Prospectus Supplement
(To REMIC Prospectus dated May 1, 2002)

$3,079,141,002

FannieMae®

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2007-30

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own Fannie Mae MBS.

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

Carefully consider the risk factors starting on page S-13 of this prospectus supplement and on page 10 of the REMIC prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.

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

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

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

Class	Group	Original Class Balance	Principal Type	Interest Rate	Interest Type	CUSIP Number	Final Distribution Date
LF(1)	1	$222,222,222	PT	(2)	FLT	31396VGK8	April 2037
LI	1	222,222,222(3)	NTL	(2)	INV/IO	31396VGU6	April 2037
LO(1)	1	27,777,778	PT	(4)	PO	31396VGV4	April 2037
NF(1)	2	333,333,333	PT	(2)	FLT	31396VGW2	April 2037
NI	2	333,333,333(3)	NTL	(2)	INV/IO	31396VGX0	April 2037
NO(1)	2	41,666,667	PT	(4)	PO	31396VGY8	April 2037
MI	3	43,750,000(3)	NTL	6.00%	FIX/IO	31396VGZ5	April 2037
MF(1)	3	46,848,730	PAC/AD	(2)	FLT	31396VHA9	February 2037
MS(1)	3	24,802,270	PAC/AD	(2)	INV	31396VHB7	February 2037
MZ	3	321,000	PAC	4.25	FIX/Z	31396VHC5	April 2037
PM(1)	3	77,718,000	SUP/AD	4.25	FIX	31396VHD3	April 2037
ZP(1)	3	10,000	SUP/AD	4.25	FIX/Z	31396VHE1	April 2037
ZM	3	300,000	SUP	4.25	FIX/Z	31396VHF8	April 2037
FG(1)	4	224,074,074	PT	(2)	FLT	31396VHG6	April 2037
GO(1)	4	50,925,926	PT	(4)	PO	31396VHH4	April 2037
OI(1)	4	224,074,074(3)	NTL	(2)	INV/IO	31396VHJ0	April 2037
JF(1)	5	355,555,555	PT	(2)	FLT	31396VHK7	April 2037
JI	5	355,555,555(3)	NTL	(2)	INV/IO	31396VHL5	April 2037
JO(1)	5	44,444,445	PT	(4)	PO	31396VHM3	April 2037
QF(1)	6	156,296,296	PT	(2)	FLT	31396VHN1	April 2037
QI(1)	6	15,629,629(3)	NTL	(2)	INV/IO	31396VHP6	April 2037
OJ(1)	6	6,011,396	PT	(4)	PO	31396VHQ4	April 2037
JS(1)	6	156,296,296(3)	NTL	(2)	INV/IO	31396VHR2	April 2037
KF(1)	7	240,740,740	PT	(2)	FLT	31396VHS0	April 2037
OK(1)	7	9,259,260	PT	(4)	PO	31396VHT8	April 2037
KI(1)	7	240,740,740(3)	NTL	(2)	INV/IO	31396VHU5	April 2037
KN(1)	8	35,841,000	NAS/AD	5.00	FIX	31396VHV3	October 2035
KA(1)	8	34,766,000	AS/AD	5.00	FIX	31396VHW1	July 2036
KZ	8	1,075,293	SEQ	5.00	FIX/Z	31396VHX9	April 2037
WF	9	464,285,714	PT	(2)	FLT	31396VHY7	April 2037
WI	9	464,285,714(3)	NTL	(2)	INV/IO	31396VHZ4	April 2037
WO	9	35,714,286	PT	(4)	PO	31396VJA7	April 2037
FX(1)	10	250,000,000	PT	(2)	FLT	31396VJB5	April 2037
SI	10	250,000,000(3)	NTL	(2)	INV/IO	31396VJC3	April 2037
FT	11	50,000,000	PT	(2)	FLT	31396VJD1	April 2037
IT	11	1,000,000(3)	NTL	(2)	INV/IO	31396VJE9	April 2010
TI	11	49,000,000(3)	NTL	(2)	INV/IO	31396VJF6	April 2037
UF	12	50,000,000	PT	(2)	FLT	31396VJG4	April 2037
UI	12	50,000,000(3)	NTL	(2)	INV/IO	31396VJH2	April 2037
UO(1)	12	4,166,667	PT	(4)	PO	31396VJJ8	April 2037
FY(1)	13	150,000,000	PT	(2)	FLT	31396VJK5	April 2037
SY	13	150,000,000(3)	NTL	(2)	INV/IO	31396VJL3	April 2037
EF	14	110,773,417	PT	(2)	FLT	31396VJM1	April 2037
IE	14	110,773,417(3)	NTL	(2)	INV/IO	31396VJN9	April 2037
OE	14	30,210,933	PT	(4)	PO	31396VJP4	April 2037
R		0	NPR	0	NPR	31396VJQ2	April 2037
RL		0	NPR	0	NPR	31396VJR0	April 2037

(1) Exchangeable classes.
(2) Based on LIBOR.
(3) Notional balances. These classes are interest only classes. See page S-9 for a description of how their notional balances are calculated.
(4) Principal only classes.

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 AF, MA, MB, GE, FS, FJ, JN, KG, GF, OB, KB, OA and FM 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 March 30, 2007.

LEHMAN BROTHERS

February 14, 2007

TABLE OF CONTENTS

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:

Lehman Brothers
c/o ADP Financial Services
Prospectus Department
1155 Long Island Avenue
Edgewood, New York 11717
(telephone 631-254-7106).

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, 2004 ("2004 10-K"), which includes consolidated financial statements for 2004 and a restatement of previously issued financial information for 2002, 2003, and the first two quarters of 2004;
- 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 2004 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 subsequently initiated an extensive restatement and re-audit of our financial statements with our new independent auditor, Deloitte & Touche LLP.

On December 6, 2006, we filed our 2004 10-K, which includes consolidated financial statements for 2004 and a restatement of previously issued financial information for 2002, 2003, and the first two quarters of 2004. Restatement adjustments relating to periods prior to January 1, 2002 are presented in our 2004 10-K as adjustments to retained earnings as of December 31, 2001.

Our Board and management initiated numerous internal and external reviews of our accounting processes and controls, our financial reporting processes, and our application of GAAP, including an external investigation 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. In addition, Fannie Mae, as trustee for its mortgage-backed securities, invests collections on mortgage loans underlying our mortgage-backed securities in highly rated financial instruments, which may include Fannie Mae's senior debt securities or other debt securities if certain rating requirements are satisfied.

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 filed our 2004 10-K with the SEC on December 6, 2006. We have not filed Quarterly Reports on Form 10-Q for the first, second and third quarters of 2005 or the first, second and third quarters of 2006, nor have we filed our Annual Report on Form 10-K for the year ended December 31, 2005. Subject to the foregoing, 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

Group	Assets
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 MBS
5	Group 5 MBS
6	Group 6 MBS
7	Group 7 MBS
8	Group 8 MBS
9	Group 9 MBS
10	Group 10 MBS
11	Group 11 MBS
12	Group 12 MBS
13	Group 13 MBS
14	Group 14 MBS

Assumed Characteristics of the Mortgage Loans Underlying the MBS (as of March 1, 2007)

	Approximate Principal Balance	Original Term to Maturity (in months)	Approximate Weighted Average Remaining Term to Maturity (in months)	Approximate Weighted Average Loan Age (in months)	Approximate Weighted Average Coupon	Approximate Weighted Average Remaining Term to Expiration of Interest Only Period (in months)
Group 1 MBS	$250,000,000	360	355	4	6.61%	NA
Group 2 MBS	$375,000,000	360	355	4	6.62%	NA
Group 3 MBS	$150,000,000	360	325	29	6.41%	NA
Group 4 MBS	$275,000,000	360	353	3	6.21%	NA
Group 5 MBS	$400,000,000	360	357	3	6.70%	NA
Group 6 MBS	$162,307,692	360	350	9	7.11%	NA
Group 7 MBS	$250,000,000	360	355	5	7.13%	NA
Group 8 MBS	$ 71,682,293	360	343	16	5.65%	NA
Group 9 MBS	$500,000,000	360	301	57	7.04%	NA
Group 10 MBS*	$250,000,000	360	356	4	7.21%	116
Group 11 MBS	$ 50,000,000	360	355	4	7.70%	NA
Group 12 MBS	$ 54,166,667	360	356	3	6.60%	NA
Group 13 MBS*	$150,000,000	360	356	4	7.21%	116
Group 14 MBS	$140,984,350	360	325	25	5.99%	NA

* As further described in this prospectus supplement, the mortgage loans underlying the Group 10 and Group 13 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 terms to expiration of the interest only periods for these mortgage loans are set forth above.

The actual remaining terms to maturity, loan ages, interest rates and, where applicable, remaining terms to expiration of interest only period 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 March 30, 2007.

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:

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

Exchanging Certificates Through Combination and Recombination

If you own 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:

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate(1)
LF	5.63000%	6.75000%	0.31%	LIBOR + 31 basis points
LI	1.12000%	6.44000%	0.00%	6.44% − LIBOR
NF	5.63000%	6.75000%	0.31%	LIBOR + 31 basis points
NI	1.12000%	6.44000%	0.00%	6.44% − LIBOR
MF	5.55000%	6.50000%	0.20%	LIBOR + 20 basis points
MS	1.79444%	11.90000%	0.00%	11.9% − (1.8888888 × LIBOR)
FG	5.63000%	6.75000%	0.31%	LIBOR + 31 basis points

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate (1)
OI	1.12000%	6.44000%	0.00%	6.44% − LIBOR
JF	5.63000%	6.75000%	0.31%	LIBOR + 31 basis points
JI	1.12000%	6.44000%	0.00%	6.44% − LIBOR
QF	5.61000%	6.75000%	0.29%	LIBOR + 29 basis points
QI	0.20000%	0.20000%	0.00%	64.6% − (10 × LIBOR)
JS	1.12000%	6.44000%	0.00%	6.44% − LIBOR
KF	5.63000%	6.75000%	0.31%	LIBOR + 31 basis points
KI	1.12000%	6.44000%	0.00%	6.44% − LIBOR
WF	5.56000%	7.00000%	0.24%	LIBOR + 24 basis points
WI	1.44000%	6.76000%	0.00%	6.76% − LIBOR
FX	5.71000%	6.50000%	0.39%	LIBOR + 39 basis points
SI	0.79000%	6.11000%	0.00%	6.11% − LIBOR
FT	5.56000%	7.00000%	0.24%	LIBOR + 24 basis points
IT	1.44000%	6.76000%	0.00%	6.76% − LIBOR
TI	1.44000%	6.76000%	0.00%	6.76% − LIBOR
UF	5.72000%	6.50000%	0.40%	LIBOR + 40 basis points
UI	0.78000%	6.10000%	0.00%	6.1% − LIBOR
FY	5.71000%	6.50000%	0.39%	LIBOR + 39 basis points
SY	0.79000%	6.11000%	0.00%	6.11% − LIBOR
EF	5.58000%	7.00000%	0.26%	LIBOR + 26 basis points
IE	1.42000%	6.74000%	0.00%	6.74% − LIBOR
AF	5.63000%	6.75000%	0.31%	LIBOR + 31 basis points
GE	6.57066%	37.78133%	0.00%	37.78133% − (5.86666671 × LIBOR)
FS	5.18737%	29.82737%	0.00%	29.82737% − (4.63157899 × LIBOR)
FJ	5.63000%	6.75000%	0.31%	LIBOR + 31 basis points
JN	5.60000%	32.20000%	0.00%	32.2% − (4.99999994 × LIBOR)
KG	5.60000%	32.20000%	0.00%	32.2% − (4.99999952 × LIBOR)
GF	5.63000%	6.75000%	0.31%	LIBOR + 31 basis points
FM	5.71000%	6.50000%	0.39%	LIBOR + 39 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:

Class	
LI	100% of the LF Class
NI	100% of the NF Class
MI	29.1666666667% of the *sum* of the MF, MS, MZ PM, ZP and ZM Classes
OI	100% of the FG Class
JI	100% of the JF Class
QI	9.9999996161% of the QF Class
JS	100% of the QF Class
KI	100% of the KF Class
WI	100% of the WF Class
SI	100% of the FX Class
UI	100% of the UF Class
SY	100% of the FY Class
IE	100% of the EF Class
IT and TI*	100% of the FT Class

* The sum of the notional principal balances of the IT and TI Classes will equal 100% of the principal balance of the FT Class. On each distribution date, reductions in the principal balance of the FT Class will be allocated, sequentially, in reduction of the notional principal balances of the IT and TI Classes, in that order, until their notional principal balances are reduced to zero.

Distributions of Principal

Group 1 Principal Distribution Amount

To the LF and LO Classes, pro rata, to zero.

Group 2 Principal Distribution Amount

To the NF and NO Classes, pro rata, to zero.

Group 3 Principal Distribution Amount

MZ Accrual Amount

To the MF and MS Classes, pro rata, to zero, and thereafter to the MZ Class.

ZP Accrual Amount

To the PM Class to zero, and thereafter to the ZP Class.

ZM Accrual Amount

To the PM and ZP Classes, in that order, to zero, and thereafter to the ZM Class.

Group 3 Cash Flow Distribution Amount

1. To the Aggregate Group to its Planned Balance.
2. To the PM, ZP and ZM Classes, in that order, to zero.
3. To the Aggregate Group to zero.

For a description of the Aggregate Group, see "Description of the Certificates—Distributions of Principal—*Group 3 Principal Distribution Amount*" in this prospectus supplement.

Group 4 Principal Distribution Amount

To the FG and GO Classes, pro rata, to zero.

Group 5 Principal Distribution Amount

To the JF and JO Classes, pro rata, to zero.

Group 6 Principal Distribution Amount

To the QF and OJ Classes, pro rata, to zero.

Group 7 Principal Distribution Amount

To the KF and OK Classes, pro rata, to zero.

Group 8 Principal Distribution Amount

1. To the KN Class, the amount specified under "Description of the Certificates—Distributions of Principal—*Group 8 Principal Distribution Amount*" in this prospectus supplement.

2. To the KA Class to zero.

3. To the KN Class to zero.

4. To the KZ Class to zero.

Group 9 Principal Distribution Amount

To the WF and WO Classes, pro rata, to zero.

Group 10 Principal Distribution Amount

To the FX Class to zero.

Group 11 Principal Distribution Amount

To the FT Class to zero.

Group 12 Principal Distribution Amount

To the UF and UO Classes, pro rata, to zero.

Group 13 Principal Distribution Amount

To the FY Class to zero.

Group 14 Principal Distribution Amount

To the EF and OE Classes, pro rata, to zero.

