



## Guaranteed REMIC Pass-Through Certificates Fannie Mae REMIC Trust 2008-29

### The Certificates

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

### Payments to Certificateholders

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

- interest accrued on the balance of your certificate (except in the case of the accrual classes), and
- principal to the extent available for payment on your class.

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

### The Fannie Mae Guaranty

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

### The Trust and its Assets

The trust 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 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(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
AB .....	1	\$400,000,000	SEQ	4.5%	FIX	31396YUR1	April 2034
VA(2) ..	1	52,924,000	SEQ/AD	4.5	FIX	31396Y F 5 6	April 2019
VB(2) ..	1	17,976,000	SEQ/AD	4.5	FIX	31396Y F 6 4	January 2022
ZA(2) ..	1	83,100,000	SEQ	4.5	FIX/Z	31396Y F 7 2	April 2038
FD .....	2	50,000,000	PT	(3)	FLT	31396Y F 8 0	April 2038
SD(2) ..	2	50,000,000(4)	NTL	(3)	INV/IO	31396Y F 9 8	April 2038
DO(2) ..	2	7,692,308	PT	0.0	PO	31396Y G 2 2	April 2038
BG .....	3	300,000,000	TAC/AD	4.7	FIX	31396Y G 3 0	December 2035
IO .....	3	18,000,000(4)	NTL	5.0	FIX/IO	31396Y G 4 8	December 2035
VM(2) ..	3	16,201,000	SUP/AD	5.0	FIX	31396Y G 5 5	January 2019
VI(2) ...	3	3,240,200(4)	NTL	5.0	FIX/IO	31396Y G 6 3	January 2019
MZ(2) ...	3	17,990,666	SUP/AD	6.0	FIX/Z	31396Y G 7 1	April 2036
OB(2) ..	3	6,838,334	SUP/AD	0.0	PO	31396Y G 8 9	April 2036
BZ .....	3	14,209,000	SEQ	5.0	FIX/Z	31396Y G 9 7	April 2038
CA .....	4	300,000,000	TAC/AD	4.5	FIX	31396Y H 2 1	September 2035
CI .....	4	30,000,000(4)	NTL	5.0	FIX/IO	31396Y H 3 9	September 2035
VC(2) ..	4	32,147,000	SUP/AD	5.0	FIX	31396Y H 4 7	February 2019
IV(2) ...	4	3,214,700(4)	NTL	5.0	FIX/IO	31396Y H 5 4	February 2019
LZ(2) ..	4	39,713,909	SUP/AD	5.5	FIX/Z	31396Y H 6 2	April 2036
OC(2) ..	4	7,186,091	SUP/AD	0.0	PO	31396Y H 7 0	April 2036
CZ .....	4	15,793,000	SEQ	5.0	FIX/Z	31396Y H 8 8	April 2038
R .....		0	NPR	0	NPR	31396Y H 9 6	April 2038
RL .....		0	NPR	0	NPR	31396Y J 2 9	April 2038

- (1) See "Description of the Certificates—Class Definitions and Abbreviations" in the REMIC prospectus.
- (2) Exchangeable classes.
- (3) Based on LIBOR.
- (4) Notional balances. These classes are interest only classes. See page S-5 for a description of how their notional balances are calculated.

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 AX, NS, DS, VN, DE, BC, VE and CD Classes are the RCR classes. For a more detailed description of the RCR classes, see Schedule 1 attached to this prospectus supplement and "Description of the Certificates—Combination and Recombination" 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 March 20, 2008 for the Group 1, Group 3 and Group 4 classes, and March 28, 2008 for all remaining classes.

Banc of America Securities LLC

March 14, 2008

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## AVAILABLE INFORMATION

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

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated August 1, 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](http://www.fanniemae.com).

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

Banc of America Securities LLC  
Capital Markets Operations  
100 W. 33rd Street, 3rd Floor  
New York, New York 10001  
(telephone 646-733-4166).

## SUMMARY

This summary contains only limited information about the certificates. Statistical information in this summary is provided as of March 1, 2008. 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 MBS
4	Group 4 MBS

### Group 1, Group 2, Group 3 and Group 4

#### 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	\$554,000,000	4.50%	4.75% to 7.00%	241 to 360
Group 2 MBS	\$ 57,692,308	6.50%	6.75% to 9.00%	241 to 360
Group 3 MBS	\$355,239,000	5.00%	5.25% to 7.50%	241 to 360
Group 4 MBS	\$394,840,000	5.00%	5.25% to 7.50%	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	\$554,000,000	360	326	30	5.250%
Group 2 MBS	\$ 57,692,308	360	339	19	6.935%
Group 3 MBS	\$355,239,000	360	307	45	5.480%
Group 4 MBS	\$394,840,000	360	300	54	5.480%

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.

### Settlement Date

We expect to issue the Group 1, Group 3 and Group 4 Classes on March 20, 2008 and all remaining classes on March 28, 2008.

### 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 each interest accrual period, the fixed rate classes will bear interest at the applicable annual interest rates listed on the cover of this prospectus supplement or on Schedule 1.

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

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate (1)</u>
FD .....	3.68%	7.50%	0.6%	LIBOR + 60 basis points
SD .....	3.82%	6.90%	0.0%	6.9% – LIBOR
NS .....	9.55%	17.25%	0.0%	17.25% – (2.5 × LIBOR)
DS .....	24.83%	44.85%	0.0%	44.85% – (6.49999974 × LIBOR)

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

## 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>	
SD .....	100% of the FD Class
IO .....	6% of the BG Class
VI .....	20% of the VM Class
CI .....	10% of the CA Class
IV .....	10% of the VC Class

