

\$835,578,032



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2009-93**

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.

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
FJ(2)	1	\$ 31,785,715	PT	(3)	FLT	31398FXXS5	November 2039
SJ	1	31,785,715(4)	NTL	(3)	INV/IO	31398FXT3	November 2039
JO	1	2,445,056	PT	0.0%	PO	31398FXU0	November 2039
FK(2)	2	23,214,285	PT	(3)	FLT	31398FXV8	November 2039
SK	2	23,214,285(4)	NTL	(3)	INV/IO	31398FXW6	November 2039
OK	2	1,785,715	PT	0.0	PO	31398FXX4	November 2039
AE(2)	3	12,324,551	SEQ/AD	4.5	FIX	31398FXY2	May 2039
AZ(2)	3	175,449	SEQ	4.5	FIX/Z	31398FXZ9	November 2039
FC	3	50,000,000	PT	(3)	FLT	31398FYA3	November 2039
SC	3	50,000,000(4)	NTL	(3)	INV/IO	31398FYB1	November 2039
AB(2)	4	157,000,903	SEQ	4.5	FIX	31398FYC9	May 2036
VA(2)	4	20,409,490	SEQ/AD	4.5	FIX	31398FYD7	December 2020
VZ(2)	4	31,870,585	SEQ	4.5	FIX/Z	31398FYE5	November 2039
PD(2)	5	85,642,878	PAC/AD	4.5	FIX	31398FYF2	September 2039
PZ(2)	5	447,985	PAC	4.5	FIX/Z	31398FYG0	November 2039
DF(2)	5	8,941,588	SUP	(3)	FLT	31398FYH8	November 2039
DS(2)	5	4,967,549	SUP	(3)	INV	31398FYJ4	November 2039
FD	5	150,000,000	PT	(3)	FLT	31398FYK1	November 2039
SE(2)	5	105,000,000(4)	NTL	(3)	INV/IO	31398FYL9	February 2036
SL(2)	5	45,000,000(4)	NTL	(3)	INV/IO	31398FYM7	November 2039
CA(2)	6	250,000,000	SEQ	4.5	FIX	31398FYN5	September 2024
CH	6	4,566,283	SEQ	4.5	FIX	31398FYP0	November 2024
R		0	NPR	0	NPR	31398FYQ8	November 2039
RL		0	NPR	0	NPR	31398FYR6	November 2039

- (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-8 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 FA, AC, B, BA, BC, BD, BE, BG, BH, BI, D, AD, SD, DA, DB, DC, DE, DG, DH, DJ, DL, DI, CB, CD, CE, CG, CJ, CK and IC 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 October 30, 2009.

Carefully consider the risk factors on page S-10 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 23, 2009

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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 Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated
 - June 1, 2009, for all MBS issued on or after January 1, 2009,
 - April 1, 2008, for all MBS issued on or after June 1, 2007 and prior to January 1, 2009, or
 - January 1, 2006, for all other MBS(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.

For a description of current servicing policies generally applicable to existing Fannie Mae MBS pools, see “Yield, Maturity, and Prepayment Considerations” in the MBS Prospectus dated June 1, 2009.

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 10010-3629
(telephone 212-325-2580).

RECENT DEVELOPMENTS

The Regulatory Reform Act, which became effective on July 30, 2008, established the Federal Housing Finance Agency, or FHFA, as an independent agency with general supervisory and regulatory authority over Fannie Mae, Freddie Mac and the 12 Federal Home Loan Banks. FHFA assumed the duties of our former regulators, the Office of Federal Housing Enterprise Oversight and the U.S. Department of Housing and Urban Development, or HUD, with respect to safety, soundness and mission oversight of Fannie Mae and Freddie Mac. HUD remains our regulator with respect to fair lending matters.

On September 6, 2008, the Director of FHFA placed Fannie Mae into conservatorship and appointed FHFA as the conservator. Upon its appointment, FHFA immediately succeeded to all of our rights, titles, powers and privileges and those of any stockholder, officer, or director of Fannie Mae with respect to us and our assets. The conservator has the authority to take over our assets and operate our business with all the powers of our stockholders, directors and officers, and to conduct all business of the company. Under the Regulatory Reform Act, FHFA, as conservator, may take “such action as may be necessary to put the regulated entity in a sound and solvent condition.” We have no control over FHFA’s actions or the actions it may direct us to take. The conservatorship has no specified termination date; we do not know when or how it will be terminated. In addition, our board of directors does not have any duties to any person or entity except to the conservator. Accordingly, our board of directors is not obligated to consider the interests of Fannie Mae or the holders of the Certificates unless specifically directed to do so by the conservator.

On September 7, 2008, Fannie Mae, through our conservator, entered into two agreements with Treasury. The first agreement is the Stock Purchase Agreement, which provided us with Treasury’s commitment (the “Commitment”) to provide up to \$100 billion in funding under specified conditions. This agreement was amended and restated on September 26, 2008 and was further amended on May 6, 2009 to increase the size of Treasury’s Commitment from \$100 billion to \$200 billion. We issued 1,000,000 shares of Senior Preferred Stock pursuant to the Stock Purchase Agreement. The other agreement is the Warrant, which allows Treasury to purchase, for a nominal price, shares of common stock equal to 79.9% of the outstanding common stock of Fannie Mae. The Senior Preferred Stock and the Warrant were issued to Treasury as an initial commitment fee for Treasury’s Commitment. Additional information about the conservatorship, the Stock Purchase Agreement, the Warrant and the Commitment is included in our Annual Report on Form 10-K for the year ended December 31, 2008 (the “2008 Form 10-K”) and our quarterly reports on Form 10-Q for the quarters ended March 31, 2009 and June 30, 2009, respectively, which are incorporated by reference into this prospectus supplement.

We generally may draw funds under the Commitment on a quarterly basis when our total liabilities exceed our total assets on our consolidated balance sheet prepared in accordance with GAAP as of the end of the preceding quarter. Through September 30, 2009, we had received a total of \$44.9 billion from Treasury under the Commitment. If we have a negative net worth as of the end of future fiscal quarters, we expect that FHFA will request additional funds from Treasury under the Stock Purchase Agreement. All funds drawn on the Commitment are added to the liquidation preference on the Senior Preferred Stock, which currently has a 10% annual dividend rate. As of the date of this prospectus supplement, the aggregate liquidation preference of the Senior Preferred Stock is \$45.9 billion and the annualized dividend on the Senior Preferred Stock, based on the 10% dividend rate, is \$4.6 billion. If we do not pay the dividend quarterly and in cash, the dividend rate would increase to 12% annually, and the unpaid dividend would accrue and be added to the liquidation preference of the Senior Preferred Stock.

On September 19, 2008, we entered into a lending agreement with Treasury (the “Credit Facility”) under which we may request loans from Treasury until December 31, 2009. To borrow from Treasury under the Credit Facility, we must post collateral in the form of agency mortgage-backed securities to secure all such borrowings under the facility. Treasury is not obligated under the

Credit Facility to make any loan to us. To date, we have not borrowed any funds under the Credit Facility.

The Stock Purchase Agreement, the Warrant, and the Credit Facility contain covenants that significantly restrict our business activities. These covenants, which are summarized in our 2008 Form 10-K and our quarterly report on Form 10-Q for the quarter ended March 31, 2009, include prohibitions on the following activities unless we have prior written consent from Treasury: the issuance of equity securities (except in limited instances), the payment of dividends or other distributions on our equity securities (other than the Senior Preferred Stock or the Warrant), and the issuance of subordinated debt securities. The covenants also limit the amount of debt securities that we may have outstanding.

Certain rights provided to certificateholders under the trust documents may not be enforced against FHFA, or enforcement of such rights may be delayed, during the conservatorship or if we are placed into receivership. The trust documents provide that upon the occurrence of a guarantor event of default, which includes the appointment of a conservator or receiver, certificateholders have the right to replace Fannie Mae as trustee if the requisite percentage of certificateholders consent. The Regulatory Reform Act prevents certificateholders from enforcing their rights to replace Fannie Mae as trustee if the event of default arises solely because a conservator or receiver has been appointed.

We are continuing to operate as a going concern while in conservatorship and remain liable for all of our obligations, including our guaranty obligations, associated with mortgage-backed securities issued by us. The Stock Purchase Agreement and the Credit Facility are intended to enhance our ability to meet our obligations. However, certificateholders have certain limited rights to bring proceedings against Treasury if we fail to pay under our guaranty.