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

Weighted Average Lives (years)*

Group 1 Classes	PSA Prepayment Assumption 0%	150%	315%	500%	650%	800%
LF, LI and LO	20.8	9.0	5.3	3.6	2.9	2.4

Group 2 Classes	PSA Prepayment Assumption 0%	150%	315%	500%	650%	800%
NF, NI and NO	20.8	9.0	5.3	3.6	2.9	2.4

Group 3 Classes	PSA Prepayment Assumption 0%	100%	250%	403%	500%	650%	800%
MI	20.8	10.0	5.4	3.4	2.7	2.0	1.5
MF, MS and MA	14.4	4.0	4.0	4.0	4.0	3.1	2.4
MZ	22.3	16.8	16.8	16.8	16.8	12.9	10.1
PM	26.5	15.3	6.4	2.7	1.4	0.9	0.6
ZP	30.0	26.7	23.5	16.8	4.7	2.2	1.5
ZM	30.0	26.9	25.1	19.6	4.8	2.2	1.5
MB	26.5	15.3	6.4	2.7	1.4	0.9	0.6

Group 4 Classes	PSA Prepayment Assumption 0%	150%	315%	500%	650%
FG, GO, OI, GE and FS	20.5	9.0	5.3	3.6	2.9

Group 5 Classes	PSA Prepayment Assumption 0%	150%	315%	500%	650%	800%
JF, JI and JO	20.8	9.1	5.3	3.7	2.9	2.5

Group 6 Classes	PSA Prepayment Assumption 0%	200%	400%	600%	800%	1000%	1200%
QF, QI, OJ, JS, FJ and JN	21.1	7.2	4.0	2.8	2.1	1.7	1.4

Group 7 Classes	PSA Prepayment Assumption 0%	200%	400%	600%	800%	1000%	1200%
KF, OK, KI and KG	21.1	7.4	4.3	3.0	2.3	1.9	1.6

Group 8 Classes	PSA Prepayment Assumption 0%	175%	350%	500%	700%
KN	14.0	6.2	6.0	4.3	3.0
KA	25.2	7.5	1.6	1.1	0.8
KZ	29.6	24.2	17.1	12.6	8.9
KB	19.5	6.8	3.8	2.7	1.9

Group 9 Classes	PSA Prepayment Assumption 0%	150%	315%	500%	650%
WF, WI and WO	21.1	7.7	4.3	2.7	2.0

Group 10 Classes	PSA Prepayment Assumption 0%	150%	339%	500%	700%	900%	1100%	1400%
FX and SI	22.9	9.9	5.2	3.7	2.8	2.2	1.9	1.5

Group 11 Classes	0%	100%	300%	550%	700%	900%	1100%	1300%	1500%
	PSA Prepayment Assumption								
FT	21.3	11.5	5.5	3.3	2.7	2.2	1.8	1.6	1.4
IT	1.6	0.4	0.2	0.2	0.1	0.1	0.1	0.1	0.1
TI	21.7	11.7	5.6	3.4	2.8	2.2	1.9	1.6	1.4

Group 12 Classes	0%	150%	315%	500%	650%	800%
	PSA Prepayment Assumption					
UF, UI and UO	20.8	9.1	5.3	3.6	2.9	2.5

Group 13 Classes	0%	150%	339%	500%	700%	900%	1100%	1400%
	PSA Prepayment Assumption							
FY and SY	22.9	9.9	5.2	3.7	2.8	2.2	1.9	1.5

Group 14 Classes	0%	100%	200%	300%	400%	500%
	PSA Prepayment Assumption					
EF, IE and OE	20.5	9.9	6.4	4.6	3.5	2.7

Group 1 and Group 2 Class	0%	150%	315%	500%	650%	800%
	PSA Prepayment Assumption					
AF†	20.8	9.0	5.3	3.6	2.9	2.4

Group 4, Group 5, Group 6 and Group 7 Class	0%	150%	200%	315%	400%	500%	600%	650%	800%	1000%	1200%
	PSA Prepayment Assumption										
GF††	20.8	9.0	7.4	5.2	4.3	3.6	3.0	2.8	2.4	2.0	1.7

Group 6 and Group 7 Class	0%	200%	400%	600%	800%	1000%	1200%
	PSA Prepayment Assumption						
OB†††	21.1	7.3	4.2	2.9	2.3	1.8	1.6

Group 1, Group 2, Group 5 and Group 12 Class	0%	150%	315%	500%	650%	800%
	PSA Prepayment Assumption					
OA††††	20.8	9.0	5.3	3.6	2.9	2.4

Group 10 and Group 13 Class	0%	150%	339%	500%	700%	900%	1100%	1400%
	PSA Prepayment Assumption							
FM†††††	22.9	9.9	5.2	3.7	2.8	2.2	1.9	1.5

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

† The AF Class is an RCR class formed from a combination of the LF Class in Group 1 and the NF Class in Group 2.

†† The GF Class is an RCR class formed from a combination of the FG Class in Group 4, the JF Class in Group 5, the QF and QI Classes in Group 6, and the KF Class in Group 7.

††† The OB Class is an RCR class formed from a combination of the OJ Class in Group 6 and the OK Class in Group 7.

†††† The OA Class is an RCR class formed from a combination of the LO Class in Group 1, the NO Class in Group 2, the JO Class in Group 5 and the UO Class in Group 12.

††††† The FM Class is an RCR class formed from a combination of the FX Class in Group 10 and the FY Class in Group 13.

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.

The rate of prepayment of relocation mortgage loans may be higher than that of nonrelocation mortgage loans. All of the mortgage loans underlying the Group 8 MBS are relocation mortgage loans made to borrowers whose employers frequently relocate their employees. Accordingly, the rate of prepayment of these mortgage loans will be influenced by:

- the circumstances of individual employees and employers,
- the characteristics of the relocation programs and
- the occurrence and timing of the relocation of the borrowers.

It is possible that borrowers under relocation mortgage loans are more likely than other borrowers to be transferred by their employers. If so, relocation mortgage loans would experience a higher rate of prepayment than nonrelocation mortgage loans. Because many unpredictable factors affect the prepayment rate of relocation mortgage loans, we cannot estimate the prepayment experience of such mortgage loans. We are unaware of any conclusive data on the prepayment rate of relocation mortgage loans.

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.

All of the mortgage loans underlying the Group 10 and Group 13 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 all of the mortgage loans underlying the Group 10 and Group 13 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.

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, these 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 March 1, 2007 (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 fourteen groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the "Group 1 MBS," "Group 2 MBS," "Group 3 MBS," "Group 4 MBS," "Group 5 MBS," "Group 6 MBS," "Group 7 MBS," "Group 8 MBS," "Group 9 MBS," "Group 10 MBS," "Group 11 MBS," "Group 12 MBS," "Group 13 MBS" and "Group 14 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:

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

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 LF, LO, NF, NO, MF, MS, PM, ZP, FG, GO, OI, JF, JO, QF, QI, OJ, JS, KF, OK, KI, KN, KA, FX, UO and FY 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. Except as provided below, the Mortgage Loans underlying the MBS are conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 30 years.

In addition, all of the Mortgage Loans underlying the Group 8 MBS are relocation mortgage loans. This type of loan is originated pursuant to agreements between lenders and employers in connection with relocation programs maintained by employers that frequently relocate their employees.

Further, in the case of the Mortgage Loans underlying the Group 10 and Group 13 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.

Moreover, Mortgage Loans underlying approximately 1.85% in principal amount of the Group 14 MBS are insured by the Federal Housing Administration (FHA) or guaranteed by the U.S. Department of Veterans Affairs (VA) or the Rural Housing Service of the U.S. Department of Agriculture (RHS).

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	$250,000,000
MBS Pass-Through Rate	6.00%
Range of WACs (annual percentages)	6.25% to 8.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	355 months
Approximate Weighted Average WALA (weighted average loan age)	4 months
Group 2 MBS	
Aggregate Unpaid Principal Balance	$375,000,000
MBS Pass-Through Rate	6.00%
Range of WACs (annual percentages)	6.25% to 8.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	355 months
Approximate Weighted Average WALA	4 months
Group 3 MBS	
Aggregate Unpaid Principal Balance	$150,000,000
MBS Pass-Through Rate	6.00%
Range of WACs (annual percentages)	6.25% to 8.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	325 months
Approximate Weighted Average WALA	29 months

Group 4 MBS

Aggregate Unpaid Principal Balance	$275,000,000
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	353 months
Approximate Weighted Average WALA	3 months

Group 5 MBS

Aggregate Unpaid Principal Balance	$400,000,000
MBS Pass-Through Rate	6.00%
Range of WACs (annual percentages)	6.25% to 8.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	357 months
Approximate Weighted Average WALA	3 months

Group 6 MBS

Aggregate Unpaid Principal Balance	$162,307,692
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	350 months
Approximate Weighted Average WALA	9 months

Group 7 MBS

Aggregate Unpaid Principal Balance	$250,000,000
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	355 months
Approximate Weighted Average WALA	5 months

Group 8 MBS

Aggregate Unpaid Principal Balance	$71,682,293
MBS Pass-Through Rate	5.00%
Range of WACs (annual percentages)	5.25% to 7.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	343 months
Approximate Weighted Average WALA	16 months

Group 9 MBS

Aggregate Unpaid Principal Balance	$500,000,000
MBS Pass-Through Rate	6.50%
Range of WACs (annual percentages)	6.75% to 9.00%
Range of WAMs	183 months to 360 months
Approximate Weighted Average WAM	301 months
Approximate Weighted Average WALA	57 months

Group 10 MBS*

Aggregate Unpaid Principal Balance	$250,000,000
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	356 months
Approximate Weighted Average WALA	4 months

Group 11 MBS	
Aggregate Unpaid Principal Balance	$50,000,000
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	355 months
Approximate Weighted Average WALA	4 months
Group 12 MBS	
Aggregate Unpaid Principal Balance	$54,166,667
MBS Pass-Through Rate	6.00%
Range of WACs (annual percentages)	6.25% to 8.50%
Range of WAMs	241 months to 360 months
Approximate Weighted Average WAM	356 months
Approximate Weighted Average WALA	3 months
Group 13 MBS*	
Aggregate Unpaid Principal Balance	$150,000,000
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	356 months
Approximate Weighted Average WALA	4 months
Group 14 MBS	
Aggregate Unpaid Principal Balance	$140,984,350
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	325 months
Approximate Weighted Average WALA	25 months

* As described above, the Mortgage Loans underlying the Group 10 and Group 13 MBS provide for initial interest only periods. For additional information about these Mortgage Loans, including the approximate weighted average remaining terms to expiration of their interest only periods, see "Reference Sheet—Assumed Characteristics of the Mortgage Loans Underlying the MBS" in this prospectus supplement.

Final Data Statement

After issuing the Certificates, we will prepare a Final Data Statement containing certain information, including the Pool number, the current WAC and the current WAM of the Mortgage Loans underlying each of the MBS as of the Issue Date. If the current WAC is not available, the Final Data Statement will contain the most recently published WAC. If the current WAM is not available, the Final Data Statement will contain a WAM that we have calculated by subtracting from the most recently published WAM the number of months that have elapsed between the month in which the WAM was most recently published and the month of the Issue Date. The Final Data Statement also will include the weighted averages of all the WACs and the weighted averages of all the 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:

Interest Type*	Classes
Group 1 Classes	
Floating Rate	LF
Inverse Floating Rate	LI
Interest Only	LI
Principal Only	LO
RCR**	AF(1) and OA(4)
Group 2 Classes	
Floating Rate	NF
Inverse Floating Rate	NI
Interest Only	NI
Principal Only	NO
RCR**	AF(1) and OA(4)
Group 3 Classes	
Fixed Rate	MI, MZ, PM, ZP and ZM
Floating Rate	MF
Inverse Floating Rate	MS
Interest Only	MI
Accrual	MZ, ZP and ZM
RCR**	MA and MB
Group 4 Classes	
Floating Rate	FG
Inverse Floating Rate	OI
Interest Only	OI
Principal Only	GO
RCR**	GE, FS and GF(2)
Group 5 Classes	
Floating Rate	JF
Inverse Floating Rate	JI
Interest Only	JI
Principal Only	JO
RCR**	GF(2) and OA(4)
Group 6 Classes	
Floating Rate	QF
Inverse Floating Rate	QI and JS
Interest Only	QI and JS
Principal Only	OJ
RCR**	FJ, JN, GF(2) and OB(3)

Interest Type*	Classes
Group 7 Classes	
Floating Rate	KF
Inverse Floating Rate	KI
Interest Only	KI
Principal Only	OK
RCR**	KG, GF(2) and OB(3)
Group 8 Classes	
Fixed Rate	KN, KA and KZ
Accrual	KZ
RCR**	KB
Group 9 Classes	
Floating Rate	WF
Inverse Floating Rate	WI
Interest Only	WI
Principal Only	WO
Group 10 Classes	
Floating Rate	FX
Inverse Floating Rate	SI
Interest Only	SI
RCR**	FM(5)
Group 11 Classes	
Floating Rate	FT
Inverse Floating Rate	TI and IT
Interest Only	TI and IT
Group 12 Classes	
Floating Rate	UF
Inverse Floating Rate	UI
Interest Only	UI
Principal Only	UO
RCR**	OA(4)
Group 13 Classes	
Floating Rate	FY
Inverse Floating Rate	SY
Interest Only	SY
RCR**	FM(5)
Group 14 Classes	
Floating Rate	EF
Inverse Floating Rate	IE
Interest Only	IE
Principal Only	OE
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.

(1) The AF Class is an RCR Class formed from a combination of the LF Class in Group 1 and the NF Class in Group 2.

(2) The GF Class is an RCR Class formed from a combination of the FG Class in Group 4, the JF Class in Group 5, the QI and QF Classes in Group 6 and the KF Class in Group 7.

(3) The OB Class is an RCR Class formed from a combination of the OJ Class in Group 6 and the OK Class in Group 7.

(4) The OA Class is an RCR Class formed from a combination of the LO Class in Group 1, the NO Class in Group 2, the JO Class in Group 5 and the UO Class in Group 12.

(5) The FM Class is an RCR Class formed from a combination of the FX Class in Group 10 and the FY Class in Group 13.

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").

Classes	Interest Accrual Periods
All Fixed Rate Classes (collectively, the "Delay Classes")	Calendar month preceding the month in which the Distribution Date occurs
The Floating Rate and Inverse Floating Rate Classes (collectively, the "No-Delay Classes")	One-month period beginning on the 25th day of the month preceding the month in which the Distribution Date occurs

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

The Dealer will treat the Principal Only Classes as No-Delay Classes for the sole purpose of facilitating trading.

Accrual Classes. The MZ, ZP, ZM and KZ Classes are Accrual Classes. Interest will accrue on each Accrual Class at the applicable annual rate specified on the cover of this prospectus supplement. However, we will not pay any interest on the Accrual Classes. Instead, interest accrued on an Accrual Class will be added as principal to its principal balance on each Distribution Date. We will pay principal on each Accrual Class 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 ("Index") will affect the yields with respect to the related Classes. These changes may not correspond to changes in mortgage interest rates. Lower mortgage interest rates could occur while an increase in the level of the Index occurs. Similarly, higher mortgage interest rates could occur while a decrease in the level of the Index occurs.

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

Calculation of LIBOR

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

If we are unable to calculate LIBOR on the initial Index Determination Date, LIBOR for the following Interest Accrual Period will be equal to 5.35% in the case of the MF and MS Classes, and will be equal to 5.32% in all other cases.