## Distributions of Principal

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

# **Weighted Average Lives (years) \***

		PSA Prepayment Assumption					
<u>Group 1 Classes</u>		<u>0%</u>	<u>100%</u>	<u>150%</u>	<u>300%</u>	<u>500%</u>	
AB	16.8	6.0	4.4	2.4	1.4		
VA	6.0	6.0	6.0	4.8	3.3		
VB	12.4	12.4	11.2	6.9	4.4		
ZA	28.1	19.6	17.1	11.3	7.2		
AX	28.1	19.6	16.5	10.1	6.1		
		PSA Prepayment Assumption					
<u>Group 2 Classes</u>		<u>0%</u>	<u>100%</u>	<u>300%</u>	<u>600%</u>	<u>900%</u>	<u>1200%</u>
FD, SD, DO, NS and DS	21.1	10.5	4.8	2.4	1.5	1.0	
		PSA Prepayment Assumption					
<u>Group 3 Classes</u>		<u>0%</u>	<u>100%</u>	<u>170%</u>	<u>175%</u>	<u>300%</u>	<u>500%</u>
BG and IO	17.2	6.8	4.8	4.7	4.1	2.5	
VM, VI and VN	6.0	6.0	6.0	6.0	0.4	0.2	
MZ	27.2	17.8	14.1	13.9	1.3	0.4	
OB, DE and BC	27.2	17.8	14.1	13.9	0.9	0.3	
BZ	29.0	22.5	20.1	19.9	15.2	10.0	
		PSA Prepayment Assumption					
<u>Group 4 Classes</u>		<u>0%</u>	<u>100%</u>	<u>170%</u>	<u>175%</u>	<u>300%</u>	<u>500%</u>
CA and CI	16.2	5.9	4.1	4.0	4.1	2.7	
VC, IV and VE	6.0	6.0	5.9	5.9	0.6	0.2	
LZ	26.6	16.3	12.8	12.6	3.8	0.8	
OC and CD	26.6	16.3	12.7	12.5	2.5	0.5	
CZ	29.0	22.1	19.8	19.6	15.1	10.0	

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

## 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 August 1, 2007 and a supplement thereto dated as of March 1, 2008 (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 August 1, 2007 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 assets of the Trust will include four groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 2 MBS,” “Group 3 MBS” and “Group 4 MBS” and, together, the “MBS”).

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

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 the “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 .....	MBS	Interests in the Lower Tier REMIC other than the RL Class (the “Lower Tier Regular Interests”)	RL
Upper Tier REMIC .....	Lower Tier Regular Interests	Group 1, Group 2, Group 3 and Group 4 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>
Inverse Floating Rate, Interest Only and Principal Only Classes	\$100,000 minimum plus whole dollar increments
All other Classes (except the R and RL Classes)	\$1,000 minimum plus whole dollar increments

## 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, Group 2, Group 3 and Group 4—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.

## Distributions of Interest

*General.* The certificates will bear interest at the rates specified in this prospectus supplement on a 30/360 basis. 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.

*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>
Fixed Rate Classes	Floating Rate and Inverse Floating Rate Classes

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

The Dealer will treat the Principal Only Classes as delay Classes solely for the purpose of facilitating trading.

*Accrual Classes.* The ZA, MZ, BZ, LZ and CZ Classes are Accrual Classes. Interest will accrue on the Accrual Classes at the applicable annual rates specified on the cover of this prospectus supplement. However, we will not pay any interest on the Accrual Classes. Instead, interest accrued on each Accrual Class will be added as principal to its principal balance on each Distribution Date. We will pay principal on the Accrual Classes as described under “—Distributions of Principal” below.



## Distributions of Principal

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

- *Group 1*

The ZA Accrual Amount to VA and VB, in that order, until retired, and thereafter to ZA. }   
 Accretion   
 Directed   
 Classes   
 and Accrual   
 Class

The Group 1 Cash Flow Distribution Amount to AB, VA, VB, and ZA, in that order, until retired. }   
 Sequential   
 Pay   
 Classes

The “ZA Accrual Amount” is any interest then accrued and added to the principal balance of the ZA Class.

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

- *Group 2*

The Group 2 Principal Distribution Amount to FD and DO, pro rata, until retired. }   
 Pass-   
 Through   
 Classes

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

- *Group 3*

The BZ Accrual Amount as follows:

1. To BG to its Targeted Balance.

2. (a) 83.3333317085% of the remaining amount to VM and MZ, in that order, until retired, and

(b) 16.6666682915% of such remaining amount to OB until retired.

3. To BG until retired.

4. Thereafter to BZ.

The MZ Accrual Amount to VM until retired, and thereafter to MZ.

} TAC Class

} Support   
 Classes

} TAC Class

} Accretion   
 Directed   
 Classes

} Accrual   
 Class

} Accretion   
 Directed   
 Class   
 and Accrual   
 Class

The Group 3 Cash Flow Distribution Amount as follows:

- |   |   |                      |
|---|---|----------------------|
| 1. To BG to its Targeted Balance.   | } | TAC Class            |
| 2. (a) 83.3333317085% of the remaining amount to VM and MZ, in that order, until retired, and | } | Support Classes      |
| (b) 16.6666682915% of such remaining amount to OB until retired.                              | } | Support Classes      |
| 3. To BG until retired.   | } | TAC Class            |
| 4. To BZ until retired.   | } | Sequential Pay Class |

The “BZ Accrual Amount” is any interest then accrued and added to the principal balance of the BZ Class.

The “MZ Accrual Amount” is any interest then accrued and added to the principal balance of the MZ Class.

The “Group 3 Cash Flow Distribution Amount” is the principal then paid on the Group 3 MBS.

• *Group 4*

The CZ Accrual Amount as follows:

- |   |   |                 |   |                            |
|---|---|-----------------|---|----------------------------|
| 1. To CA to its Targeted Balance.   | } | TAC Class       | } | Accretion Directed Classes |
| 2. (a) 90.9090907941% of the remaining amount to VC and LZ, in that order, until retired, and | } | Support Classes | } | Accretion Directed Classes |
| (b) 9.0909092059% of such remaining amount to OC until retired.                               | } | Support Classes | } | Accretion Directed Classes |
| 3. To CA until retired.   | } | TAC Class       | } | Accretion Directed Classes |
| 4. Thereafter to CZ.  | } | Accrual Class   | } | Accrual Class              |

The LZ Accrual Amount to VC until retired, and thereafter to LZ.