SUMMARY

This summary contains only limited information about the certificates. Statistical information in this summary is provided as of October 1, 2009. 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
5	Group 5 MBS
6	Group 6 MBS

Group 1, Group 2, Group 3, Group 4, Group 5 and Group 6

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	\$ 34,230,771	6.50%	6.75% to 9.00%	241 to 360
Group 2 MBS*	\$ 25,000,000	6.50%	6.75% to 9.00%	241 to 360
Group 3 MBS	\$ 62,500,000	6.50%	6.75% to 9.00%	95 to 360
Group 4 MBS	\$209,280,978	4.50%	4.75% to 7.00%	241 to 360
Group 5 MBS	\$250,000,000	6.00%	6.25% to 8.50%	95 to 360
Group 6 MBS	\$254,566,283	4.50%	4.75% to 7.00%	80 to 180

* As further described in this prospectus supplement, the mortgage loans underlying the Group 2 MBS provide for interest only periods that may range from at least 7 to no more than 10 years following origination. The assumed remaining term to expiration of the interest only period for those mortgage loans is set forth below.

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>	<u>Remaining Term to Expiration of Interest Only Period (in months)</u>
Group 1 MBS	\$ 34,230,771	360	347	12	6.850%	N/A
Group 2 MBS	\$ 25,000,000	360	347	13	7.010%	107
Group 3 MBS	\$ 62,500,000	360	250	95	6.970%	N/A
Group 4 MBS	\$209,280,978	360	358	2	4.950%	N/A
Group 5 MBS	\$250,000,000	360	272	77	6.470%	N/A
Group 6 MBS	\$254,566,283	180	161	16	5.053%	N/A

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

Settlement Date

We expect to issue the certificates on October 30, 2009.

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:

Fed Book-Entry

All classes other than the R and RL Classes

Physical

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:

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate(1)
FJ	1.1960%	7.00%	0.95%	LIBOR + 95 basis points
SJ	5.8040%	6.05%	0.00%	6.05% – LIBOR
FK	1.1960%	7.00%	0.95%	LIBOR + 95 basis points
SK	5.8040%	6.05%	0.00%	6.05% – LIBOR
FC	1.0944%	7.00%	0.85%	LIBOR + 85 basis points
SC	5.9056%	6.15%	0.00%	6.15% – LIBOR
DF	1.4950%	7.00%	1.25%	LIBOR + 125 basis points
DS	9.9090%	10.35%	0.00%	10.35% – (1.8 × LIBOR)
FD	1.0450%	7.00%	0.80%	LIBOR + 80 basis points
SE	5.9550%	6.20%	0.00%	6.2% – LIBOR
SL	5.9550%	6.20%	0.00%	6.2% – LIBOR
FA	1.1960%	7.00%	0.95%	LIBOR + 95 basis points
SD	5.9550%	6.20%	0.00%	6.2% – 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:

SJ	100% of the FJ Class
SK	100% of the FK Class
SC	100% of the FC Class
SE and SL*	100% of the FD Class
BI	33.3333331210% of the AB Class
DI	33.3333333333% of the PD Class
SD	100% of the FD Class
IC	33.3333332000% of the CA Class

* The sum of these notional principal balances will equal the indicated percentage of the specified balance. On each distribution date, reductions in the notional principal balance of the FD Class will be allocated sequentially in reduction of the notional principal balances of the SE and SL Classes, in that order, until their notional principal balances are reduced to zero.

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>400%</u>	<u>700%</u>	<u>1100%</u>	<u>1500%</u>		
FJ, SJ and JO			21.1	10.8	3.9	2.2	1.4	1.0		
			PSA Prepayment Assumption							
<u>Group 2 Classes</u>			<u>0%</u>	<u>100%</u>	<u>400%</u>	<u>700%</u>	<u>1100%</u>	<u>1500%</u>		
FK, SK and OK			22.9	11.8	4.0	2.3	1.4	0.9		
			PSA Prepayment Assumption							
<u>Group 3 Classes</u>			<u>0%</u>	<u>100%</u>	<u>275%</u>	<u>482%</u>	<u>750%</u>	<u>1000%</u>		
AE			20.5	8.0	4.3	2.5	1.5	1.0		
AZ			29.7	20.2	17.4	12.4	7.9	5.4		
FC, SC and AC			21.1	8.4	4.6	2.7	1.6	1.1		
			PSA Prepayment Assumption							
<u>Group 4 Classes</u>			<u>0%</u>	<u>100%</u>	<u>297%</u>	<u>525%</u>	<u>750%</u>	<u>1000%</u>		
AB, BA, BC, BD, BE, BG, BH and BI			17.1	7.3	3.5	2.3	1.9	1.6		
VA			6.0	6.0	5.4	4.0	3.2	2.6		
VZ			28.3	22.0	12.3	7.7	5.6	4.2		
B			28.3	22.0	11.7	7.1	5.0	3.8		
			PSA Prepayment Assumption							
<u>Group 5 Classes</u>			<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>270%</u>	<u>300%</u>	<u>550%</u>	<u>775%</u>	<u>1000%</u>
PD, DA, DB, DC, DE, DG, DH, DJ, DL and DI			19.2	7.0	4.7	4.7	4.7	2.6	1.7	1.2
PZ			28.3	19.8	19.8	19.8	19.8	13.4	9.3	6.6
DF, DS and D			29.2	19.5	13.4	4.5	1.5	0.3	0.2	0.1
FD, AD and SD			20.8	8.8	6.0	4.8	4.4	2.4	1.6	1.1
SE			17.6	5.4	3.2	2.5	2.2	1.2	0.8	0.5
SL			28.2	16.9	12.6	10.2	9.4	5.2	3.4	2.4
			PSA Prepayment Assumption							
<u>Group 6 Classes</u>			<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>420%</u>	<u>725%</u>	<u>1000%</u>		
CA, CB, CD, CE, CG, CJ, CK and IC			8.7	5.7	4.0	2.8	1.7	1.2		
CH			14.9	13.2	12.8	11.4	7.8	5.4		
			PSA Prepayment Assumption							
<u>Group 1/Group 2 Class</u>			<u>0%</u>	<u>100%</u>	<u>400%</u>	<u>700%</u>	<u>1100%</u>	<u>1500%</u>		
FA**			21.8	11.2	3.9	2.3	1.4	1.0		

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

** This class is an RCR class formed from a combination of two REMIC classes in different groups. For additional information, see Schedule 1 attached to this prospectus supplement.

ADDITIONAL RISK FACTOR

“Jumbo-conforming” and “high-balance” mortgage loans, which have original principal balances that exceed our traditional conforming loan limits, may prepay at different rates than conforming balance mortgage loans generally. The pools underlying the Group 1 MBS and Group 4 MBS have been designated as pools that include “jumbo-conforming” or “high-balance” mortgage loans. There is limited historical performance data regarding prepayment rates for jumbo-conforming and high-balance mortgage loans. If prevailing mortgage rates decline, borrowers with jumbo-conforming and high-balance mortgage loans may be more likely to refinance their mortgage loans than borrowers with conforming balance loans. This is because a relatively small reduction in the interest rate of a jumbo-conforming and high-balance mortgage loan can have a greater impact on the borrower’s monthly payment than a similar interest rate change for a conforming balance loan.

Furthermore, jumbo-conforming and high-balance mortgage loans tend to be concentrated in certain geographic areas, which may

experience relatively high rates of default in the event of adverse economic conditions. Defaults on jumbo-conforming and high-balance mortgage loans will result in larger prepayments to investors than defaults on conforming balance loans.

On the other hand, if any of the statutes authorizing our purchase of jumbo-conforming and high-balance mortgage loans are allowed to expire, or new legislation is enacted by the federal government that removes this authority, borrowers with jumbo-conforming and high-balance mortgage loans may find refinancing these loans more difficult. In such event, borrowers with jumbo-conforming and high-balance mortgage loans may be less likely to refinance their mortgage loans than borrowers with conforming balance loans.

As a result of these factors, the Group 1 Classes and Group 4 Classes may receive payments of principal more quickly or more slowly than expected, and the weighted average lives and yields of those Classes may be affected, perhaps significantly.

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 October 1, 2009 (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 six groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 2 MBS,” “Group 3 MBS,” “Group 4 MBS,” “Group 5 MBS” and “Group 6 MBS,” and together, the “MBS”).

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

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	All Classes of REMIC Certificates other than the R and RL Classes	R

Fannie Mae Guaranty. For a description of our guaranties of the Certificates and the MBS, see the applicable discussions appearing under the heading “Fannie Mae Guaranty” in the REMIC Prospectus and 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 the Residual Certificates 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, Principal Only and Inverse Floating Rate Classes	\$100,000 minimum plus whole dollar increments
All other Classes (except the R and RL Classes)	\$1,000 minimum plus whole dollar increments

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 in the case of the Group 1, Group 2, Group 3, Group 4 and Group 5 MBS and up to 15 years in the case of the Group 6 MBS.