Distributions of Principal

Categories of Classes

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

Principal Type*	Classes
Group 1 Classes	
Pass-Through	LF and LO
Notional	LI
RCR**	AF(1) and OA(4)
Group 2 Classes	
Pass-Through	NF and NO
Notional	NI
RCR**	AF(1) and OA(4)
Group 3 Classes	
PAC	MF, MS and MZ
Support	PM, ZP and ZM
Accretion Directed	MF, MS, PM and ZP
Notional	MI
RCR**	MA and MB
Group 4 Classes	
Pass-Through	FG and GO
Notional	OI
RCR**	GE, FS and GF(2)
Group 5 Classes	
Pass-Through	JF and JO
Notional	JI
RCR**	GF(2) and OA(4)
Group 6 Classes	
Pass-Through	QF and OJ
Notional	QI and JS
RCR**	FJ, JN, GF(2) and OB(3)
Group 7 Classes	
Pass-Through	KF and OK
Notional	KI
RCR**	KG, GF(2) and OB(3)

Principal Type*	Classes
Group 8 Classes	
Sequential Pay	KZ
Accretion Directed	KN and KA
NAS†	KN
AS††	KA
RCR**	KB
Group 9 Classes	
Pass-Through	WF and WO
Notional	WI
Group 10 Classes	
Pass-Through	FX
Notional	SI
RCR**	FM(5)
Group 11 Classes	
Pass-Through	FT
Notional	IT and TI
Group 12 Classes	
Pass-Through	UF and UO
Notional	UI
RCR**	OA(4)
Group 13 Classes	
Pass-Through	FY
Notional	SY
RCR**	FM(5)
Group 14 Classes	
Pass-Through	EF and OE
Notional	IE
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 "NAS" designation refers to a "non-accelerated security" that is designed to receive limited or no principal payments prior to a designated date and thereafter to receive increased principal payments including a specified percentage of principal prepayments (which percentage may increase or decrease over time).

†† The "AS" designation refers to an "accelerated security" that is generally expected to receive principal payments more rapidly than the related NAS Class during the period in which the NAS Class is receiving limited or no principal payments.

(1) The AF Class is an RCR Class formed from a combination of the LF Class in Group 1 and the NF Class in Group 2.

(2) The GF Class is an RCR Class formed from a combination of the FG Class in Group 4, the JF Class in Group 5, the QI and QF Classes in Group 6 and the KF Class in Group 7.

(3) The OB Class is an RCR Class formed from a combination of the OJ Class in Group 6 and the OK Class in Group 7.

(4) The OA Class is an RCR Class formed from a combination of the LO Class in Group 1, the NO Class in Group 2, the JO Class in Group 5 and the UO Class in Group 12.

(5) The FM Class is an RCR Class formed from a combination of the FX Class in Group 10 and the FY Class in Group 13.

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 Principal Distribution Amount"),
- the principal then paid on the Group 2 MBS (the "Group 2 Principal Distribution Amount"),

- the principal then paid on the Group 3 MBS (the "Group 3 Cash Flow Distribution Amount") plus any interest then accrued and added to the principal balances of the MZ, ZP and ZM Classes (the "MZ Accrual Amount," "ZP Accrual Amount" and "ZM Accrual Amount," respectively, and together with the Group 3 Cash Flow Distribution Amount, 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 Principal Distribution Amount"),
- the principal then paid on the Group 6 MBS (the "Group 6 Principal Distribution Amount"),
- the principal then paid on the Group 7 MBS (the "Group 7 Principal Distribution Amount"),
- the principal then paid on the Group 8 MBS plus any interest then accrued and added to the principal balance of the KZ Class (the "Group 8 Principal Distribution Amount"),
- the principal then paid on the Group 9 MBS (the "Group 9 Principal Distribution Amount"),
- the principal then paid on the Group 10 MBS (the "Group 10 Principal Distribution Amount"),
- the principal then paid on the Group 11 MBS (the "Group 11 Principal Distribution Amount"),
- the principal then paid on the Group 12 MBS (the "Group 12 Principal Distribution Amount"),
- the principal then paid on the Group 13 MBS (the "Group 13 Principal Distribution Amount"), and
- the principal then paid on the Group 14 MBS (the "Group 14 Principal Distribution Amount").

Group 1 Principal Distribution Amount

On each Distribution Date, we will pay the Group 1 Principal Distribution Amount, concurrently, to the LF and LO Classes, pro rata (or 88.8888888000% and 11.1111112000%, respectively), until their principal balances are reduced to zero.

Pass-Through Classes

Group 2 Principal Distribution Amount

On each Distribution Date, we will pay the Group 2 Principal Distribution Amount, concurrently, to the NF and NO Classes, pro rata (or 88.8888888000% and 11.1111112000%, respectively), until their principal balances are reduced to zero.

Pass-Through Classes

Group 3 Principal Distribution Amount

MZ Accrual Amount

On each Distribution Date, we will pay the MZ Accrual Amount, concurrently, as principal of the MF and MS Classes, pro rata (or 65.3846143110% and 34.6153856890%, 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

ZP Accrual Amount

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

Accretion Directed Class and Accrual Class

ZM Accrual Amount

On each Distribution Date, we will pay the ZM Accrual Amount, sequentially, as principal of the PM and ZP Classes, in that order, until their principal balances are reduced to zero. Thereafter, we will pay the ZM Accrual Amount as principal of the ZM Class. **Accretion Directed Classes and Accrual Class**

Group 3 Cash Flow Distribution Amount

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

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

(ii) sequentially, to the PM, ZP and ZM Classes, in that order, until their principal balances are reduced to zero; and **Support Classes**

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

The "Aggregate Group" consists of the MF, MS and MZ Classes. On each Distribution Date, we will apply payments of principal of the Aggregate Group as follows:

first, concurrently, to the MF and MS 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 Balance" is equal to the aggregate principal balance of the Classes in the Aggregate Group. For determining principal payments on a Distribution Date, the Aggregate Balance will include any increase in the principal balance of the MZ Class on that date.

Group 4 Principal Distribution Amount

On each Distribution Date, we will pay the Group 4 Principal Distribution Amount, concurrently, as principal of the FG and GO Classes, pro rata (or 81.4814814545% and 18.5185185455%, respectively), until their principal balances are reduced to zero. **Pass-Through Classes**

Group 5 Principal Distribution Amount

On each Distribution Date, we will pay the Group 5 Principal Distribution Amount, concurrently, as principal of the JF and JO Classes, pro rata (or 88.8888887500% and 11.1111112500%, respectively), until their principal balances are reduced to zero. **Pass-Through Classes**

Group 6 Principal Distribution Amount

On each Distribution Date, we will pay the Group 6 Principal Distribution Amount, concurrently, as principal of the QF and OJ Classes, pro rata (or 96.2962962963% and 3.7037037037%, respectively), until their principal balances are reduced to zero. **Pass-Through Classes**

Group 7 Principal Distribution Amount

On each Distribution Date, we will pay the Group 7 Principal Distribution Amount, concurrently, as principal of the KF and OK Classes, pro rata (or 96.2962960000% and 3.7037040000%, respectively), until their principal balances are reduced to zero. **Pass-Through Classes**

Group 8 Principal Distribution Amount

On each Distribution Date, we will pay the Group 8 Principal Distribution Amount as principal of the Group 8 Classes in the following priority:

(i) to the KN Class, until its principal balance is reduced to zero, an amount up to the *sum* of

- the aggregate amount of scheduled payments of principal included in the Group 8 Principal Distribution Amount for that Distribution Date

  plus

- the *product of*

  - the aggregate amount of unscheduled payments of principal included in the Group 8 Principal Distribution Amount for that Distribution Date

    multiplied by

  - the Group 8 Prepayment Percentage (described below) for that Distribution Date;

NAS Class

(ii) to the KA Class, until its principal balance is reduced to zero; **AS Class**

(iii) to the KN Class, until its principal balance is reduced to zero; and **NAS Class**

(iv) to the KZ Class, until its principal balance is reduced to zero. **Sequential Pay Class**

The "Group 8 Prepayment Percentage" for any Distribution Date during the periods specified below will be as follows:

Distribution Date in	Group 8 Prepayment Percentage
April 2007 through September 2009	0%
October 2009 through March 2010	50%
April 2010 through March 2011	65%
April 2011 through March 2012	80%
April 2012 and thereafter	100%

Group 9 Principal Distribution Amount

On each Distribution Date, we will pay the Group 9 Principal Distribution Amount, concurrently, as principal of the WF and WO Classes, pro rata (or 92.8571428000% and 7.1428572000%, respectively), until their principal balances are reduced to zero. **Pass-Through Classes**

Group 10 Principal Distribution Amount

On each Distribution Date, we will pay the Group 10 Principal Distribution Amount as principal of the FX Class, until its principal balance is reduced to zero. **Pass-Through Class**

Group 11 Principal Distribution Amount

On each Distribution Date, we will pay the Group 11 Principal Distribution Amount as principal of the FT Class, until its principal balance is reduced to zero. **Pass-Through Class**

Group 12 Principal Distribution Amount

On each Distribution Date, we will pay the Group 12 Principal Distribution Amount, concurrently, as principal of the UF and UO Classes, pro rata (or 92.3076917396% and 7.6923082604%, respectively), until their principal balances are reduced to zero. **Pass-Through Classes**

Group 13 Principal Distribution Amount

On each Distribution Date, we will pay the Group 13 Principal Distribution Amount as principal of the FY Class, until its principal balance is reduced to zero. **Pass-Through Class**

Group 14 Principal Distribution Amount

On each Distribution Date, we will pay the Group 14 Principal Distribution Amount, concurrently, as principal of the EF and OE Classes, pro rata (or 78.5714279635% and 21.4285720365%, respectively), until their principal balances are reduced to zero. **Pass-Through Classes**

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

Structuring Assumptions

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

- the Mortgage Loans underlying the MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under "Reference Sheet—Assumed Characteristics of the Mortgage Loans Underlying the MBS" in this prospectus supplement;
- all of the Mortgage Loans underlying the Group 10 and Group 13 MBS have the remaining terms to expiration of their interest only periods 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 March 30, 2007; 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 with respect to all Classes and Principal Balances Schedule is The Securities Industry and Financial Markets 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 Range. The Principal Balance Schedule is found beginning on page B-1 of this prospectus supplement. The Principal Balance Schedule has 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 Range set forth below.

Principal Balance Schedule References	Related Group (1)	Structuring Range
Planned Balances	Aggregate Group	Between 100% and 500% PSA

(1) The Structuring Range for the Aggregate Group is associated with the related Aggregate Balance but not with the individual balances of the related Classes.

We cannot assure you that the balance of the Group listed above will conform on any Distribution Date to the specified balance in the Principal Balance Schedule. As a result, we cannot assure you that payments of principal of the Group listed above will begin or end on the Distribution Dates specified in the Principal Balance Schedule. We will distribute any excess of principal payments over the amount needed to reduce the Group to its scheduled balance on a Distribution Date. Accordingly, the ability to reduce the 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 Range, principal distributions may be insufficient to reduce the Group to its 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 Group specified above may not be reduced to its scheduled balances, even if prepayments occur at a *constant* rate within the applicable Structuring Range specified above.

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

Group	Initial Effective Range
Aggregate Group	Between 100% and 500% PSA

The actual Effective Range 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 Range calculated on the basis of the actual characteristics is likely to differ from the Initial Effective Range. As a result, the Group might not be reduced to its scheduled balances even if prepayments were to occur at a *constant* PSA rate within the Initial Effective Range. 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 Range, principal distributions may be insufficient to reduce the Group to its 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 Range 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:

Classes	Supporting Classes
Group 3	
PAC	Support

When the supporting Classes are retired, the Classes they support, if still outstanding, may no longer have an Effective Range 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 LI, NI, OI, JI, QI, JS, KI, WI, SI, IT, TI, UI, SY, IE, GE, FS and JN 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:

Class	Price*
LI	5.7265625%
NI	4.7812500%
MS	89.1562500%
OI	6.3593750%
JI	4.7500000%
QI	0.0312500%
JS	4.7500000%
KI	3.7812500%
WI	5.5078125%
SI	2.0312500%
IT	0.2500000%
TI	5.5000000%
UI	4.4687500%
SY	2.0312500%
IE	7.7500000%
GE	109.3125000%
FS	101.4375000%
JN	102.6250000%
KG	100.2812500%

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

	PSA Prepayment Assumption					
LIBOR	50%	150%	315%	500%	650%	800%
1.32%	98.2%	93.4%	85.4%	76.3%	68.6%	60.8%
3.32%	55.4%	50.4%	41.9%	32.1%	24.0%	15.6%
5.32%	15.6%	10.1%	0.7%	(10.4)%	(19.8)%	(29.6)%
6.44%	*	*	*	*	*	*

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

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

	PSA Prepayment Assumption					
LIBOR	50%	150%	315%	500%	650%	800%
1.32%	121.6%	116.9%	109.0%	100.0%	92.5%	84.8%
3.32%	68.4%	63.5%	55.3%	45.7%	37.8%	29.7%
5.32%	20.1%	14.6%	5.3%	(5.6)%	(14.8)%	(24.4)%
6.44%	*	*	*	*	*	*

* 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)

	PSA Prepayment Assumption						
LIBOR	50%	100%	250%	403%	500%	650%	800%
1.35%	12.4%	13.4%	13.4%	13.4%	13.4%	14.1%	15.1%
3.35%	8.1%	9.2%	9.2%	9.2%	9.2%	9.9%	11.0%
5.35%	4.0%	5.0%	5.0%	5.0%	5.0%	5.8%	6.8%
6.30%	2.0%	3.0%	3.0%	3.0%	3.0%	3.8%	4.9%

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

	PSA Prepayment Assumption				
LIBOR	50%	150%	315%	500%	650%
1.32%	86.8%	82.2%	74.6%	65.8%	58.5%
3.32%	48.9%	44.0%	35.7%	26.2%	18.3%
5.32%	13.3%	7.8%	(1.5)%	(12.5)%	(21.8)%
6.44%	*	*	*	*	*

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

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

	PSA Prepayment Assumption					
LIBOR	50%	150%	315%	500%	650%	800%
1.32%	122.7%	118.3%	110.9%	102.5%	95.5%	88.4%
3.32%	69.1%	64.4%	56.5%	47.4%	39.9%	32.2%
5.32%	20.3%	15.0%	5.8%	(4.8)%	(13.8)%	(23.0)%
6.44%	*	*	*	*	*	*

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

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

	PSA Prepayment Assumption						
LIBOR	50%	200%	400%	600%	800%	1000%	1200%
6.44% and below	2301.2%	2269.4%	2225.8%	2180.8%	2134.1%	2085.6%	2035.1%
6.45%	840.8%	825.0%	803.4%	780.9%	757.6%	733.3%	707.9%
6.46%	*	*	*	*	*	*	*

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

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

	PSA Prepayment Assumption						
LIBOR	50%	200%	400%	600%	800%	1000%	1200%
1.32%	122.0%	112.9%	100.3%	87.1%	73.3%	58.8%	43.3%
3.32%	68.6%	59.7%	47.4%	34.5%	20.8%	6.3%	(9.2)%
5.32%	20.1%	11.2%	(1.4)%	(14.7)%	(29.0)%	(44.6)%	(61.6)%
6.44% and above	*	*	*	*	*	*	*