}

Accretion Directed Class and Accrual Class

The Group 4 Cash Flow Distribution Amount as follows:

- |                                   |   |           |
|-----------------------------------|---|-----------|
| 1. To CA to its Targeted Balance. | } | TAC Class |
|-----------------------------------|---|-----------|

- |   |                                       |
|---|---------------------------------------|
| <p>2. (a) 90.9090907941% of the remaining amount to VC and LZ,<br/>in that order, until retired, and</p> <p>(b) 9.0909092059% of such remaining amount to OC until<br/>retired.</p> | <p>} Support<br/>Classes</p>          |
| <p>3. To CA until retired.</p>  | <p>} TAC Class</p>                    |
| <p>4. To CZ until retired.</p>  | <p>} Sequential<br/>Pay<br/>Class</p> |

The “CZ Accrual Amount” is any interest then accrued and added to the principal balance of the CZ Class.

The “LZ Accrual Amount” is any interest then accrued and added to the principal balance of the LZ Class.

The “Group 4 Cash Flow Distribution Amount” is the principal then paid on the Group 4 MBS.

### 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 (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, Group 2, Group 3 and Group 4—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related tables;
- the settlement date for the Certificates is March 20, 2008 for the Group 1, Group 3 and Group 4 Classes and March 28, 2008 for all other Classes; and
- each Distribution Date occurs on the 25th day of a month.

*Prepayment Assumptions.* The prepayment model used in this prospectus supplement is PSA. For a description of PSA, see “Yield, Maturity and Prepayment Considerations—Prepayment Models” in the REMIC Prospectus.

*Principal Balance Schedules.* The Principal Balance Schedules are set forth beginning on page B-1 of this prospectus supplement. The Principal Balance Schedules were prepared based on the Pricing Assumptions and the assumption that the related Mortgage Loans prepay at the applicable “Structuring Speeds” specified in the chart below.

<u>Classes</u>	<u>Structuring Speeds</u>
BG Class Targeted Balances	175% PSA
CA Class Targeted Balances	175% PSA

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

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

- We will distribute any excess of principal distributions over the amount necessary to reduce a TAC Class to its scheduled balance in any month. As a result, the likelihood of reducing a TAC Class to its scheduled balance each month will not be improved by the averaging of high and low principal distributions from month to month.
- The principal payment stability of each Class that has scheduled balances will be supported by one or more of the other Classes. When a supporting Class is retired, the Class receiving the benefit of that support, if still outstanding, will be much more sensitive to prepayments of the related Mortgage Loans.

## Yield Tables

*General.* The tables below illustrate the sensitivity of the pre-tax corporate bond equivalent yields to maturity of the applicable Classes to various constant percentages of PSA and, where specified, to changes in the Index. 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 Fixed Rate Interest Only Classes.* The yields to investors in the Fixed Rate Interest Only Classes will be very sensitive to the rate of principal payments (including prepayments) of the related Mortgage Loans. The Mortgage Loans generally can be prepaid at any time without penalty. On the basis of the assumptions described below, the yield to**

maturity on each Fixed Rate Interest Only Class would be 0% if prepayments of the related Mortgage Loans were to occur at the following constant rates:

<u>Class</u>	<u>% PSA</u>
IO .....	284% PSA
VI .....	188% PSA
CI .....	336% PSA
IV .....	197% PSA

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

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

<u>Class</u>	<u>Price*</u>
IO .....	21.345312%
VI .....	15.200000%
CI .....	19.252344%
IV .....	14.873438%

\* 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 IO Class to Prepayments

	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>170%</u>	<u>175%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity .....	15.7%	10.8%	2.8%	2.2%	(1.4)%	(22.3)%

#### Sensitivity of the VI Class to Prepayments

	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>170%</u>	<u>175%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity .....	21.6%	21.6%	21.6%	21.6%	*	*

#### Sensitivity of the CI Class to Prepayments

	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>170%</u>	<u>175%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity .....	17.1%	11.1%	1.2%	0.5%	1.2%	(15.8)%

#### Sensitivity of the IV Class to Prepayments

	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>170%</u>	<u>175%</u>	<u>300%</u>	<u>500%</u>
Pre-Tax Yields to Maturity .....	22.4%	22.4%	22.4%	22.3%	*	*

*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 Inverse Floating Rate 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, and
- the aggregate purchase prices of those Classes (expressed in each case as a percentage of original principal balance) are as follows:

<u>Class</u>	<u>Price*</u>
SD .....	9.663281%
NS .....	101.249530%
DS .....	138.936324%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>300%</u>	<u>600%</u>	<u>900%</u>	<u>1200%</u>
1.08% .....	61.9%	58.3%	43.3%	18.8%	(9.2)%	(42.7)%
3.08% .....	37.9%	34.5%	20.3%	(2.9)%	(29.4)%	(61.4)%
5.08% .....	14.6%	11.4%	(1.9)%	(23.8)%	(49.0)%	(79.8)%
6.90% .....	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>300%</u>	<u>600%</u>	<u>900%</u>	<u>1200%</u>
1.08% .....	14.7%	14.6%	14.4%	14.1%	13.6%	13.1%
3.08% .....	9.5%	9.5%	9.4%	9.1%	8.8%	8.4%
5.08% .....	4.5%	4.5%	4.4%	4.2%	4.0%	3.7%
6.90% .....	(0.0)%	(0.1)%	(0.1)%	(0.2)%	(0.4)%	(0.5)%

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

<b>LIBOR</b>	<b>PSA Prepayment Assumption</b>					
	<b>50%</b>	<b>100%</b>	<b>300%</b>	<b>600%</b>	<b>900%</b>	<b>1200%</b>
1.08% .....	27.2%	26.2%	22.3%	15.7%	8.0%	(1.4)%
3.08% .....	17.1%	16.2%	12.5%	6.2%	(1.2)%	(10.2)%
5.08% .....	7.1%	6.3%	2.9%	(3.1)%	(10.1)%	(18.7)%
6.90% .....	(2.2)%	(2.8)%	(5.7)%	(11.4)%	(18.1)%	(26.4)%

*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:

<b>Class</b>	<b>Price</b>
DO .....	76.12500%
OB .....	53.62500%
OC .....	54.65625%

**Sensitivity of the DO Class to Prepayments**

	<b>PSA Prepayment Assumption</b>					
	<b>50%</b>	<b>100%</b>	<b>300%</b>	<b>600%</b>	<b>900%</b>	<b>1200%</b>
Pre-Tax Yields to Maturity .....	2.1%	2.8%	6.5%	13.4%	21.7%	32.1%

