2035	63	7	*	*	*	*	9	1	*	*	*	*	0	0	0	0	0	0
September 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.2	20.5	11.3	9.0	3.2	1.7	21.1	11.5	8.0	7.2	6.5	3.7	16.6	6.0	6.0	6.0	6.0	3.7

Date	YL Class					XF and XS Classes					YZ Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	188%	218%	500%	0%	100%	188%	218%	500%	0%	100%	188%	218%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2007	100	100	100	100	100	100	100	94	94	84	106	106	106	84	61
September 2008	100	100	100	100	100	100	99	99	81	81	78	30	112	112	42
September 2009	100	100	100	100	100	100	98	98	65	65	53	0	118	118	0
September 2010	100	100	100	100	100	100	98	98	52	49	34	0	125	125	0
September 2011	100	100	100	100	100	100	97	97	42	37	20	0	132	132	0
September 2012	100	100	100	100	100	100	97	97	34	28	10	0	139	139	0
September 2013	100	100	100	100	100	100	96	96	28	22	4	0	147	147	0
September 2014	100	100	100	100	100	70	95	95	24	19	1	0	155	155	0
September 2015	100	100	100	100	100	48	94	94	22	17	0	0	164	164	0
September 2016	100	100	100	100	100	33	94	93	19	16	0	0	173	173	0
September 2017	100	100	100	100	100	22	93	89	17	15	0	0	183	183	0
September 2018	100	100	100	100	100	15	92	85	14	14	0	0	193	193	0
September 2019	100	100	100	100	100	10	91	80	10	13	0	0	204	204	0
September 2020	100	85	85	85	85	7	90	73	7	12	0	0	216	216	0
September 2021	100	70	70	70	70	5	89	67	3	10	0	0	228	228	0
September 2022	100	57	57	57	57	3	88	60	0	9	0	0	241	241	0
September 2023	100	46	46	46	46	2	87	52	0	8	0	0	254	254	0
September 2024	100	37	37	37	37	1	85	45	0	7	0	0	269	269	0
September 2025	100	30	30	30	30	1	84	37	0	6	0	0	284	284	0
September 2026	100	24	24	24	24	1	83	29	0	5	0	0	300	300	0
September 2027	100	19	19	19	19	*	81	21	0	4	0	0	317	317	0
September 2028	100	15	15	15	15	*	80	14	0	4	0	0	334	334	0
September 2029	100	11	11	11	11	*	78	6	0	3	0	0	353	353	0
September 2030	100	8	8	8	8	*	76	0	0	2	0	0	373	353	0
September 2031	86	6	6	6	6	*	74	0	0	2	0	0	394	287	0
September 2032	27	4	4	4	4	*	72	0	0	1	0	0	417	223	0
September 2033	3	3	3	3	3	*	54	0	0	1	0	0	440	162	0
September 2034	2	2	2	2	2	*	24	0	0	1	0	0	465	102	0
September 2035	1	1	1	1	1	*	0	0	0	*	0	0	389	46	0
September 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.7	17.7	17.7	17.7	17.7	9.7	24.4	16.8	5.7	6.0	3.5	1.6	29.4	26.7	21.5

* 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	FN and SN† Classes					FM, SM†, MF and MS† Classes					WF and WS† Classes					
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					
	0%	250%	550%	850%	1100%	0%	250%	563%	850%	1100%	0%	100%	351%	385%	500%	750%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2007	100	96	91	85	81	99	94	88	83	78	99	97	93	92	90	86
September 2008	100	86	70	55	44	99	83	66	52	40	99	92	79	77	71	59
September 2009	100	73	47	28	15	98	70	44	25	14	98	86	62	59	49	32
September 2010	100	62	32	14	5	97	59	28	12	5	97	80	48	45	34	18
September 2011	100	53	21	7	2	96	49	19	6	2	96	74	37	34	24	10
September 2012	100	45	14	3	1	95	41	12	3	1	95	68	29	26	16	5
September 2013	100	38	10	2	*	94	35	8	1	*	94	63	23	19	11	3
September 2014	100	32	6	1	*	93	29	5	1	*	92	58	17	15	8	2
September 2015	100	28	4	*	*	92	24	3	*	*	91	54	13	11	5	1
September 2016	100	23	3	*	*	90	20	2	*	*	89	49	10	8	4	*
September 2017	98	19	2	*	*	89	17	1	*	*	88	45	8	6	2	*
September 2018	96	16	1	*	*	87	14	1	*	*	86	41	6	5	2	*
September 2019	94	13	1	*	*	85	11	1	*	*	84	38	5	3	1	*
September 2020	92	11	1	*	*	83	9	*	*	*	82	34	4	3	1	*
September 2021	89	9	*	*	*	81	8	*	*	*	79	31	3	2	1	*
September 2022	86	7	*	*	*	78	6	*	*	*	77	28	2	1	*	*
September 2023	83	6	*	*	*	75	5	*	*	*	74	25	2	1	*	*
September 2024	80	5	*	*	*	72	4	*	*	0	71	22	1	1	*	*
September 2025	76	4	*	*	0	69	3	*	*	0	67	20	1	1	*	*
September 2026	72	3	*	*	0	65	3	*	*	0	64	18	1	*	*	*
September 2027	67	2	*	*	0	61	2	*	*	0	59	15	*	*	*	*
September 2028	63	2	*	*	0	56	2	*	*	0	55	13	*	*	*	*
September 2029	57	1	*	*	0	51	1	*	*	0	50	11	*	*	*	*
September 2030	51	1	*	*	0	46	1	*	*	0	45	9	*	*	*	*
September 2031	44	1	*	*	0	40	1	*	*	0	39	7	*	*	*	*
September 2032	37	1	*	0	0	33	*	*	0	0	32	6	*	*	*	*
September 2033	29	*	*	0	0	26	*	*	0	0	25	4	*	*	*	*
September 2034	20	*	*	0	0	18	*	*	0	0	18	3	*	*	*	*
September 2035	11	*	*	0	0	10	*	*	0	0	9	1	*	*	*	0
September 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	23.0	6.9	3.6	2.5	2.0	21.3	6.5	3.3	2.4	1.9	21.1	11.5	5.0	4.6	3.7	2.7