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

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

	PSA Prepayment Assumption						
LIBOR	50%	200%	400%	600%	800%	1000%	1200%
1.32%	161.3%	153.8%	143.6%	133.0%	122.2%	110.9%	99.2%
3.32%	90.2%	82.6%	72.3%	61.6%	50.5%	39.0%	27.0%
5.32%	27.2%	19.0%	7.5%	(4.5)%	(17.2)%	(30.5)%	(44.6)%
6.44%	*	*	*	*	*	*	*

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

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

	PSA Prepayment Assumption				
LIBOR	50%	150%	315%	500%	650%
1.32%	108.1%	99.0%	83.2%	64.3%	47.7%
3.32%	63.2%	55.3%	41.5%	25.1%	10.7%
5.32%	21.8%	14.9%	3.1%	(11.0)%	(23.3)%
6.76%	*	*	*	*	*

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

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

	PSA Prepayment Assumption							
LIBOR	50%	150%	339%	500%	700%	900%	1100%	1400%
1.32%	325.8%	320.8%	311.2%	302.8%	292.1%	281.2%	269.9%	252.2%
3.32%	167.2%	162.5%	153.5%	145.7%	135.7%	125.4%	114.8%	98.1%
5.32%	39.5%	34.3%	24.0%	15.1%	3.5%	(8.6)%	(21.1)%	(40.9)%
6.11%	*	*	*	*	*	*	*	*

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

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

	PSA Prepayment Assumption								
LIBOR	50%	100%	300%	550%	700%	900%	1100%	1300%	1500%
1.32%	15351.4%	13620.4%	7730.2%	3276.2%	1961.3%	777.0%	301.5%	91.9%	(52.6)%
3.32%	6081.2%	5277.7%	2703.6%	978.0%	519.5%	117.5%	(37.0)%	*	*
5.32%	1235.5%	978.8%	311.3%	(22.0)%	(93.8)%	*	*	*	*
6.76%	*	*	*	*	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption 50%	100%	300%	550%	700%	900%	1100%	1300%	1500%
1.32%	113.0%	110.9%	101.7%	89.5%	82.0%	71.7%	61.0%	49.9%	38.2%
3.32%	66.7%	64.4%	54.5%	41.6%	33.6%	22.6%	11.2%	(0.6)%	(13.0)%
5.32%	24.0%	21.3%	10.3%	(4.3)%	(13.5)%	(26.2)%	(39.6)%	(53.7)%	(68.4)%
6.76%	*	*	*	*	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption 50%	150%	315%	500%	650%	800%
1.32%	121.0%	116.6%	109.2%	100.7%	93.7%	86.6%
3.32%	64.6%	59.8%	51.8%	42.7%	35.1%	27.3%
5.32%	13.3%	7.8%	(1.6)%	(12.6)%	(21.9)%	(31.6)%
6.10%	*	*	*	*	*	*

* 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%	150%	339%	500%	700%	900%	1100%	1400%
1.32%	325.8%	320.8%	311.2%	302.8%	292.1%	281.2%	269.9%	252.2%
3.32%	167.2%	162.5%	153.5%	145.7%	135.7%	125.4%	114.8%	98.1%
5.32%	39.5%	34.3%	24.0%	15.1%	3.5%	(8.6)%	(21.1)%	(40.9)%
6.11%	*	*	*	*	*	*	*	*

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

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

LIBOR	PSA Prepayment Assumption 50%	100%	200%	300%	400%	500%
1.32%	71.8%	67.8%	59.6%	51.2%	42.4%	33.3%
3.32%	41.8%	38.2%	30.7%	23.1%	15.1%	6.8%
5.32%	13.1%	9.8%	3.1%	(3.8)%	(11.0)%	(18.4)%
6.74%	*	*	*	*	*	*

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

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

	PSA Prepayment Assumption				
LIBOR	50%	150%	315%	500%	650%
1.32%	28.2%	27.7%	27.0%	26.1%	25.5%
3.32%	16.8%	16.3%	15.6%	14.8%	14.2%
5.32%	5.6%	5.2%	4.5%	3.8%	3.2%
6.44%	(0.6)%	(0.9)%	(1.6)%	(2.3)%	(2.8)%

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

	PSA Prepayment Assumption				
LIBOR	50%	150%	315%	500%	650%
1.32%	24.1%	24.0%	23.8%	23.5%	23.4%
3.32%	14.5%	14.4%	14.2%	14.0%	13.9%
5.32%	5.1%	5.0%	4.9%	4.8%	4.7%
6.44%	(0.1)%	(0.1)%	(0.2)%	(0.3)%	(0.4)%

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

	PSA Prepayment Assumption						
LIBOR	50%	200%	400%	600%	800%	1000%	1200%
1.32%	25.7%	25.4%	25.0%	24.5%	24.1%	23.6%	23.1%
3.32%	15.4%	15.2%	14.8%	14.4%	14.1%	13.7%	13.3%
5.32%	5.4%	5.2%	4.9%	4.6%	4.3%	4.0%	3.7%
6.44%	(0.2)%	(0.3)%	(0.5)%	(0.8)%	(1.0)%	(1.3)%	(1.6)%

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

	PSA Prepayment Assumption						
LIBOR	50%	200%	400%	600%	800%	1000%	1200%
1.32%	26.5%	26.4%	26.2%	26.0%	25.9%	25.7%	25.6%
3.32%	15.9%	15.8%	15.7%	15.6%	15.6%	15.5%	15.4%
5.32%	5.6%	5.6%	5.6%	5.6%	5.5%	5.5%	5.5%
6.44%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%

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

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

Class	Price
LO	73.625000%
NO	76.750000%
GO	72.000000%
JO	77.562500%
OJ	79.187500%
OK	81.375000%
WO	79.843750%
UO	75.203125%
OE	73.000000%
OB	80.500000%
OA	76.265993%

Sensitivity of the LO Class to Prepayments

	PSA Prepayment Assumption					
	50%	150%	315%	500%	650%	800%
Pre-Tax Yields to Maturity	2.3%	3.8%	6.5%	9.6%	11.9%	14.1%

Sensitivity of the NO Class to Prepayments

	PSA Prepayment Assumption					
	50%	150%	315%	500%	650%	800%
Pre-Tax Yields to Maturity	1.9%	3.2%	5.6%	8.1%	10.1%	12.1%

Sensitivity of the GO Class to Prepayments

	PSA Prepayment Assumption				
	50%	150%	315%	500%	650%
Pre-Tax Yields to Maturity	2.5%	4.1%	7.0%	10.2%	12.6%

Sensitivity of the JO Class to Prepayments

	PSA Prepayment Assumption					
	50%	150%	315%	500%	650%	800%
Pre-Tax Yields to Maturity	1.8%	3.0%	5.2%	7.6%	9.4%	11.2%

Sensitivity of the OJ Class to Prepayments

	PSA Prepayment Assumption						
	50%	200%	400%	600%	800%	1000%	1200%
Pre-Tax Yields to Maturity	1.7%	3.5%	6.4%	9.3%	12.2%	15.1%	18.2%

Sensitivity of the OK Class to Prepayments

	PSA Prepayment Assumption						
	50%	200%	400%	600%	800%	1000%	1200%
Pre-Tax Yields to Maturity	1.5%	3.0%	5.2%	7.4%	9.5%	11.5%	13.4%

Sensitivity of the WO Class to Prepayments

	PSA Prepayment Assumption				
	50%	**150%**	**315%**	**500%**	**650%**
Pre-Tax Yields to Maturity......	1.9%	3.2%	5.9%	9.6%	13.1%

Sensitivity of the UO Class to Prepayments

	PSA Prepayment Assumption					
	50%	**150%**	**315%**	**500%**	**650%**	**800%**
Pre-Tax Yields to Maturity......	2.1%	3.5%	5.9%	8.6%	10.7%	12.7%

Sensitivity of the OE Class to Prepayments

	PSA Prepayment Assumption					
	50%	**100%**	**200%**	**300%**	**400%**	**500%**
Pre-Tax Yields to Maturity......	2.6%	3.5%	5.6%	8.1%	10.9%	13.9%

Sensitivity of the OB Class to Prepayments

	PSA Prepayment Assumption						
	50%	**200%**	**400%**	**600%**	**800%**	**1000%**	**1200%**
Pre-Tax Yields to Maturity......	1.6%	3.2%	5.7%	8.1%	10.5%	12.8%	15.1%

Sensitivity of the OA Class to Prepayments

	PSA Prepayment Assumption					
	50%	**150%**	**315%**	**500%**	**650%**	**800%**
Pre-Tax Yields to Maturity......	2.0%	3.3%	5.7%	8.3%	10.3%	12.2%

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

Class	**% PSA**
MI	391% PSA

If the actual prepayment rate of the related Mortgage Loans were to exceed the level specified for as little as one month while equaling that level for the remaining months, the investors in that Class would lose money on their initial investments.

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

Class	**Price***
MI	20.6875%

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

Sensitivity of the MI Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	250%	403%	500%	650%	800%
Pre-Tax Yields to Maturity	24.6%	21.2%	10.6%	(0.9)%	(8.5)%	(21.0)%	(34.5)%

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,
- the priority sequences of payments of principal of the Group 3 and 8 Classes, and
- in the case of the Group 3 Classes, the payment of principal of certain Classes in accordance with the Principal Balance Schedule.

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.

Mortgage Loans Relating to Trust Assets Specified Below	Original Terms to Maturity	Remaining Terms to Maturity	Interest Rates
Group 1 MBS	360 months	360 months	8.50%
Group 2 MBS	360 months	360 months	8.50%
Group 3 MBS	360 months	360 months	8.50%
Group 4 MBS	360 months	360 months	8.00%
Group 5 MBS	360 months	360 months	8.50%
Group 6 MBS	360 months	360 months	9.00%
Group 7 MBS	360 months	360 months	9.00%
Group 8 MBS	360 months	360 months	7.50%
Group 9 MBS	360 months	360 months	9.00%
Group 10 MBS	360 months	360 months	9.00%
Group 11 MBS	360 months	360 months	9.50%
Group 12 MBS	360 months	360 months	8.50%
Group 13 MBS	360 months	360 months	9.00%
Group 14 MBS	360 months	360 months	8.00%

In addition, in the case of the information set forth for each Group 10 and 13 Class under 0% PSA, we assumed that all of the Mortgage Loans underlying the related MBS 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, loan ages, remaining terms to maturity or remaining interest only periods 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

	LF, LI† and LO Classes					
	PSA Prepayment Assumption					
Date	0%	150%	315%	500%	650%	800%
Initial Percent	100	100	100	100	100	100
March 2008	99	96	92	88	85	82
March 2009	98	88	78	68	59	52
March 2010	98	79	63	47	36	27
March 2011	97	71	50	32	22	14
March 2012	95	64	40	22	13	7
March 2013	94	57	32	15	8	4
March 2014	93	51	25	11	5	2
March 2015	92	45	20	7	3	1
March 2016	90	40	16	5	2	*
March 2017	89	36	13	3	1	*
March 2018	87	32	10	2	1	*
March 2019	85	28	8	2	*	*
March 2020	83	25	6	1	*	*
March 2021	81	22	5	1	*	*
March 2022	78	19	4	*	*	*
March 2023	75	17	3	*	*	*
March 2024	72	14	2	*	*	*
March 2025	69	12	2	*	*	*
March 2026	66	11	1	*	*	*
March 2027	62	9	1	*	*	*
March 2028	58	8	1	*	*	*
March 2029	53	6	1	*	*	*
March 2030	49	5	*	*	*	*
March 2031	43	4	*	*	*	*
March 2032	37	3	*	*	*	*
March 2033	31	2	*	*	*	*
March 2034	24	2	*	*	*	0
March 2035	17	1	*	*	*	0
March 2036	9	*	*	*	*	0
March 2037	0	0	0	0	0	0
Weighted Average Life (years)**	20.8	9.0	5.3	3.6	2.9	2.4

	NF, NI† and NO Classes					
	PSA Prepayment Assumption					
Date	0%	150%	315%	500%	650%	800%
Initial Percent	100	100	100	100	100	100
March 2008	99	96	92	88	85	82
March 2009	98	88	78	68	59	52
March 2010	98	79	63	47	36	27
March 2011	97	71	50	32	22	14
March 2012	95	64	40	22	13	7
March 2013	94	57	32	15	8	4
March 2014	93	51	25	11	5	2
March 2015	92	45	20	7	3	1
March 2016	90	40	16	5	2	*
March 2017	89	36	13	3	1	*
March 2018	87	32	10	2	1	*
March 2019	85	28	8	2	*	*
March 2020	83	25	6	1	*	*
March 2021	81	22	5	1	*	*
March 2022	78	19	4	*	*	*
March 2023	75	17	3	*	*	*
March 2024	72	14	2	*	*	*
March 2025	69	12	2	*	*	*
March 2026	66	11	1	*	*	*
March 2027	62	9	1	*	*	*
March 2028	58	8	1	*	*	*
March 2029	53	6	1	*	*	*
March 2030	49	5	*	*	*	*
March 2031	43	4	*	*	*	*
March 2032	37	3	*	*	*	*
March 2033	31	2	*	*	*	*
March 2034	24	2	*	*	*	0
March 2035	17	1	*	*	*	0
March 2036	9	*	*	*	*	0
March 2037	0	0	0	0	0	0
Weighted Average Life (years)**	20.8	9.0	5.3	3.6	2.9	2.4

	MI† Class						
	PSA Prepayment Assumption						
Date	0%	100%	250%	403%	500%	650%	800%
Initial Percent	100	100	100	100	100	100	100
March 2008	99	93	84	75	69	60	51
March 2009	98	86	70	56	48	36	26
March 2010	98	79	59	42	33	22	13
March 2011	97	73	49	31	23	13	7
March 2012	95	67	41	23	15	8	3
March 2013	94	62	34	17	11	5	2
March 2014	93	57	28	13	7	3	1
March 2015	92	52	23	9	5	2	*
March 2016	90	48	19	7	3	1	*
March 2017	89	43	16	5	2	1	*
March 2018	87	40	13	4	2	*	*
March 2019	85	36	11	3	1	*	*
March 2020	83	32	9	2	1	*	*
March 2021	81	29	7	1	*	*	*
March 2022	78	26	6	1	*	*	*
March 2023	75	23	5	1	*	*	*
March 2024	72	20	4	1	*	*	*
March 2025	69	18	3	*	*	*	*
March 2026	66	15	2	*	*	*	*
March 2027	62	13	2	*	*	*	*
March 2028	58	11	1	*	*	*	*
March 2029	53	9	1	*	*	*	*
March 2030	49	7	1	*	*	*	*
March 2031	43	5	*	*	*	*	*
March 2032	37	3	*	*	*	*	*
March 2033	31	2	*	*	*	*	0
March 2034	24	*	*	*	*	*	0
March 2035	17	0	0	0	0	0	0
March 2036	9	0	0	0	0	0	0
March 2037	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.8	10.0	5.4	3.4	2.7	2.0	1.5

* 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.