In addition, the pools underlying the Group 1 MBS and Group 4 MBS include “jumbo-conforming” or “high balance” mortgage loans as described further under “The Mortgage Loans—Special Feature Mortgage Loans—*Loans with Original Principal Balances that Exceed our Traditional Conforming Loan Limits*” in the MBS Prospectus dated June 1, 2009. For additional information about the pools underlying the Group 1 and Group 4 MBS, see the Final Data Statement for the Trust and the related prospectus supplement for each MBS. See also “Additional Risk Factors—“*Jumbo-conforming*” and “*high-balance*” mortgage loans, which have original principal balances that exceed our traditional conforming loan limits, may prepay at different rates than conforming balance mortgage loans generally” in this prospectus supplement.

Furthermore, the scheduled monthly payments on the Mortgage Loans underlying the Group 2 MBS represent accrued interest only for periods that may range from at least seven to no more than ten years following origination. See “Risk Factors—Prepayment Factors—*Refinance Environment*—Fixed-rate and adjustable-rate mortgage loans with long initial interest-only payment periods may be more likely to be refinanced or become delinquent than other mortgage loans” in the MBS Prospectus.

For additional information, see “Summary—Group 1, Group 2, Group 3, Group 4, Group 5 and Group 6—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 AZ, VZ and PZ 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 the Accrual Classes will be added as principal to their principal balances 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 Group 1 Principal Distribution Amount to FJ and JO, pro rata, until retired. } Pass-Through Classes

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 FK and OK, 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 AZ Accrual Amount to AE until retired, and thereafter to AZ. } Accretion Directed Class and Accrual Class

The Group 3 Cash Flow Distribution Amount as follows:

— 20% to AE and AZ, in that order, until retired and } Sequential Pay Classes

— 80% to FC until retired } Pass-Through Class

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

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

- *Group 4*

The VZ Accrual Amount to VA until retired, and thereafter to VZ. } Accretion Directed Class and Accrual Class

The Group 4 Cash Flow Distribution Amount to AB, VA and VZ, in that order, until retired. } Sequential Pay Classes

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

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

- *Group 5*

The PZ Accrual Amount to PD until retired, and thereafter to PZ. } Accretion Directed Class and Accrual Class

The Group 5 Cash Flow Distribution Amount as follows:

— 40% in the following priority:

first, to the Aggregate Group to its Planned Balance; } PAC Group

second, to the DF and DS, pro rata, until retired; and } Support Classes

third, to the Aggregate Group to zero, and } PAC Group

— 60% to the FD until retired. } Pass-Through Class

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

The “Group 5 Cash Flow Distribution Amount” is the principal then paid on the Group 5 MBS.

The “Aggregate Group” consists of the PD and PZ Classes. On each Distribution Date, we will apply payments of principal of the Aggregate Group to PD and PZ, in that order, until retired.

The Aggregate Group has a principal balance equal to the aggregate principal balance of the Classes included in the Aggregate Group.

- *Group 6*

The Group 6 Principal Distribution Amount to CA and CH, in that order, until retired. } Sequential Pay Classes

The “Group 6 Principal Distribution Amount” is the principal then paid on the Group 6 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 (collectively, the “Pricing Assumptions”):

- the Mortgage Loans underlying the MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—Group 1, Group 2, Group 3, Group 4, Group 5 and Group 6—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement;
- the Mortgage Loans underlying the Group 2 MBS have the remaining terms to expiration of their interest only periods specified under “Summary—Group 1, Group 2, Group 3, Group 4, Group 5 and Group 6—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 October 30, 2009; 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.

It is highly unlikely that prepayments will occur at any *constant* PSA rate or at any other *constant* rate.

Principal Balance Schedule. The Principal Balance Schedule is set forth beginning on page B-1 of this prospectus supplement. The Principal Balance Schedule was prepared based on the Pricing Assumptions and the assumption that the related Mortgage Loans prepay at a *constant* rate within the “Structuring Range” specified in the chart below. The “Effective Range” for an Aggregate Group is the range of prepayment rates (measured by *constant* PSA rates) that would reduce that Aggregate Group to its scheduled balance each month based on the Pricing Assumptions. We have not provided separate schedules for the individual Classes included in the Aggregate Group. However, these Classes are designed to receive principal distributions in the same fashion as if separate schedules had been provided (with schedules based on the same underlying assumptions that apply to the Aggregate Group schedule). If such separate schedules had been provided for the individual Classes

included in the Aggregate Group, we expect that the effective ranges for those Classes would not be narrower than that shown below for the Aggregate Group.

<u>Group</u>	<u>Structuring Range</u>	<u>Initial Effective Range</u>
Aggregate Group Planned Balances	Between 200% and 300% PSA	Between 200% and 300% PSA

The Aggregate Group listed above consist of the following Classes:

Aggregate Group PD and PZ

See “—Decrement Tables” below for the percentages of original principal balances of the individual Classes included in the Aggregate Group that would be outstanding at various *constant* PSA rates, including the upper and lower bands of the Structuring Range, based on the Pricing Assumptions.

We cannot assure you that the balance of the Aggregate Group will conform on any Distribution Date to the balance specified in the Principal Balance Schedule or that distributions of principal of the Aggregate Group will begin or end on the Distribution Dates specified in the Principal Balance Schedule.

If you are considering the purchase of a PAC 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 the Aggregate Group to its scheduled balance in any month. As a result, the likelihood of reducing the Aggregate Group to its scheduled balance each month will not be improved by the averaging of high and low principal distributions from month to month.
- Even if the related Mortgage Loans prepay at rates falling within the Structuring Range or Effective Range, principal distributions may be insufficient to reduce the Aggregate Group to its scheduled balance each month if prepayments do not occur at a *constant* PSA rate.
- The actual Effective Range at any time will be based upon the actual characteristics of the related Mortgage Loans at that time, which are likely to vary (and may vary considerably) from the Pricing Assumptions. As a result, the actual Effective Range will likely differ from the Initial Effective Range specified above. For the same reason, the Aggregate Group might not be reduced to its schedule balance each month even if the related Mortgage Loans prepay at a *constant* PSA rate within the Initial Effective Range. This is so particularly if the rates fall at the lower or higher end of the range.
- The actual Effective Range may narrow, widen or shift upward or downward to reflect actual prepayment experience over time.
- The principal payment stability of each Class that has scheduled balances will be supported by one or more other Classes. When the supporting Classes are retired, the Classes receiving the benefit of that support, if still outstanding, may no longer have Effective Ranges and 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. **The tables below are provided for illustrative purposes only and are not intended as a forecast or prediction of the actual yields on the applicable Classes.** We calculated the yields set forth in the tables by

- determining the monthly discount rates that, when applied to the assumed streams of cash flows to be paid on the applicable Classes, would cause the discounted present values of the

assumed streams of cash flows to equal the assumed aggregate purchase prices of those Classes, and

- converting the monthly rates to corporate bond equivalent rates.

These calculations do not take into account variations in the interest rates at which you could reinvest distributions on the Certificates. Accordingly, these calculations do not illustrate the return on any investment in the Certificates when reinvestment rates are taken into account.

We cannot assure you that

- the pre-tax yields on the applicable Certificates will correspond to any of the pre-tax yields shown here, or
- the aggregate purchase prices of the applicable Certificates will be as assumed.