**Sensitivity of the OB Class to Prepayments**

	<b>PSA Prepayment Assumption</b>					
	<b>50%</b>	<b>100%</b>	<b>170%</b>	<b>175%</b>	<b>300%</b>	<b>500%</b>
Pre-Tax Yields to Maturity .....	3.0%	3.5%	4.5%	4.5%	102.6%	389.5%

**Sensitivity of the OC Class to Prepayments**

	<b>PSA Prepayment Assumption</b>					
	<b>50%</b>	<b>100%</b>	<b>170%</b>	<b>175%</b>	<b>300%</b>	<b>500%</b>
Pre-Tax Yields to Maturity .....	3.2%	3.8%	4.9%	4.9%	40.4%	174.3%

**Weighted Average Lives of the Certificates**

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

In general, the weighted average lives of the Certificates will be shortened if the level of prepayments of principal of the related Mortgage Loans increases. However, the weighted average lives will depend upon a variety of other factors, including

- the timing of changes in the rate of principal distributions, and



- the priority sequences of distributions of principal of the Group 1, Group 3 and Group 4 Classes.

See “—Distributions of Principal” above.

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

### **Decrement Tables**

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

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

<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	7.00%
Group 2 MBS	360 months	9.00%
Group 3 MBS	360 months	7.50%
Group 4 MBS	360 months	7.50%

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

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

### Percent of Original Principal Balances Outstanding

Date	AB Class					VA Class					VB Class					ZA Class				
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption				
	0%	100%	150%	300%	500%	0%	100%	150%	300%	500%	0%	100%	150%	300%	500%	0%	100%	150%	300%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2009 .....	99	89	85	73	57	93	93	93	93	93	100	100	100	100	100	105	105	105	105	105
March 2010 .....	97	80	72	51	27	85	85	85	85	85	100	100	100	100	100	109	109	109	109	109
March 2011 .....	95	70	60	34	6	77	77	77	77	77	100	100	100	100	100	114	114	114	114	114
March 2012 .....	94	62	49	19	0	69	69	69	69	11	100	100	100	100	100	120	120	120	120	120
March 2013 .....	92	53	40	8	0	60	60	60	60	0	100	100	100	100	0	125	125	125	125	101
March 2014 .....	90	46	31	0	0	51	51	51	41	0	100	100	100	100	0	131	131	131	131	69
March 2015 .....	88	39	23	0	0	42	42	42	0	0	100	100	100	27	0	137	137	137	137	47
March 2016 .....	85	32	16	0	0	32	32	32	0	0	100	100	100	0	0	143	143	143	114	32
March 2017 .....	83	26	9	0	0	22	22	22	0	0	100	100	100	0	0	150	150	150	90	22
March 2018 .....	80	20	4	0	0	11	11	11	0	0	100	100	100	0	0	157	157	157	72	15
March 2019 .....	78	14	0	0	0	0	0	0	0	0	99	99	64	0	0	164	164	164	57	10
March 2020 .....	74	9	0	0	0	0	0	0	0	0	64	64	0	0	0	171	171	155	44	7
March 2021 .....	71	4	0	0	0	0	0	0	0	0	28	28	0	0	0	179	179	135	35	4
March 2022 .....	68	0	0	0	0	0	0	0	0	0	0	0	0	0	0	185	184	117	27	3
March 2023 .....	64	0	0	0	0	0	0	0	0	0	0	0	0	0	0	185	164	101	21	2
March 2024 .....	60	0	0	0	0	0	0	0	0	0	0	0	0	0	0	185	145	86	16	1
March 2025 .....	56	0	0	0	0	0	0	0	0	0	0	0	0	0	0	185	127	73	12	1
March 2026 .....	51	0	0	0	0	0	0	0	0	0	0	0	0	0	0	185	110	61	9	1
March 2027 .....	46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	185	94	51	7	*
March 2028 .....	41	0	0	0	0	0	0	0	0	0	0	0	0	0	0	185	80	42	5	*
March 2029 .....	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	185	66	33	4	*
March 2030 .....	29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	185	53	26	3	*
March 2031 .....	23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	185	41	20	2	*
March 2032 .....	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	185	30	14	1	*
March 2033 .....	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	185	20	9	1	*
March 2034 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	185	10	4	*	*
March 2035 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	144	1	1	*	*
March 2036 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	99	0	0	0	0
March 2037 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	51	0	0	0	0
March 2038 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** .....	16.8	6.0	4.4	2.4	1.4	6.0	6.0	6.0	4.8	3.3	12.4	12.4	11.2	6.9	4.4	28.1	19.6	17.1	11.3	7.2