Date	WK, FQ and SW† Classes						WZ Class						ZY Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	351%	385%	500%	750%	0%	100%	351%	385%	500%	750%	0%	100%	351%	385%	500%	750%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2007	98	96	92	92	92	92	107	107	107	107	107	107	107	107	101	96	82	51
September 2008	96	89	75	75	75	68	114	114	114	114	114	114	114	114	101	88	45	0
September 2009	94	80	55	55	55	37	121	121	121	121	121	121	121	121	101	80	13	0
September 2010	91	71	39	39	39	20	129	129	129	129	129	129	129	129	101	76	1	0
September 2011	89	63	27	27	27	10	138	138	138	138	138	138	138	138	99	73	*	0
September 2012	86	55	18	18	18	5	147	147	147	147	147	147	147	147	92	67	*	0
September 2013	83	47	12	12	12	2	157	157	157	157	157	157	157	157	82	59	*	0
September 2014	80	40	8	8	8	1	168	168	168	168	168	168	168	168	70	50	*	0
September 2015	76	32	5	5	5	0	179	179	179	179	179	130	179	179	59	41	*	0
September 2016	72	25	3	3	3	0	191	191	191	191	191	70	191	191	49	34	*	0
September 2017	68	18	1	1	1	0	203	203	203	203	203	38	203	203	40	27	*	0
September 2018	64	11	*	*	*	0	217	217	217	217	217	20	217	217	32	21	*	0
September 2019	59	5	0	0	0	0	231	231	183	183	183	11	231	231	26	17	*	0
September 2020	54	0	0	0	0	0	247	124	124	124	124	6	247	241	20	13	*	0
September 2021	48	0	0	0	0	0	263	83	83	83	83	3	263	220	16	10	*	0
September 2022	42	0	0	0	0	0	281	56	56	56	56	2	281	199	12	8	*	0
September 2023	36	0	0	0	0	0	300	38	38	38	38	1	300	179	10	6	*	0
September 2024	28	0	0	0	0	0	319	25	25	25	25	*	319	160	7	4	*	0
September 2025	21	0	0	0	0	0	341	16	16	16	16	*	341	143	6	3	*	0
September 2026	13	0	0	0	0	0	363	11	11	11	11	*	363	126	4	2	*	0
September 2027	4	0	0	0	0	0	388	7	7	7	7	*	388	109	3	2	*	0
September 2028	0	0	0	0	0	0	4	4	4	4	4	*	395	94	2	1	*	0
September 2029	0	0	0	0	0	0	3	3	3	3	3	*	360	80	2	1	*	0
September 2030	0	0	0	0	0	0	2	2	2	2	2	*	321	66	1	1	*	0
September 2031	0	0	0	0	0	0	1	1	1	1	1	*	279	53	1	*	*	0
September 2032	0	0	0	0	0	0	1	1	1	1	1	*	233	41	1	*	*	0
September 2033	0	0	0	0	0	0	*	*	*	*	*	*	182	29	*	*	*	0
September 2034	0	0	0	0	0	0	*	*	*	*	*	*	127	19	*	*	*	0
September 2035	0	0	0	0	0	0	*	*	*	*	*	*	66	8	*	*	*	0
September 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	13.5	6.8	3.9	3.9	3.9	2.9	21.6	15.2	15.0	15.0	15.0	10.2	26.4	20.8	10.8	8.3	1.9	1.0

* 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	ZL Class						BA Class					BZ Class				
	PSA Prepayment Assumption						PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	351%	385%	500%	750%	0%	100%	174%	250%	500%	0%	100%	174%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2007	107	107	101	97	83	54	99	92	87	82	67	106	106	106	106	106
September 2008	114	114	101	89	48	5	97	84	75	67	43	112	112	112	112	112
September 2009	121	121	101	81	18	5	96	76	65	55	27	118	118	118	118	118
September 2010	129	129	102	78	6	6	94	69	56	44	16	125	125	125	125	125
September 2011	138	138	101	76	6	6	93	63	47	35	8	132	132	132	132	132
September 2012	147	147	94	71	6	6	91	56	40	27	2	139	139	139	139	139
September 2013	157	157	85	63	7	7	89	50	33	20	0	147	147	147	147	121
September 2014	168	168	74	55	7	7	87	45	27	15	0	155	155	155	155	82
September 2015	179	179	64	47	8	6	85	39	22	10	0	164	164	164	164	56
September 2016	191	191	55	40	8	3	82	34	17	6	0	173	173	173	173	38
September 2017	203	203	47	34	9	2	80	29	13	2	0	183	183	183	183	26
September 2018	217	217	40	30	9	1	77	25	8	0	0	193	193	193	176	17
September 2019	231	231	33	24	8	*	74	20	5	0	0	204	204	204	143	11
September 2020	247	236	25	18	5	*	71	16	1	0	0	216	216	216	115	8
September 2021	263	214	19	13	4	*	67	12	0	0	0	228	228	202	92	5
September 2022	281	193	14	10	2	*	64	8	0	0	0	241	241	170	74	3
September 2023	300	173	11	7	2	*	60	4	0	0	0	254	254	141	58	2
September 2024	319	155	8	5	1	*	55	1	0	0	0	269	269	116	45	1
September 2025	341	137	6	4	1	*	51	0	0	0	0	284	236	94	35	1
September 2026	363	121	4	3	*	*	46	0	0	0	0	300	198	75	26	1
September 2027	388	105	3	2	*	*	40	0	0	0	0	317	161	58	19	*
September 2028	378	90	2	1	*	*	34	0	0	0	0	334	127	44	14	*
September 2029	344	76	2	1	*	*	28	0	0	0	0	353	95	31	9	*
September 2030	307	63	1	1	*	*	21	0	0	0	0	373	65	20	6	*
September 2031	267	51	1	*	*	*	14	0	0	0	0	394	37	11	3	*
September 2032	223	39	1	*	*	*	6	0	0	0	0	417	11	3	1	*
September 2033	174	28	*	*	*	*	0	0	0	0	0	399	0	0	0	0
September 2034	121	18	*	*	*	*	0	0	0	0	0	276	0	0	0	0
September 2035	63	8	*	*	*	*	0	0	0	0	0	144	0	0	0	0
September 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.3	20.6	11.3	9.0	3.1	1.7	17.5	7.8	5.5	4.1	2.1	28.5	22.0	18.9	15.9	9.2

Date	FP Class						PK Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	351%	385%	500%	750%	0%	100%	351%	385%	500%	750%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
September 2007	98	96	91	91	91	91	98	96	91	91	91	91
September 2008	96	88	74	74	74	67	96	88	74	74	74	67
September 2009	94	79	54	54	54	36	94	79	54	54	54	36
September 2010	91	71	38	38	38	19	91	71	38	38	38	19
September 2011	89	62	26	26	26	10	89	62	26	26	26	10
September 2012	86	54	18	18	18	5	86	54	18	18	18	5
September 2013	83	47	12	12	12	2	83	47	12	12	12	2
September 2014	79	39	8	8	8	*	79	39	8	8	8	*
September 2015	76	32	5	5	5	0	76	32	5	5	5	0
September 2016	72	25	3	3	3	0	72	25	3	3	3	0
September 2017	68	18	1	1	1	0	68	18	1	1	1	0
September 2018	63	11	*	*	*	0	63	11	*	*	*	0
September 2019	59	4	0	0	0	0	59	4	0	0	0	0
September 2020	53	0	0	0	0	0	53	0	0	0	0	0
September 2021	48	0	0	0	0	0	48	0	0	0	0	0
September 2022	42	0	0	0	0	0	42	0	0	0	0	0
September 2023	35	0	0	0	0	0	35	0	0	0	0	0
September 2024	28	0	0	0	0	0	28	0	0	0	0	0
September 2025	20	0	0	0	0	0	20	0	0	0	0	0
September 2026	12	0	0	0	0	0	12	0	0	0	0	0
September 2027	3	0	0	0	0	0	3	0	0	0	0	0
September 2028	0	0	0	0	0	0	0	0	0	0	0	0
September 2029	0	0	0	0	0	0	0	0	0	0	0	0
September 2030	0	0	0	0	0	0	0	0	0	0	0	0
September 2031	0	0	0	0	0	0	0	0	0	0	0	0
September 2032	0	0	0	0	0	0	0	0	0	0	0	0
September 2033	0	0	0	0	0	0	0	0	0	0	0	0
September 2034	0	0	0	0	0	0	0	0	0	0	0	0
September 2035	0	0	0	0	0	0	0	0	0	0	0	0
September 2036	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	13.5	6.8	3.8	3.8	3.8	2.8	13.5	6.8	3.8	3.8	3.8	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.

