

\$252,083,277 (Approximate)



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2007-106**

The Certificates

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

Payments to Certificateholders

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

- interest accrued on the balance of your certificate, and
- principal to the extent available for payment on your class.

We will pay principal at rates that may vary from time to 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 and
- certain first lien, one- to four-family, fixed-rate mortgage loans having the characteristics described in this prospectus supplement.

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

Class	Group	Original Class Balance	Principal Type (1)	Interest Rate	Interest Type (1)	CUSIP Number	Final Distribution Date
FM	1	\$ 75,000,000	PT	(2)	FLT	31396XD68	November 2037
SM	1	75,000,000 (3)	NTL	(2)	INV/IO	31396XD76	November 2037
FN	2	75,000,000	PT	(2)	FLT	31396XD84	November 2037
SN	2	75,000,000 (3)	NTL	(2)	INV/IO	31396XD92	November 2037
A1(4) . .	3	87,499,952 (5)	PT	(2) (6)	FLT/AFC	31396XE26	October 2037
A2(4) . .	3	87,499,952 (3) (5)	NTL	(7)	WAC/IO	31396XE34	October 2037
A3(4) . .	3	14,583,325 (5)	PT	0.00%	PO	31396XE42	October 2037
A4(4) . .	3	102,083,277 (3) (5)	NTL	(7)	WAC/IO	31396XE59	October 2037
A5(4) . .	3	102,083,277 (3) (5)	NTL	(7)	WAC/IO	31396XE67	October 2037
R		0	NPR	0	NPR	31396XE75	November 2037
RL		0	NPR	0	NPR	31396XE83	November 2037

- | | |
|--|---|
| <p>(1) See "Description of the Certificates—Class Definitions and Abbreviations" in the REMIC prospectus.</p> <p>(2) Based on LIBOR.</p> <p>(3) Notional balances. These classes are interest only classes. See page S-6 for a description of how their notional balances are calculated.</p> <p>(4) Exchangeable classes.</p> <p>(5) Approximate. May vary by plus or minus 5%.</p> | <p>(6) Subject to the limitations described under "Description of the Certificates—Distributions of Interest—A1 Class" in this prospectus supplement.</p> <p>(7) These classes will bear interest at the applicable variable annual rates described on page S-11 of this prospectus supplement.</p> |
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If you own certificates of certain classes, you can exchange them for certificates of the corresponding RCR classes to be delivered at the time of exchange. The A6, A7, A8, A9 and A10 Classes are the RCR classes. For a more detailed description of the RCR classes, see Schedule I attached to this prospectus supplement and "Description of the Certificates—Combination and Recombination" in the REMIC prospectus.

The dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be October 30, 2007.

Carefully consider the risk factors on page S-7 of this prospectus supplement and starting 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.

Credit Suisse

The date of this Prospectus Supplement is October 25, 2007

TABLE OF CONTENTS

	<u>Page</u>		<u>Page</u>
AVAILABLE INFORMATION.....	S- 3	STRUCTURING ASSUMPTIONS	S-13
SUMMARY	S- 4	<i>Pricing Assumptions</i>	S-13
ADDITIONAL RISK FACTORS		<i>Prepayment Assumptions</i>	S-14
RELATED TO THE GROUP 3		YIELD TABLES	S-14
CLASSES	S- 7	<i>General</i>	S-14
DESCRIPTION OF THE		<i>The Inverse Floating Rate and the</i>	
CERTIFICATES	S- 7	<i>A2 Class</i>	S-15
GENERAL	S- 7	<i>The Principal Only Class</i>	S-17
<i>Structure</i>	S- 7	WEIGHTED AVERAGE LIVES OF THE	
<i>Fannie Mae Guaranty</i>	S- 8	CERTIFICATES.....	S-17
<i>Characteristics of Certificates</i>	S- 8	DECREMENT TABLES	S-18
<i>Authorized Denominations</i>	S- 8	CHARACTERISTICS OF THE RESIDUAL	
<i>Optional Termination of the Lower</i>		CLASSES.....	S-20
<i>Tier REMIC by DLJ Mortgage</i>		CERTAIN ADDITIONAL FEDERAL	
<i>Capital, Inc.</i>	S- 8	INCOME TAX CONSEQUENCES ..	S-20
THE MBS	S- 8	U.S. TREASURY CIRCULAR 230	
THE GROUP 3 MORTGAGE LOANS	S- 9	NOTICE	S-20
DISTRIBUTIONS OF INTEREST	S-10	REMIC ELECTIONS AND SPECIAL	
<i>General</i>	S-10	TAX ATTRIBUTES.....	S-20
<i>Delay Classes and No-Delay Classes</i>	S-10	TAXATION OF BENEFICIAL OWNERS OF	
<i>A1 Class</i>	S-10	REGULAR CERTIFICATES.....	S-20
<i>A2 Class</i>	S-11	TAXATION OF BENEFICIAL OWNERS OF	
<i>A4 Class</i>	S-11	RESIDUAL CERTIFICATES	S-21
<i>A5 Class</i>	S-11	TAXATION OF BENEFICIAL OWNERS OF	
<i>A6 Class</i>	S-11	RCR CERTIFICATES.....	S-21
<i>A7 Class</i>	S-11	PLAN OF DISTRIBUTION	S-22
<i>A8 Class</i>	S-11	LEGAL MATTERS	S-22
<i>A9 Class</i>	S-11	SCHEDULE 1	A- 1
<i>A10 Class</i>	S-12	EXHIBIT A	A- 2
DISTRIBUTIONS OF PRINCIPAL	S-12	EXHIBIT B	B- 1
CERTAIN DEFINITIONS RELATING TO			
PAYMENTS ON THE GROUP 3			
CLASSES.....	S-12		

AVAILABLE INFORMATION

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

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated August 1, 2007 (the “REMIC Prospectus”);
- our Prospectus for Fannie Mae Guaranteed Mortgage Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated January 1, 2006 (for all MBS issued prior to June 1, 2007) or dated June 1, 2007 (for all MBS issued on or after June 1, 2007) (as applicable, the “MBS Prospectus”); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading “Incorporation by Reference” in the REMIC Prospectus.

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

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

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

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

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

Credit Suisse Securities (USA) LLC
Prospectus Department
11 Madison Avenue
New York, NY 10010
(telephone 212-325-2580).

SUMMARY

This summary contains only limited information about the certificates. Statistical information in this summary is provided as of October 1, 2007. You should purchase the certificates only after reading this prospectus supplement and each of the additional disclosure documents listed on page S-3. In particular, please see the discussion of risk factors that appears in each of those additional disclosure documents.

Assets Underlying Each Group of Classes

<u>Group</u>	<u>Assets</u>
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 Mortgage Loans

Group 1 and Group 2

Characteristics of the MBS

	<u>Approximate Principal Balance</u>	<u>Pass- Through Rate</u>	<u>Range of Weighted Average Coupons or WACs (annual percentages)</u>	<u>Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)</u>
Group 1 MBS	\$75,000,000	7.00%	7.25% to 9.50%	241 to 360
Group 2 MBS	\$75,000,000	7.00%	7.25% to 9.50%	241 to 360

Assumed Characteristics of the Underlying Mortgage Loans

	<u>Principal Balance</u>	<u>Original Term to Maturity (in months)</u>	<u>Remaining Term to Maturity (in months)</u>	<u>Loan Age (in months)</u>	<u>Interest Rate</u>
Group 1 MBS	\$75,000,000	360	356	3	7.630%
Group 2 MBS	\$75,000,000	360	357	2	7.573%

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

Group 3

Certain Characteristics of the Group 3 Mortgage Loans

- Approximately 58.21% of the Group 3 Mortgage Loans provide for interest only periods that may range from five to ten years following origination. The remaining Group 3 Mortgage Loans are fully amortizing.
- Approximately 58.23% of the Group 3 Mortgage Loans provide for the payment of prepayment premiums as described in this prospectus supplement. However, in no event will certificate-holders be entitled to receive any of these prepayment premiums.