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

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

Date	AX Class					FD, SD†, DO, NS and DS Classes						BG and IO† Classes					
	PSA Prepayment Assumption					PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	150%	300%	500%	0%	100%	300%	600%	900%	1200%	0%	100%	170%	175%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2009	100	100	100	100	100	99	94	84	69	53	38	99	91	86	85	85	76
March 2010	100	100	100	100	100	99	87	68	43	24	10	97	82	73	72	71	51
March 2011	100	100	100	100	100	98	81	55	27	11	3	96	73	62	61	56	33
March 2012	100	100	100	100	80	97	75	44	17	5	1	94	66	51	50	43	20
March 2013	100	100	100	100	55	96	69	36	11	2	*	92	58	42	41	33	12
March 2014	100	100	100	97	37	95	64	29	7	1	*	90	51	34	33	25	6
March 2015	100	100	100	77	25	94	59	23	4	*	*	88	45	27	26	18	2
March 2016	100	100	100	61	17	92	54	19	3	*	*	86	38	20	19	13	0
March 2017	100	100	100	49	12	91	50	15	2	*	*	84	33	14	13	8	0
March 2018	100	100	100	39	8	89	45	12	1	*	*	81	27	9	8	5	0
March 2019	100	100	96	31	5	88	41	9	1	*	*	79	22	5	4	2	0
March 2020	100	100	84	24	4	86	38	8	*	*	*	76	17	*	0	0	0
March 2021	100	100	73	19	2	84	34	6	*	*	*	73	12	0	0	0	0
March 2022	100	99	63	15	2	82	31	5	*	*	*	69	8	0	0	0	0
March 2023	100	88	54	11	1	79	28	4	*	*	0	66	4	0	0	0	0
March 2024	100	78	46	9	1	77	25	3	*	*	0	62	0	0	0	0	0
March 2025	100	68	39	7	*	74	22	2	*	*	0	58	0	0	0	0	0
March 2026	100	59	33	5	*	71	20	2	*	*	0	53	0	0	0	0	0
March 2027	100	51	27	4	*	67	17	1	*	*	0	48	0	0	0	0	0
March 2028	100	43	22	3	*	64	15	1	*	*	0	43	0	0	0	0	0
March 2029	100	36	18	2	*	59	13	1	*	*	0	38	0	0	0	0	0
March 2030	100	29	14	1	*	55	11	1	*	*	0	32	0	0	0	0	0
March 2031	100	22	11	1	*	50	9	*	*	0	0	25	0	0	0	0	0
March 2032	100	16	8	1	*	45	7	*	*	0	0	19	0	0	0	0	0
March 2033	100	11	5	*	*	39	5	*	*	0	0	11	0	0	0	0	0
March 2034	100	6	2	*	*	32	3	*	*	0	0	3	0	0	0	0	0
March 2035	78	1	*	*	*	25	2	*	*	0	0	0	0	0	0	0	0
March 2036	53	0	0	0	0	18	*	*	*	0	0	0	0	0	0	0	0
March 2037	28	0	0	0	0	9	0	0	0	0	0	0	0	0	0	0	0
March 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.1	19.6	16.5	10.1	6.1	21.1	10.5	4.8	2.4	1.5	1.0	17.2	6.8	4.8	4.7	4.1	2.5

Date	VM, VI† and VN Classes						MZ Class						OB, DE and BC Classes					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	170%	175%	300%	500%	0%	100%	170%	175%	300%	500%	0%	100%	170%	175%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2009	93	93	93	93	0	0	106	106	106	106	69	0	100	100	100	100	36	0
March 2010	86	86	86	86	0	0	113	113	113	113	0	0	100	100	100	100	0	0
March 2011	78	78	78	78	0	0	120	120	120	120	0	0	100	100	100	100	0	0
March 2012	70	70	70	70	0	0	127	127	127	127	0	0	100	100	100	100	0	0
March 2013	61	61	61	61	0	0	135	135	135	135	0	0	100	100	100	100	0	0
March 2014	52	52	52	52	0	0	143	143	143	143	0	0	100	100	100	100	0	0
March 2015	42	42	42	42	0	0	152	152	152	152	0	0	100	100	100	100	0	0
March 2016	32	32	32	32	0	0	161	161	161	161	0	0	100	100	100	100	0	0
March 2017	21	21	21	21	0	0	171	171	171	171	0	0	100	100	100	100	0	0
March 2018	9	9	9	9	0	0	182	182	182	182	0	0	100	100	100	100	0	0
March 2019	0	0	0	0	0	0	190	190	190	190	0	0	100	100	100	100	0	0
March 2020	0	0	0	0	0	0	190	190	190	183	0	0	100	100	100	96	0	0
March 2021	0	0	0	0	0	0	190	190	142	131	0	0	100	100	75	69	0	0
March 2022	0	0	0	0	0	0	190	190	95	85	0	0	100	100	50	44	0	0
March 2023	0	0	0	0	0	0	190	190	52	43	0	0	100	100	27	22	0	0
March 2024	0	0	0	0	0	0	190	185	13	5	0	0	100	97	7	3	0	0
March 2025	0	0	0	0	0	0	190	132	0	0	0	0	100	70	0	0	0	0
March 2026	0	0	0	0	0	0	190	82	0	0	0	0	100	43	0	0	0	0
March 2027	0	0	0	0	0	0	190	34	0	0	0	0	100	18	0	0	0	0
March 2028	0	0	0	0	0	0	190	0	0	0	0	0	100	0	0	0	0	0
March 2029	0	0	0	0	0	0	190	0	0	0	0	0	100	0	0	0	0	0
March 2030	0	0	0	0	0	0	190	0	0	0	0	0	100	0	0	0	0	0
March 2031	0	0	0	0	0	0	190	0	0	0	0	0	100	0	0	0	0	0
March 2032	0	0	0	0	0	0	190	0	0	0	0	0	100	0	0	0	0	0
March 2033	0	0	0	0	0	0	190	0	0	0	0	0	100	0	0	0	0	0
March 2034	0	0	0	0	0	0	190	0	0	0	0	0	100	0	0	0	0	0
March 2035	0	0	0	0	0	0	117	0	0	0	0	0	61	0	0	0	0	0
March 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	6.0	6.0	6.0	6.0	0.4	0.2	27.2	17.8	14.1	13.9	1.3	0.4	27.2	17.8	14.1	13.9	0.9	0.3