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 Accrual Classes and the Notional 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	385% PSA
2	218% PSA
3	550% PSA
4	563% PSA
5	385% PSA
6	174% 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 6.12% (which is 120% of the “federal long-term rate”). 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 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 J.P. Morgan Securities, 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 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 this 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, 4, 5 or 6 Class bears to the aggregate original principal balance of all Group 1, 2, 3, 4, 5 or 6 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 Balances	RCR Classes	Original Principal Balances	Interest Rate	Interest Type(3)	Principal Type(3)	CUSIP Number	Final Distribution Date
Recombination 1								
MZ	\$ 489,700	ZW	\$10,000,000	6.50%	FIX/Z	SUP	31396LCA6	October 2036
ZC	9,510,300							
Recombination 2								
WZ	429,664	ZL	10,000,000	6.47	FIX/Z	SUP	31396LCB4	October 2036
ZY	9,570,336							
Recombination 3								
QF	38,666,666	FP(4)	76,734,590	(5)	FLT	PAC/AD	31396LCC2	April 2036
FQ	38,067,924							
Recombination 4								
KW	19,333,334	PK(6)	40,133,335	5.50	FIX	PAC/AD	31396LCD0	April 2036
WK	20,800,001							

(1) In any exchange, 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.

(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) The FP Class is formed from a combination of the QF Class in Group 1 and the FQ Class in Group 5.

(5) For a description of this interest rate, see "Description of the Certificates—Distributions of Interest" in this prospectus supplement.

(6) The PK Class is formed from a combination of the KW Class in Group 1 and the WK Class in Group 5.

Principal Balance Schedules

Aggregate Group I Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$58,489,700.00	December 2010	\$20,602,222.58	March 2015	\$ 4,205,833.99
October 2006	58,271,124.32	January 2011	19,979,324.45	April 2015	4,075,618.71
November 2006	58,012,046.41	February 2011	19,370,879.58	May 2015	3,949,383.63
December 2006	57,712,660.64	March 2011	18,780,805.83	June 2015	3,827,008.23
January 2007	57,373,210.34	April 2011	18,208,552.12	July 2015	3,708,375.63
February 2007	56,994,011.72	May 2011	17,653,583.80	August 2015	3,593,372.46
March 2007	56,575,453.80	June 2011	17,115,382.20	September 2015	3,481,888.74
April 2007	56,117,998.14	July 2011	16,593,444.11	October 2015	3,373,817.83
May 2007	55,622,178.35	August 2011	16,087,281.39	November 2015	3,269,056.28
June 2007	55,088,599.35	September 2011	15,596,420.42	December 2015	3,167,503.74
July 2007	54,517,936.45	October 2011	15,120,401.78	January 2016	3,069,062.92
August 2007	53,910,934.19	November 2011	14,658,779.72	February 2016	2,973,639.41
September 2007	53,268,404.96	December 2011	14,211,121.84	March 2016	2,881,141.67
October 2007	52,591,227.39	January 2012	13,777,008.66	April 2016	2,791,480.91
November 2007	51,880,344.58	February 2012	13,356,033.21	May 2016	2,704,571.02
December 2007	51,136,762.05	March 2012	12,947,800.70	June 2016	2,620,328.48
January 2008	50,361,545.54	April 2012	12,551,928.14	July 2016	2,538,672.28
February 2008	49,555,818.58	May 2012	12,168,043.98	August 2016	2,459,523.85
March 2008	48,720,759.87	June 2012	11,795,787.78	September 2016	2,382,806.99
April 2008	47,857,600.49	July 2012	11,434,809.89	October 2016	2,308,447.81
May 2008	46,967,620.93	August 2012	11,084,771.09	November 2016	2,236,374.64
June 2008	46,052,147.92	September 2012	10,745,342.32	December 2016	2,166,517.95
July 2008	45,112,551.17	October 2012	10,416,204.37	January 2017	2,098,810.34
August 2008	44,150,239.90	November 2012	10,097,047.58	February 2017	2,033,186.42
September 2008	43,166,659.27	December 2012	9,787,571.53	March 2017	1,969,582.79
October 2008	42,163,286.66	January 2013	9,487,484.81	April 2017	1,907,937.95
November 2008	41,141,627.89	February 2013	9,196,504.73	May 2017	1,848,192.25
December 2008	40,103,213.29	March 2013	8,914,357.06	June 2017	1,790,287.87
January 2009	39,085,754.37	April 2013	8,640,775.78	July 2017	1,734,168.71
February 2009	38,088,832.62	May 2013	8,375,502.83	August 2017	1,679,780.36
March 2009	37,112,037.83	June 2013	8,118,287.88	September 2017	1,627,070.08
April 2009	36,154,967.93	July 2013	7,868,888.11	October 2017	1,575,986.69
May 2009	35,217,228.82	August 2013	7,627,067.94	November 2017	1,526,480.60
June 2009	34,298,434.22	September 2013	7,392,598.89	December 2017	1,478,503.68
July 2009	33,398,205.50	October 2013	7,165,259.29	January 2018	1,432,009.26
August 2009	32,516,171.57	November 2013	6,944,834.13	February 2018	1,386,952.11
September 2009	31,651,968.67	December 2013	6,731,114.84	March 2018	1,343,288.33
October 2009	30,805,240.29	January 2014	6,523,899.11	April 2018	1,300,975.38
November 2009	29,975,636.98	February 2014	6,322,990.68	May 2018	1,259,971.99
December 2009	29,162,816.23	March 2014	6,128,199.19	June 2018	1,220,238.13
January 2010	28,366,442.31	April 2014	5,939,339.98	July 2018	1,181,735.01
February 2010	27,586,186.20	May 2014	5,756,233.92	August 2018	1,144,424.99
March 2010	26,821,725.36	June 2014	5,578,707.28	September 2018	1,108,271.58
April 2010	26,072,743.69	July 2014	5,406,591.51	October 2018	1,073,239.40
May 2010	25,338,931.35	August 2014	5,239,723.14	November 2018	1,039,294.13
June 2010	24,619,984.68	September 2014	5,077,943.60	December 2018	1,006,402.49
July 2010	23,915,606.01	October 2014	4,921,099.07	January 2019	974,532.23
August 2010	23,225,503.61	November 2014	4,769,040.38	February 2019	943,652.05
September 2010	22,549,391.56	December 2014	4,621,622.79	March 2019	913,731.61
October 2010	21,886,989.58	January 2015	4,478,705.95	April 2019	884,741.50
November 2010	21,238,023.00	February 2015	4,340,153.70	May 2019	856,653.20