For additional information about the Group 3 Mortgage Loans, see “Description of the Certificates—The Group 3 Mortgage Loans” and Exhibit B in this prospectus supplement. In addition, for modeling purposes, we have assumed that the Group 3 Mortgage Loans have the characteristics set forth on Exhibit A.

Settlement Date

We expect to issue the certificates on October 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.

Record Date

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

Book-Entry and Physical Certificates

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

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

Exchanging Certificates Through Combination and Recombination

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

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

Interest Rates

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 and, in the case of the A1 Class, subject to the Available Funds Cap Rate described under “Description of the Certificates—Distributions of Interest—A1 Class” in this prospectus supplement:

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate*</u>
FM	5.69%	7.00%	0.54%	LIBOR + 54 basis points
SM	1.31%	6.46%	0.00%	6.46% – LIBOR
FN	5.65%	7.00%	0.59%	LIBOR + 59 basis points
SN	1.35%	6.41%	0.00%	6.41% – LIBOR
A1	5.58%	7.00%	0.45%	LIBOR + 45 basis points**

* We will establish LIBOR on the basis of the “BBA Method.”

** Subject to the Available Funds Cap Rate described under “Description of the Certificates—Distributions of Interest—A1 Class” in this prospectus supplement.

During each interest accrual period, the weighted average coupon classes will bear interest at the applicable rates described in this prospectus supplement.

Notional Classes

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

<u>Class</u>	
SM	100% of the FM Class
SN	100% of the FN Class
A2	100% of the A1 Class
A4	100% of the <i>sum</i> of the A1 and A3 Classes
A5	100% of the <i>sum</i> of the A1 and A3 Classes

Distributions of Principal

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

Weighted Average Lives (years) *

<u>Group 1 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>200%</u>	<u>400%</u>	<u>623%</u>	<u>900%</u>	<u>1250%</u>
FM and SM	21.3	7.6	4.4	3.1	2.2	1.7
<u>Group 2 Classes</u>	<u>PSA Prepayment Assumption</u>					
	<u>0%</u>	<u>200%</u>	<u>400%</u>	<u>623%</u>	<u>900%</u>	<u>1250%</u>
FN and SN	21.3	7.7	4.5	3.1	2.3	1.8
<u>Group 3 Classes</u>	<u>PPC Prepayment Assumption</u>					
	<u>0%</u>	<u>50%</u>	<u>100%</u>	<u>125%</u>	<u>150%</u>	<u>200%</u>
A1, A2, A3, A4, A5, A6, A7, A8, A9 and A10	19.7	8.5	4.8	3.9	3.2	2.3

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

ADDITIONAL RISK FACTORS RELATED TO THE GROUP 3 CLASSES

Existence of “due-on-sale” clauses in the Group 3 Mortgage Loans may affect prepayment rates. The Group 3 Mortgage Loans contain “due-on-sale” clauses generally providing that a lender can require repayment in full if the borrower sells the property securing that loan. In this way, property sales by borrowers can affect the rate of prepayments of the Group 3 Mortgage Loans. However, the enforceability of such “due-on-sale” clauses may be limited by applicable law.

Exercise of the optional clean-up call will have the same effect on the Group 3 Classes as borrower prepayments of the Group 3 Mortgage Loans. DLJ Mortgage Capital, Inc. has the option to purchase all of the Group 3 Mortgage Loans on or after the first distribution date when the aggregate stated principal balance of all of the Group 3 Mortgage Loans has been reduced to 1% or less of their aggregate stated principal balance as of the issue date. Purchase of the Group 3 Mortgage Loans will have the same effect on the Group 3 Classes as borrower prepayments of the loans in full.

DESCRIPTION OF THE CERTIFICATES

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

General

Structure. We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the “Trust”) pursuant to a trust agreement dated as of October 1, 2007 (the “Issue Date”). We will issue the Guaranteed REMIC Pass-Through Certificates (the “REMIC Certificates”) pursuant to that trust agreement. We will issue the Combinable and Recombinable REMIC Certificates (the “RCR Certificates” and, together with the REMIC Certificates, the “Certificates”) pursuant to a separate trust agreement dated as of August 1, 2007 and a supplement thereto dated as of the Issue Date (together with the trust agreement relating to the REMIC Certificates, the “Trust Agreement”). We will execute the Trust Agreement in our corporate capacity and as trustee (the “Trustee”). In general, the term “Classes” includes the Classes of REMIC Certificates and RCR Certificates.

The assets of the Trust will include

- two groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS” and “Group 2 MBS,” and together, the “MBS”) and
- certain mortgage loans (the “Group 3 Mortgage Loans”) having the characteristics described under “—The Group 3 Mortgage Loans” below and in Exhibit B.

Each MBS represents a beneficial ownership interest in a pool of first lien, one- to four-family (“single-family”), fixed-rate residential mortgage loans having the characteristics described under “—The MBS” below (together with the Group 3 Mortgage Loans, the “Mortgage Loans”).

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

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

<u>REMIC Designation</u>	<u>Assets</u>	<u>Regular Interests</u>	<u>Residual Interest</u>
Lower Tier REMIC	Group 3 Mortgage Loans	Interests in the Lower Tier REMIC other than the RL Class (the “Lower Tier Regular Interests”)	RL
Upper Tier REMIC	Lower Tier Regular Interests and the MBS	Group 1, Group 2 and Group 3 Classes	R

Fannie Mae Guaranty. For a description of our guaranties of the Certificates and the MBS, see “Description of the Certificates—Fannie Mae Guaranty” in the REMIC Prospectus and “Description of the Certificates—Fannie Mae Guaranty” in the MBS Prospectus. Our guaranties are not backed by the full faith and credit of the United States.

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

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

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

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

Optional Termination of the Lower Tier REMIC by DLJ Mortgage Capital, Inc. DLJ Mortgage Capital, Inc. may effect an early termination of the Lower Tier REMIC when the aggregate principal balance of the Group 3 Mortgage Loans is less than 1% of the aggregate principal balance of the Group 3 Mortgage Loans as of the Issue Date. We have no option to effect an early termination of the Lower Tier REMIC or the Trust. Further, we will not repurchase any of the Mortgage Loans underlying the Trust MBS in a “clean-up call.”

The MBS

The MBS provide that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the MBS are conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 30 years.

For additional information, see “Summary—Group 1 and Group 2—Characteristics of the MBS” and “—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement,

and “The Mortgage Pools” and “Yield, Maturity, and Prepayment Considerations” in the MBS Prospectus.

The Group 3 Mortgage Loans

We expect that the Lower Tier REMIC will consist of approximately 481 Group 3 Mortgage Loans having an aggregate principal balance of approximately \$102,083,365 as of the Issue Date. This aggregate amount may vary by plus or minus 5%.

Fannie Mae, as purchaser, DLJ Mortgage Capital, Inc., as seller (the “Seller”), and Select Portfolio Servicing Inc., Countrywide Home Loans Servicing LP, IndyMac Bank, F.S.B., Wells Fargo Bank, N.A., and SunTrust Mortgage, Inc., as servicers (each, a “Servicer”), will enter into a sale and servicing agreement dated as of the Issue Date (the “Sale and Servicing Agreement”).

The Group 3 Mortgage Loans are first lien, single-family, fixed-rate mortgage loans.

Each Group 3 Mortgage Loan is evidenced by a promissory note or similar evidence of indebtedness (a “Mortgage Note”) that is secured by a first mortgage or deed of trust on a single-family residential property. Each Mortgage Note requires the borrower to make monthly payments of principal and interest. We refer to the property that secures repayment of a Group 3 Mortgage Loan as the “Mortgaged Property.”