MF, MS and MA Classes

Date	PSA Prepayment Assumption 0%	100%	250%	403%	500%	650%	800%
Initial Percent	100	100	100	100	100	100	100
March 2008	98	85	85	85	85	85	85
March 2009	97	70	70	70	70	70	54
March 2010	95	57	57	57	57	45	28
March 2011	93	44	44	44	44	27	14
March 2012	90	32	32	32	32	16	7
March 2013	88	22	22	22	22	9	3
March 2014	85	15	15	15	15	5	1
March 2015	82	10	10	10	10	3	*
March 2016	79	6	6	6	6	1	0
March 2017	76	4	4	4	4	1	0
March 2018	72	3	3	3	3	0	0
March 2019	68	1	1	1	1	0	0
March 2020	64	1	1	1	1	0	0
March 2021	59	*	*	*	*	0	0
March 2022	54	0	0	0	0	0	0
March 2023	48	0	0	0	0	0	0
March 2024	42	0	0	0	0	0	0
March 2025	35	0	0	0	0	0	0
March 2026	28	0	0	0	0	0	0
March 2027	20	0	0	0	0	0	0
March 2028	11	0	0	0	0	0	0
March 2029	2	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0
March 2034	0	0	0	0	0	0	0
March 2035	0	0	0	0	0	0	0
March 2036	0	0	0	0	0	0	0
March 2037	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.4	4.0	4.0	4.0	4.0	3.1	2.4

MZ Class

Date	PSA Prepayment Assumption 0%	100%	250%	403%	500%	650%	800%
Initial Percent	100	100	100	100	100	100	100
March 2008	104	104	104	104	104	104	104
March 2009	109	109	109	109	109	109	109
March 2010	114	114	114	114	114	114	114
March 2011	118	118	118	118	118	118	118
March 2012	124	124	124	124	124	124	124
March 2013	129	129	129	129	129	129	129
March 2014	135	135	135	135	135	135	135
March 2015	140	140	140	140	140	140	140
March 2016	146	146	146	146	146	146	108
March 2017	153	153	153	153	153	153	55
March 2018	159	159	159	159	159	159	27
March 2019	166	166	166	166	166	93	14
March 2020	174	174	174	174	174	55	7
March 2021	181	181	181	181	181	32	3
March 2022	189	145	145	145	145	18	2
March 2023	197	96	96	96	96	11	1
March 2024	206	63	63	63	63	6	*
March 2025	215	41	41	41	41	3	*
March 2026	224	26	26	26	26	2	*
March 2027	234	16	16	16	16	1	*
March 2028	244	10	10	10	10	1	*
March 2029	254	6	6	6	6	*	*
March 2030	4	4	4	4	4	*	*
March 2031	2	2	2	2	2	*	*
March 2032	1	1	1	1	1	*	*
March 2033	*	*	*	*	*	*	*
March 2034	*	*	*	*	*	*	*
March 2035	0	0	0	0	0	0	0
March 2036	0	0	0	0	0	0	0
March 2037	0	0	0	0	0	0	0
Weighted Average Life (years)**	22.3	16.8	16.8	16.8	16.8	12.9	10.1

PM Class

Date	PSA Prepayment Assumption 0%	100%	250%	403%	500%	650%	800%
Initial Percent	100	100	100	100	100	100	100
March 2008	100	100	83	65	54	37	20
March 2009	100	100	70	42	26	4	0
March 2010	100	100	60	27	10	0	0
March 2011	100	100	53	18	2	0	0
March 2012	100	100	48	14	0	0	0
March 2013	100	99	45	12	0	0	0
March 2014	100	95	40	10	0	0	0
March 2015	100	91	35	8	0	0	0
March 2016	100	85	30	6	0	0	0
March 2017	100	79	26	5	0	0	0
March 2018	100	73	22	4	0	0	0
March 2019	100	66	18	3	0	0	0
March 2020	100	60	15	2	0	0	0
March 2021	100	54	12	1	0	0	0
March 2022	100	49	10	1	0	0	0
March 2023	100	43	8	*	0	0	0
March 2024	100	38	6	0	0	0	0
March 2025	100	33	5	0	0	0	0
March 2026	100	28	3	0	0	0	0
March 2027	99	24	2	0	0	0	0
March 2028	99	20	1	0	0	0	0
March 2029	99	16	1	0	0	0	0
March 2030	93	12	*	0	0	0	0
March 2031	82	8	0	0	0	0	0
March 2032	71	5	0	0	0	0	0
March 2033	59	2	0	0	0	0	0
March 2034	46	0	0	0	0	0	0
March 2035	31	0	0	0	0	0	0
March 2036	16	0	0	0	0	0	0
March 2037	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.5	15.3	6.4	2.7	1.4	0.9	0.6

ZP Class

Date	PSA Prepayment Assumption 0%	100%	250%	403%	500%	650%	800%
Initial Percent	100	100	100	100	100	100	100
March 2008	104	104	104	104	104	104	104
March 2009	109	109	109	109	109	109	0
March 2010	114	114	114	114	114	0	0
March 2011	118	118	118	118	118	0	0
March 2012	124	124	124	124	0	0	0
March 2013	129	129	129	129	0	0	0
March 2014	135	135	135	135	0	0	0
March 2015	140	140	140	140	0	0	0
March 2016	146	146	146	146	0	0	0
March 2017	153	153	153	153	0	0	0
March 2018	159	159	159	159	0	0	0
March 2019	166	166	166	166	0	0	0
March 2020	174	174	174	174	0	0	0
March 2021	181	181	181	181	0	0	0
March 2022	189	189	189	189	0	0	0
March 2023	197	197	197	197	0	0	0
March 2024	206	206	206	0	0	0	0
March 2025	215	215	215	0	0	0	0
March 2026	224	224	224	0	0	0	0
March 2027	234	234	234	0	0	0	0
March 2028	244	244	244	0	0	0	0
March 2029	254	254	254	0	0	0	0
March 2030	265	265	265	0	0	0	0
March 2031	277	277	0	0	0	0	0
March 2032	289	289	0	0	0	0	0
March 2033	301	301	0	0	0	0	0
March 2034	314	0	0	0	0	0	0
March 2035	328	0	0	0	0	0	0
March 2036	342	0	0	0	0	0	0
March 2037	0	0	0	0	0	0	0
Weighted Average Life (years)**	30.0	26.7	23.5	16.8	4.7	2.2	1.5

ZM Class

Date	PSA Prepayment Assumption 0%	100%	250%	403%	500%	650%	800%
Initial Percent	100	100	100	100	100	100	100
March 2008	104	104	104	104	104	104	104
March 2009	109	109	109	109	109	109	0
March 2010	114	114	114	114	114	0	0
March 2011	118	118	118	118	118	0	0
March 2012	124	124	124	124	10	0	0
March 2013	129	129	129	129	0	0	0
March 2014	135	135	135	135	0	0	0
March 2015	140	140	140	140	0	0	0
March 2016	146	146	146	146	0	0	0
March 2017	153	153	153	153	0	0	0
March 2018	159	159	159	159	0	0	0
March 2019	166	166	166	166	0	0	0
March 2020	174	174	174	174	0	0	0
March 2021	181	181	181	181	0	0	0
March 2022	189	189	189	189	0	0	0
March 2023	197	197	197	197	0	0	0
March 2024	206	206	206	194	0	0	0
March 2025	215	215	215	140	0	0	0
March 2026	224	224	224	100	0	0	0
March 2027	234	234	234	70	0	0	0
March 2028	244	244	244	48	0	0	0
March 2029	254	254	254	32	0	0	0
March 2030	265	265	265	20	0	0	0
March 2031	277	277	218	12	0	0	0
March 2032	289	289	129	6	0	0	0
March 2033	301	301	59	3	0	0	0
March 2034	314	61	4	*	0	0	0
March 2035	328	0	0	0	0	0	0
March 2036	342	0	0	0	0	0	0
March 2037	0	0	0	0	0	0	0
Weighted Average Life (years)**	30.0	26.9	25.1	19.6	4.8	2.2	1.5

MB Class

Date	PSA Prepayment Assumption 0%	100%	250%	403%	500%	650%	800%
Initial Percent	100	100	100	100	100	100	100
March 2008	100	100	83	65	54	37	20
March 2009	100	100	70	42	26	4	0
March 2010	100	100	60	27	10	0	0
March 2011	100	100	53	18	2	0	0
March 2012	100	100	48	14	0	0	0
March 2013	100	99	45	12	0	0	0
March 2014	100	95	40	10	0	0	0
March 2015	100	91	35	8	0	0	0
March 2016	100	85	30	6	0	0	0
March 2017	100	79	26	5	0	0	0
March 2018	100	73	22	4	0	0	0
March 2019	100	66	18	3	0	0	0
March 2020	100	60	15	2	0	0	0
March 2021	100	54	12	1	0	0	0
March 2022	100	49	10	1	0	0	0
March 2023	100	43	8	*	0	0	0
March 2024	100	38	6	0	0	0	0
March 2025	100	33	5	0	0	0	0
March 2026	100	28	3	0	0	0	0
March 2027	99	24	2	0	0	0	0
March 2028	99	20	2	0	0	0	0
March 2029	99	16	1	0	0	0	0
March 2030	93	12	*	0	0	0	0
March 2031	82	8	0	0	0	0	0
March 2032	71	5	0	0	0	0	0
March 2033	59	2	0	0	0	0	0
March 2034	46	0	0	0	0	0	0
March 2035	31	0	0	0	0	0	0
March 2036	16	0	0	0	0	0	0
March 2037	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.5	15.3	6.4	2.7	1.4	0.9	0.6

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

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

Date	FG, GO, OI†, GE and FS Classes — PSA Prepayment Assumption				
	0%	150%	315%	500%	650%
Initial Percent	100	100	100	100	100
March 2008	99	96	93	89	86
March 2009	98	89	79	69	61
March 2010	97	80	63	48	37
March 2011	96	71	51	33	22
March 2012	95	64	40	23	13
March 2013	94	57	32	16	8
March 2014	92	51	26	11	5
March 2015	91	45	20	7	3
March 2016	89	40	16	5	2
March 2017	88	36	13	3	1
March 2018	86	32	10	2	1
March 2019	84	28	8	2	*
March 2020	82	25	6	1	*
March 2021	79	22	5	1	*
March 2022	77	19	4	*	*
March 2023	74	16	3	*	*
March 2024	71	14	2	*	*
March 2025	68	12	2	*	*
March 2026	64	10	1	*	*
March 2027	60	9	1	*	*
March 2028	56	7	1	*	*
March 2029	52	6	1	*	*
March 2030	47	5	*	*	*
March 2031	42	4	*	*	*
March 2032	36	3	*	*	*
March 2033	30	2	*	*	*
March 2034	23	1	*	*	*
March 2035	16	1	*	*	*
March 2036	8	*	*	*	*
March 2037	0	0	0	0	0
Weighted Average Life (years)**	20.5	9.0	5.3	3.6	2.9

Date	JF, JI† and JO Classes — PSA Prepayment Assumption					
	0%	150%	315%	500%	650%	800%
Initial Percent	100	100	100	100	100	100
March 2008	99	96	93	89	87	84
March 2009	98	89	79	69	62	54
March 2010	98	80	64	48	37	28
March 2011	97	72	51	33	22	14
March 2012	95	64	41	23	13	7
March 2013	94	57	32	16	8	4
March 2014	93	51	26	11	5	2
March 2015	92	46	21	7	3	1
March 2016	90	41	16	5	2	*
March 2017	89	36	13	3	1	*
March 2018	87	32	10	2	1	*
March 2019	85	29	8	2	*	*
March 2020	83	25	6	1	*	*
March 2021	81	22	5	1	*	*
March 2022	78	19	4	1	*	*
March 2023	75	17	3	*	*	*
March 2024	72	15	2	*	*	*
March 2025	69	13	2	*	*	*
March 2026	66	11	1	*	*	*
March 2027	62	9	1	*	*	*
March 2028	58	8	1	*	*	*
March 2029	53	6	1	*	*	*
March 2030	49	5	*	*	*	*
March 2031	43	4	*	*	*	*
March 2032	37	3	*	*	*	*
March 2033	31	2	*	*	*	*
March 2034	24	2	*	*	*	0
March 2035	17	1	*	*	*	0
March 2036	9	*	*	*	*	0
March 2037	0	0	0	0	0	0
Weighted Average Life (years)**	20.8	9.1	5.3	3.7	2.9	2.5

Date	QF, QI†, OJ, JS†, FJ and JN Classes — PSA Prepayment Assumption						
	0%	200%	400%	600%	800%	1000%	1200%
Initial Percent	100	100	100	100	100	100	100
March 2008	99	93	87	80	74	68	62
March 2009	99	82	67	54	42	31	21
March 2010	98	71	50	34	21	12	6
March 2011	97	62	38	21	11	5	2
March 2012	96	53	28	14	6	2	*
March 2013	95	46	21	9	3	1	*
March 2014	94	40	16	5	1	*	*
March 2015	92	35	12	3	1	*	*
March 2016	91	30	9	2	*	*	*
March 2017	89	26	6	1	*	*	*
March 2018	88	22	5	1	*	*	*
March 2019	86	19	4	1	*	*	*
March 2020	84	16	3	*	*	*	*
March 2021	82	14	2	*	*	*	*
March 2022	79	12	1	*	*	*	*
March 2023	77	10	1	*	*	*	0
March 2024	74	8	1	*	*	*	0
March 2025	71	7	1	*	*	*	0
March 2026	67	6	*	*	*	*	0
March 2027	64	5	*	*	*	*	0
March 2028	59	4	*	*	*	0	0
March 2029	55	3	*	*	*	0	0
March 2030	50	2	*	*	*	0	0
March 2031	45	2	*	*	*	0	0
March 2032	39	1	*	*	*	0	0
March 2033	32	1	*	*	*	0	0
March 2034	25	1	*	*	0	0	0
March 2035	18	*	*	*	0	0	0
March 2036	9	*	*	*	0	0	0
March 2037	0	0	0	0	0	0	0
Weighted Average Life (years)**	21.1	7.2	4.0	2.8	2.1	1.7	1.4

Date	KF, OK, KI† and KG Classes — PSA Prepayment Assumption						
	0%	200%	400%	600%	800%	1000%	1200%
Initial Percent	100	100	100	100	100	100	100
March 2008	99	94	90	85	81	76	71
March 2009	99	85	72	60	50	39	30
March 2010	98	74	54	38	25	16	8
March 2011	97	64	41	24	13	6	2
March 2012	96	55	30	15	7	2	1
March 2013	95	48	23	10	3	1	*
March 2014	94	42	17	6	2	*	*
March 2015	92	36	13	4	1	*	*
March 2016	91	31	9	2	*	*	*
March 2017	89	27	7	1	*	*	*
March 2018	88	23	5	1	*	*	*
March 2019	86	20	4	1	*	*	*
March 2020	84	17	3	*	*	*	*
March 2021	82	14	2	*	*	*	*
March 2022	79	12	2	*	*	*	*
March 2023	77	10	1	*	*	*	0
March 2024	74	9	1	*	*	*	0
March 2025	71	7	1	*	*	*	0
March 2026	67	6	*	*	*	*	0
March 2027	64	5	*	*	*	*	0
March 2028	59	4	*	*	*	0	0
March 2029	55	3	*	*	*	0	0
March 2030	50	3	*	*	*	0	0
March 2031	45	2	*	*	*	0	0
March 2032	39	1	*	*	*	0	0
March 2033	32	1	*	*	*	0	0
March 2034	25	1	*	*	0	0	0
March 2035	18	*	*	*	0	0	0
March 2036	9	*	*	*	0	0	0
March 2037	0	0	0	0	0	0	0
Weighted Average Life (years)**	21.1	7.4	4.3	3.0	2.3	1.9	1.6