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>
June 2019	\$ 829,439.03	November 2023	\$ 144,285.70	April 2028	\$ 22,172.70
July 2019	803,072.19	December 2023	139,476.95	May 2028	21,359.51
August 2019	777,526.67	January 2024	134,822.82	June 2028	20,574.01
September 2019	752,777.24	February 2024	130,318.48	July 2028	19,815.30
October 2019	728,799.46	March 2024	125,959.21	August 2028	19,082.51
November 2019	705,569.63	April 2024	121,740.46	September 2028	18,374.79
December 2019	683,064.75	May 2024	117,657.79	October 2028	17,691.32
January 2020	661,262.54	June 2024	113,706.94	November 2028	17,031.30
February 2020	640,141.38	July 2024	109,883.75	December 2028	16,393.97
March 2020	619,680.33	August 2024	106,184.20	January 2029	15,778.59
April 2020	599,859.08	September 2024	102,604.40	February 2029	15,184.43
May 2020	580,657.91	October 2024	99,140.55	March 2029	14,610.80
June 2020	562,057.74	November 2024	95,789.02	April 2029	14,057.02
July 2020	544,040.05	December 2024	92,546.24	May 2029	13,522.44
August 2020	526,586.88	January 2025	89,408.79	June 2029	13,006.42
September 2020	509,680.84	February 2025	86,373.33	July 2029	12,508.35
October 2020	493,305.04	March 2025	83,436.64	August 2029	12,027.65
November 2020	477,443.13	April 2025	80,595.59	September 2029	11,563.73
December 2020	462,079.25	May 2025	77,847.15	October 2029	11,116.04
January 2021	447,198.01	June 2025	75,188.39	November 2029	10,684.04
February 2021	432,784.51	July 2025	72,616.47	December 2029	10,267.21
March 2021	418,824.29	August 2025	70,128.62	January 2030	9,865.06
April 2021	405,303.35	September 2025	67,722.19	February 2030	9,477.08
May 2021	392,208.09	October 2025	65,394.57	March 2030	9,102.80
June 2021	379,525.34	November 2025	63,143.27	April 2030	8,741.78
July 2021	367,242.35	December 2025	60,965.86	May 2030	8,393.57
August 2021	355,346.73	January 2026	58,859.99	June 2030	8,057.74
September 2021	343,826.48	February 2026	56,823.37	July 2030	7,733.87
October 2021	332,669.97	March 2026	54,853.80	August 2030	7,421.57
November 2021	321,865.93	April 2026	52,949.15	September 2030	7,120.44
December 2021	311,403.42	May 2026	51,107.33	October 2030	6,830.12
January 2022	301,271.84	June 2026	49,326.34	November 2030	6,550.23
February 2022	291,460.93	July 2026	47,604.24	December 2030	6,280.44
March 2022	281,960.72	August 2026	45,939.14	January 2031	6,020.39
April 2022	272,761.57	September 2026	44,329.23	February 2031	5,769.75
May 2022	263,854.11	October 2026	42,772.72	March 2031	5,528.22
June 2022	255,229.27	November 2026	41,267.90	April 2031	5,295.48
July 2022	246,878.27	December 2026	39,813.13	May 2031	5,071.23
August 2022	238,792.59	January 2027	38,406.79	June 2031	4,855.18
September 2022	230,963.95	February 2027	37,047.33	July 2031	4,647.06
October 2022	223,384.35	March 2027	35,733.23	August 2031	4,446.60
November 2022	216,046.04	April 2027	34,463.04	September 2031	4,253.53
December 2022	208,941.48	May 2027	33,235.35	October 2031	4,067.60
January 2023	202,063.39	June 2027	32,048.78	November 2031	3,888.58
February 2023	195,404.70	July 2027	30,902.00	December 2031	3,716.21
March 2023	188,958.55	August 2027	29,793.74	January 2032	3,550.27
April 2023	182,718.31	September 2027	28,722.75	February 2032	3,390.55
May 2023	176,677.55	October 2027	27,687.82	March 2032	3,236.82
June 2023	170,830.02	November 2027	26,687.79	April 2032	3,088.88
July 2023	165,169.68	December 2027	25,721.52	May 2032	2,946.53
August 2023	159,690.67	January 2028	24,787.92	June 2032	2,809.58
September 2023	154,387.31	February 2028	23,885.93	July 2032	2,677.84
October 2023	149,254.10	March 2028	23,014.52	August 2032	2,551.13

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>
September 2032	\$ 2,429.28	January 2034	\$ 1,017.31	May 2035	\$ 296.55
October 2032	2,312.10	February 2034	956.14	June 2035	266.48
November 2032	2,199.45	March 2034	897.51	July 2035	237.80
December 2032	2,091.16	April 2034	841.32	August 2035	210.45
January 2033	1,987.09	May 2034	787.48	September 2035	184.38
February 2033	1,887.07	June 2034	735.91	October 2035	159.55
March 2033	1,790.97	July 2034	686.53	November 2035	135.91
April 2033	1,698.65	August 2034	639.25	December 2035	113.41
May 2033	1,609.99	September 2034	594.00	January 2036	92.00
June 2033	1,524.83	October 2034	550.70	February 2036	71.65
July 2033	1,443.08	November 2034	509.28	March 2036	52.32
August 2033	1,364.59	December 2034	469.68	April 2036	33.96
September 2033	1,289.26	January 2035	431.81	May 2036	16.53
October 2033	1,216.98	February 2035	395.63	June 2036 and thereafter	0.00
November 2033	1,147.62	March 2035	361.07		
December 2033	1,081.10	April 2035	328.06		