In addition, it is unlikely that the Index will correspond to the levels shown here. Furthermore, because some of the Mortgage Loans are likely to have remaining terms to maturity shorter or longer than those assumed and interest rates higher or lower than those assumed, the principal payments on the Certificates are likely to differ from those assumed. This would be the case even if all Mortgage Loans prepay at the indicated constant percentages of PSA. Moreover, it is unlikely that

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

***The Inverse Floating Rate Classes.* The yields on the Inverse Floating Rate Classes will be sensitive in varying degrees to the rate of principal payments, including prepayments, of the related Mortgage Loans and to the level of the Index. The Mortgage Loans generally can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from pool to pool. As illustrated in the applicable tables below, it is possible that investors in the 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 following 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 levels of the Index, and

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

<u>Class</u>	<u>Price*</u>
SJ	5.5%
SK	7.5%
SC	10.0%
DS	102.5%
SE	9.0%
SL	15.0%
SD	11.0%

* 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 SJ 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>400%</u>	<u>700%</u>	<u>1100%</u>	<u>1500%</u>
0.125%	129.5%	126.1%	104.8%	81.9%	47.5%	6.3%
0.246%	126.4%	123.0%	101.8%	78.9%	44.7%	3.6%
2.246%	77.3%	74.1%	54.1%	32.2%	(0.9)%	(41.3)%
4.246%	32.4%	29.3%	9.9%	(11.5)%	(44.5)%	(86.5)%
6.050%	*	*	*	*	*	*

**Sensitivity of the SK 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>400%</u>	<u>700%</u>	<u>1100%</u>	<u>1500%</u>
0.125%	89.7%	86.4%	65.3%	42.3%	7.3%	(36.1)%
0.246%	87.6%	84.3%	63.3%	40.3%	5.4%	(37.9)%
2.246%	54.3%	51.1%	30.8%	8.6%	(25.7)%	(69.1)%
4.246%	22.8%	19.7%	0.1%	(21.7)%	(56.0)%	*
6.050%	*	*	*	*	*	*

**Sensitivity of the SC 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>275%</u>	<u>482%</u>	<u>750%</u>	<u>1000%</u>
0.1250%	61.2%	57.3%	43.0%	25.0%	(1.0)%	(29.2)%
0.2444%	59.7%	55.8%	41.7%	23.7%	(2.2)%	(30.2)%
2.2444%	36.1%	32.6%	19.6%	3.0%	(20.7)%	(46.4)%
4.2444%	12.8%	9.5%	(2.3)%	(17.4)%	(39.0)%	(62.5)%
6.1500%	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption							
	50%	100%	200%	270%	300%	550%	775%	1000%
0.125%	10.0%	10.0%	10.0%	9.5%	8.4%	2.1%	(3.6)%	(9.3)%
0.245%	9.8%	9.8%	9.8%	9.2%	8.2%	1.9%	(3.8)%	(9.4)%
2.245%	6.2%	6.2%	6.1%	5.7%	4.8%	(0.8)%	(5.9)%	(11.0)%
4.245%	2.6%	2.6%	2.5%	2.2%	1.4%	(3.6)%	(8.0)%	(12.5)%
5.750%	(0.1)%	(0.1)%	(0.1)%	(0.4)%	(1.2)%	(5.6)%	(9.6)%	(13.6)%

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

LIBOR	PSA Prepayment Assumption							
	50%	100%	200%	270%	300%	550%	775%	1000%
0.125%	67.4%	61.0%	46.5%	34.7%	29.2%	(22.9)%	(74.3)%	*
0.245%	65.7%	59.4%	44.8%	33.0%	27.6%	(24.6)%	(75.8)%	*
2.245%	39.0%	32.7%	17.6%	5.1%	(0.6)%	(53.2)%	*	*
4.245%	12.2%	5.2%	(12.3)%	(26.4)%	(32.7)%	(86.7)%	*	*
6.200%	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption							
	50%	100%	200%	270%	300%	550%	775%	1000%
0.125%	44.0%	43.9%	43.3%	42.3%	41.7%	32.5%	18.0%	(2.6)%
0.245%	43.1%	43.0%	42.4%	41.3%	40.7%	31.3%	16.8%	(3.9)%
2.245%	27.9%	27.6%	26.3%	24.5%	23.6%	11.7%	(4.3)%	(25.4)%
4.245%	12.1%	11.4%	8.6%	5.8%	4.4%	(10.4)%	(27.7)%	(48.8)%
6.200%	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption							
	50%	100%	200%	270%	300%	550%	775%	1000%
0.125%	55.2%	51.4%	43.6%	37.9%	35.4%	13.6%	(8.3)%	(33.3)%
0.245%	53.9%	50.1%	42.3%	36.7%	34.2%	12.5%	(9.3)%	(34.2)%
2.245%	32.8%	29.3%	22.0%	16.8%	14.5%	(5.6)%	(25.8)%	(48.8)%
4.245%	11.8%	8.5%	1.9%	(2.9)%	(5.0)%	(23.5)%	(42.0)%	(63.2)%
6.200%	*	*	*	*	*	*	*	*

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 the original principal balance) are as follows:

<u>Class</u>	<u>Price</u>
JO	86.0%
OK.....	82.0%

Sensitivity of the JO Class to Prepayments

	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>400%</u>	<u>700%</u>	<u>1100%</u>	<u>1500%</u>
Pre-Tax Yields to Maturity . . .	1.1%	1.5%	4.2%	7.2%	11.6%	16.7%

Sensitivity of the OK Class to Prepayments

	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>400%</u>	<u>700%</u>	<u>1100%</u>	<u>1500%</u>
Pre-Tax Yields to Maturity . . .	1.3%	1.8%	5.4%	9.7%	15.9%	23.4%

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>
BI.....	475%
DI.....	597%
IC.....	602%

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 the applicable 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>
BI	11.0%
DI	14.0%
IC	9.0%

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

Sensitivity of the BI Class to Prepayments

	PSA Prepayment Assumption					
	50%	100%	297%	525%	750%	1000%
Pre-Tax Yields to Maturity . . .	37.0%	33.3%	16.3%	(4.4)%	(22.9)%	(40.4)%

Sensitivity of the DI Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	200%	270%	300%	550%	775%	1000%
Pre-Tax Yields to Maturity . . .	37.6%	33.0%	23.4%	23.4%	23.4%	4.4%	(18.3)%	(45.6)%

Sensitivity of the IC Class to Prepayments

	PSA Prepayment Assumption					
	50%	100%	250%	420%	725%	1000%
Pre-Tax Yields to Maturity . . .	41.7%	38.4%	28.0%	15.2%	(11.3)%	(39.5)%

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 3, Group 4, Group 5 and Group 6 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 Backing Trust Assets Specified Below</u>	<u>Original and Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	360 months	9.00%
Group 2 MBS	360 months*	9.00%
Group 3 MBS	360 months	9.00%
Group 4 MBS	360 months	7.00%
Group 5 MBS	360 months	8.50%
Group 6 MBS	180 months	7.00%

* In addition, we have assumed that each Mortgage Loan backing the Group 2 MBS has a remaining interest only period of 120 months.

It is unlikely that all of the Mortgage Loans will have the loan ages, interest rates, remaining terms to maturity or, if applicable, remaining interest only periods 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	FJ, SJ† and JO Classes						FK, SK† and OK Classes						AE Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	400%	700%	1100%	1500%	0%	100%	400%	700%	1100%	1500%	0%	100%	275%	482%	750%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2010	99	95	84	73	58	43	100	96	84	73	57	40	99	92	81	69	53	38
October 2011	99	89	64	43	21	5	100	90	65	43	20	5	98	84	66	47	28	14
October 2012	98	82	48	25	7	1	100	85	49	25	7	*	98	77	53	32	14	4
October 2013	97	76	36	14	2	*	100	80	37	14	2	*	97	70	43	22	7	1
October 2014	96	70	27	8	1	*	100	75	28	8	1	*	95	63	34	14	3	0
October 2015	95	65	20	5	*	*	100	71	22	5	*	*	94	57	27	9	*	0
October 2016	94	60	15	3	*	*	100	66	16	3	*	*	93	51	21	6	0	0
October 2017	92	55	11	1	*	*	100	62	12	2	*	*	92	46	16	3	0	0
October 2018	91	51	8	1	*	0	100	59	9	1	*	0	90	40	13	1	0	0
October 2019	89	47	6	*	*	0	100	54	7	1	*	0	88	36	9	*	0	0
October 2020	88	43	5	*	*	0	98	49	5	*	*	0	87	31	7	0	0	0
October 2021	86	39	3	*	*	0	96	45	4	*	*	0	85	27	5	0	0	0
October 2022	84	35	2	*	*	0	94	41	3	*	*	0	83	22	3	0	0	0
October 2023	82	32	2	*	*	0	91	37	2	*	*	0	80	18	1	0	0	0
October 2024	79	29	1	*	*	0	89	33	2	*	*	0	78	15	*	0	0	0
October 2025	77	26	1	*	*	0	86	30	1	*	*	0	75	11	0	0	0	0
October 2026	74	23	1	*	*	0	83	27	1	*	*	0	72	8	0	0	0	0
October 2027	71	21	*	*	0	0	79	24	1	*	0	0	69	5	0	0	0	0
October 2028	67	18	*	*	0	0	75	21	*	*	0	0	65	2	0	0	0	0
October 2029	64	16	*	*	0	0	71	18	*	*	0	0	61	0	0	0	0	0
October 2030	59	14	*	*	0	0	66	16	*	*	0	0	57	0	0	0	0	0
October 2031	55	12	*	*	0	0	61	13	*	*	0	0	52	0	0	0	0	0
October 2032	50	10	*	*	0	0	56	11	*	*	0	0	47	0	0	0	0	0
October 2033	45	8	*	*	0	0	50	9	*	*	0	0	41	0	0	0	0	0
October 2034	39	6	*	*	0	0	43	7	*	*	0	0	35	0	0	0	0	0
October 2035	32	4	*	*	0	0	36	5	*	*	0	0	28	0	0	0	0	0
October 2036	25	3	*	*	0	0	28	3	*	*	0	0	21	0	0	0	0	0
October 2037	18	1	*	*	0	0	20	1	*	*	0	0	13	0	0	0	0	0
October 2038	9	0	0	0	0	0	10	0	0	0	0	0	4	0	0	0	0	0
October 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	21.1	10.8	3.9	2.2	1.4	1.0	22.9	11.8	4.0	2.3	1.4	0.9	20.5	8.0	4.3	2.5	1.5	1.0