Date	KN Class — PSA Prepayment Assumption				
	0%	175%	350%	500%	700%
Initial Percent	100	100	100	100	100
March 2008	98	97	97	97	98
March 2009	96	95	95	95	74
March 2010	94	88	87	69	40
March 2011	92	76	72	46	21
March 2012	89	63	56	30	10
March 2013	87	50	43	19	4
March 2014	84	38	32	12	*
March 2015	81	28	23	6	0
March 2016	77	18	17	3	0
March 2017	74	10	11	*	0
March 2018	70	3	7	0	0
March 2019	65	0	4	0	0
March 2020	61	0	2	0	0
March 2021	56	0	0	0	0
March 2022	51	0	0	0	0
March 2023	45	0	0	0	0
March 2024	39	0	0	0	0
March 2025	33	0	0	0	0
March 2026	25	0	0	0	0
March 2027	18	0	0	0	0
March 2028	10	0	0	0	0
March 2029	1	0	0	0	0
March 2030	0	0	0	0	0
March 2031	0	0	0	0	0
March 2032	0	0	0	0	0
March 2033	0	0	0	0	0
March 2034	0	0	0	0	0
March 2035	0	0	0	0	0
March 2036	0	0	0	0	0
March 2037	0	0	0	0	0
Weighted Average Life (years)**	14.0	6.2	6.0	4.3	3.0

Date	KA Class — PSA Prepayment Assumption				
	0%	175%	350%	500%	700%
Initial Percent	100	100	100	100	100
March 2008	100	84	68	54	35
March 2009	100	64	32	7	0
March 2010	100	51	10	0	0
March 2011	99	45	3	0	0
March 2012	99	43	0	0	0
March 2013	99	42	0	0	0
March 2014	99	42	0	0	0
March 2015	98	42	0	0	0
March 2016	98	42	0	0	0
March 2017	98	41	0	0	0
March 2018	98	41	0	0	0
March 2019	97	37	0	0	0
March 2020	97	31	0	0	0
March 2021	97	25	0	0	0
March 2022	97	20	0	0	0
March 2023	96	16	0	0	0
March 2024	96	12	0	0	0
March 2025	95	9	0	0	0
March 2026	95	5	0	0	0
March 2027	95	3	0	0	0
March 2028	94	*	0	0	0
March 2029	94	0	0	0	0
March 2030	84	0	0	0	0
March 2031	73	0	0	0	0
March 2032	61	0	0	0	0
March 2033	48	0	0	0	0
March 2034	34	0	0	0	0
March 2035	20	0	0	0	0
March 2036	3	0	0	0	0
March 2037	0	0	0	0	0
Weighted Average Life (years)**	25.2	7.5	1.6	1.1	0.8

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

** Determined as specified under "—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.

KZ Class — PSA Prepayment Assumption

Date	0%	175%	350%	500%	700%
Initial Percent	100	100	100	100	100
March 2008	105	105	105	105	105
March 2009	110	110	110	110	110
March 2010	116	116	116	116	116
March 2011	122	122	122	122	122
March 2012	128	128	128	128	128
March 2013	135	135	135	135	135
March 2014	142	142	142	142	142
March 2015	149	149	149	149	86
March 2016	157	157	157	157	49
March 2017	165	165	165	165	27
March 2018	173	173	173	115	15
March 2019	182	182	182	78	9
March 2020	191	191	191	52	5
March 2021	201	201	184	35	3
March 2022	211	211	138	23	1
March 2023	222	222	104	16	1
March 2024	234	234	77	10	*
March 2025	246	246	57	7	*
March 2026	258	258	42	4	*
March 2027	271	271	31	3	*
March 2028	285	285	22	2	*
March 2029	300	232	15	1	*
March 2030	315	181	11	1	*
March 2031	331	136	7	*	*
March 2032	348	98	4	*	*
March 2033	366	65	3	*	*
March 2034	385	37	1	*	*
March 2035	404	12	*	*	*
March 2036	425	0	0	0	0
March 2037	0	0	0	0	0
Weighted Average Life (years)**	29.6	24.2	17.1	12.6	8.9

KB Class — PSA Prepayment Assumption

Date	0%	175%	350%	500%	700%
Initial Percent	100	100	100	100	100
March 2008	99	91	83	76	67
March 2009	98	80	64	52	37
March 2010	97	70	49	35	21
March 2011	95	61	38	23	11
March 2012	94	53	29	15	5
March 2013	93	46	22	10	2
March 2014	91	40	16	6	*
March 2015	89	35	12	3	0
March 2016	88	30	8	1	0
March 2017	86	25	6	*	0
March 2018	84	22	4	0	0
March 2019	81	18	2	0	0
March 2020	79	15	1	0	0
March 2021	76	12	0	0	0
March 2022	73	10	0	0	0
March 2023	70	8	0	0	0
March 2024	67	6	0	0	0
March 2025	64	4	0	0	0
March 2026	60	3	0	0	0
March 2027	56	1	0	0	0
March 2028	51	*	0	0	0
March 2029	47	0	0	0	0
March 2030	41	0	0	0	0
March 2031	36	0	0	0	0
March 2032	30	0	0	0	0
March 2033	24	0	0	0	0
March 2034	17	0	0	0	0
March 2035	10	0	0	0	0
March 2036	2	0	0	0	0
March 2037	0	0	0	0	0
Weighted Average Life (years)**	19.5	6.8	3.8	2.7	1.9

WF, WI† and WO Classes — PSA Prepayment Assumption

Date	0%	150%	315%	500%	650%
Initial Percent	100	100	100	100	100
March 2008	99	90	80	69	60
March 2009	99	80	64	47	36
March 2010	98	72	51	33	22
March 2011	97	64	40	22	13
March 2012	96	57	32	15	8
March 2013	95	51	25	10	5
March 2014	94	45	20	7	3
March 2015	92	40	16	5	2
March 2016	91	35	12	3	1
March 2017	89	31	10	2	1
March 2018	88	27	8	1	*
March 2019	86	23	6	1	*
March 2020	84	20	5	1	*
March 2021	82	17	3	*	*
March 2022	79	15	3	*	*
March 2023	77	13	2	*	*
March 2024	74	11	1	*	*
March 2025	71	9	1	*	*
March 2026	67	7	1	*	*
March 2027	64	5	1	*	*
March 2028	59	4	*	*	*
March 2029	55	3	*	*	*
March 2030	50	2	*	*	*
March 2031	45	1	*	*	*
March 2032	39	*	*	*	*
March 2033	32	0	0	0	0
March 2034	25	0	0	0	0
March 2035	18	0	0	0	0
March 2036	9	0	0	0	0
March 2037	0	0	0	0	0
Weighted Average Life (years)**	21.1	7.7	4.3	2.7	2.0

FX and SI† Classes — PSA Prepayment Assumption

Date	0%	150%	339%	500%	700%	900%	1100%	1400%
Initial Percent	100	100	100	100	100	100	100	100
March 2008	100	97	93	89	85	81	77	70
March 2009	100	90	79	69	58	48	38	25
March 2010	100	82	63	49	34	22	13	4
March 2011	100	75	50	34	20	10	4	1
March 2012	100	68	40	24	11	5	2	*
March 2013	100	62	32	17	7	2	1	*
March 2014	100	56	25	12	4	1	*	*
March 2015	100	51	20	8	2	*	*	*
March 2016	100	47	16	6	1	*	*	*
March 2017	100	42	13	4	1	*	*	*
March 2018	98	37	10	3	*	*	*	*
March 2019	96	33	8	2	*	*	*	0
March 2020	94	29	6	1	*	*	*	0
March 2021	91	26	5	1	*	*	*	0
March 2022	89	23	3	1	*	*	*	0
March 2023	86	20	3	*	*	*	*	0
March 2024	83	17	2	*	*	*	*	0
March 2025	79	15	2	*	*	*	0	0
March 2026	75	13	1	*	*	*	0	0
March 2027	71	11	1	*	*	*	0	0
March 2028	66	9	1	*	*	*	0	0
March 2029	61	8	*	*	*	*	0	0
March 2030	56	6	*	*	*	*	0	0
March 2031	50	5	*	*	*	0	0	0
March 2032	43	4	*	*	*	0	0	0
March 2033	36	3	*	*	*	0	0	0
March 2034	28	2	*	*	*	0	0	0
March 2035	20	1	*	*	*	0	0	0
March 2036	10	*	*	*	*	0	0	0
March 2037	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	22.9	9.9	5.2	3.7	2.8	2.2	1.9	1.5

FT Class — PSA Prepayment Assumption

Date	0%	100%	300%	550%	700%	900%	1100%	1300%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100
March 2008	99	97	93	88	84	80	76	71	67
March 2009	99	92	79	65	57	47	37	29	20
March 2010	98	85	64	43	33	21	13	6	2
March 2011	97	79	52	29	19	10	4	1	*
March 2012	96	73	42	19	11	4	1	*	*
March 2013	95	68	34	12	6	2	*	*	*
March 2014	94	63	28	8	4	1	*	*	*
March 2015	93	58	22	5	2	*	*	*	*
March 2016	92	54	18	4	1	*	*	*	*
March 2017	90	49	14	2	1	*	*	*	0
March 2018	89	45	12	2	*	*	*	*	0
March 2019	87	42	9	1	*	*	*	*	0
March 2020	85	38	7	1	*	*	*	*	0
March 2021	83	35	6	*	*	*	*	0	0
March 2022	81	31	5	*	*	*	*	0	0
March 2023	78	28	4	*	*	*	*	0	0
March 2024	75	26	3	*	*	*	*	0	0
March 2025	72	23	2	*	*	*	0	0	0
March 2026	69	20	2	*	*	*	0	0	0
March 2027	65	18	1	*	*	*	0	0	0
March 2028	61	16	1	*	*	*	0	0	0
March 2029	56	13	1	*	*	*	0	0	0
March 2030	51	11	1	*	*	*	0	0	0
March 2031	46	9	*	*	*	0	0	0	0
March 2032	40	7	*	*	*	0	0	0	0
March 2033	33	6	*	*	*	0	0	0	0
March 2034	26	4	*	*	*	0	0	0	0
March 2035	18	2	*	*	*	0	0	0	0
March 2036	10	1	*	*	*	0	0	0	0
March 2037	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	21.3	11.5	5.5	3.3	2.7	2.2	1.8	1.6	1.4

* 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.

IT† Class

Date	PSA Prepayment Assumption 0%	100%	300%	550%	700%	900%	1100%	1300%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100
March 2008	69	0	0	0	0	0	0	0	0
March 2009	35	0	0	0	0	0	0	0	0
March 2010	0	0	0	0	0	0	0	0	0
March 2011	0	0	0	0	0	0	0	0	0
March 2012	0	0	0	0	0	0	0	0	0
March 2013	0	0	0	0	0	0	0	0	0
March 2014	0	0	0	0	0	0	0	0	0
March 2015	0	0	0	0	0	0	0	0	0
March 2016	0	0	0	0	0	0	0	0	0
March 2017	0	0	0	0	0	0	0	0	0
March 2018	0	0	0	0	0	0	0	0	0
March 2019	0	0	0	0	0	0	0	0	0
March 2020	0	0	0	0	0	0	0	0	0
March 2021	0	0	0	0	0	0	0	0	0
March 2022	0	0	0	0	0	0	0	0	0
March 2023	0	0	0	0	0	0	0	0	0
March 2024	0	0	0	0	0	0	0	0	0
March 2025	0	0	0	0	0	0	0	0	0
March 2026	0	0	0	0	0	0	0	0	0
March 2027	0	0	0	0	0	0	0	0	0
March 2028	0	0	0	0	0	0	0	0	0
March 2029	0	0	0	0	0	0	0	0	0
March 2030	0	0	0	0	0	0	0	0	0
March 2031	0	0	0	0	0	0	0	0	0
March 2032	0	0	0	0	0	0	0	0	0
March 2033	0	0	0	0	0	0	0	0	0
March 2034	0	0	0	0	0	0	0	0	0
March 2035	0	0	0	0	0	0	0	0	0
March 2036	0	0	0	0	0	0	0	0	0
March 2037	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	1.6	0.4	0.2	0.2	0.1	0.1	0.1	0.1	0.1

TI† Class

Date	PSA Prepayment Assumption 0%	100%	300%	550%	700%	900%	1100%	1300%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100
March 2008	100	99	95	89	86	82	77	73	68
March 2009	100	94	81	66	58	48	38	29	21
March 2010	100	87	66	44	33	22	13	6	2
March 2011	99	81	53	29	19	10	4	1	*
March 2012	98	75	43	19	11	5	1	*	*
March 2013	97	69	35	13	6	2	*	*	*
March 2014	96	64	28	8	4	1	*	*	*
March 2015	95	59	23	6	2	*	*	*	*
March 2016	94	55	18	4	1	*	*	*	*
March 2017	92	50	15	2	1	*	*	*	0
March 2018	90	46	12	2	*	*	*	*	0
March 2019	89	42	9	1	*	*	*	*	0
March 2020	87	39	7	1	*	*	*	*	0
March 2021	85	35	6	*	*	*	*	0	0
March 2022	82	32	5	*	*	*	*	0	0
March 2023	80	29	4	*	*	*	*	0	0
March 2024	77	26	3	*	*	*	*	0	0
March 2025	74	23	2	*	*	*	0	0	0
March 2026	70	21	2	*	*	*	0	0	0
March 2027	66	18	1	*	*	*	0	0	0
March 2028	62	16	1	*	*	*	0	0	0
March 2029	58	14	1	*	*	*	0	0	0
March 2030	52	12	1	*	*	*	0	0	0
March 2031	47	10	*	*	*	0	0	0	0
March 2032	41	8	*	*	*	0	0	0	0
March 2033	34	6	*	*	*	0	0	0	0
March 2034	27	4	*	*	*	0	0	0	0
March 2035	19	2	*	*	*	0	0	0	0
March 2036	10	1	*	*	*	0	0	0	0
March 2037	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	21.7	11.7	5.6	3.4	2.8	2.2	1.9	1.6	1.4

UF, UI† and UO Classes

Date	PSA Prepayment Assumption 0%	150%	315%	500%	650%	800%
Initial Percent	100	100	100	100	100	100
March 2008	99	96	93	89	87	84
March 2009	98	89	79	69	61	54
March 2010	98	80	64	48	37	28
March 2011	97	72	51	33	22	14
March 2012	95	64	41	23	13	7
March 2013	94	57	32	16	8	4
March 2014	93	51	26	11	5	2
March 2015	92	46	21	7	3	1
March 2016	90	41	16	5	2	*
March 2017	89	36	13	3	1	*
March 2018	87	32	10	2	1	*
March 2019	85	28	8	2	*	*
March 2020	83	25	6	1	*	*
March 2021	81	22	5	1	*	*
March 2022	78	19	4	*	*	*
March 2023	75	17	3	*	*	*
March 2024	72	15	2	*	*	*
March 2025	69	13	2	*	*	*
March 2026	66	11	1	*	*	*
March 2027	62	9	1	*	*	*
March 2028	58	8	1	*	*	*
March 2029	53	6	1	*	*	*
March 2030	49	5	*	*	*	*
March 2031	43	4	*	*	*	*
March 2032	37	3	*	*	*	*
March 2033	31	2	*	*	*	*
March 2034	24	2	*	*	*	0
March 2035	17	1	*	*	*	0
March 2036	9	*	*	*	*	0
March 2037	0	0	0	0	0	0
Weighted Average Life (years)**	20.8	9.1	5.3	3.6	2.9	2.5