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

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

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

Date	BZ Class						CA and CI† Classes						VC, IV† and VE Classes					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	170%	175%	300%	500%	0%	100%	170%	175%	300%	500%	0%	100%	170%	175%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2009	105	105	105	105	105	105	99	89	84	84	84	84	93	93	93	93	11	0
March 2010	110	110	110	110	110	110	97	80	70	69	69	56	86	86	86	86	0	0
March 2011	116	116	116	116	116	116	95	70	57	56	56	36	78	78	78	78	0	0
March 2012	122	122	122	122	122	122	93	61	46	45	45	23	70	70	70	70	0	0
March 2013	128	128	128	128	128	128	91	53	35	34	34	13	61	61	61	61	0	0
March 2014	135	135	135	135	135	135	89	45	26	25	25	6	52	52	52	52	0	0
March 2015	142	142	142	142	142	142	87	38	18	17	18	2	42	42	42	42	0	0
March 2016	149	149	149	149	149	118	85	31	11	10	12	0	32	32	32	32	0	0
March 2017	157	157	157	157	157	80	82	24	5	3	7	0	21	21	21	21	0	0
March 2018	165	165	165	165	165	54	79	18	0	0	3	0	10	10	0	0	0	0
March 2019	173	173	173	173	173	36	76	12	0	0	0	0	0	0	0	0	0	0
March 2020	182	182	182	182	161	24	73	7	0	0	0	0	0	0	0	0	0	0
March 2021	191	191	191	191	125	16	70	2	0	0	0	0	0	0	0	0	0	0
March 2022	201	201	201	201	97	11	66	0	0	0	0	0	0	0	0	0	0	0
March 2023	211	211	211	211	74	7	62	0	0	0	0	0	0	0	0	0	0	0
March 2024	222	222	222	222	57	4	58	0	0	0	0	0	0	0	0	0	0	0
March 2025	234	234	200	189	43	3	53	0	0	0	0	0	0	0	0	0	0	0
March 2026	246	246	162	153	32	2	48	0	0	0	0	0	0	0	0	0	0	0
March 2027	258	258	130	122	23	1	43	0	0	0	0	0	0	0	0	0	0	0
March 2028	271	253	102	95	16	1	37	0	0	0	0	0	0	0	0	0	0	0
March 2029	285	201	77	72	11	*	31	0	0	0	0	0	0	0	0	0	0	0
March 2030	300	151	55	51	8	*	24	0	0	0	0	0	0	0	0	0	0	0
March 2031	315	105	37	34	5	*	17	0	0	0	0	0	0	0	0	0	0	0
March 2032	331	62	21	19	2	*	9	0	0	0	0	0	0	0	0	0	0	0
March 2033	348	22	7	7	1	*	1	0	0	0	0	0	0	0	0	0	0	0
March 2034	366	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2035	385	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2036	388	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2037	201	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.0	22.5	20.1	19.9	15.2	10.0	16.2	5.9	4.1	4.0	4.1	2.7	6.0	6.0	5.9	5.9	0.6	0.2

Date	LZ Class						OC and CD Classes						CZ Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	170%	175%	300%	500%	0%	100%	170%	175%	300%	500%	0%	100%	170%	175%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2009	106	106	106	106	106	8	100	100	100	100	63	4	105	105	105	105	105	105
March 2010	112	112	112	112	69	0	100	100	100	100	38	0	110	110	110	110	110	110
March 2011	118	118	118	118	40	0	100	100	100	100	22	0	116	116	116	116	116	116
March 2012	125	125	125	125	24	0	100	100	100	100	13	0	122	122	122	122	122	122
March 2013	132	132	132	132	17	0	100	100	100	100	9	0	128	128	128	128	128	128
March 2014	139	139	139	139	16	0	100	100	100	100	9	0	135	135	135	135	135	135
March 2015	147	147	147	147	16	0	100	100	100	100	9	0	142	142	142	142	142	142
March 2016	155	155	155	155	16	0	100	100	100	100	9	0	149	149	149	149	149	117
March 2017	164	164	164	164	16	0	100	100	100	100	9	0	157	157	157	157	157	79
March 2018	173	173	172	164	16	0	100	100	95	91	9	0	165	165	165	165	165	53
March 2019	181	181	136	129	11	0	100	100	75	71	6	0	173	173	173	173	173	35
March 2020	181	181	104	97	0	0	100	100	57	54	0	0	182	182	182	182	158	24
March 2021	181	181	75	69	0	0	100	100	41	38	0	0	191	191	191	191	122	16
March 2022	181	158	49	43	0	0	100	87	27	24	0	0	201	201	201	201	94	10
March 2023	181	126	25	20	0	0	100	69	14	11	0	0	211	211	211	211	72	7
March 2024	181	95	4	0	0	0	100	52	2	0	0	0	222	222	222	221	54	4
March 2025	181	66	0	0	0	0	100	36	0	0	0	0	234	234	191	180	41	3
March 2026	181	38	0	0	0	0	100	21	0	0	0	0	246	246	154	145	30	2
March 2027	181	11	0	0	0	0	100	6	0	0	0	0	258	258	122	114	22	1
March 2028	181	0	0	0	0	0	100	0	0	0	0	0	271	233	93	87	15	1
March 2029	181	0	0	0	0	0	100	0	0	0	0	0	285	180	69	64	10	*
March 2030	181	0	0	0	0	0	100	0	0	0	0	0	300	130	48	44	6	*
March 2031	181	0	0	0	0	0	100	0	0	0	0	0	315	84	29	27	4	*
March 2032	181	0	0	0	0	0	100	0	0	0	0	0	331	40	14	12	2	*
March 2033	181	0	0	0	0	0	100	0	0	0	0	0	348	0	0	0	0	0
March 2034	129	0	0	0	0	0	71	0	0	0	0	0	366	0	0	0	0	0
March 2035	64	0	0	0	0	0	35	0	0	0	0	0	385	0	0	0	0	0
March 2036	0	0	0	0	0	0	0	0	0	0	0	0	388	0	0	0	0	0
March 2037	0	0	0	0	0	0	0	0	0	0	0	0	201	0	0	0	0	0
March 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.6	16.3	12.8	12.6	3.8	0.8	26.6	16.3	12.7	12.5	2.5	0.5	29.0	22.1	19.8	19.6	15.1	10.0

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

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

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

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

“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	150% PSA
2	600% PSA
3	170% PSA
4	170% PSA

See “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Treatment of Original Issue Discount*” in the REMIC Prospectus. No representation is made as to whether the Mortgage Loans underlying the MBS will prepay at any of those rates or 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 Banc of America Securities LLC (the “Dealer”) in exchange for the MBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