Date	AZ Class						FC, SC† and AC Classes						AB, BA, BC, BD, BE, BG, BH and BI† Classes					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	275%	482%	750%	1000%	0%	100%	275%	482%	750%	1000%	0%	100%	297%	525%	750%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2010	105	105	105	105	105	105	99	92	82	70	54	39	99	96	91	86	81	75
October 2011	109	109	109	109	109	109	99	84	67	48	29	15	97	88	74	59	44	29
October 2012	114	114	114	114	114	114	98	77	54	33	15	6	96	79	54	29	9	0
October 2013	120	120	120	120	120	120	97	70	44	23	8	2	94	71	37	9	0	0
October 2014	125	125	125	125	125	64	96	64	35	16	4	1	92	62	23	0	0	0
October 2015	131	131	131	131	131	25	95	58	29	11	2	*	90	55	12	0	0	0
October 2016	137	137	137	137	88	9	94	52	23	7	1	*	88	48	3	0	0	0
October 2017	143	143	143	143	46	4	92	47	18	5	1	*	86	41	0	0	0	0
October 2018	150	150	150	150	24	1	91	42	14	3	*	*	84	35	0	0	0	0
October 2019	157	157	157	157	12	1	89	37	11	2	*	*	81	29	0	0	0	0
October 2020	164	164	164	108	6	*	88	33	9	2	*	*	78	23	0	0	0	0
October 2021	171	171	171	71	3	*	86	29	7	1	*	*	75	18	0	0	0	0
October 2022	179	179	179	46	2	*	84	25	5	1	*	*	72	13	0	0	0	0
October 2023	188	188	188	30	1	*	82	21	4	*	*	*	69	9	0	0	0	0
October 2024	196	196	196	19	*	*	79	17	3	*	*	*	65	5	0	0	0	0
October 2025	205	205	148	11	*	*	77	14	2	*	*	*	62	1	0	0	0	0
October 2026	215	215	102	7	*	*	74	11	1	*	*	*	57	0	0	0	0	0
October 2027	224	224	65	4	*	*	71	8	1	*	*	*	53	0	0	0	0	0
October 2028	235	235	36	2	*	*	67	5	1	*	*	0	48	0	0	0	0	0
October 2029	246	152	14	1	*	*	64	2	*	*	*	0	43	0	0	0	0	0
October 2030	257	0	0	0	0	0	59	0	0	0	0	0	38	0	0	0	0	0
October 2031	269	0	0	0	0	0	55	0	0	0	0	0	32	0	0	0	0	0
October 2032	281	0	0	0	0	0	50	0	0	0	0	0	25	0	0	0	0	0
October 2033	294	0	0	0	0	0	45	0	0	0	0	0	19	0	0	0	0	0
October 2034	307	0	0	0	0	0	39	0	0	0	0	0	11	0	0	0	0	0
October 2035	321	0	0	0	0	0	32	0	0	0	0	0	4	0	0	0	0	0
October 2036	336	0	0	0	0	0	25	0	0	0	0	0	0	0	0	0	0	0
October 2037	352	0	0	0	0	0	18	0	0	0	0	0	0	0	0	0	0	0
October 2038	368	0	0	0	0	0	9	0	0	0	0	0	0	0	0	0	0	0
October 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.7	20.2	17.4	12.4	7.9	5.4	21.1	8.4	4.6	2.7	1.6	1.1	17.1	7.3	3.5	2.3	1.9	1.6

* 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	VA Class						VZ Class						B Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	297%	525%	750%	1000%	0%	100%	297%	525%	750%	1000%	0%	100%	297%	525%	750%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2010	93	93	93	93	93	93	105	105	105	105	105	105	100	100	100	100	100	100
October 2011	85	85	85	85	85	85	109	109	109	109	109	109	100	100	100	100	100	100
October 2012	77	77	77	77	77	15	114	114	114	114	114	114	100	100	100	100	100	76
October 2013	69	69	69	69	0	0	120	120	120	120	113	49	100	100	100	100	69	30
October 2014	61	61	61	22	0	0	125	125	125	125	61	19	100	100	100	85	37	12
October 2015	52	52	52	0	0	0	131	131	131	93	33	7	100	100	100	57	20	5
October 2016	42	42	42	0	0	0	137	137	137	62	18	3	100	100	100	38	11	2
October 2017	32	32	2	0	0	0	143	143	143	42	9	1	100	100	88	25	6	1
October 2018	22	22	0	0	0	0	150	150	116	28	5	*	100	100	71	17	3	*
October 2019	11	11	0	0	0	0	157	157	93	19	3	*	100	100	56	11	2	*
October 2020	*	*	0	0	0	0	164	164	74	12	1	*	100	100	45	8	1	*
October 2021	0	0	0	0	0	0	164	164	59	8	1	*	100	100	36	5	*	*
October 2022	0	0	0	0	0	0	164	164	46	5	*	*	100	100	28	3	*	*
October 2023	0	0	0	0	0	0	164	164	37	4	*	*	100	100	22	2	*	*
October 2024	0	0	0	0	0	0	164	164	29	2	*	*	100	100	18	1	*	*
October 2025	0	0	0	0	0	0	164	164	23	2	*	*	100	100	14	1	*	*
October 2026	0	0	0	0	0	0	164	149	18	1	*	*	100	91	11	1	*	*
October 2027	0	0	0	0	0	0	164	132	14	1	*	*	100	81	8	*	*	*
October 2028	0	0	0	0	0	0	164	116	11	*	*	*	100	71	6	*	*	*
October 2029	0	0	0	0	0	0	164	102	8	*	*	*	100	62	5	*	*	*
October 2030	0	0	0	0	0	0	164	88	6	*	*	*	100	53	4	*	*	*
October 2031	0	0	0	0	0	0	164	75	5	*	*	*	100	46	3	*	*	0
October 2032	0	0	0	0	0	0	164	63	3	*	*	0	100	38	2	*	*	0
October 2033	0	0	0	0	0	0	164	52	2	*	*	0	100	31	1	*	*	0
October 2034	0	0	0	0	0	0	164	41	2	*	*	0	100	25	1	*	*	0
October 2035	0	0	0	0	0	0	164	31	1	*	*	0	100	19	1	*	*	0
October 2036	0	0	0	0	0	0	141	22	1	*	*	0	86	14	*	*	*	0
October 2037	0	0	0	0	0	0	98	14	*	*	*	0	59	8	*	*	*	0
October 2038	0	0	0	0	0	0	50	6	*	*	*	0	31	4	*	*	*	0
October 2039	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	5.4	4.0	3.2	2.6	28.3	22.0	12.3	7.7	5.6	4.2	28.3	22.0	11.7	7.1	5.0	3.8