FY and SY† Classes

Date	PSA Prepayment Assumption 0%	150%	339%	500%	700%	900%	1100%	1400%
Initial Percent	100	100	100	100	100	100	100	100
March 2008	100	97	93	89	85	81	77	70
March 2009	100	90	79	69	58	48	38	25
March 2010	100	82	63	49	34	22	13	4
March 2011	100	75	50	34	20	10	4	1
March 2012	100	68	40	24	11	5	2	*
March 2013	100	62	32	17	7	2	1	*
March 2014	100	56	25	12	4	1	*	*
March 2015	100	51	20	8	2	*	*	*
March 2016	100	47	16	6	1	*	*	*
March 2017	100	42	13	4	1	*	*	*
March 2018	98	37	10	3	*	*	*	*
March 2019	96	33	8	2	*	*	*	0
March 2020	94	29	6	1	*	*	*	0
March 2021	91	26	5	1	*	*	*	0
March 2022	89	23	3	1	*	*	*	0
March 2023	86	20	3	*	*	*	*	0
March 2024	83	17	2	*	*	*	*	0
March 2025	79	15	2	*	*	*	0	0
March 2026	75	13	1	*	*	*	0	0
March 2027	71	11	1	*	*	*	0	0
March 2028	66	9	1	*	*	*	0	0
March 2029	61	8	*	*	*	*	0	0
March 2030	56	6	*	*	*	*	0	0
March 2031	50	5	*	*	*	0	0	0
March 2032	43	4	*	*	*	0	0	0
March 2033	36	3	*	*	*	0	0	0
March 2034	28	2	*	*	*	0	0	0
March 2035	20	1	*	*	*	0	0	0
March 2036	10	*	*	*	*	0	0	0
March 2037	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	22.9	9.9	5.2	3.7	2.8	2.2	1.9	1.5

EF, IE† and OE Classes

Date	PSA Prepayment Assumption 0%	100%	200%	300%	400%	500%
Initial Percent	100	100	100	100	100	100
March 2008	99	93	87	81	75	70
March 2009	98	86	75	66	56	48
March 2010	97	79	65	53	42	33
March 2011	96	73	56	42	31	23
March 2012	95	67	48	34	23	16
March 2013	94	62	42	27	17	11
March 2014	92	57	36	22	13	7
March 2015	91	52	31	17	10	5
March 2016	89	47	26	14	7	3
March 2017	88	43	22	11	5	2
March 2018	86	39	19	9	4	2
March 2019	84	35	16	7	3	1
March 2020	82	32	14	5	2	1
March 2021	79	28	11	4	1	*
March 2022	77	25	9	3	1	*
March 2023	74	22	8	3	1	*
March 2024	71	20	6	2	1	*
March 2025	68	17	5	1	*	*
March 2026	64	15	4	1	*	*
March 2027	60	13	3	1	*	*
March 2028	56	10	3	1	*	*
March 2029	52	8	2	*	*	*
March 2030	47	7	1	*	*	*
March 2031	42	5	1	*	*	*
March 2032	36	3	1	*	*	*
March 2033	30	2	*	*	*	*
March 2034	23	*	*	*	*	*
March 2035	16	0	0	0	0	0
March 2036	8	0	0	0	0	0
March 2037	0	0	0	0	0	0
Weighted Average Life (years)**	20.5	9.9	6.4	4.6	3.5	2.7

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

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

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

AF Class — PSA Prepayment Assumption

Date	0%	150%	315%	500%	650%	800%
Initial Percent	100	100	100	100	100	100
March 2008	99	96	92	88	85	82
March 2009	98	88	78	68	59	52
March 2010	98	79	63	47	36	27
March 2011	97	71	50	32	22	14
March 2012	95	64	40	22	13	7
March 2013	94	57	32	15	8	4
March 2014	93	51	25	11	5	2
March 2015	92	45	20	7	3	1
March 2016	90	40	16	5	2	*
March 2017	89	36	13	3	1	*
March 2018	87	32	10	2	1	*
March 2019	85	28	8	2	*	*
March 2020	83	25	6	1	*	*
March 2021	81	22	5	1	*	*
March 2022	78	19	4	*	*	*
March 2023	75	17	3	*	*	*
March 2024	72	14	2	*	*	*
March 2025	69	12	2	*	*	*
March 2026	66	11	1	*	*	*
March 2027	62	9	1	*	*	*
March 2028	58	8	1	*	*	*
March 2029	53	6	1	*	*	*
March 2030	49	5	*	*	*	*
March 2031	43	4	*	*	*	*
March 2032	37	3	*	*	*	*
March 2033	31	2	*	*	*	*
March 2034	24	2	*	*	*	0
March 2035	17	1	*	*	*	0
March 2036	9	*	*	*	*	0
March 2037	0	0	0	0	0	0
Weighted Average Life (years)**	20.8	9.0	5.3	3.6	2.9	2.4

GF Class — PSA Prepayment Assumption

Date	0%	150%	200%	315%	400%	500%	600%	650%	800%	1000%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
March 2008	99	96	95	92	90	88	86	85	81	77	73
March 2009	98	88	85	78	73	67	62	59	51	41	32
March 2010	98	79	74	62	55	46	39	36	26	16	9
March 2011	97	71	64	50	41	32	25	21	13	6	2
March 2012	96	64	55	40	31	22	15	13	7	3	1
March 2013	94	57	48	32	23	15	10	8	4	1	*
March 2014	93	51	41	25	17	10	6	5	2	*	*
March 2015	92	45	36	20	13	7	4	3	1	*	*
March 2016	90	40	31	16	9	5	2	2	*	*	*
March 2017	89	36	26	13	7	3	2	1	*	*	*
March 2018	87	32	23	10	5	2	1	1	*	*	*
March 2019	85	28	19	8	4	2	1	*	*	*	*
March 2020	83	25	17	6	3	1	*	*	*	*	*
March 2021	81	22	14	5	2	1	*	*	*	*	*
March 2022	78	19	12	4	2	*	*	*	*	*	*
March 2023	76	17	10	3	1	*	*	*	*	*	0
March 2024	73	14	8	2	1	*	*	*	*	*	0
March 2025	69	12	7	2	1	*	*	*	*	*	0
March 2026	66	11	6	1	*	*	*	*	*	*	0
March 2027	62	9	5	1	*	*	*	*	*	*	0
March 2028	58	8	4	1	*	*	*	*	*	0	0
March 2029	54	6	3	1	*	*	*	*	*	0	0
March 2030	49	5	2	*	*	*	*	*	*	0	0
March 2031	43	4	2	*	*	*	*	*	*	0	0
March 2032	38	3	1	*	*	*	*	*	*	0	0
March 2033	31	2	1	*	*	*	*	*	*	0	0
March 2034	25	2	1	*	*	*	*	*	0	0	0
March 2035	17	1	*	*	*	*	*	*	0	0	0
March 2036	9	*	*	*	*	*	*	*	0	0	0
March 2037	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.8	9.0	7.4	5.2	4.3	3.6	3.0	2.8	2.4	2.0	1.7

OB Class — PSA Prepayment Assumption

Date	0%	200%	400%	600%	800%	1000%	1200%
Initial Percent	100	100	100	100	100	100	100
March 2008	99	94	89	83	78	73	67
March 2009	99	83	70	58	46	36	27
March 2010	98	73	53	37	24	14	7
March 2011	97	63	39	23	12	6	2
March 2012	96	55	30	15	6	2	1
March 2013	95	47	22	9	3	1	*
March 2014	94	41	17	6	2	*	*
March 2015	92	35	12	4	1	*	*
March 2016	91	30	9	2	*	*	*
March 2017	89	26	7	1	*	*	*
March 2018	88	22	5	1	*	*	*
March 2019	86	19	4	1	*	*	*
March 2020	84	16	3	*	*	*	*
March 2021	82	14	2	*	*	*	*
March 2022	79	12	1	*	*	*	*
March 2023	77	10	1	*	*	*	0
March 2024	74	8	1	*	*	*	0
March 2025	71	7	1	*	*	*	0
March 2026	67	6	*	*	*	*	0
March 2027	64	5	*	*	*	*	0
March 2028	59	4	*	*	*	0	0
March 2029	55	3	*	*	*	0	0
March 2030	50	2	*	*	*	0	0
March 2031	45	2	*	*	*	0	0
March 2032	39	1	*	*	*	0	0
March 2033	32	1	*	*	*	0	0
March 2034	25	1	*	*	0	0	0
March 2035	18	*	*	*	0	0	0
March 2036	9	*	*	*	0	0	0
March 2037	0	0	0	0	0	0	0
Weighted Average Life (years)**	21.1	7.3	4.2	2.9	2.3	1.8	1.6

OA Class — PSA Prepayment Assumption

Date	0%	150%	315%	500%	650%	800%
Initial Percent	100	100	100	100	100	100
March 2008	99	96	93	89	86	83
March 2009	98	88	79	68	60	53
March 2010	98	79	63	47	36	27
March 2011	97	71	50	33	22	14
March 2012	95	64	40	23	13	7
March 2013	94	57	32	15	8	4
March 2014	93	51	26	11	5	2
March 2015	92	46	20	7	3	1
March 2016	90	41	16	5	2	*
March 2017	89	36	13	3	1	*
March 2018	87	32	10	2	1	*
March 2019	85	28	8	2	*	*
March 2020	83	25	6	1	*	*
March 2021	81	22	5	1	*	*
March 2022	78	19	4	*	*	*
March 2023	75	17	3	*	*	*
March 2024	72	15	2	*	*	*
March 2025	69	13	2	*	*	*
March 2026	66	11	1	*	*	*
March 2027	62	9	1	*	*	*
March 2028	58	8	1	*	*	*
March 2029	53	6	1	*	*	*
March 2030	49	5	*	*	*	*
March 2031	43	4	*	*	*	*
March 2032	37	3	*	*	*	*
March 2033	31	2	*	*	*	*
March 2034	24	2	*	*	*	0
March 2035	17	1	*	*	*	0
March 2036	9	*	*	*	*	0
March 2037	0	0	0	0	0	0
Weighted Average Life (years)**	20.8	9.0	5.3	3.6	2.9	2.4

FM Class — PSA Prepayment Assumption

Date	0%	150%	339%	500%	700%	900%	1100%	1400%
Initial Percent	100	100	100	100	100	100	100	100
March 2008	100	97	93	89	85	81	77	70
March 2009	100	90	79	69	58	48	38	25
March 2010	100	82	63	49	34	22	13	4
March 2011	100	75	50	34	20	10	4	1
March 2012	100	68	40	24	11	5	2	*
March 2013	100	62	32	17	7	2	1	*
March 2014	100	56	25	12	4	1	*	*
March 2015	100	51	20	8	2	*	*	*
March 2016	100	47	16	6	1	*	*	*
March 2017	100	42	13	4	1	*	*	*
March 2018	98	37	10	3	*	*	*	*
March 2019	96	33	8	2	*	*	*	0
March 2020	94	29	6	1	*	*	*	0
March 2021	91	26	5	1	*	*	*	0
March 2022	89	23	3	1	*	*	*	0
March 2023	86	20	3	*	*	*	*	0
March 2024	83	17	2	*	*	*	*	0
March 2025	79	15	2	*	*	*	0	0
March 2026	75	13	1	*	*	*	0	0
March 2027	71	11	1	*	*	*	0	0
March 2028	66	9	1	*	*	*	0	0
March 2029	61	8	*	*	*	*	0	0
March 2030	56	6	*	*	*	*	0	0
March 2031	50	5	*	*	*	0	0	0
March 2032	43	4	*	*	*	0	0	0
March 2033	36	3	*	*	*	0	0	0
March 2034	28	2	*	*	*	0	0	0
March 2035	20	1	*	*	*	0	0	0
March 2036	10	*	*	*	*	0	0	0
March 2037	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	22.9	9.9	5.2	3.7	2.8	2.2	1.9	1.5

* 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.

Characteristics of the R and RL Classes

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

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

Treasury Department regulations (the "Regulations") provide that a transfer of a "noneconomic residual interest" will be disregarded for all federal tax purposes unless no significant purpose of the transfer is to impede the assessment or collection of tax. The R and RL Classes will constitute noneconomic residual interests under the Regulations. Having a significant purpose to impede the assessment or collection of tax means that the transferor of a Residual Certificate knew or should have known that the transferee would be unwilling or unable to pay taxes due on its share of the taxable income of the REMIC trust (that is, the transferor had "improper knowledge").

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

A transfer satisfies the asset test if (i) the transferee's gross assets exceed $100 million and its net assets exceed $10 million (in each case, at the time of the transfer and at the close of each of the transferee's two fiscal years preceding the year of transfer), (ii) the transferee is an "eligible corporation" and the transferee agrees in writing that any subsequent transfer of the Residual Certificate will be to an eligible corporation and will comply with the safe harbor and satisfy the asset test, and (iii) the facts and circumstances known to the transferor do not reasonably indicate that the taxes associated with the Residual Certificate will not be paid. A transfer satisfies the formula test if the present value of the anticipated tax liabilities associated with holding the Residual Certificate is less than or equal to the present value of the sum of (i) any consideration given to the transferee to acquire the Residual Certificate, (ii) expected future distributions on the Residual Certificate, and (iii) anticipated tax savings associated with holding the Residual Certificate as the related REMIC trust generates losses. The Regulations contain additional details regarding their application and you should consult your own tax advisor regarding the application of the Regulations to a transfer of a Residual Certificate.

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

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

U.S. Treasury Circular 230 Notice

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

REMIC Elections and Special Tax Attributes

We will elect to treat the Lower Tier REMIC and the Trust as REMICs for federal income tax purposes. The REMIC Certificates, other than the R and RL Classes, will be designated as the "regular interests," and the R Class will be designated as the "residual interest," in the REMIC constituted by the Trust. The Lower Tier Regular Interests will be designated as the "regular interests" and the RL Class will be designated as the "residual interest" in the Lower Tier REMIC.