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	\$17,660,654.00	May 2009	\$14,631,846.81	January 2012	\$10,610,004.96
October 2006	17,627,118.50	June 2009	14,496,084.18	February 2012	10,494,477.69
November 2006	17,589,304.44	July 2009	14,361,005.87	March 2012	10,379,530.41
December 2006	17,547,222.04	August 2009	14,226,608.37	April 2012	10,265,160.12
January 2007	17,500,883.60	September 2009	14,092,888.16	May 2012	10,151,363.84
February 2007	17,450,303.67	October 2009	13,959,841.74	June 2012	10,038,138.62
March 2007	17,395,498.97	November 2009	13,827,465.66	July 2012	9,925,481.51
April 2007	17,336,488.45	December 2009	13,695,756.44	August 2012	9,813,389.59
May 2007	17,273,293.21	January 2010	13,564,710.66	September 2012	9,701,859.92
June 2007	17,205,936.56	February 2010	13,434,324.88	October 2012	9,590,889.62
July 2007	17,134,443.95	March 2010	13,304,595.72	November 2012	9,480,475.80
August 2007	17,058,843.00	April 2010	13,175,519.77	December 2012	9,370,615.59
September 2007	16,979,163.45	May 2010	13,047,093.69	January 2013	9,261,306.13
October 2007	16,895,437.18	June 2010	12,919,314.10	February 2013	9,152,544.58
November 2007	16,807,698.16	July 2010	12,792,177.69	March 2013	9,044,328.11
December 2007	16,715,982.42	August 2010	12,665,681.13	April 2013	8,936,653.92
January 2008	16,620,328.07	September 2010	12,539,821.12	May 2013	8,829,519.20
February 2008	16,520,775.22	October 2010	12,414,594.39	June 2013	8,722,921.17
March 2008	16,417,366.02	November 2010	12,289,997.66	July 2013	8,616,857.07
April 2008	16,310,144.56	December 2010	12,166,027.69	August 2013	8,511,324.13
May 2008	16,199,156.89	January 2011	12,042,681.25	September 2013	8,406,319.62
June 2008	16,084,450.97	February 2011	11,919,955.12	October 2013	8,301,840.81
July 2008	15,966,076.63	March 2011	11,797,846.10	November 2013	8,197,884.98
August 2008	15,844,085.54	April 2011	11,676,351.01	December 2013	8,094,449.45
September 2008	15,718,531.20	May 2011	11,555,466.68	January 2014	7,991,531.52
October 2008	15,589,468.85	June 2011	11,435,189.97	February 2014	7,889,128.53
November 2008	15,456,955.46	July 2011	11,315,517.74	March 2014	7,787,237.81
December 2008	15,321,049.69	August 2011	11,196,446.87	April 2014	7,685,856.73
January 2009	15,181,811.85	September 2011	11,077,974.26	May 2014	7,584,982.65
February 2009	15,043,276.25	October 2011	10,960,096.83	June 2014	7,484,612.96
March 2009	14,905,439.28	November 2011	10,842,811.50	July 2014	7,384,745.05
April 2009	14,768,297.33	December 2011	10,726,115.22	August 2014	7,285,376.34

Aggregate Group II (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
September 2014.....	\$ 7,186,504.25	February 2019	\$ 3,178,872.06	July 2023	\$ 1,313,585.28
October 2014	7,088,126.21	March 2019	3,128,350.97	August 2023	1,290,776.79
November 2014	6,990,239.68	April 2019	3,078,569.59	September 2023	1,268,314.92
December 2014	6,892,842.12	May 2019	3,029,517.50	October 2023	1,246,194.70
January 2015	6,795,931.01	June 2019	2,981,184.44	November 2023	1,224,411.23
February 2015	6,699,503.83	July 2019	2,933,560.27	December 2023	1,202,959.67
March 2015	6,603,558.09	August 2019	2,886,635.01	January 2024	1,181,835.27
April 2015	6,508,091.30	September 2019	2,840,398.79	February 2024	1,161,033.31
May 2015	6,413,100.99	October 2019	2,794,841.90	March 2024	1,140,549.17
June 2015	6,318,584.70	November 2019	2,749,954.77	April 2024	1,120,378.27
July 2015	6,224,539.99	December 2019	2,705,727.93	May 2024	1,100,516.12
August 2015	6,130,964.42	January 2020	2,662,152.07	June 2024	1,080,958.26
September 2015	6,037,855.57	February 2020	2,619,218.00	July 2024	1,061,700.31
October 2015	5,945,961.81	March 2020	2,576,916.65	August 2024	1,042,737.96
November 2015	5,855,386.88	April 2020	2,535,239.09	September 2024	1,024,066.95
December 2015	5,766,112.40	May 2020	2,494,176.50	October 2024	1,005,683.08
January 2016	5,678,120.23	June 2020	2,453,720.19	November 2024	987,582.20
February 2016	5,591,392.49	July 2020	2,413,861.58	December 2024	969,760.24
March 2016	5,505,911.56	August 2020	2,374,592.21	January 2025	952,213.16
April 2016	5,421,660.04	September 2020	2,335,903.76	February 2025	934,936.99
May 2016	5,338,620.77	October 2020	2,297,788.00	March 2025	917,927.83
June 2016	5,256,776.83	November 2020	2,260,236.82	April 2025	901,181.81
July 2016	5,176,111.55	December 2020	2,223,242.22	May 2025	884,695.13
August 2016	5,096,608.46	January 2021	2,186,796.32	June 2025	868,464.03
September 2016	5,018,251.33	February 2021	2,150,891.35	July 2025	852,484.81
October 2016	4,941,024.15	March 2021	2,115,519.62	August 2025	836,753.83
November 2016	4,864,911.14	April 2021	2,080,673.59	September 2025	821,267.48
December 2016	4,789,896.73	May 2021	2,046,345.79	October 2025	806,022.23
January 2017	4,715,965.55	June 2021	2,012,528.86	November 2025	791,014.58
February 2017	4,643,102.47	July 2021	1,979,215.56	December 2025	776,241.07
March 2017	4,571,292.54	August 2021	1,946,398.74	January 2026	761,698.30
April 2017	4,500,521.03	September 2021	1,914,071.33	February 2026	747,382.94
May 2017	4,430,773.41	October 2021	1,882,226.39	March 2026	733,291.66
June 2017	4,362,035.35	November 2021	1,850,857.06	April 2026	719,421.21
July 2017	4,294,292.72	December 2021	1,819,956.57	May 2026	705,768.38
August 2017	4,227,531.58	January 2022	1,789,518.25	June 2026	692,330.01
September 2017	4,161,738.18	February 2022	1,759,535.52	July 2026	679,102.96
October 2017	4,096,898.97	March 2022	1,730,001.91	August 2026	666,084.16
November 2017	4,033,000.57	April 2022	1,700,911.00	September 2026	653,270.57
December 2017	3,970,029.80	May 2022	1,672,256.50	October 2026	640,659.19
January 2018	3,907,973.65	June 2022	1,644,032.19	November 2026	628,247.09
February 2018	3,846,819.29	July 2022	1,616,231.94	December 2026	616,031.34
March 2018	3,786,554.08	August 2022	1,588,849.68	January 2027	604,009.08
April 2018	3,727,165.54	September 2022	1,561,879.47	February 2027	592,177.48
May 2018	3,668,641.36	October 2022	1,535,315.41	March 2027	580,533.75
June 2018	3,610,969.41	November 2022	1,509,151.72	April 2027	569,075.14
July 2018	3,554,137.72	December 2022	1,483,382.67	May 2027	557,798.94
August 2018	3,498,134.50	January 2023	1,458,002.61	June 2027	546,702.47
September 2018	3,442,948.09	February 2023	1,433,006.00	July 2027	535,783.11
October 2018	3,388,567.02	March 2023	1,408,387.35	August 2027	525,038.25
November 2018	3,334,979.97	April 2023	1,384,141.24	September 2027	514,465.34
December 2018	3,282,175.78	May 2023	1,360,262.36	October 2027	504,061.84
January 2019	3,230,143.43	June 2023	1,336,745.43	November 2027	493,825.26