Date	PD, DA, DB, DC, DE, DG, DH, DJ, DL and DI† Classes								PZ Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	200%	270%	300%	550%	775%	1000%	0%	100%	200%	270%	300%	550%	775%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2010	99	91	84	84	84	76	61	45	105	105	105	105	105	105	105	105
October 2011	98	82	70	70	70	50	31	17	109	109	109	109	109	109	109	109
October 2012	97	74	58	58	58	32	16	6	114	114	114	114	114	114	114	114
October 2013	96	66	47	47	47	21	8	2	120	120	120	120	120	120	120	120
October 2014	95	59	38	38	38	13	4	*	125	125	125	125	125	125	125	125
October 2015	93	52	30	30	30	8	2	0	131	131	131	131	131	131	131	78
October 2016	92	46	23	23	23	5	*	0	137	137	137	137	137	137	137	30
October 2017	90	40	18	18	18	3	0	0	143	143	143	143	143	143	119	12
October 2018	88	34	14	14	14	2	0	0	150	150	150	150	150	150	61	4
October 2019	86	29	11	11	11	1	0	0	157	157	157	157	157	157	31	2
October 2020	84	24	8	8	8	*	0	0	164	164	164	164	164	164	16	1
October 2021	82	19	6	6	6	0	0	0	171	171	171	171	171	118	8	*
October 2022	80	14	4	4	4	0	0	0	179	179	179	179	179	74	4	*
October 2023	77	10	3	3	3	0	0	0	188	188	188	188	188	46	2	*
October 2024	74	6	2	2	2	0	0	0	196	196	196	196	196	28	1	*
October 2025	71	2	1	1	1	0	0	0	205	205	205	205	205	17	*	*
October 2026	67	*	*	*	*	0	0	0	215	215	215	215	215	10	*	*
October 2027	63	0	0	0	0	0	0	0	224	212	212	212	212	6	*	*
October 2028	59	0	0	0	0	0	0	0	235	141	141	141	141	3	*	*
October 2029	55	0	0	0	0	0	0	0	246	87	87	87	87	2	*	*
October 2030	50	0	0	0	0	0	0	0	257	46	46	46	46	1	*	*
October 2031	45	0	0	0	0	0	0	0	269	16	16	16	16	*	*	*
October 2032	39	0	0	0	0	0	0	0	281	0	0	0	0	0	0	0
October 2033	33	0	0	0	0	0	0	0	294	0	0	0	0	0	0	0
October 2034	26	0	0	0	0	0	0	0	307	0	0	0	0	0	0	0
October 2035	19	0	0	0	0	0	0	0	321	0	0	0	0	0	0	0
October 2036	10	0	0	0	0	0	0	0	336	0	0	0	0	0	0	0
October 2037	2	0	0	0	0	0	0	0	352	0	0	0	0	0	0	0
October 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.2	7.0	4.7	4.7	4.7	2.6	1.7	1.2	28.3	19.8	19.8	19.8	19.8	13.4	9.3	6.6

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

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

Date	DF, DS and D Classes								FD, AD and SD† Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	200%	270%	300%	550%	775%	1000%	0%	100%	200%	270%	300%	550%	775%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2010	100	100	100	70	58	0	0	0	99	92	86	82	80	66	52	39
October 2011	100	100	100	50	30	0	0	0	98	85	74	67	64	43	27	15
October 2012	100	100	100	37	12	0	0	0	98	78	64	55	52	28	14	6
October 2013	100	100	100	30	3	0	0	0	97	71	55	45	41	18	7	2
October 2014	100	100	100	27	*	0	0	0	95	65	47	37	33	12	4	1
October 2015	100	100	99	26	0	0	0	0	94	59	40	30	26	8	2	*
October 2016	100	100	95	24	0	0	0	0	93	54	34	24	21	5	1	*
October 2017	100	100	89	22	0	0	0	0	92	49	29	19	16	3	1	*
October 2018	100	100	82	20	0	0	0	0	90	44	24	16	13	2	*	*
October 2019	100	100	74	17	0	0	0	0	89	39	20	12	10	1	*	*
October 2020	100	100	66	15	0	0	0	0	87	35	17	10	8	1	*	*
October 2021	100	100	57	13	0	0	0	0	85	31	14	8	6	1	*	*
October 2022	100	100	50	11	0	0	0	0	83	27	11	6	5	*	*	*
October 2023	100	100	42	9	0	0	0	0	81	23	9	5	3	*	*	*
October 2024	100	100	35	7	0	0	0	0	78	20	7	4	3	*	*	*
October 2025	100	100	29	6	0	0	0	0	75	17	6	3	2	*	*	*
October 2026	100	90	23	4	0	0	0	0	72	14	5	2	1	*	*	*
October 2027	100	73	18	3	0	0	0	0	69	11	3	1	1	*	*	*
October 2028	100	56	13	2	0	0	0	0	66	8	2	1	1	*	*	0
October 2029	100	40	9	2	0	0	0	0	62	6	2	1	*	*	*	0
October 2030	100	25	5	1	0	0	0	0	58	4	1	*	*	*	*	0
October 2031	100	10	2	*	0	0	0	0	53	1	*	*	*	*	*	0
October 2032	100	0	0	0	0	0	0	0	49	0	0	0	0	0	0	0
October 2033	100	0	0	0	0	0	0	0	43	0	0	0	0	0	0	0
October 2034	100	0	0	0	0	0	0	0	37	0	0	0	0	0	0	0
October 2035	100	0	0	0	0	0	0	0	31	0	0	0	0	0	0	0
October 2036	100	0	0	0	0	0	0	0	24	0	0	0	0	0	0	0
October 2037	100	0	0	0	0	0	0	0	17	0	0	0	0	0	0	0
October 2038	63	0	0	0	0	0	0	0	9	0	0	0	0	0	0	0
October 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.2	19.5	13.4	4.5	1.5	0.3	0.2	0.1	20.8	8.8	6.0	4.8	4.4	2.4	1.6	1.1

Date	SE† Class								SL† Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	200%	270%	300%	550%	775%	1000%	0%	100%	200%	270%	300%	550%	775%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2010	99	89	80	74	72	51	32	13	100	100	100	100	100	100	100	100
October 2011	98	78	63	53	49	19	0	0	100	100	100	100	100	100	91	51
October 2012	96	68	48	36	31	0	0	0	100	100	100	100	100	94	48	20
October 2013	95	59	35	21	16	0	0	0	100	100	100	100	100	61	25	8
October 2014	94	50	24	9	4	0	0	0	100	100	100	100	100	40	13	3
October 2015	92	42	14	0	0	0	0	0	100	100	100	99	87	26	7	1
October 2016	90	34	5	0	0	0	0	0	100	100	100	80	69	17	3	*
October 2017	88	26	0	0	0	0	0	0	100	100	95	65	54	11	2	*
October 2018	86	20	0	0	0	0	0	0	100	100	80	52	43	7	1	*
October 2019	84	13	0	0	0	0	0	0	100	100	67	41	33	4	*	*
October 2020	81	7	0	0	0	0	0	0	100	100	56	33	26	3	*	*
October 2021	78	1	0	0	0	0	0	0	100	100	47	26	20	2	*	*
October 2022	75	0	0	0	0	0	0	0	100	90	38	20	15	1	*	*
October 2023	72	0	0	0	0	0	0	0	100	78	31	16	12	1	*	*
October 2024	69	0	0	0	0	0	0	0	100	67	25	12	9	*	*	*
October 2025	65	0	0	0	0	0	0	0	100	56	20	9	6	*	*	*
October 2026	61	0	0	0	0	0	0	0	100	46	15	7	5	*	*	*
October 2027	56	0	0	0	0	0	0	0	100	37	11	5	3	*	*	*
October 2028	51	0	0	0	0	0	0	0	100	28	8	3	2	*	*	*
October 2029	46	0	0	0	0	0	0	0	100	20	5	2	1	*	*	0
October 2030	40	0	0	0	0	0	0	0	100	12	3	1	1	*	*	0
October 2031	33	0	0	0	0	0	0	0	100	5	1	*	*	*	*	0
October 2032	27	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
October 2033	19	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
October 2034	11	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
October 2035	2	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
October 2036	0	0	0	0	0	0	0	0	81	0	0	0	0	0	0	0
October 2037	0	0	0	0	0	0	0	0	56	0	0	0	0	0	0	0
October 2038	0	0	0	0	0	0	0	0	29	0	0	0	0	0	0	0
October 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.6	5.4	3.2	2.5	2.2	1.2	0.8	0.5	28.2	16.9	12.6	10.2	9.4	5.2	3.4	2.4

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

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

Date	CA, CB, CD, CE, CG, CJ, CK and IC [†] Classes						CH Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	250%	420%	725%	1000%	0%	100%	250%	420%	725%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
October 2010	96	90	84	76	63	51	100	100	100	100	100	100
October 2011	92	80	67	53	33	18	100	100	100	100	100	100
October 2012	87	70	52	37	16	6	100	100	100	100	100	100
October 2013	82	60	41	25	8	1	100	100	100	100	100	100
October 2014	77	52	31	16	3	0	100	100	100	100	100	55
October 2015	71	43	24	10	1	0	100	100	100	100	100	20
October 2016	65	36	17	6	0	0	100	100	100	100	69	7
October 2017	59	29	12	3	0	0	100	100	100	100	34	2
October 2018	52	22	8	1	0	0	100	100	100	100	16	1
October 2019	44	16	5	*	0	0	100	100	100	100	7	*
October 2020	36	10	2	0	0	0	100	100	100	58	3	*
October 2021	28	5	*	0	0	0	100	100	100	26	1	*
October 2022	19	*	0	0	0	0	100	100	30	6	*	*
October 2023	9	0	0	0	0	0	100	0	0	0	0	0
October 2024	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average												
Life (years)**	8.7	5.7	4.0	2.8	1.7	1.2	14.9	13.2	12.8	11.4	7.8	5.4