Each Group 3 Mortgage Loan provides that the obligor on the related Mortgage Note (the “borrower”) must make payments by a scheduled day of each month. This day is fixed at the time of origination. In addition, each Group 3 Mortgage Loan provides that each borrower must pay interest on its outstanding principal balance at the rate specified or described in the related Mortgage Note (the “Mortgage Interest Rate”). Interest is calculated on the basis of a 360-day year consisting of twelve 30-day months. If a borrower makes a payment earlier or later than the scheduled due date, the amortization schedule will not change, nor will the relative application of such payment to principal and interest.

The original principal balance of each Group 3 Mortgage Loan will not exceed the current conforming loan balance limitations established by our Charter. For a description of the conforming loan limits, see “Additional Considerations for Whole Loan REMICs—Fannie Mae Mortgage Purchase Program” in the REMIC Prospectus.

The information shown on Exhibit A summarizes certain assumed characteristics of the Group 3 Mortgage Loans as of the Issue Date. The information in the tables is presented in aggregated form, on the basis of the characteristics specified in the tables, and does not reflect actual or assumed characteristics of any individual Group 3 Mortgage Loan. The information in the tables does not give effect to prepayments received on the Group 3 Mortgage Loans on or after the Issue Date.

All of the Group 3 Mortgage Loans were acquired by the Seller.

The scheduled monthly payments on approximately 58.21% of the Group 3 Mortgage Loans (by principal balance at the Issue Date) represent accrued interest for a period of five to ten years following origination (such Group 3 Mortgage Loans, the “Interest Only Loans”). With respect to each Interest Only Loan, beginning with the first monthly payment following the expiration of the applicable interest only period, the scheduled monthly payments will increase to an amount sufficient to pay accrued interest and to fully amortize such Interest Only Loan by its scheduled maturity date.

In addition, approximately 58.23% of the Group 3 Mortgage Loans (by principal balance at the Issue Date) are subject to prepayment premiums if the borrower makes a full prepayment or a partial prepayment of principal during the prepayment premium periods described below. The prepayment premium calculations include, but are not limited to, the following:

- for prepayment periods of 4 or 6 months from the date of the Mortgage Note, a premium equal to six months interest for prepayments made during such prepayment period, as applicable,

calculated on the amount of all prepayments in excess of 20% of the original principal amount of the Mortgage Note; or

- for prepayment periods of 12, 24 or 36 months from the date of the Mortgage Note, a premium equal to six months interest on the portion of all prepayments made during any 12-month period in excess of 20% of the original principal amount of the Mortgage Note.

We prohibit imposition of a prepayment premium if the prepayment arises because the borrower must sell the property to cure a default, or when enforcement of the prepayment premium is otherwise prohibited by law. We also encourage the waiver of enforcement of prepayment premiums on sales of homes to third parties. After the expiration of the applicable prepayment premium period, borrowers may prepay the Group 3 Mortgage Loans without paying a premium.

Furthermore, state and federal laws may affect when or if a prepayment premium may be collected or may limit the premium that a lender may collect from a borrower when a Group 3 Mortgage Loan is prepaid. We cannot ensure whether the imposition of a prepayment premium is enforceable under any of these laws or if a change in any law will affect a borrower's decision whether or when to sell the property, refinance, or otherwise pay off the Group 3 Mortgage Loan.

In no event will Certificateholders be entitled to any portion of any prepayment premiums paid by borrowers.

For additional information about the Group 3 Mortgage Loans as of the Issue Date, see Exhibit B to this prospectus supplement.

Distributions of Interest

General. The certificates will bear interest at the rates described in this prospectus supplement. Interest to be paid on each Certificate on a Distribution Date will consist of one month's interest on the outstanding balance of that Certificate immediately prior to that Distribution Date.

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

<u>Delay Classes</u>	<u>No-Delay Classes</u>
A4, A5, A6, A7 and A8 Classes	Floating Rate and Inverse Floating Rate Classes and A2, A9 and A10 Classes

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

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

A1 Class. On each Distribution Date, we will pay interest on the A1 Class at an annual rate equal to the *least* of

- LIBOR + 45 basis points,
- 7.00% and
- the Available Funds Cap Rate (as defined below) for that date.

A2 Class. On each Distribution Date, we will pay interest on the A2 Class at an annual rate equal to the *lesser* of

- 6.55% – LIBOR, but in no event less than 0%, and
- the *excess*, if any, of (x) the Available Funds Cap Rate for that date *over* (y) the interest rate for the A1 Class for that date.

During the initial Interest Accrual Period, the A2 Class is expected to bear interest at an annual rate of approximately 1.42%.

A4 Class. On each Distribution Date, we will pay interest on the A4 Class at an annual rate equal to the *lesser* of

- 0.25%, and
- the *greater* of (x) the *excess*, if any, of the Net WAC of the Group 3 Mortgage Loans for that date *over* 6.00%, and (y) 0%.

During the initial Interest Accrual Period, the A4 Class is expected to bear interest at an annual rate of approximately 0.25%.

A5 Class. On each Distribution Date, we will pay interest on the A5 Class at an annual rate equal to the *excess*, if any, of the Net WAC of the Group 3 Mortgage Loans for that date *over* 6.25%. During the initial Interest Accrual Period, the A5 Class is expected to bear interest at an annual rate of approximately 0.05001%.

A6 Class. On each Distribution Date, we will pay interest on the A6 Class at an annual rate equal to the Net WAC of the Group 3 Mortgage Loans for that date. During the initial Interest Accrual Period, the A6 Class is expected to bear interest at an annual rate of approximately 6.30001%.

A7 Class. On each Distribution Date, we will pay interest on the A7 Class at an annual rate equal to the *lesser* of

- 6.25%, and
- the Net WAC of the Group 3 Mortgage Loans for that date.

During the initial Interest Accrual Period, the A7 Class is expected to bear interest at an annual rate of approximately 6.25%.

A8 Class. On each Distribution Date, we will pay interest on the A8 Class at an annual rate equal to the *lesser* of

- 6.00%, and
- the Net WAC of the Group 3 Mortgage Loans for that date.

During the initial Interest Accrual Period, the A8 Class is expected to bear interest at an annual rate of approximately 6.00%.

A9 Class. On each Distribution Date, we will pay interest on the A9 Class at an annual rate equal to the *product* of

- 12 *multiplied by*
- a fraction, expressed as a percentage, the numerator of which is the amount of interest payable on the A2 Class on that date and the denominator of which is the principal balance of the A3 Class on that date, before giving effect to payments on that date.

During the initial Interest Accrual Period, the A9 Class is expected to bear interest at an annual rate of approximately 8.52%.

A10 Class. On each Distribution Date, we will pay interest on the A10 Class at an annual rate equal to the *product* of

- 12 *multiplied by*
- a fraction, expressed as a percentage, the numerator of which is the aggregate amount of interest payable on the A2 and A4 Classes on that date and the denominator of which is the principal balance of the A3 Class on that date, before giving effect to payments on that date.

During the initial Interest Accrual Period, the A10 Class is expected to bear interest at an annual rate of approximately 10.27%.

Distributions of Principal

On the Distribution Date in each month, we will make payments of principal on the Certificates as described below.

- *Group 1*

The Group 1 Principal Distribution Amount to FM until retired. } Pass-Through Class

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

- *Group 2*

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

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

- *Group 3*

The Group 3 Principal Distribution Amount to A1 and A3, pro rata, until retired. } Pass-Through Classes

Certain Definitions Relating to Payments on the Group 3 Classes

Available Funds Cap Rate. For any Distribution Date, the *product* of

- the Net WAC of the Group 3 Mortgage Loans for that date
- multiplied by*
- the *sum* of (x) 1 *plus* (y) a fraction the numerator of which is the principal balance of the A3 Class on that date and the denominator of which is the principal balance of the A1 Class on that date, in each case before giving effect to payments on that date.