Aggregate Group II (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
December 2027	\$ 483,753.17	November 2030	\$ 218,109.82	October 2033	\$ 72,530.81
January 2028	473,843.12	December 2030	212,583.98	November 2033	69,580.89
February 2028	464,092.74	January 2031	207,152.56	December 2033	66,685.94
March 2028	454,499.68	February 2031	201,814.11	January 2034	63,845.10
April 2028	445,061.62	March 2031	196,567.25	February 2034	61,057.54
May 2028	435,776.26	April 2031	191,410.59	March 2034	58,322.42
June 2028	426,641.36	May 2031	186,342.75	April 2034	55,638.91
July 2028	417,654.70	June 2031	181,362.39	May 2034	53,006.21
August 2028	408,814.08	July 2031	176,468.20	June 2034	50,423.53
September 2028	400,117.35	August 2031	171,658.85	July 2034	47,890.07
October 2028	391,562.37	September 2031	166,933.07	August 2034	45,405.06
November 2028	383,147.06	October 2031	162,289.57	September 2034	42,967.74
December 2028	374,869.32	November 2031	157,727.12	October 2034	40,577.35
January 2029	366,727.14	December 2031	153,244.47	November 2034	38,233.16
February 2029	358,718.50	January 2032	148,840.41	December 2034	35,934.43
March 2029	350,841.41	February 2032	144,513.74	January 2035	33,680.45
April 2029	343,093.92	March 2032	140,263.28	February 2035	31,470.51
May 2029	335,474.11	April 2032	136,087.87	March 2035	29,303.90
June 2029	327,980.07	May 2032	131,986.34	April 2035	27,179.94
July 2029	320,609.94	June 2032	127,957.59	May 2035	25,097.95
August 2029	313,361.87	July 2032	124,000.48	June 2035	23,057.27
September 2029	306,234.03	August 2032	120,113.92	July 2035	21,057.23
October 2029	299,224.64	September 2032	116,296.83	August 2035	19,097.18
November 2029	292,331.92	October 2032	112,548.14	September 2035	17,176.49
December 2029	285,554.14	November 2032	108,866.80	October 2035	15,294.52
January 2030	278,889.57	December 2032	105,251.77	November 2035	13,450.66
February 2030	272,336.53	January 2033	101,702.03	December 2035	11,644.29
March 2030	265,893.34	February 2033	98,216.56	January 2036	9,874.82
April 2030	259,558.35	March 2033	94,794.39	February 2036	8,141.64
May 2030	253,329.95	April 2033	91,434.53	March 2036	6,444.17
June 2030	247,206.53	May 2033	88,136.01	April 2036	4,781.83
July 2030	241,186.52	June 2033	84,897.88	May 2036	3,154.07
August 2030	235,268.37	July 2033	81,719.22	June 2036	1,560.31
September 2030	229,450.54	August 2033	78,599.09	July 2036 and thereafter	0.00
October 2030	223,731.52	September 2033	75,536.59		

Aggregate Group III 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	\$6,752,200.00	October 2007	\$6,291,045.50	November 2008	\$5,295,088.43
October 2006	6,738,430.27	November 2007	6,231,436.31	December 2008	5,201,720.48
November 2006	6,720,959.28	December 2007	6,168,666.77	January 2009	5,106,532.00
December 2006	6,699,796.25	January 2008	6,102,814.67	February 2009	5,013,012.25
January 2007	6,674,956.01	February 2008	6,033,962.57	March 2009	4,921,140.74
February 2007	6,646,458.78	March 2008	5,962,197.64	April 2009	4,830,897.21
March 2007	6,614,330.25	April 2008	5,887,611.53	May 2009	4,742,261.62
April 2007	6,578,601.52	May 2008	5,810,300.26	June 2009	4,655,214.13
May 2007	6,539,309.16	June 2008	5,730,364.02	July 2009	4,569,735.13
June 2007	6,496,495.07	July 2008	5,647,907.07	August 2009	4,485,805.22
July 2007	6,450,206.52	August 2008	5,563,037.51	September 2009	4,403,405.22
August 2007	6,400,496.04	September 2008	5,475,867.12	October 2009	4,322,516.14
September 2007	6,347,421.40	October 2008	5,386,511.22	November 2009	4,243,119.18