Date	FA Class					
	0%	100%	400%	700%	1100%	1500%
Initial Percent	100	100	100	100	100	100
October 2010	100	96	84	73	57	42
October 2011	99	89	64	43	21	5
October 2012	99	83	48	25	7	1
October 2013	98	78	37	14	2	*
October 2014	98	72	28	8	1	*
October 2015	97	67	21	5	*	*
October 2016	96	63	16	3	*	*
October 2017	96	58	12	2	*	*
October 2018	95	54	9	1	*	0
October 2019	94	50	7	1	*	0
October 2020	92	45	5	*	*	0
October 2021	90	41	4	*	*	0
October 2022	88	38	3	*	*	0
October 2023	86	34	2	*	*	0
October 2024	83	31	1	*	*	0
October 2025	81	28	1	*	*	0
October 2026	78	25	1	*	*	0
October 2027	74	22	1	*	0	0
October 2028	71	19	*	*	0	0
October 2029	67	17	*	*	0	0
October 2030	62	15	*	*	0	0
October 2031	58	12	*	*	0	0
October 2032	53	10	*	*	0	0
October 2033	47	8	*	*	0	0
October 2034	41	6	*	*	0	0
October 2035	34	5	*	*	0	0
October 2036	27	3	*	*	0	0
October 2037	18	1	*	*	0	0
October 2038	10	0	0	0	0	0
October 2039	0	0	0	0	0	0
Weighted Average						
Life (years)**	21.8	11.2	3.9	2.3	1.4	1.0

* 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	700% PSA
2	700% PSA
3	482% PSA
4	297% PSA
5	270% PSA
6	420% 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. The FA, AC, B, D, AD and SD Classes of RCR Certificates are Combination RCR Certificates. All other Classes of RCR Certificates are Strip 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. 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 dealer.

LEGAL MATTERS

Sidley Austin LLP will provide legal representation for Fannie Mae. Bingham McCutchen 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		FA(3)	\$ 55,000,000	PT	(4)	FLT	31398FYS4	November 2039
FJ	\$ 31,785,715							
FK	23,214,285							
Recombination 2		AC(5)	12,500,000	PT	4.50%	FIX	31398FYT2	November 2039
AE	12,324,551							
AZ	175,449							
Recombination 3		B(6)	52,280,075	SEQ	4.50	FIX	31398FYU9	November 2039
VA	20,409,490							
VZ	31,870,585							
Recombination 4		BA	157,000,903	SEQ	3.00	FIX	31398FYV7	May 2036
AB	157,000,903	BI	52,333,634(7)	NTL	4.50	FIX/IO	31398FZB0	May 2036
Recombination 5		BC	157,000,903	SEQ	3.25	FIX	31398FYW5	May 2036
AB	157,000,903	BI	43,611,361(7)	NTL	4.50	FIX/IO	31398FZB0	May 2036
Recombination 6		BD	157,000,903	SEQ	3.50	FIX	31398FYX3	May 2036
AB	157,000,903	BI	34,889,089(7)	NTL	4.50	FIX/IO	31398FZB0	May 2036
Recombination 7		BE	157,000,903	SEQ	3.75	FIX	31398FYY1	May 2036
AB	157,000,903	BI	26,166,817(7)	NTL	4.50	FIX/IO	31398FZB0	May 2036
Recombination 8		BG	157,000,903	SEQ	4.00	FIX	31398FYZ8	May 2036
AB	157,000,903	BI	17,444,544(7)	NTL	4.50	FIX/IO	31398FZB0	May 2036
Recombination 9		BH	157,000,903	SEQ	4.25	FIX	31398FZA2	May 2036
AB	157,000,903	BI	8,722,272(7)	NTL	4.50	FIX/IO	31398FZB0	May 2036
Recombination 10		D	13,909,137	SUP	4.50	FIX	31398FZC8	November 2039
DF	8,941,588							
DS	4,967,549							

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 11		AD(8)	\$100,000,000	PT	4.50%	FIX	31398FZD6	November 2039
PD	\$ 85,642,878							
PZ	447,985							
DF	8,941,588							
DS	4,967,549							
Recombination 12		SD	150,000,000(7)	NTL	(4)	INV/IO	31398FZP9	November 2039
SE	105,000,000(7)							
SL	45,000,000(7)							
Recombination 13		DA	85,642,878	PAC/AD	2.50	FIX	31398FZE4	September 2039
PD	85,642,878	DI	28,547,626(7)	NTL	6.00	FIX/IO	31398FZN4	September 2039
Recombination 14		DB	85,642,878	PAC/AD	2.75	FIX	31398FZF1	September 2039
PD	85,642,878	DI	24,979,172(7)	NTL	6.00	FIX/IO	31398FZN4	September 2039
Recombination 15		DC	85,642,878	PAC/AD	3.00	FIX	31398FZG9	September 2039
PD	85,642,878	DI	21,410,719(7)	NTL	6.00	FIX/IO	31398FZN4	September 2039
Recombination 16		DE	85,642,878	PAC/AD	3.25	FIX	31398FZH7	September 2039
PD	85,642,878	DI	17,842,266(7)	NTL	6.00	FIX/IO	31398FZN4	September 2039
Recombination 17		DG	85,642,878	PAC/AD	3.50	FIX	31398FZJ3	September 2039
PD	85,642,878	DI	14,273,813(7)	NTL	6.00	FIX/IO	31398FZN4	September 2039
Recombination 18		DH	85,642,878	PAC/AD	3.75	FIX	31398FZK0	September 2039
PD	85,642,878	DI	10,705,359(7)	NTL	6.00	FIX/IO	31398FZN4	September 2039
Recombination 19		DJ	85,642,878	PAC/AD	4.00	FIX	31398FZL8	September 2039
PD	85,642,878	DI	7,136,906(7)	NTL	6.00	FIX/IO	31398FZN4	September 2039
Recombination 20		DL	85,642,878	PAC/AD	4.25	FIX	31398FZM6	September 2039
PD	85,642,878	DI	3,568,453(7)	NTL	6.00	FIX/IO	31398FZN4	September 2039

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 21								
CA	\$250,000,000	CB IC	\$250,000,000 83,333,333(7)	SEQ NTL	3.00% 4.50	FIX FIX/IO	31398FZQ7 31398FZW4	September 2024 September 2024
Recombination 22								
CA	250,000,000	CD IC	250,000,000 69,444,444(7)	SEQ NTL	3.25 4.50	FIX FIX/IO	31398FZR5 31398FZW4	September 2024 September 2024
Recombination 23								
CA	250,000,000	CE IC	250,000,000 55,555,555(7)	SEQ NTL	3.50 4.50	FIX FIX/IO	31398FZS3 31398FZW4	September 2024 September 2024
Recombination 24								
CA	250,000,000	CG IC	250,000,000 41,666,666(7)	SEQ NTL	3.75 4.50	FIX FIX/IO	31398FZT1 31398FZW4	September 2024 September 2024
Recombination 25								
CA	250,000,000	CJ IC	250,000,000 27,777,777(7)	SEQ NTL	4.00 4.50	FIX FIX/IO	31398FZU8 31398FZW4	September 2024 September 2024
Recombination 26								
CA	250,000,000	CK IC	250,000,000 13,888,888(7)	SEQ NTL	4.25 4.50	FIX FIX/IO	31398FZV6 31398FZW4	September 2024 September 2024

- (1) REMIC Certificates and RCR Certificates in each Recombination may be exchanged only in the proportions of *original* 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) The FA Class is an RCR Class formed from a combination of the FJ Class in Group 1 and the FK Class in Group 2.
- (4) For a description of these interest rates, see “Summary—Interest Rates” in this prospectus supplement.
- (5) Principal payments on the REMIC Certificates in Recombination 2 from the AZ Accrual Amount will be paid as interest on the related RCR Certificates and thus will not reduce the principal balance of those RCR Certificates.
- (6) Principal payments on the REMIC Certificates in Recombination 3 from the VZ Accrual Amount will be paid as interest on the related RCR Certificates and thus will not reduce the principal balances of those RCR Certificates.
- (7) Notional balances. These Classes are Interest Only Classes. See page S-8 for a description of how their notional balances are calculated.
- (8) Principal payments on the REMIC Certificates in Recombination 11 from the PZ Accrual Amount will be paid as interest on the related RCR Certificates and thus will not reduce the principal balance of those RCR Certificates.