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

Taxation of Beneficial Owners of Regular Certificates

The Notional Classes, the Principal Only Classes, the Accrual Classes and the MS Class will be issued with original issue discount ("OID"), and certain other Classes of REMIC Certificates may be issued with OID. If a Class is issued with OID, a beneficial owner of a Certificate of that Class generally must recognize some taxable income in advance of the receipt of the cash attributable to that income. See "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:

Group	Prepayment Assumption
1	315% PSA
2	315% PSA
3	403% PSA
4	315% PSA
5	315% PSA
6	400% PSA
7	400% PSA
8	350% PSA
9	315% PSA
10	339% PSA
11	550% PSA
12	315% PSA
13	339% PSA
14	200% PSA

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

Taxation of Beneficial Owners of Residual Certificates

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

For purposes of determining the portion of the taxable income of the Trust (or the Lower Tier REMIC) that generally will not be treated as excess inclusions, the rate to be used is 120% of the "federal long-term rate." The rate will be published on or about February 20, 2007. 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 Group 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13 and 14 Classes of Certificates to Lehman Brothers, Inc. (the "Dealer") in exchange for the Group 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13 and 14 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, 6, 7, 8, 9, 10, 11, 12, 13 or 14 Class bears to the aggregate original principal balance of all Group 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13 or 14 Classes, respectively, will remain the same. In addition, the dollar amounts shown in the Principal Balance Schedule 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. Thacher Proffitt & Wood LLP will provide legal representation for the Dealer.

Schedule 1

Available Recombinations (1) (2)

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balances	RCR Classes	Original Principal Balance	Interest Rate	Interest Type (3)	Principal Type (3)	CUSIP Number	Final Distribution Date
Recombination 1								
LF	$166,666,667	AF (4)	$500,000,000	(5)	FLT	PT	31396VJS8	April 2037
NF	333,333,333							
Recombination 2								
MF	46,848,730	MA	71,651,000	4.25%	FIX	PAC/AD	31396VJT6	February 2037
MS	24,802,270							
Recombination 3								
PM	77,718,000	MB(6)	77,728,000	4.25	FIX	SUP/AD	31396VJU3	April 2037
ZP	10,000							
Recombination 4								
GO	38,194,444	GE	38,194,444	(5)	INV	PT	31396VJV1	April 2037
OI	224,074,074 (7)							
Recombination 5								
GO	48,379,629	FS	48,379,629	(5)	INV	PT	31396VJW9	April 2037
OI	224,074,074 (7)							
Recombination 6								
QF	96,296,296	FJ	96,296,296	(5)	FLT	PT	31396VJX7	April 2037
QI	9,629,629 (7)							
Recombination 7								
OJ	6,011,396	JN	6,011,396	(5)	INV	PT	31396VJY5	April 2037
JS	30,056,979 (7)							
Recombination 8								
OK	9,259,260	KG	9,259,260	(5)	INV	PT	31396VJZ2	April 2037
KI	46,296,295 (7)							

REMIC Certificates		RCR Certificates						
Classes	Original Principal or Notional Principal Balances	RCR Classes	Original Principal Balance	Interest Rate	Interest Type(3)	Principal Type(3)	CUSIP Number	Final Distribution Date
Recombination 9								
KF	$240,740,740	GF(8)	$750,000,000	(5)	FLT	PT	31396VKA5	April 2037
QF	96,296,296							
QI	9,629,629(7)							
JF	188,888,890							
FG	224,074,074							
Recombination 10								
OK	9,259,260	OB(9)	15,270,656	(10)	PO	PT	31396VKB3	April 2037
OJ	6,011,396							
Recombination 11								
KN	35,841,000	KB	70,607,000	5.00%	FIX	SEQ/AD	31396VKC1	July 2036
KA	34,766,000							
Recombination 12								
LO	27,777,778	OA(11)	118,055,557	(10)	PO	PT	31396VKD9	April 2037
NO	41,666,667							
UO	4,166,667							
JO	44,444,445							
Recombination 13								
FX	250,000,000	FM(12)	400,000,000	(5)	FLT	PT	31396VKE7	April 2037
FY	150,000,000							

(1) In any exchange under Recombination 1, 3, 9, 10, 11, 12 or 13, 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 or notional principal balances of the related REMIC Classes at the time of exchange. REMIC Certificates and RCR Certificates in Recombination 2, 4, 5, 6, 7 or 8 may be exchanged only in the proportions shown in this Schedule 1.
(2) If, as a result of a proposed exchange, a Certificateholder would hold a REMIC Certificate or RCR Certificate of a Class in an amount less than the applicable minimum denomination for that Class, the Certificateholder will be unable to effect the proposed exchange. See "Description of the Certificates—General—*Authorized Denominations*" in this prospectus supplement.
(3) See "Description of Certificates—Class Definitions and Abbreviations" in the REMIC Prospectus and "Description of the Certificates—Distributions of Interest" and "—Distributions of Principal" in this prospectus supplement.
(4) The AF Class is an RCR Class formed from a combination of the LF Class in Group 1 and the NF Class in Group 2.
(5) For a description of these interest rates, see "Description of the Certificates—Distributions of Interest" in this prospectus supplement.
(6) Principal payments on the REMIC Certificates in Recombination 3 from the ZP Accrual Amount will be paid as interest on the related RCR Certificates and thus will not reduce the principal balances of those RCR Certificates.
(7) Notional balances. These Classes are Interest Only Classes. See page S-9 for a description of how their notional balances are calculated.
(8) The GF Class is an RCR Class formed from a combination of the FG Class in Group 4, the JF Class in Group 5, the QF and QI Classes in Group 6, and the KF Class in Group 7.
(9) The OB Class is an RCR Class formed from a combination of the OJ Class in Group 6 and the OK Class in Group 7.
(10) Principal Only Classes.
(11) The OA Class is an RCR Class formed from a combination of the LO Class in Group 1, the NO Class in Group 2, the JO Class in Group 5 and the UO Class in Group 12.
(12) The FM Class is an RCR Class formed from a combination of the FX Class in Group 10 and the FY Class in Group 13.

Principal Balance Schedule

Aggregate Group Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$71,972,000.00	June 2011	$29,543,132.24	September 2015	$ 6,111,346.07
April 2007	71,029,754.56	July 2011	28,816,918.19	October 2015	5,918,477.04
May 2007	70,091,648.37	August 2011	28,094,409.45	November 2015	5,731,591.16
June 2007	69,158,337.51	September 2011	27,375,586.98	December 2015	5,550,505.13
July 2007	68,229,797.32	October 2011	26,660,431.79	January 2016	5,375,041.24
August 2007	67,306,003.25	November 2011	25,948,925.04	February 2016	5,205,027.13
September 2007	66,386,930.90	December 2011	25,241,047.94	March 2016	5,040,295.72
October 2007	65,472,555.96	January 2012	24,536,781.82	April 2016	4,880,684.98
November 2007	64,562,854.29	February 2012	23,836,108.12	May 2016	4,726,037.80
December 2007	63,657,801.83	March 2012	23,139,008.34	June 2016	4,576,201.84
January 2008	62,757,374.68	April 2012	22,445,464.10	July 2016	4,431,029.41
February 2008	61,861,549.04	May 2012	21,755,457.12	August 2016	4,290,377.30
March 2008	60,970,301.23	June 2012	21,081,468.84	September 2016	4,154,106.64
April 2008	60,083,607.72	July 2012	20,428,107.20	October 2016	4,022,082.79
May 2008	59,201,445.07	August 2012	19,794,746.73	November 2016	3,894,175.23
June 2008	58,323,789.97	September 2012	19,180,780.77	December 2016	3,770,257.36
July 2008	57,450,619.25	October 2012	18,585,620.96	January 2017	3,650,206.49
August 2008	56,581,909.82	November 2012	18,008,696.65	February 2017	3,533,903.62
September 2008	55,717,638.74	December 2012	17,449,454.37	March 2017	3,421,233.39
October 2008	54,857,783.18	January 2013	16,907,357.35	April 2017	3,312,083.97
November 2008	54,002,320.42	February 2013	16,381,884.98	May 2017	3,206,346.90
December 2008	53,151,227.87	March 2013	15,872,532.34	June 2017	3,103,917.06
January 2009	52,304,483.05	April 2013	15,378,809.74	July 2017	3,004,692.52
February 2009	51,462,063.59	May 2013	14,900,242.25	August 2017	2,908,574.44
March 2009	50,623,947.24	June 2013	14,436,369.28	September 2017	2,815,467.03
April 2009	49,790,111.86	July 2013	13,986,744.11	October 2017	2,725,277.39
May 2009	48,960,535.43	August 2013	13,550,933.51	November 2017	2,637,915.47
June 2009	48,135,196.05	September 2013	13,128,517.31	December 2017	2,553,293.96
July 2009	47,314,071.92	October 2013	12,719,088.03	January 2018	2,471,328.23
August 2009	46,497,141.34	November 2013	12,322,250.50	February 2018	2,391,936.22
September 2009	45,684,382.76	December 2013	11,937,621.47	March 2018	2,315,038.38
October 2009	44,875,774.70	January 2014	11,564,829.26	April 2018	2,240,557.59
November 2009	44,071,295.83	February 2014	11,203,513.41	May 2018	2,168,419.09
December 2009	43,270,924.89	March 2014	10,853,324.36	June 2018	2,098,550.39
January 2010	42,474,640.75	April 2014	10,513,923.12	July 2018	2,030,881.25
February 2010	41,682,422.39	May 2014	10,184,980.93	August 2018	1,965,343.54
March 2010	40,894,248.90	June 2014	9,866,178.97	September 2018	1,901,871.25
April 2010	40,110,099.46	July 2014	9,557,208.06	October 2018	1,840,400.35
May 2010	39,329,953.38	August 2014	9,257,768.37	November 2018	1,780,868.81
June 2010	38,553,790.06	September 2014	8,967,569.13	December 2018	1,723,216.47
July 2010	37,781,589.01	October 2014	8,686,328.37	January 2019	1,667,385.03
August 2010	37,013,329.86	November 2014	8,413,772.67	February 2019	1,613,317.97
September 2010	36,248,992.31	December 2014	8,149,636.85	March 2019	1,560,960.50
October 2010	35,488,556.21	January 2015	7,893,663.79	April 2019	1,510,259.51
November 2010	34,732,001.47	February 2015	7,645,604.13	May 2019	1,461,163.53
December 2010	33,979,308.13	March 2015	7,405,216.07	June 2019	1,413,622.65
January 2011	33,230,456.33	April 2015	7,172,265.13	July 2019	1,367,588.51
February 2011	32,485,426.30	May 2015	6,946,523.95	August 2019	1,323,014.21
March 2011	31,744,198.39	June 2015	6,727,772.03	September 2019	1,279,854.32
April 2011	31,006,753.03	July 2015	6,515,795.58	October 2019	1,238,064.79
May 2011	30,273,070.76	August 2015	6,310,387.27	November 2019	1,197,602.92

Aggregate Group (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
December 2019	$ 1,158,427.32	May 2024	$ 187,589.82	October 2028	$ 24,510.65
January 2020	1,120,497.89	June 2024	180,997.15	November 2028	23,491.21
February 2020	1,083,775.75	July 2024	174,624.04	December 2028	22,508.90
March 2020	1,048,223.21	August 2024	168,463.42	January 2029	21,562.45
April 2020	1,013,803.76	September 2024	162,508.43	February 2029	20,650.64
May 2020	980,481.99	October 2024	156,752.46	March 2029	19,772.29
June 2020	948,223.60	November 2024	151,189.08	April 2029	18,926.25
July 2020	916,995.34	December 2024	145,812.07	May 2029	18,111.43
August 2020	886,764.97	January 2025	140,615.41	June 2029	17,326.75
September 2020	857,501.28	February 2025	135,593.27	July 2029	16,571.18
October 2020	829,173.98	March 2025	130,739.99	August 2029	15,843.71
November 2020	801,753.74	April 2025	126,050.10	September 2029	15,143.39
December 2020	775,212.13	May 2025	121,518.32	October 2029	14,469.27
January 2021	749,521.59	June 2025	117,139.50	November 2029	13,820.45
February 2021	724,655.43	July 2025	112,908.69	December 2029	13,196.05
March 2021	700,587.77	August 2025	108,821.06	January 2030	12,595.24
April 2021	677,293.52	September 2025	104,871.96	February 2030	12,017.19
May 2021	654,748.39	October 2025	101,056.89	March 2030	11,461.10
June 2021	632,928.82	November 2025	97,371.47	April 2030	10,926.23
July 2021	611,811.99	December 2025	93,811.47	May 2030	10,411.81
August 2021	591,375.79	January 2026	90,372.81	June 2030	9,917.15
September 2021	571,598.78	February 2026	87,051.50	July 2030	9,441.55
October 2021	552,460.19	March 2026	83,843.73	August 2030	8,984.34
November 2021	533,939.91	April 2026	80,745.76	September 2030	8,544.88
December 2021	516,018.42	May 2026	77,754.01	October 2030	8,122.53
January 2022	498,676.84	June 2026	74,864.98	November 2030	7,716.70
February 2022	481,896.86	July 2026	72,075.31	December 2030	7,326.80
March 2022	465,660.72	August 2026	69,381.73	January 2031	6,952.28
April 2022	449,951.25	September 2026	66,781.07	February 2031	6,592.57
May 2022	434,751.78	October 2026	64,270.29	March 2031	6,247.16
June 2022	420,046.18	November 2026	61,846.41	April 2031	5,915.54
July 2022	405,818.80	December 2026	59,506.58	May 2031	5,597.21
August 2022	392,054.50	January 2027	57,248.00	June 2031	5,291.71
September 2022	378,738.59	February 2027	55,068.01	July 2031	4,998.56
October 2022	365,856.86	March 2027	52,963.98	August 2031	4,717.33
November 2022	353,395.52	April 2027	50,933.42	September 2031	4,447.58
December 2022	341,341.22	May 2027	48,973.88	October 2031	4,188.90
January 2023	329,681.03	June 2027	47,083.00	November 2031	3,940.90
February 2023	318,402.41	July 2027	45,258.51	December 2031	3,703.17
March 2023	307,493.22	August 2027	43,498.18	January 2032	3,475.36
April 2023	296,941.71	September 2027	41,799.89	February 2032	3,257.10
May 2023	286,736.47	October 2027	40,161.56	March 2032	3,048.03
June 2023	276,866.46	November 2027	38,581.19	April 2032	2,847.83
July 2023	267,321.00	December 2027	37,056.85	May 2032	2,656.16
August 2023	258,089.72	January 2028	35,586.66	June 2032	2,472.72
September 2023	249,162.59	February 2028	34,168.80	July 2032	2,297.20
October 2023	240,529.89	March 2028	32,801.51	August 2032	2,129.30
November 2023	232,182.19	April 2028	31,483.11	September 2032	1,968.74
December 2023	224,110.38	May 2028	30,211.93	October 2032	1,815.25
January 2024	216,305.61	June 2028	28,986.40	November 2032	1,668.57
February 2024	208,759.34	July 2028	27,804.97	December 2032	1,528.43
March 2024	201,463.26	August 2028	26,666.16	January 2033	1,394.60
April 2024	194,409.35	September 2028	25,568.51	February 2033	1,266.84

Aggregate Group (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
March 2033	$ 1,144.91	August 2033	$ 615.33	January 2034	$ 201.54
April 2033	1,028.59	September 2033	524.03	February 2034	130.77
May 2033	917.68	October 2033	437.17	March 2034	63.64
June 2033	811.96	November 2033	354.58	April 2034 and thereafter	0.00
July 2033	711.24	December 2033	276.09		

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.

TABLE OF CONTENTS

$3,079,141,002

FannieMae®

Guaranteed REMIC
Pass-Through
Certificates

Fannie Mae REMIC Trust 2007-30

PROSPECTUS SUPPLEMENT

LEHMAN BROTHERS

February 14, 2007