Aggregate Group III (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>
December 2009	\$4,165,195.80	April 2014	\$1,745,021.15	August 2018	\$ 930,669.46
January 2010	4,088,727.61	May 2014	1,723,254.83	September 2018	912,560.17
February 2010	4,013,696.45	June 2014	1,702,209.77	October 2018	894,352.28
March 2010	3,940,084.32	July 2014	1,681,875.84	November 2018	876,049.52
April 2010	3,867,873.47	August 2014	1,662,243.05	December 2018	857,655.55
May 2010	3,797,046.27	September 2014	1,643,301.51	January 2019	839,173.94
June 2010	3,727,585.37	October 2014	1,625,041.43	February 2019	820,608.20
July 2010	3,659,473.54	November 2014	1,607,453.13	March 2019	801,961.72
August 2010	3,592,693.75	December 2014	1,590,527.07	April 2019	783,237.86
September 2010	3,527,229.19	January 2015	1,574,253.77	May 2019	764,439.89
October 2010	3,463,063.19	February 2015	1,558,623.89	June 2019	745,570.98
November 2010	3,400,179.28	March 2015	1,543,628.18	July 2019	726,634.28
December 2010	3,338,561.18	April 2015	1,529,257.51	August 2019	707,632.82
January 2011	3,278,192.76	May 2015	1,515,502.82	September 2019	688,569.59
February 2011	3,219,058.09	June 2015	1,502,355.18	October 2019	669,447.50
March 2011	3,161,141.42	July 2015	1,489,805.75	November 2019	650,269.39
April 2011	3,104,427.14	August 2015	1,477,845.78	December 2019	631,038.05
May 2011	3,048,899.85	September 2015	1,466,466.64	January 2020	611,756.18
June 2011	2,994,544.27	October 2015	1,454,909.01	February 2020	592,426.43
July 2011	2,941,345.32	November 2015	1,443,058.30	March 2020	573,051.39
August 2011	2,889,288.10	December 2015	1,430,922.14	April 2020	553,633.58
September 2011	2,838,357.84	January 2016	1,418,508.06	May 2020	534,175.48
October 2011	2,788,539.94	February 2016	1,405,823.40	June 2020	514,679.47
November 2011	2,739,819.97	March 2016	1,392,875.36	July 2020	495,147.91
December 2011	2,692,183.65	April 2016	1,379,671.03	August 2020	475,583.09
January 2012	2,645,616.86	May 2016	1,366,217.34	September 2020	455,987.23
February 2012	2,600,105.63	June 2016	1,352,521.10	October 2020	436,362.51
March 2012	2,555,636.15	July 2016	1,338,588.97	November 2020	416,711.05
April 2012	2,512,194.75	August 2016	1,324,427.50	December 2020	397,034.93
May 2012	2,469,767.95	September 2016	1,310,043.10	January 2021	377,336.15
June 2012	2,428,342.35	October 2016	1,295,442.07	February 2021	357,616.67
July 2012	2,387,904.75	November 2016	1,280,630.54	March 2021	337,878.42
August 2012	2,348,442.08	December 2016	1,265,614.57	April 2021	318,123.24
September 2012	2,309,941.42	January 2017	1,250,400.10	May 2021	298,352.96
October 2012	2,272,389.97	February 2017	1,234,992.90	June 2021	278,569.34
November 2012	2,235,775.10	March 2017	1,219,398.68	July 2021	258,774.09
December 2012	2,200,084.31	April 2017	1,203,623.00	August 2021	238,968.88
January 2013	2,165,305.22	May 2017	1,187,671.34	September 2021	219,155.36
February 2013	2,131,425.61	June 2017	1,171,549.04	October 2021	199,335.07
March 2013	2,098,433.39	July 2017	1,155,261.35	November 2021	179,509.57
April 2013	2,066,316.59	August 2017	1,138,813.39	December 2021	159,680.34
May 2013	2,035,063.40	September 2017	1,122,210.22	January 2022	139,848.85
June 2013	2,004,662.10	October 2017	1,105,456.74	February 2022	120,016.49
July 2013	1,975,101.13	November 2017	1,088,557.79	March 2022	100,184.63
August 2013	1,946,369.06	December 2017	1,071,518.09	April 2022	80,354.61
September 2013	1,918,454.57	January 2018	1,054,342.28	May 2022	60,527.70
October 2013	1,891,346.47	February 2018	1,037,034.90	June 2022	40,705.16
November 2013	1,865,033.71	March 2018	1,019,600.36	July 2022	20,888.18
December 2013	1,839,505.33	April 2018	1,002,043.03	August 2022	1,077.96
January 2014	1,814,750.53	May 2018	984,367.16	September 2022 and thereafter	0.00
February 2014	1,790,758.60	June 2018	966,576.91		
March 2014	1,767,518.96	July 2018	948,676.35		

Aggregate Group IV 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	\$59,297,589.00	December 2010	\$21,437,509.14	March 2015	\$ 4,380,721.02
October 2006	59,066,164.68	January 2011	20,795,274.97	April 2015	4,245,145.80
November 2006	58,845,353.17	February 2011	20,166,073.66	May 2015	4,113,713.38
December 2006	58,583,653.62	March 2011	19,551,941.56	June 2015	3,986,298.36
January 2007	58,281,238.33	April 2011	18,956,352.29	July 2015	3,862,779.09
February 2007	57,938,353.09	May 2011	18,378,749.63	August 2015	3,743,037.62
March 2007	57,555,317.30	June 2011	17,818,593.93	September 2015	3,626,959.49
April 2007	57,132,523.94	July 2011	17,275,361.66	October 2015	3,514,433.71
May 2007	56,670,439.23	August 2011	16,748,544.94	November 2015	3,405,352.65
June 2007	56,169,602.17	September 2011	16,237,651.03	December 2015	3,299,611.87
July 2007	55,630,623.82	October 2011	15,742,201.91	January 2016	3,197,110.11
August 2007	55,054,186.31	November 2011	15,261,733.84	February 2016	3,097,749.14
September 2007	54,441,041.72	December 2011	14,795,796.92	March 2016	3,001,433.69
October 2007	53,792,010.65	January 2012	14,343,954.71	April 2016	2,908,071.36
November 2007	53,107,980.63	February 2012	13,905,783.80	May 2016	2,817,572.53
December 2007	52,389,904.30	March 2012	13,480,873.43	June 2016	2,729,850.28
January 2008	51,638,797.37	April 2012	13,068,825.10	July 2016	2,644,820.31
February 2008	50,855,736.35	May 2012	12,669,252.26	August 2016	2,562,400.85
March 2008	50,041,856.13	June 2012	12,281,779.87	September 2016	2,482,512.61
April 2008	49,198,347.36	July 2012	11,906,044.13	October 2016	2,405,078.67
May 2008	48,326,453.56	August 2012	11,541,692.12	November 2016	2,330,024.44
June 2008	47,427,468.17	September 2012	11,188,381.45	December 2016	2,257,277.58
July 2008	46,502,731.37	October 2012	10,845,779.99	January 2017	2,186,767.94
August 2008	45,553,626.73	November 2012	10,513,565.53	February 2017	2,118,427.45
September 2008	44,581,577.71	December 2012	10,191,425.52	March 2017	2,052,190.14
October 2008	43,588,044.09	January 2013	9,879,056.75	April 2017	1,987,991.99
November 2008	42,574,518.23	February 2013	9,576,165.07	May 2017	1,925,770.95
December 2008	41,542,521.16	March 2013	9,282,465.15	June 2017	1,865,466.80
January 2009	40,493,598.71	April 2013	8,997,680.20	July 2017	1,807,021.17
February 2009	39,465,843.99	May 2013	8,721,541.71	August 2017	1,750,377.45
March 2009	38,458,834.27	June 2013	8,453,789.22	September 2017	1,695,480.73
April 2009	37,472,155.17	July 2013	8,194,170.04	October 2017	1,642,277.76
May 2009	36,505,400.55	August 2013	7,942,439.08	November 2017	1,590,716.89
June 2009	35,558,172.34	September 2013	7,698,358.58	December 2017	1,540,748.05
July 2009	34,630,080.33	October 2013	7,461,697.91	January 2018	1,492,322.68
August 2009	33,720,742.09	November 2013	7,232,233.33	February 2018	1,445,393.68
September 2009	32,829,782.74	December 2013	7,009,747.82	March 2018	1,399,915.37
October 2009	31,956,834.86	January 2014	6,794,030.87	April 2018	1,355,843.46
November 2009	31,101,538.33	February 2014	6,584,878.26	May 2018	1,313,135.00
December 2009	30,263,540.16	March 2014	6,382,091.90	June 2018	1,271,748.34
January 2010	29,442,494.37	April 2014	6,185,479.66	July 2018	1,231,643.09
February 2010	28,638,061.84	May 2014	5,994,855.15	August 2018	1,192,780.07
March 2010	27,849,910.21	June 2014	5,810,037.57	September 2018	1,155,121.31
April 2010	27,077,713.70	July 2014	5,630,851.56	October 2018	1,118,629.97
May 2010	26,321,152.99	August 2014	5,457,126.99	November 2018	1,083,270.33
June 2010	25,579,915.11	September 2014	5,288,698.88	December 2018	1,049,007.77
July 2010	24,853,693.32	October 2014	5,125,407.15	January 2019	1,015,808.69
August 2010	24,142,186.95	November 2014	4,967,096.58	February 2019	983,640.53
September 2010	23,445,101.33	December 2014	4,813,616.57	March 2019	952,471.71
October 2010	22,762,147.61	January 2015	4,664,821.05	April 2019	922,271.60
November 2010	22,093,042.70	February 2015	4,520,568.34	May 2019	893,010.52