Due Period. For any Distribution Date, the period beginning on the second day of the month immediately preceding the month in which that Distribution Date occurs and ending on the first day of the month in which that Distribution Date occurs.

Group 3 Principal Distribution Amount. For any Distribution Date, the aggregate of the following amounts for all Group 3 Mortgage Loans, without duplication:

- the monthly payment of principal due on each Group 3 Mortgage Loan during the related Due Period, *plus*
- the Stated Principal Balance of each Group 3 Mortgage Loan that Fannie Mae, the Seller or the related Servicer purchases or repurchases during the calendar month preceding the month in which that Distribution Date occurs, *plus*

- the Stated Principal Balance of each Group 3 Mortgage Loan reported as having become a Liquidated Loan during the calendar month preceding the month in which that Distribution Date occurs, *plus*
- any partial or full principal prepayment reported as having been received during the related Prepayment Period from borrowers on any Group 3 Mortgage Loan.

Liquidated Loan. A defaulted Group 3 Mortgage Loan with respect to which the related Servicer has concluded that the full amount finally recoverable on account of that loan has been received, whether or not this amount is equal to the principal balance of that loan.

Net Mortgage Rate. For any Group 3 Mortgage Loan, the Mortgage Interest Rate of that loan minus the sum of (i) the applicable Servicing Fee Rate, (ii) the amount of any related lender-paid primary mortgage insurance premiums with respect to that loan (expressed as an annual percentage rate) and (iii) the rate at which the Guaranty Fee is calculated with respect to that loan.

Net WAC. For any Distribution Date, the weighted average of the Net Mortgage Rates of the Group 3 Mortgage Loans in effect on, and weighted on the basis of the Stated Principal Balances of the Group 3 Mortgage Loans as of, the first day of the month immediately preceding the month in which that Distribution Date occurs.

Prepayment Period. With respect to any Distribution Date, the calendar month preceding the month in which that Distribution Date occurs. However, there are some instances when the Distribution Date for principal prepayments may differ slightly from the description above. Sometimes the related Servicer is unable to provide us with prepayment information in sufficient time to allow us to include the prepayment in the monthly class factor for that Distribution Date. In such instances, we will distribute to the related Certificateholders on that Distribution Date the scheduled principal amount (and accrued interest) only and we will distribute the prepaid principal on the Distribution Date that occurs in the second month following the month in which the borrower makes the prepayment. If we do not receive timely reporting information from the related Servicer in instances such as a natural disaster, terrorist attack, or other similar catastrophic event, we will distribute to the related Certificateholders only the scheduled principal payment amount (and accrued interest) on each applicable Distribution Date. Following our receipt of required prepayment information from the related Servicer, any principal prepayments that were received but not reported will be distributed on subsequent Distribution Dates. Finally, our servicing guide permits the related Servicer to treat prepayments in full occurring on the first day of a month as if they actually occurred on the last day of the preceding month. For example, if a prepayment is received on February 1st, it may be treated as if it had been received on January 31st and, if it is so treated, the prepayment will be passed through on the Distribution Date occurring in February.

Servicing Fee Rate. The percentage identified on the Group 3 Mortgage Loan Schedule.

Stated Principal Balance. The unpaid principal balance of a Group 3 Mortgage Loan (or the scheduled unpaid principal balance thereof, in the case of Group 3 Mortgage Loans that are delinquent) as of the Issue Date reduced by all amounts representing principal received or advanced by the related Servicer and previously paid to the related Certificateholders with respect to that loan.

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on (i) the assumed characteristics of the Group 3 Mortgage Loans set forth on Exhibit A and (ii) the following assumptions (the “Pricing Assumptions”):

- the Mortgage Loans underlying the MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—Group 1 and Group 2—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement;

- the Mortgage Loans prepay at the constant percentages of PSA or PPC, as applicable, specified in the related tables;
- payments on all Group 3 Mortgage Loans are due and received on the first day of each month;
- each year consists of twelve 30-day months;
- there are no defaults, losses, additional delinquencies or liquidations with respect to the Group 3 Mortgage Loans;
- the Interest Only Loans have the remaining term to expiration of their interest only period specified in Exhibit A to this prospectus supplement;
- there are no substitutions of the Group 3 Mortgage Loans after the Issue Date;
- DLJ Mortgage Capital, Inc. does not exercise its optional clean-up call with respect to the Group 3 Mortgage Loans;
- the settlement date for the Certificates is October 30, 2007; and
- each Distribution Date occurs on the 25th day of a month.

Prepayment Assumptions. The prepayment model used in this prospectus supplement with respect to the Group 1 and Group 2 Classes is PSA. For a description of PSA, see “Yield, Maturity and Prepayment Considerations—Prepayment Models” in the REMIC Prospectus.

The model used in this prospectus supplement with respect to the Group 3 Classes is PPC. A 100% PPC Prepayment Assumption assumes a CPR of 6% for each Group 3 Mortgage Loan in the first month after its origination and an additional approximately 1.0909090909% (precisely 12%/11) of CPR for each month thereafter, building to 18% CPR in the twelfth month after the origination of such loan. Beginning in the twelfth month after the origination of such loan and in each month thereafter, 100% PPC assumes an 18% CPR each month. For a description of CPR, see “Yield, Maturity and Prepayment Considerations—Prepayment Models” in the REMIC Prospectus.

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 or PPC, as applicable, 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 or PPC, as applicable. Moreover, it is unlikely that

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

The Inverse Floating Rate Classes and the A2 Class. The yields on the Inverse Floating Rate Classes and the A2 Class will be sensitive in varying degrees to the rate of principal payments, including prepayments, of the related Mortgage Loans and to the level of the Index. The Mortgage Loans underlying the Trust MBS generally can be prepaid at any time without penalty. In the case of the Group 3 Mortgage Loans, approximately 58.23% provide for the payment of prepayment premiums as described under “—The Group 3 Mortgage Loans” above, and the remainder of the Group 3 Mortgage Loans 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 tables below, it is possible that investors in the SM, SN and A2 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 “Summary—Interest Rates” in this prospectus supplement and for each following Interest Accrual Period will be based on the specified level of the Index,
- the interest rate for the A2 Class for the initial Interest Accrual Period is the applicable rate listed on page S-11 of 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 Inverse Floating Rate Classes and the A2 Class (expressed in each case as a percentage of original principal balance) are as follows:

<u>Class</u>	<u>Price*</u>
SM	5.234375%
SN	4.875000%
A2	3.500000%

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

In the following yield tables, the symbol * is used to represent a yield of less than (99.9)%.

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

LIBOR	PSA Prepayment Assumption					
	50%	200%	400%	623%	900%	1250%
1.15%	114.7%	108.0%	98.9%	88.5%	75.2%	57.6%
3.15%	66.5%	59.3%	49.6%	38.4%	24.0%	5.1%
5.15%	22.2%	14.1%	3.0%	(10.1)%	(27.2)%	(50.3)%
6.46%	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption					
	50%	200%	400%	623%	900%	1250%
1.06%	126.1%	119.9%	111.5%	102.0%	89.8%	73.8%
3.06%	73.4%	66.7%	57.5%	47.1%	33.8%	16.4%
5.06%	25.3%	17.5%	6.8%	(5.7)%	(21.9)%	(43.4)%
6.41%	*	*	*	*	*	*

**Sensitivity of the A2 Class to Prepayments and LIBOR
(Pre-Tax Yields to Maturity)**

LIBOR	PPC Prepayment Assumption					
	25%	50%	100%	125%	150%	200%
1.13%	186.6%	179.1%	163.5%	155.3%	147.0%	129.5%
3.13%	107.2%	100.8%	87.6%	80.7%	73.7%	58.9%
5.13%	37.7%	32.4%	21.4%	15.7%	9.8%	(2.6)%
6.55%	*	*	*	*	*	*

**Sensitivity of the A2 Class to Prepayments and LIBOR†
(Pre-Tax Yields to Maturity)**

LIBOR	PPC Prepayment Assumption					
	25%	50%	100%	125%	150%	200%
1.13%	150.4%	143.4%	128.8%	121.3%	113.5%	97.3%
3.13%	75.4%	69.5%	57.3%	51.0%	44.4%	30.7%
5.13%	9.4%	4.5%	(5.5)%	(10.8)%	(16.2)%	(27.5)%
6.55%	*	*	*	*	*	*

† The information contained in this yield table for the A2 Class assumes that the Net WAC of the Group 3 Mortgage Loans with respect to each Distribution Date following the initial Distribution Date is equal to 5.245%. All the other Pricing Assumptions, however, are applicable.