## **LEGAL MATTERS**

Sidley Austin LLP will provide legal representation for Fannie Mae. Kennedy Covington Lobdell & Hickman, L.L.P. 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								
VA	\$52,924,000	AX (3)	\$154,000,000	SEQ	4.5%	FIX	31396YJ37	April 2038
VB	17,976,000							
ZA	83,100,000							
Recombination 2								
DO	7,692,308	NS	7,692,308	PT	(4)	INV	31396YJ45	April 2038
SD	19,230,770 (5)							
Recombination 3								
DO	7,692,308	DS	7,692,308	PT	(4)	INV	31396YJ52	April 2038
SD	50,000,000 (5)							
Recombination 4								
VM	16,201,000	VN	16,201,000	SUP/AD	5.5	FIX	31396YJ60	January 2019
VI	1,620,100 (5)							
Recombination 5								
MZ	17,990,666	DE (6)	34,191,666	SUP/AD	6.0	FIX	31396YJ78	April 2036
VM	16,201,000							
VI	3,240,200 (5)							
Recombination 6								
OB	6,838,334	BC (6)	41,030,000	SUP/AD	5.0	FIX	31396YJ86	April 2036
MZ	17,990,666							
VM	16,201,000							
VI	3,240,200 (5)							
Recombination 7								
VC	32,147,000	VE	32,147,000	SUP/AD	5.5	FIX	31396YJ94	February 2019
IV	3,214,700 (5)							
Recombination 8								
OC	7,186,091	CD (7)	79,047,000	SUP/AD	5.0	FIX	31396YK27	April 2036
LZ	39,713,909							
VC	32,147,000							
IV	3,214,700 (5)							

- (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) Principal payments on the REMIC Certificates in Recombination 1 from the ZA Accrual Amount will be paid as interest on the related RCR Certificates, and thus will not reduce the principal balances of those RCR Certificates.
- (4) For a description of these interest rates, see “Summary—Interest Rates” in this prospectus supplement.
- (5) Notional balances. These Classes are Interest Only Classes. See page S-5 for a description of how their notional balances are calculated.
- (6) Principal payments on the REMIC Certificates in Recombinations 5 and 6 from the MZ 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) Principal payments on the REMIC Certificates in Recombination 8 from the LZ Accrual Amount will be paid as interest on the related RCR Certificates, and thus will not reduce the principal balances of those RCR Certificates.

## Principal Balance Schedules

### *BG Class Targeted Balances*

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance .....	\$300,000,000.00	April 2012 .....	\$148,868,095.96	April 2016 .....	\$ 56,207,291.84
April 2008 .....	296,145,040.47	May 2012 .....	146,469,032.22	May 2016 .....	54,693,813.80
May 2008 .....	292,327,226.25	June 2012 .....	144,093,032.38	June 2016 .....	53,194,641.73
June 2008 .....	288,546,200.70	July 2012 .....	141,739,871.01	July 2016 .....	51,709,631.74
July 2008 .....	284,801,610.53	August 2012 .....	139,409,324.79	August 2016 .....	50,238,641.28
August 2008 .....	281,093,105.72	September 2012 .....	137,101,172.45	September 2016 .....	48,781,529.13
September 2008 .....	277,420,339.53	October 2012 .....	134,815,194.82	October 2016 .....	47,338,155.36
October 2008 .....	273,782,968.42	November 2012 .....	132,551,174.74	November 2016 .....	45,908,381.36
November 2008 .....	270,180,652.09	December 2012 .....	130,308,897.09	December 2016 .....	44,492,069.81
December 2008 .....	266,613,053.36	January 2013 .....	128,088,148.75	January 2017 .....	43,089,084.65
January 2009 .....	263,079,838.25	February 2013 .....	125,888,718.59	February 2017 .....	41,699,291.10
February 2009 .....	259,580,675.83	March 2013 .....	123,710,397.44	March 2017 .....	40,322,555.62
March 2009 .....	256,115,238.31	April 2013 .....	121,552,978.08	April 2017 .....	38,958,745.92
April 2009 .....	252,683,200.91	May 2013 .....	119,416,255.23	May 2017 .....	37,607,730.94
May 2009 .....	249,284,241.90	June 2013 .....	117,300,025.50	June 2017 .....	36,269,380.83
June 2009 .....	245,918,042.54	July 2013 .....	115,204,087.41	July 2017 .....	34,943,566.94
July 2009 .....	242,584,287.05	August 2013 .....	113,128,241.37	August 2017 .....	33,630,161.83
August 2009 .....	239,282,662.61	September 2013 .....	111,072,289.62	September 2017 .....	32,329,039.24
September 2009 .....	236,012,859.30	October 2013 .....	109,036,036.26	October 2017 .....	31,040,074.07
October 2009 .....	232,774,570.09	November 2013 .....	107,019,287.22	November 2017 .....	29,763,142.38
November 2009 .....	229,567,490.83	December 2013 .....	105,021,850.22	December 2017 .....	28,498,121.41
December 2009 .....	226,391,320.17	January 2014 .....	103,043,534.77	January 2018 .....	27,244,889.50
January 2010 .....	223,245,759.60	February 2014 .....	101,084,152.18	February 2018 .....	26,003,326.15
February 2010 .....	220,130,513.36	March 2014 .....	99,143,515.50	March 2018 .....	24,773,311.96
March 2010 .....	217,045,288.47	April 2014 .....	97,221,439.51	April 2018 .....	23,554,728.64
April 2010 .....	213,989,794.66	May 2014 .....	95,317,740.73	May 2018 .....	22,347,459.00
May 2010 .....	210,963,744.40	June 2014 .....	93,432,237.40	June 2018 .....	21,151,386.94
June 2010 .....	207,966,852.80	July 2014 .....	91,564,749.41	July 2018 .....	19,966,397.43
July 2010 .....	204,998,837.64	August 2014 .....	89,715,098.38	August 2018 .....	18,792,376.51
August 2010 .....	202,059,419.32	September 2014 .....	87,883,107.54	September 2018 .....	17,629,211.27
September 2010 .....	199,148,320.88	October 2014 .....	86,068,601.82	October 2018 .....	16,476,789.85
October 2010 .....	196,265,267.89	November 2014 .....	84,271,407.73	November 2018 .....	15,335,001.44
November 2010 .....	193,409,988.51	December 2014 .....	82,491,353.42	December 2018 .....	14,203,736.23
December 2010 .....	190,582,213.43	January 2015 .....	80,728,268.64	January 2019 .....	13,082,885.45
January 2011 .....	187,781,675.84	February 2015 .....	78,981,984.71	February 2019 .....	11,972,341.33
February 2011 .....	185,008,111.43	March 2015 .....	77,252,334.54	March 2019 .....	10,871,997.09
March 2011 .....	182,261,258.32	April 2015 .....	75,539,152.59	April 2019 .....	9,781,746.95
April 2011 .....	179,540,857.12	May 2015 .....	73,842,274.84	May 2019 .....	8,701,486.10
May 2011 .....	176,846,650.81	June 2015 .....	72,161,538.83	June 2019 .....	7,631,110.71
June 2011 .....	174,178,384.80	July 2015 .....	70,496,783.58	July 2019 .....	6,570,517.90
July 2011 .....	171,535,806.85	August 2015 .....	68,847,849.62	August 2019 .....	5,519,605.74
August 2011 .....	168,918,667.08	September 2015 .....	67,214,578.98	September 2019 .....	4,478,273.26
September 2011 .....	166,326,717.94	October 2015 .....	65,596,815.14	October 2019 .....	3,446,420.42
October 2011 .....	163,759,714.17	November 2015 .....	63,994,403.05	November 2019 .....	2,423,948.07
November 2011 .....	161,217,412.82	December 2015 .....	62,407,189.07	December 2019 .....	1,410,758.03
December 2011 .....	158,699,573.19	January 2016 .....	60,835,021.04	January 2020 .....	406,752.99
January 2012 .....	156,205,956.83	February 2016 .....	59,277,748.17	February 2020 and thereafter .....	0.00
February 2012 .....	153,736,327.49	March 2016 .....	57,735,221.09		
March 2012 .....	151,290,451.15				