Aggregate Group IV (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>
June 2019	\$ 864,659.67	November 2023	\$ 150,648.39	April 2028	\$ 23,228.83
July 2019	837,191.13	December 2023	145,633.55	May 2028	22,379.14
August 2019	810,577.83	January 2024	140,779.85	June 2028	21,558.35
September 2019	784,793.52	February 2024	136,082.22	July 2028	20,765.51
October 2019	759,812.76	March 2024	131,535.78	August 2028	19,999.71
November 2019	735,610.86	April 2024	127,135.76	September 2028	19,260.07
December 2019	712,163.89	May 2024	122,877.57	October 2028	18,545.73
January 2020	689,448.65	June 2024	118,756.75	November 2028	17,855.87
February 2020	667,442.65	July 2024	114,768.97	December 2028	17,189.68
March 2020	646,124.08	August 2024	110,910.04	January 2029	16,546.40
April 2020	625,471.78	September 2024	107,175.91	February 2029	15,925.26
May 2020	605,465.25	October 2024	103,562.64	March 2029	15,325.55
June 2020	586,084.60	November 2024	100,066.42	April 2029	14,746.56
July 2020	567,310.57	December 2024	96,683.56	May 2029	14,187.60
August 2020	549,124.47	January 2025	93,410.47	June 2029	13,648.02
September 2020	531,508.16	February 2025	90,243.70	July 2029	13,127.18
October 2020	514,444.10	March 2025	87,179.86	August 2029	12,624.46
November 2020	497,915.23	April 2025	84,215.72	September 2029	12,139.26
December 2020	481,905.06	May 2025	81,348.12	October 2029	11,671.01
January 2021	466,397.57	June 2025	78,573.99	November 2029	11,219.13
February 2021	451,377.23	July 2025	75,890.38	December 2029	10,783.10
March 2021	436,829.00	August 2025	73,294.42	January 2030	10,362.37
April 2021	422,738.30	September 2025	70,783.32	February 2030	9,956.45
May 2021	409,090.97	October 2025	68,354.39	March 2030	9,564.85
June 2021	395,873.31	November 2025	66,005.01	April 2030	9,187.08
July 2021	383,072.02	December 2025	63,732.67	May 2030	8,822.68
August 2021	370,674.22	January 2026	61,534.91	June 2030	8,471.21
September 2021	358,667.40	February 2026	59,409.35	July 2030	8,132.24
October 2021	347,039.47	March 2026	57,353.70	August 2030	7,805.35
November 2021	335,778.68	April 2026	55,365.72	September 2030	7,490.13
December 2021	324,873.65	May 2026	53,443.26	October 2030	7,186.19
January 2022	314,313.35	June 2026	51,584.23	November 2030	6,893.15
February 2022	304,087.07	July 2026	49,786.59	December 2030	6,610.65
March 2022	294,184.45	August 2026	48,048.40	January 2031	6,338.33
April 2022	284,595.44	September 2026	46,367.73	February 2031	6,075.85
May 2022	275,310.30	October 2026	44,742.77	March 2031	5,822.87
June 2022	266,319.58	November 2026	43,171.71	April 2031	5,579.08
July 2022	257,614.13	December 2026	41,652.83	May 2031	5,344.17
August 2022	249,185.08	January 2027	40,184.46	June 2031	5,117.82
September 2022	241,023.81	February 2027	38,764.97	July 2031	4,899.76
October 2022	233,121.99	March 2027	37,392.80	August 2031	4,689.69
November 2022	225,471.55	April 2027	36,066.42	September 2031	4,487.35
December 2022	218,064.64	May 2027	34,784.36	October 2031	4,292.48
January 2023	210,893.68	June 2027	33,545.19	November 2031	4,104.81
February 2023	203,951.30	July 2027	32,347.53	December 2031	3,924.11
March 2023	197,230.36	August 2027	31,190.04	January 2032	3,750.13
April 2023	190,723.97	September 2027	30,071.42	February 2032	3,582.64
May 2023	184,425.40	October 2027	28,990.42	March 2032	3,421.43
June 2023	178,328.17	November 2027	27,945.81	April 2032	3,266.26
July 2023	172,425.99	December 2027	26,936.43	May 2032	3,116.94
August 2023	166,712.74	January 2028	25,961.13	June 2032	2,973.26
September 2023	161,182.51	February 2028	25,018.80	July 2032	2,835.04
October 2023	155,829.58	March 2028	24,108.38	August 2032	2,702.06

Aggregate Group IV (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>
September 2032.....	\$ 2,574.17	January 2034.....	\$ 1,090.40	May 2035	\$ 330.32
October 2032	2,451.17	February 2034	1,026.00	June 2035	298.51
November 2032	2,332.90	March 2034	964.27	July 2035	268.16
December 2032	2,219.20	April 2034	905.08	August 2035	239.21
January 2033	2,109.90	May 2034	848.37	September 2035.....	211.61
February 2033	2,004.85	June 2034	794.03	October 2035	185.30
March 2033	1,903.90	July 2034	741.98	November 2035	160.23
April 2033	1,806.90	August 2034	692.13	December 2035	136.37
May 2033	1,713.72	September 2034.....	644.41	January 2036	113.66
June 2033	1,624.22	October 2034	598.74	February 2036	92.05
July 2033	1,538.28	November 2034	555.03	March 2036	71.51
August 2033	1,455.75	December 2034	513.23	April 2036	52.00
September 2033.....	1,376.54	January 2035	473.26	May 2036	33.46
October 2033	1,300.50	February 2035	435.04	June 2036	15.87
November 2033	1,227.54	March 2035	398.52	July 2036 and	
December 2033	1,157.54	April 2035	363.63	thereafter	0.00

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.

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\$637,852,116



**Guaranteed
REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2006-93**

PROSPECTUS SUPPLEMENT

JPMorgan

August 24, 2006