Sensitivity of the A2 Class to Prepayments and LIBOR^{††}
(Pre-Tax Yields to Maturity)

LIBOR	PPC Prepayment Assumption					
	25%	50%	100%	125%	150%	200%
1.13%	63.9%	58.2%	46.3%	40.2%	33.8%	20.5%
3.13%	(3.0)%	(7.6)%	(17.2)%	(22.2)%	(27.3)%	(38.1)%
5.13%	*	*	*	*	*	*

^{††} The information contained in this yield table for the A2 Class assumes that the Net WAC of the Group 3 Mortgage Loans with respect to each Distribution Date following the initial Distribution Date is equal to 3.245%. All the other Pricing Assumptions, however, are applicable.

The Principal Only Class. **The Principal Only Class will not bear interest. As indicated in the table below, a low rate of principal payments (including prepayments) on the Group 3 Mortgage Loans will have a negative effect on the yields to investors in the Principal Only Class.**

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

Class	Price
A3	65.0%

Sensitivity of the A3 Class to Prepayments

	PPC Prepayment Assumption					
	25%	50%	100%	125%	150%	200%
Pre-Tax Yields to Maturity	3.9%	6.0%	11.2%	14.1%	17.2%	23.9%

Weighted Average Lives of the Certificates

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

In general, the weighted average lives of the Certificates will be shortened if the level of prepayments of principal of the related Mortgage Loans increases. However, the weighted average lives will depend upon a variety of other factors, including the timing of changes in the rate of principal distributions. 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 or PPC rates, as applicable and the corresponding weighted average lives of those Classes. The tables have been prepared on the basis of the Pricing Assumptions.

In the case of the information set forth for each Group 1 and Group 2 Class under 0% PSA, however, we assumed that the related Mortgage Loans have the original and remaining terms to maturity and bear interest at the annual rates specified in the table below.

<u>Mortgage Loans Relating to Trust Assets Specified Below</u>	<u>Original and Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	360 months	9.50%
Group 2 MBS	360 months	9.50%

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

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 or PPC rates, as applicable, even if the weighted average remaining term to maturity and the weighted average loan age of the Mortgage Loans are identical to the weighted averages specified in the Pricing Assumptions. This is the case because pools of loans with identical weighted averages are nonetheless likely to reflect differing dispersions of the related characteristics.

Percent of Original Principal Balances Outstanding

Date	FM and SM† Classes						FN and SN† Classes						A1, A2†, A3, A4†, A5†, A6, A7, A8, A9 and A10 Classes					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PPC Prepayment Assumption					
	0%	200%	400%	623%	900%	1250%	0%	200%	400%	623%	900%	1250%	0%	50%	100%	125%	150%	200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2008	99	95	92	87	82	75	99	96	92	88	84	78	99	91	83	79	75	67
October 2009	99	86	75	63	49	34	99	87	76	65	52	37	98	82	67	61	54	42
October 2010	98	75	56	39	23	9	98	76	58	41	24	10	97	74	55	46	39	27
October 2011	97	65	42	24	10	2	97	66	43	25	11	2	96	67	44	36	28	17
October 2012	96	57	32	15	5	1	96	57	32	16	5	1	95	60	36	27	20	11
October 2013	95	49	24	9	2	*	95	50	24	10	2	*	94	54	29	21	15	7
October 2014	94	43	18	6	1	*	94	43	18	6	1	*	92	48	24	16	11	4
October 2015	93	37	13	4	*	*	93	37	14	4	*	*	91	43	19	12	8	3
October 2016	92	32	10	2	*	*	92	32	10	2	*	*	90	39	15	9	5	2
October 2017	90	27	7	1	*	*	90	28	8	1	*	*	88	34	12	7	4	1
October 2018	89	24	5	1	*	*	89	24	6	1	*	*	85	30	10	5	3	1
October 2019	87	20	4	*	*	*	87	20	4	1	*	*	82	27	8	4	2	*
October 2020	85	17	3	*	*	*	85	17	3	*	*	*	78	23	6	3	1	*
October 2021	83	15	2	*	*	*	83	15	2	*	*	*	75	20	5	2	1	*
October 2022	81	13	2	*	*	0	81	13	2	*	*	0	72	18	4	2	1	*
October 2023	78	11	1	*	*	0	78	11	1	*	*	0	69	15	3	1	*	*
October 2024	75	9	1	*	*	0	75	9	1	*	*	0	66	13	2	1	*	*
October 2025	72	7	1	*	*	0	72	8	1	*	*	0	63	12	2	1	*	*
October 2026	69	6	*	*	*	0	69	6	*	*	*	0	59	10	1	*	*	*
October 2027	65	5	*	*	*	0	65	5	*	*	*	0	55	8	1	*	*	*
October 2028	61	4	*	*	*	0	61	4	*	*	*	0	51	7	1	*	*	*
October 2029	56	3	*	*	*	0	56	3	*	*	*	0	47	6	1	*	*	*
October 2030	51	3	*	*	*	0	51	3	*	*	*	0	42	5	*	*	*	*
October 2031	46	2	*	*	0	0	46	2	*	*	0	0	37	4	*	*	*	*
October 2032	40	2	*	*	0	0	40	2	*	*	0	0	31	3	*	*	*	*
October 2033	33	1	*	*	0	0	33	1	*	*	0	0	26	2	*	*	*	*
October 2034	26	1	*	*	0	0	26	1	*	*	0	0	19	2	*	*	*	*
October 2035	18	*	*	*	0	0	18	*	*	*	0	0	12	1	*	*	*	*
October 2036	10	*	*	*	0	0	10	*	*	*	0	0	5	*	*	*	*	*
October 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	21.3	7.6	4.4	3.1	2.2	1.7	21.3	7.7	4.5	3.1	2.3	1.8	19.7	8.5	4.8	3.9	3.2	2.3

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

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

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

Characteristics of the Residual Classes

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

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

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

The Certificates and payments on the Certificates are not generally exempt from taxation. Therefore, you should consider the tax consequences of holding a Certificate before you acquire one. The following tax discussion supplements the discussion under the caption “Material 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 “Material Federal Income Tax Consequences” and “ERISA Considerations”) and this prospectus supplement were not intended or written to be used, and cannot be used, for the purpose of avoiding United States federal tax penalties. These discussions were written to support the promotion or marketing of the transactions or matters addressed in this prospectus supplement. You should seek advice based on your particular circumstances from an independent tax advisor.

REMIC Elections and Special Tax Attributes

We will make a REMIC election with respect to each REMIC set forth in the table under “Description of the Certificates—General—*Structure*.” The Regular Classes will be designated as “regular interests” and the Residual Classes will be designated as the “residual interests” in the REMICs as set forth in that table. Thus, the 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 Residual Classes, as “qualified mortgages” for other REMICs. See “Material Federal Income Tax Consequences—REMIC Election and Special Tax Attributes” in the REMIC Prospectus.