### CA Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance .....	\$300,000,000.00	June 2011 .....	\$159,388,705.63	September 2014 .....	\$ 63,068,686.02
April 2008 .....	295,689,826.08	July 2011 .....	156,437,347.70	October 2014 .....	61,044,981.53
May 2008 .....	291,421,291.87	August 2011 .....	153,514,493.56	November 2014 .....	59,040,664.89
June 2008 .....	287,193,997.17	September 2011 .....	150,619,865.49	December 2014 .....	57,055,543.34
July 2008 .....	283,007,545.54	October 2011 .....	147,753,188.33	January 2015 .....	55,089,425.95
August 2008 .....	278,861,544.20	November 2011 .....	144,914,189.52	February 2015 .....	53,142,123.53
September 2008 .....	274,755,604.04	December 2011 .....	142,102,599.03	March 2015 .....	51,213,448.68
October 2008 .....	270,689,339.59	January 2012 .....	139,318,149.34	April 2015 .....	49,303,215.74
November 2008 .....	266,662,368.97	February 2012 .....	136,560,575.43	May 2015 .....	47,411,240.77
December 2008 .....	262,674,313.83	March 2012 .....	133,829,614.75	June 2015 .....	45,537,341.56
January 2009 .....	258,724,799.40	April 2012 .....	131,125,007.20	July 2015 .....	43,681,337.58
February 2009 .....	254,813,454.35	May 2012 .....	128,446,495.10	August 2015 .....	41,843,050.00
March 2009 .....	250,939,910.85	June 2012 .....	125,793,823.19	September 2015 .....	40,022,301.63
April 2009 .....	247,103,804.47	July 2012 .....	123,166,738.57	October 2015 .....	38,218,916.95
May 2009 .....	243,304,774.20	August 2012 .....	120,564,990.70	November 2015 .....	36,432,722.08
June 2009 .....	239,542,462.39	September 2012 .....	117,988,331.39	December 2015 .....	34,663,544.73
July 2009 .....	235,816,514.71	October 2012 .....	115,436,514.76	January 2016 .....	32,911,214.24
August 2009 .....	232,126,580.15	November 2012 .....	112,909,297.20	February 2016 .....	31,175,561.54
September 2009 .....	228,472,310.96	December 2012 .....	110,406,437.40	March 2016 .....	29,456,419.11
October 2009 .....	224,853,362.63	January 2013 .....	107,927,696.29	April 2016 .....	27,753,621.01
November 2009 .....	221,269,393.89	February 2013 .....	105,472,837.03	May 2016 .....	26,067,002.85
December 2009 .....	217,720,066.62	March 2013 .....	103,041,624.98	June 2016 .....	24,396,401.75
January 2010 .....	214,205,045.86	April 2013 .....	100,633,827.70	July 2016 .....	22,741,656.35
February 2010 .....	210,723,999.77	May 2013 .....	98,249,214.90	August 2016 .....	21,102,606.81
March 2010 .....	207,276,599.63	June 2013 .....	95,887,558.47	September 2016 .....	19,479,094.75
April 2010 .....	203,862,519.75	July 2013 .....	93,548,632.38	October 2016 .....	17,870,963.29
May 2010 .....	200,481,437.49	August 2013 .....	91,232,212.75	November 2016 .....	16,278,056.99
June 2010 .....	197,133,033.22	September 2013 .....	88,938,077.76	December 2016 .....	14,700,221.86
July 2010 .....	193,816,990.30	October 2013 .....	86,666,007.67	January 2017 .....	13,137,305.35
August 2010 .....	190,532,995.02	November 2013 .....	84,415,784.78	February 2017 .....	11,589,156.33
September 2010 .....	187,280,736.60	December 2013 .....	82,187,193.43	March 2017 .....	10,055,625.07
October 2010 .....	184,059,907.19	January 2014 .....	79,980,019.96	April 2017 .....	8,536,563.22
November 2010 .....	180,870,201.76	February 2014 .....	77,794,052.72	May 2017 .....	7,031,823.84
December 2010 .....	177,711,318.16	March 2014 .....	75,629,081.99	June 2017 .....	5,541,261.32
January 2011 .....	174,582,957.04	April 2014 .....	73,484,900.06	July 2017 .....	4,064,731.43
February 2011 .....	171,484,821.86	May 2014 .....	71,361,301.13	August 2017 .....	2,602,091.27
March 2011 .....	168,416,618.82	June 2014 .....	69,258,081.29	September 2017 .....	1,153,199.27
April 2011 .....	165,378,056.88	July 2014 .....	67,175,038.59	October 2017 and thereafter .....	0.00
May 2011 .....	162,368,847.70	August 2014 .....	65,111,972.91		

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

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

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**\$1,361,771,308**



**Guaranteed REMIC  
Pass-Through Certificates**

**Fannie Mae REMIC Trust 2008-29**

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## PROSPECTUS SUPPLEMENT

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**Banc of America Securities LLC**

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**March 14, 2008**