Principal Balance Schedule

Aggregate Group Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$86,090,863.00	February 2014	\$37,969,503.11	June 2018	\$13,862,906.88
November 2009	84,870,421.76	March 2014	37,297,550.58	July 2018	13,585,449.23
December 2009	83,663,758.78	April 2014	36,633,361.38	August 2018	13,313,098.18
January 2010	82,470,723.61	May 2014	35,976,849.87	September 2018	13,045,763.80
February 2010	81,291,167.42	June 2014	35,327,931.31	October 2018	12,783,357.70
March 2010	80,124,942.98	July 2014	34,686,521.92	November 2018	12,525,793.03
April 2010	78,971,904.64	August 2014	34,052,538.78	December 2018	12,272,984.41
May 2010	77,831,908.31	September 2014	33,425,899.89	January 2019	12,024,847.93
June 2010	76,704,811.47	October 2014	32,806,524.14	February 2019	11,781,301.13
July 2010	75,590,473.11	November 2014	32,194,331.29	March 2019	11,542,262.96
August 2010	74,488,753.75	December 2014	31,589,241.96	April 2019	11,307,653.77
September 2010	73,399,515.41	January 2015	30,991,177.64	May 2019	11,077,395.27
October 2010	72,322,621.59	February 2015	30,403,728.52	June 2019	10,851,410.53
November 2010	71,257,937.26	March 2015	29,826,792.88	July 2019	10,629,623.93
December 2010	70,205,328.85	April 2015	29,260,188.52	August 2019	10,411,961.15
January 2011	69,164,664.22	May 2015	28,703,736.36	September 2019	10,198,349.18
February 2011	68,135,812.64	June 2015	28,157,260.34	October 2019	9,988,716.22
March 2011	67,118,644.82	July 2015	27,620,587.43	November 2019	9,782,991.74
April 2011	66,113,032.84	August 2015	27,093,547.50	December 2019	9,581,106.43
May 2011	65,118,850.14	September 2015	26,575,973.35	January 2020	9,382,992.14
June 2011	64,135,971.57	October 2015	26,067,700.60	February 2020	9,188,581.93
July 2011	63,164,273.28	November 2015	25,568,567.67	March 2020	8,997,809.99
August 2011	62,203,632.77	December 2015	25,078,415.75	April 2020	8,810,611.67
September 2011	61,253,928.88	January 2016	24,597,088.72	May 2020	8,626,923.41
October 2011	60,315,041.73	February 2016	24,124,433.11	June 2020	8,446,682.77
November 2011	59,386,852.74	March 2016	23,660,298.08	July 2020	8,269,828.37
December 2011	58,469,244.60	April 2016	23,204,535.35	August 2020	8,096,299.90
January 2012	57,562,101.28	May 2016	22,756,999.17	September 2020	7,926,038.09
February 2012	56,665,307.98	June 2016	22,317,546.27	October 2020	7,758,984.70
March 2012	55,778,751.15	July 2016	21,886,035.82	November 2020	7,595,082.48
April 2012	54,902,318.46	August 2016	21,462,329.41	December 2020	7,434,275.19
May 2012	54,035,898.80	September 2016	21,046,290.97	January 2021	7,276,507.55
June 2012	53,179,382.24	October 2016	20,637,786.76	February 2021	7,121,725.25
July 2012	52,332,660.05	November 2016	20,236,685.32	March 2021	6,969,874.91
August 2012	51,495,624.65	December 2016	19,842,857.44	April 2021	6,820,904.06
September 2012	50,668,169.66	January 2017	19,456,176.11	May 2021	6,674,761.18
October 2012	49,850,189.80	February 2017	19,076,516.48	June 2021	6,531,395.60
November 2012	49,041,580.97	March 2017	18,703,755.84	July 2021	6,390,757.55
December 2012	48,242,240.15	April 2017	18,337,773.59	August 2021	6,252,798.13
January 2013	47,452,065.46	May 2017	17,978,451.18	September 2021	6,117,469.27
February 2013	46,670,956.12	June 2017	17,625,672.07	October 2021	5,984,723.75
March 2013	45,898,812.41	July 2017	17,279,321.73	November 2021	5,854,515.15
April 2013	45,135,535.72	August 2017	16,939,287.60	December 2021	5,726,797.88
May 2013	44,381,028.48	September 2017	16,605,459.02	January 2022	5,601,527.12
June 2013	43,635,194.18	October 2017	16,277,727.24	February 2022	5,478,658.85
July 2013	42,897,937.35	November 2017	15,955,985.36	March 2022	5,358,149.80
August 2013	42,169,163.56	December 2017	15,640,128.31	April 2022	5,239,957.46
September 2013	41,448,779.38	January 2018	15,330,052.84	May 2022	5,124,040.05
October 2013	40,736,692.41	February 2018	15,025,657.44	June 2022	5,010,356.53
November 2013	40,032,811.24	March 2018	14,726,842.36	July 2022	4,898,866.57
December 2013	39,337,045.44	April 2018	14,433,509.54	August 2022	4,789,530.54
January 2014	38,649,305.56	May 2018	14,145,562.62	September 2022	4,682,309.49

Aggregate Group (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
October 2022	\$ 4,577,165.18	February 2026	\$ 1,707,539.73	June 2029	\$ 462,315.12
November 2022	4,474,060.01	March 2026	1,661,594.93	July 2029	443,253.30
December 2022	4,372,957.04	April 2026	1,616,602.79	August 2029	424,631.52
January 2023	4,273,819.97	May 2026	1,572,545.47	September 2029	406,441.15
February 2023	4,176,613.16	June 2026	1,529,405.45	October 2029	388,673.72
March 2023	4,081,301.56	July 2026	1,487,165.53	November 2029	371,320.90
April 2023	3,987,850.76	August 2026	1,445,808.81	December 2029	354,374.54
May 2023	3,896,226.92	September 2026	1,405,318.68	January 2030	337,826.61
June 2023	3,806,396.83	October 2026	1,365,678.85	February 2030	321,669.24
July 2023	3,718,327.82	November 2026	1,326,873.30	March 2030	305,894.70
August 2023	3,631,987.82	December 2026	1,288,886.30	April 2030	290,495.41
September 2023	3,547,345.32	January 2027	1,251,702.41	May 2030	275,463.91
October 2023	3,464,369.35	February 2027	1,215,306.46	June 2030	260,792.90
November 2023	3,383,029.49	March 2027	1,179,683.55	July 2030	246,475.20
December 2023	3,303,295.85	April 2027	1,144,819.04	August 2030	232,503.77
January 2024	3,225,139.06	May 2027	1,110,698.57	September 2030	218,871.68
February 2024	3,148,530.28	June 2027	1,077,308.01	October 2030	205,572.15
March 2024	3,073,441.16	July 2027	1,044,633.51	November 2030	192,598.51
April 2024	2,999,843.86	August 2027	1,012,661.46	December 2030	179,944.23
May 2024	2,927,711.02	September 2027	981,378.48	January 2031	167,602.88
June 2024	2,857,015.76	October 2027	950,771.44	February 2031	155,568.16
July 2024	2,787,731.69	November 2027	920,827.46	March 2031	143,833.89
August 2024	2,719,832.86	December 2027	891,533.86	April 2031	132,393.99
September 2024	2,653,293.79	January 2028	862,878.21	May 2031	121,242.50
October 2024	2,588,089.45	February 2028	834,848.31	June 2031	110,373.58
November 2024	2,524,195.24	March 2028	807,432.16	July 2031	99,781.49
December 2024	2,461,587.01	April 2028	780,617.98	August 2031	89,460.58
January 2025	2,400,241.02	May 2028	754,394.21	September 2031	79,405.34
February 2025	2,340,133.95	June 2028	728,749.50	October 2031	69,610.33
March 2025	2,281,242.91	July 2028	703,672.70	November 2031	60,070.22
April 2025	2,223,545.39	August 2028	679,152.85	December 2031	50,779.80
May 2025	2,167,019.30	September 2028	655,179.20	January 2032	41,733.93
June 2025	2,111,642.91	October 2028	631,741.20	February 2032	32,927.58
July 2025	2,057,394.91	November 2028	608,828.48	March 2032	24,355.81
August 2025	2,004,254.34	December 2028	586,430.87	April 2032	16,013.76
September 2025	1,952,200.63	January 2029	564,538.36	May 2032	7,896.69
October 2025	1,901,213.55	February 2029	543,141.14	June 2032 and thereafter	0.00
November 2025	1,851,273.26	March 2029	522,229.59		
December 2025	1,802,360.24	April 2029	501,794.23		
January 2026	1,754,455.33	May 2029	481,825.78		

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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\$835,578,032



Guaranteed REMIC Pass-Through Certificates

Fannie Mae REMIC Trust 2009-93

PROSPECTUS SUPPLEMENT

Credit Suisse

October 23, 2009