Taxation of Beneficial Owners of Regular Certificates

The Notional Classes and the Principal Only 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 “Material 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 “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Regular Certificates Purchased at a Premium*” in the REMIC Prospectus.

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

<u>Group</u>	<u>Prepayment Assumption</u>
1	623% PSA
2	623% PSA
3	100% PPC

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

Taxation of Beneficial Owners of Residual Certificates

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

Taxation of Beneficial Owners of RCR Certificates

The RCR Classes will be created, sold and administered pursuant to an arrangement that will be classified as a grantor trust under subpart E, part I of subchapter J of the Code. The Regular Certificates that are exchanged for RCR Certificates set forth in Schedule 1 (including any exchanges effective on the Settlement Date) will be the assets of the trust, and the RCR Certificates will represent an ownership interest of the underlying Regular Certificates. For a general discussion of the federal income tax treatment of beneficial owners of Regular Certificates, see “Material Federal Income Tax Consequences” in the REMIC Prospectus.

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

PLAN OF DISTRIBUTION

We are obligated to deliver the Certificates to Credit Suisse Securities (USA) LLC (the “Dealer”) in exchange for the MBS and the Group 3 Mortgage Loans. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

LEGAL MATTERS

Sidley Austin LLP will provide legal representation for Fannie Mae. McKee Nelson LLP will provide legal representation for the Dealer.

Available Recombinations (1)

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type (2)	Interest Rate	Interest Type (2)	CUSIP Number	Final Distribution Date
Recombination 1								
A1	\$ 87,499,952	A6	\$102,083,277	PT	(3)	WAC	31396XE91	October 2037
A2	87,499,952 (4)							
A3	14,583,325							
A4	102,083,277 (4)							
A5	102,083,277 (4)							
Recombination 2								
A1	87,499,952	A7	102,083,277	PT	(3)	WAC	31396XF25	October 2037
A2	87,499,952 (4)							
A3	14,583,325							
A4	102,083,277 (4)							
Recombination 3								
A1	87,499,952	A8	102,083,277	PT	(3)	WAC	31396XF33	October 2037
A2	87,499,952 (4)							
A3	14,583,325							
Recombination 4								
A2	87,499,952 (4)	A9	14,583,325	PT	(3)	WAC	31396XF41	October 2037
A3	14,583,325							
Recombination 5								
A2	87,499,952 (4)	A10	14,583,325	PT	(3)	WAC	31396XF58	October 2037
A3	14,583,325							
A4	102,083,277 (4)							

(1) REMIC Certificates and RCR Certificates in each Recombination may be exchanged only in the proportions of *original* principal or notional principal balances for the related Classes shown in this Schedule 1 (disregarding any retired Classes). For example, if a particular Recombination includes two REMIC Classes and one RCR Class whose *original* principal balances shown in the schedule reflect a 1:1:2 relationship, the same 1:1:2 relationship among the *original* principal balances of those REMIC and RCR Classes must be maintained in any exchange. This is true even if, as a result of the applicable payment priority sequence, the relationship between their *current* principal balances has changed over time. Moreover, if as a result of a proposed exchange, a Certificateholder would hold a 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.

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

(3) For a description of these interest rates, see “Description of the Certificates—Distributions of Interest” in this prospectus supplement.

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

Certain Assumed Characteristics of the Group 3 Mortgage Loans
(As of October 1, 2007)

Issue Date Unpaid Principal Balance	Weighted Average Mortgage Rate	Weighted Average Net Mortgage Rate	Weighted Average Original Term (in Months)	Weighted Average Remaining Term (in Months)	Weighted Average Age (in Months)	Weighted Average Term to Expiration of Interest Only Period (in Months)	Weighted Average Term to Expiration of Interest Only Period (in Months)
\$ 679,785	5.9522924528%	4.8872924528%	120	114	6	N/A	N/A
1,686,489	7.0288981280	5.8224714228	180	174	6	N/A	N/A
10,585,203	6.3071076847	5.2227418963	180	172	8	N/A	N/A
321,230	7.6477399371	6.3461097345	240	235	5	N/A	N/A
1,675,173	7.6264127645	6.4027590732	360	343	17	N/A	N/A
27,717,040	7.3910783918	6.2190948363	360	353	7	N/A	N/A
39,277,208	8.0809127340	6.6752484878	360	356	4	120	116
20,141,149	7.7199726330	6.3241910649	360	355	5	120	115

Exhibit B

**Certain Information About the Group 3 Mortgage Loans
(As of October 1, 2007)**

The following tables set forth certain information as to the Group 3 Mortgage Loans as of the Issue Date. The sum of the percentage columns may not equal 100% due to rounding.

Issue Date Mortgage Loan Principal Balances (1)

Issue Date Mortgage Loan Principal Balances (\$)	Number of Group 3 Mortgage Loans	Principal Balance Outstanding	Percent of Principal Balance of Group 3 Mortgage Loans	Weighted Average Mortgage Interest Rate	Weighted Average Term to Maturity (months)	Weighted Average Mortgage Loan Age (months)
25,000.01 - 50,000.00	5	\$ 219,479.38	0.22%	7.360%	235	5
50,000.01 - 75,000.00	27	1,661,412.27	1.63	8.098	306	7
75,000.01 - 100,000.00	39	3,416,923.08	3.35	7.292	278	5
100,000.01 - 125,000.00	35	3,993,488.46	3.91	7.477	315	6
125,000.01 - 150,000.00	42	5,822,303.32	5.70	7.566	324	6
150,000.01 - 175,000.00	45	7,396,295.93	7.25	7.415	322	7
175,000.01 - 200,000.00	49	9,114,754.20	8.93	7.325	314	6
200,000.01 - 225,000.00	49	10,443,989.04	10.23	7.800	343	6
225,000.01 - 250,000.00	39	9,286,758.27	9.10	7.707	336	5
250,000.01 - 275,000.00	22	5,823,655.14	5.70	7.374	321	7
275,000.01 - 300,000.00	29	8,352,843.25	8.18	7.496	341	6
300,000.01 - 325,000.00	26	8,094,825.79	7.93	7.853	340	3
325,000.01 - 350,000.00	24	8,187,653.43	8.02	7.366	345	7
350,000.01 - 375,000.00	15	5,457,948.99	5.35	7.729	318	5
375,000.01 - 400,000.00	15	5,881,001.62	5.76	7.649	329	7
400,000.01 - 425,000.00	12	4,976,737.80	4.88	7.888	355	5
425,000.01 - 450,000.00	1	446,500.00	0.44	7.375	352	8
450,000.01 - 475,000.00	2	923,995.06	0.91	6.814	354	6
475,000.01 - 500,000.00	3	1,492,750.00	1.46	8.539	355	5
525,000.01 - 550,000.00	1	540,000.00	0.53	8.750	357	3
550,000.01 - 575,000.00	1	550,049.76	0.54	7.625	357	3
Total:.....	481	\$102,083,364.79	100.00%			

(1) As of the Issue Date, the average principal balance of the Group 3 Mortgage Loans is expected to be approximately \$212,231.53.

Mortgage Interest Rates (1)

Mortgage Interest Rates (%)	Number of Group 3 Mortgage Loans	Principal Balance Outstanding	Percent of Principal Balance of Group 3 Mortgage Loans	Weighted Average Mortgage Interest Rate	Weighted Average Term to Maturity (months)	Weighted Average Mortgage Loan Age (months)
5.001 - 5.500.....	4	\$ 1,160,402.21	1.14%	5.394%	277	18
5.501 - 6.000.....	22	4,873,694.77	4.77	5.854	229	12
6.001 - 6.500.....	72	15,390,299.41	15.08	6.324	277	8
6.501 - 7.000.....	69	13,792,463.39	13.51	6.841	333	7
7.001 - 7.500.....	87	17,191,232.08	16.84	7.349	344	5
7.501 - 8.000.....	70	13,803,194.56	13.52	7.811	353	5
8.001 - 8.500.....	68	15,524,061.14	15.21	8.294	348	4
8.501 - 9.000.....	47	10,185,414.92	9.98	8.796	356	4
9.001 - 9.500.....	24	5,864,863.22	5.75	9.290	357	3
9.501 - 10.000.....	18	4,297,739.09	4.21	9.814	357	3
Total:.....	481	\$102,083,364.79	100.00%			

(1) As of the Issue Date, the weighted average mortgage interest rate of the Group 3 Mortgage Loans is expected to be approximately 7.598%.

Net Mortgage Rates (1)

Net Mortgage Rates (%)	Number of Group 3 Mortgage Loans	Principal Balance Outstanding	Percent of Principal Balance of Group 3 Mortgage Loans	Weighted Average Mortgage Interest Rate	Weighted Average Term to Maturity (months)	Weighted Average Mortgage Loan Age (months)
3.001 - 3.500.....	1	\$ 53,258.52	0.05%	6.750%	170	10
4.001 - 4.500.....	6	1,638,647.77	1.61	5.564	268	22
4.501 - 5.000.....	21	4,610,166.63	4.52	5.860	224	10
5.001 - 5.500.....	73	15,875,444.37	15.55	6.346	282	8
5.501 - 6.000.....	81	16,590,909.60	16.25	6.992	336	6
6.001 - 6.500.....	118	25,680,425.48	25.16	7.604	349	5
6.501 - 7.000.....	78	15,439,248.93	15.12	8.174	350	5
7.001 - 7.500.....	47	9,842,191.74	9.64	8.700	349	5
7.501 - 8.000.....	33	7,084,527.96	6.94	9.109	357	3
8.001 - 8.500.....	19	4,514,772.32	4.42	9.581	357	3
8.501 - 9.000.....	4	753,771.47	0.74	9.939	358	2
Total:.....	481	\$102,083,364.79	100.00%			

(1) As of the Issue Date, the weighted average net mortgage interest rate of the Group 3 Mortgage Loans is expected to be approximately 6.30001%.

Original Terms to Stated Maturity (1)

Original Terms to Stated Maturity (months)	Number of Group 3 Mortgage Loans	Principal Balance Outstanding	Percent of Principal Balance of Group 3 Mortgage Loans	Weighted Average Mortgage Interest Rate	Weighted Average Term to Maturity (months)	Weighted Average Mortgage Loan Age (months)
120	5	\$ 679,787.79	0.67%	5.952%	114	6
180	74	12,271,708.54	12.02	6.406	172	8
240	3	321,231.37	0.31	7.648	235	5
360	399	88,810,637.09	87.00	7.775	354	6
Total:.....	481	\$102,083,364.79	100.00%			

(1) As of the Issue Date, the weighted average original term to stated maturity of the Group 3 Mortgage Loans is expected to be approximately 336 months.

Remaining Terms to Stated Maturity (1)

Remaining Terms to Stated Maturity (months)	Number of Group 3 Mortgage Loans	Principal Balance Outstanding	Percent of Principal Balance of Group 3 Mortgage Loans	Weighted Average Mortgage Interest Rate	Weighted Average Term to Maturity (months)	Weighted Average Mortgage Loan Age (months)
1 - 120	5	\$ 679,787.79	0.67%	5.952%	114	6
121 - 240	77	12,592,939.91	12.34	6.438	174	8
241 - 360	399	88,810,637.09	87.00	7.775	354	6
Total:.....	481	\$102,083,364.79	100.00%			

(1) As of the Issue Date, the weighted average remaining term to stated maturity of the Group 3 Mortgage Loans is expected to be approximately 331 months.

Remaining Terms to Expiration of Interest Only Period (1)

Remaining Terms to Expiration of Interest Only Period (months)	Number of Group 3 Mortgage Loans	Principal Balance Outstanding	Percent of Principal Balance of Group 3 Mortgage Loans	Weighted Average Mortgage Interest Rate	Weighted Average Term to Maturity (months)	Weighted Average Mortgage Loan Age (months)
0	250	\$ 42,664,981.95	41.79%	7.096%	296	8
81 - 100.....	4	892,440.54	0.87	6.716	337	23
101 - 120.....	227	58,525,942.30	57.33	7.978	356	4
Total:.....	481	\$102,083,364.79	100.00%			

(1) As of the Issue Date, the weighted average remaining term to the expiration of the interest only period of the Group 3 Mortgage Loans is expected to be approximately 67 months.

Mortgage Loan Ages (1)

Mortgage Loan Ages (months)	Number of Group 3 Mortgage Loans	Principal Balance Outstanding	Percent of Principal Balance of Group 3 Mortgage Loans	Weighted Average Mortgage Interest Rate	Weighted Average Term to Maturity (months)	Weighted Average Mortgage Loan Age (months)
1 - 12.....	441	\$ 93,819,337.08	91.90%	7.649%	330	5
13 - 24.....	35	6,944,586.04	6.80	7.278	339	18
25 - 36.....	4	1,055,913.53	1.03	5.621	309	32
49 - 60.....	1	263,528.14	0.26	5.750	310	50
Total:.....	481	\$102,083,364.79	100.00%			

(1) As of the Issue Date, the weighted average mortgage loan age of the Group 3 Mortgage Loans is expected to be approximately 6 months.

Original Loan-to-Value Ratios (1) (2)

Original Loan-to-Value Ratios (%)	Number of Group 3 Mortgage Loans	Principal Balance Outstanding	Percent of Principal Balance of Group 3 Mortgage Loans	Weighted Average Mortgage Interest Rate	Weighted Average Term to Maturity (months)	Weighted Average Mortgage Loan Age (months)
<= 10.000	1	\$ 85,023.99	0.08%	6.875%	173	7
10.001 - 15.000	1	374,049.45	0.37	6.875	357	3
15.001 - 20.000	5	404,943.99	0.40	6.482	171	9
20.001 - 25.000	6	810,852.19	0.79	6.549	248	7
25.001 - 30.000	10	1,559,353.18	1.53	6.348	254	9
30.001 - 35.000	7	1,125,214.17	1.10	6.373	258	7
35.001 - 40.000	9	1,300,754.96	1.27	6.507	224	7
40.001 - 45.000	15	2,330,787.62	2.28	6.637	272	10
45.001 - 50.000	12	2,543,826.74	2.49	6.042	289	11
50.001 - 55.000	19	3,746,830.31	3.67	6.512	289	6
55.001 - 60.000	22	4,827,557.23	4.73	6.627	273	8
60.001 - 65.000	19	3,911,873.62	3.83	6.690	284	9
65.001 - 70.000	30	5,559,889.61	5.45	7.040	331	5
70.001 - 75.000	25	4,770,876.76	4.67	7.390	341	6
75.001 - 80.000	84	18,471,260.21	18.09	7.183	340	8
80.001 - 85.000	8	2,162,225.68	2.12	8.334	357	3
85.001 - 90.000	48	9,527,982.14	9.33	8.377	345	4
90.001 - 95.000	55	11,666,836.20	11.43	8.375	349	6
95.001 - 100.000	105	26,903,226.74	26.35	8.288	357	3
Total:.....	481	\$102,083,364.79	100.00%			

- (1) The loan-to-value ratio of a Group 3 Mortgage Loan is equal to its principal balance at origination divided by the lesser of the appraised value of the related Mortgaged Property at origination and, if applicable, the sales price at origination.
- (2) As of the Issue Date, the weighted average original loan-to-value ratio of the Group 3 Mortgage Loans is expected to be approximately 79.775%.

Documentation Program (1)

Type of Program	Number of Group 3 Mortgage Loans	Principal Balance Outstanding	Percent of Principal Balance of Group 3 Mortgage Loans	Weighted Average Mortgage Interest Rate	Weighted Average Term to Maturity (months)	Weighted Average Mortgage Loan Age (months)
Full Documentation.....	83	\$ 16,663,993.36	16.32%	7.489%	345	7
No Asset	3	640,306.66	0.63	7.961	342	3
No Income/No Asset	173	33,167,811.41	32.49	7.076	291	7
No Income	173	41,030,428.98	40.19	8.046	351	4
No Ratio ⁽¹⁾	30	6,206,633.35	6.08	7.585	351	6
Stated Income.....	19	4,374,191.03	4.28	7.743	346	6
Total:.....	481	\$102,083,364.79	100.00%			

- (1) Income is not disclosed by the borrower and the Debt-to-Income ratio is not calculated.

Types of Mortgaged Properties

Property Type	Number of Group 3 Mortgage Loans	Principal Balance Outstanding	Percent of Principal Balance of Group 3 Mortgage Loans	Weighted Average Mortgage Interest Rate	Weighted Average Term to Maturity (months)	Weighted Average Mortgage Loan Age (months)
1 Family Residence.....	281	\$ 55,733,862.92	54.60%	7.555%	324	6
Condo	53	10,693,821.25	10.48	7.580	335	6
2-4 Family	50	12,420,592.12	12.17	7.575	323	7
PUD	97	23,235,088.50	22.76	7.724	348	5
Total:.....	481	\$102,083,364.79	100.00%			

Geographic Distribution of Mortgaged Properties

State	Number of Group 3 Mortgage Loans	Principal Balance Outstanding	Percent of Principal Balance of Group 3 Mortgage Loans	Weighted Average Mortgage Interest Rate	Weighted Average Term to Maturity (months)	Weighted Average Mortgage Loan Age (months)
California.....	78	\$ 19,725,536.88	19.32%	6.946%	315	7
Florida	80	15,208,789.23	14.90	7.453	329	7
Arizona	30	6,923,673.11	6.78	8.081	352	4
New York	25	6,550,481.17	6.42	7.167	308	7
Nevada.....	24	5,899,368.93	5.78	7.838	356	4
New Jersey	17	4,670,245.33	4.57	7.928	315	5
Illinois.....	19	4,130,374.77	4.05	8.343	348	3
Texas.....	26	3,868,810.13	3.79	7.737	333	4
Massachusetts.....	12	3,157,138.27	3.09	7.653	332	13
Georgia	16	2,935,041.70	2.88	8.020	332	4
Other	154	29,013,905.27	28.42	7.824	336	5
Total:.....	481	\$102,083,364.79	100.00%			

Loan Purpose

Loan Purpose	Number of Group 3 Mortgage Loans	Principal Balance Outstanding	Percent of Principal Balance of Group 3 Mortgage Loans	Weighted Average Mortgage Interest Rate	Weighted Average Term to Maturity (months)	Weighted Average Mortgage Loan Age (months)
Purchase.....	239	\$ 55,078,282.02	53.95%	8.029%	351	5
Refinance - Rate Term	58	11,397,350.35	11.16	7.119	333	6
Refinance - Cashout	184	35,607,732.42	34.88	7.084	298	7
Total:.....	481	\$102,083,364.79	100.00%			

Occupancy Types (1)

Occupancy Type	Number of Group 3 Mortgage Loans	Principal Balance Outstanding	Percent of Principal Balance of Group 3 Mortgage Loans	Weighted Average Mortgage Interest Rate	Weighted Average Term to Maturity (months)	Weighted Average Mortgage Loan Age (months)
Primary	333	\$ 76,844,722.98	75.28%	7.453%	327	6
Second Home	15	2,815,220.07	2.76	7.781	351	4
Investment	133	22,423,421.74	21.97	8.073	341	5
Total:.....	481	\$102,083,364.79	100.00%			

(1) Based upon representations of the related borrowers at the time of origination.

Credit Score (1)

Credit Score	Number of Group 3 Mortgage Loans	Principal Balance Outstanding	Percent of Principal Balance of Group 3 Mortgage Loans	Weighted Average Mortgage Interest Rate	Weighted Average Term to Maturity (months)	Weighted Average Mortgage Loan Age (months)
601 - 620.....	6	\$ 1,076,311.16	1.05%	6.494%	264	18
621 - 640.....	22	3,695,456.16	3.62	6.967	310	8
641 - 660.....	44	7,416,725.58	7.27	6.952	288	6
661 - 680.....	44	9,469,183.64	9.28	7.564	323	6
681 - 700.....	88	21,316,620.92	20.88	8.026	354	5
701 - 720.....	64	14,076,969.20	13.79	8.117	349	6
721 - 740.....	63	12,880,579.34	12.62	7.623	327	6
741 - 760.....	69	14,563,402.49	14.27	7.487	322	6
761 - 780.....	37	8,984,484.38	8.80	6.942	310	6
781 - 800.....	30	5,545,527.68	5.43	7.508	348	5
801 - 820.....	14	3,058,104.24	3.00	7.562	340	8
Total:.....	481	\$102,083,364.79	100.00%			

(1) As of the Issue Date, the weighted average credit score of the Group 3 Mortgage Loans is expected to be approximately 715.

Amortization Type

Amortization Type	Number of Group 3 Mortgage Loans	Principal Balance Outstanding	Percent of Principal Balance of Group 3 Mortgage Loans	Weighted Average Mortgage Interest Rate	Weighted Average Term to Maturity (months)	Weighted Average Mortgage Loan Age (months)
Fully Amortizing	250	\$ 42,664,981.95	41.79%	7.096%	296	8
Interest Only	231	59,418,382.84	58.21	7.959	355	5
Total:.....	481	\$102,083,364.79	100.00%			

Prepayment Premium Period

Prepayment Premium Period (months)	Number of Group 3 Mortgage Loans	Principal Balance Outstanding	Percent of Principal Balance of Group 3 Mortgage Loans	Weighted Average Mortgage Interest Rate	Weighted Average Term to Maturity (months)	Weighted Average Mortgage Loan Age (months)
0	167	\$ 42,638,893.70	41.77%	8.021%	348	5
4	6	1,431,984.92	1.40	6.880	324	4
5	1	286,134.06	0.28	6.750	354	6
6	10	2,164,795.52	2.12	7.456	330	4
12	31	6,587,950.19	6.45	6.781	265	8
24	24	4,258,672.67	4.17	7.599	320	6
36	242	44,714,933.73	43.80	7.350	325	7
Total:.....	481	\$102,083,364.79	100.00%			

No one is authorized to give information or to make representations in connection with the Certificates other than the information and representations contained in this Prospectus Supplement and the additional Disclosure Documents. You must not rely on any unauthorized information or representation. This Prospectus Supplement and the additional Disclosure Documents do not constitute an offer or solicitation with regard to the Certificates if it is illegal to make such an offer or solicitation to you under state law. By delivering this Prospectus Supplement and the additional Disclosure Documents at any time, no one implies that the information contained herein or therein is correct after the date hereof or thereof.

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

\$252,083,277 (Approximate)



**Guaranteed REMIC
Pass-Through Certificates**

Fannie Mae REMIC Trust 2007-106

PROSPECTUS SUPPLEMENT

TABLE OF CONTENTS

	Page
Table of Contents	S- 2
Available Information	S- 3
Summary	S- 4
Additional Risk Factors Related to the Group 3 Classes	S- 7
Description of the Certificates	S- 7
Certain Additional Federal Income Tax Consequences	S-20
Plan of Distribution	S-22
Legal Matters	S-22
Schedule 1	A- 1
Exhibit A	A- 2
Exhibit B	B- 1

Credit Suisse

October 25, 2007
