

**\$1,409,980,043**



**FannieMae®**

**Guaranteed REMIC Pass-Through Certificates  
Fannie Mae REMIC Trust 2010-2**

**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,
- Fannie Mae Stripped MBS and
- underlying REMIC and RCR certificates backed by Fannie Mae MBS.

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

**Carefully consider the risk factors on page S-13 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.

| <i>Class</i>    | <i>Group</i> | <i>Original<br/>Class<br/>Balance</i> | <i>Principal<br/>Type(1)</i> | <i>Interest<br/>Rate</i> | <i>Interest<br/>Type(1)</i> | <i>CUSIP<br/>Number</i> | <i>Final<br/>Distribution<br/>Date</i> |
|-----------------|--------------|---------------------------------------|------------------------------|--------------------------|-----------------------------|-------------------------|--|
| WA(2) . . . . . | 1            | \$136,105,387                         | PAC/AD                       | 4.5%                     | FIX                         | 31398G4P1               | December 2049                          |
| HF(2) . . . . . | 1            | 34,026,346                            | PAC/AD                       | (3)                      | FLT                         | 31398G4Q9               | December 2049                          |
| HS(2) . . . . . | 1            | 34,026,346(4)                         | NTL                          | (3)                      | INV/IO                      | 31398G4R7               | December 2049                          |
| PL . . . . .    | 1            | 3,196,920                             | PAC/AD                       | 5.0                      | FIX                         | 31398G4S5               | February 2050                          |
| TZ . . . . .    | 1            | 31,000,000                            | SUP                          | 5.0                      | FIX/Z                       | 31398G4T3               | February 2050                          |
| JF(2) . . . . . | 1            | 68,109,551                            | PT                           | (3)                      | FLT                         | 31398G4U0               | February 2050                          |
| JS(2) . . . . . | 1            | 68,109,551(4)                         | NTL                          | (3)                      | INV/IO                      | 31398G4V8               | February 2050                          |
| FB(2) . . . . . | 2            | 51,071,428                            | PT                           | (3)                      | FLT                         | 31398G4W6               | February 2040                          |
| SB(2) . . . . . | 2            | 51,071,428(4)                         | NTL                          | (3)                      | INV/IO                      | 31398G4X4               | February 2040                          |
| TO . . . . .    | 2            | 13,928,572                            | PT                           | 0.0                      | PO                          | 31398G4Y2               | February 2040                          |
| AI . . . . .    | 3            | 35,815,214(4)                         | NTL                          | 5.5                      | FIX/IO                      | 31398G4Z9               | February 2040                          |
| GA . . . . .    | 4            | 32,764,671                            | SC/TAC/AD                    | 5.0                      | FIX                         | 31398G5A3               | January 2040                           |
| ZA . . . . .    | 4            | 45,246,451                            | SC/SUP/AD                    | 5.0                      | FIX/Z                       | 31398G5B1               | January 2040                           |
| GZ . . . . .    | 4            | 787,991                               | SC/SEQ                       | 5.0                      | FIX/Z                       | 31398G5C9               | January 2040                           |
| GO . . . . .    | 4            | 8,755,457                             | SC/PT                        | 0.0                      | PO                          | 31398G5D7               | January 2040                           |
| FG . . . . .    | 5            | 50,000,000                            | PAC/AD                       | (3)                      | FLT                         | 31398G5E5               | October 2039                           |
| FH(2) . . . . . | 5            | 153,285,972                           | PAC/AD                       | (3)                      | FLT                         | 31398G5F2               | October 2039                           |
| SG . . . . .    | 5            | 203,285,972(4)                        | NTL                          | (3)                      | INV/IO                      | 31398G5G0               | October 2039                           |
| HL(2) . . . . . | 5            | 8,188,927                             | PAC/AD                       | 5.0                      | FIX                         | 31398G5H8               | February 2040                          |
| HI(2) . . . . . | 5            | 2,519,669(4)                          | NTL                          | 6.5                      | FIX/IO                      | 31398G5J4               | February 2040                          |
| KO . . . . .    | 5            | 16,267,300                            | PAC/AD                       | 0.0                      | PO                          | 31398G5K1               | February 2040                          |
| KZ . . . . .    | 5            | 47,730,458                            | SUP                          | 6.5                      | FIX/Z                       | 31398G5L9               | February 2040                          |
| A(2) . . . . .  | 6            | 127,926,560                           | SC/PT                        | 5.0                      | FIX                         | 31398G5M7               | August 2039                            |
| PF(2) . . . . . | 7            | 29,440,558                            | SC/PT                        | (3)                      | FLT                         | 31398G5N5               | May 2037                               |
| PS(2) . . . . . | 7            | 29,440,558(4)                         | NTL                          | (3)                      | INV/IO                      | 31398G5P0               | May 2037                               |
| LO . . . . .    | 7            | 1,090,391                             | SC/PT                        | 0.0                      | PO                          | 31398G5Q8               | May 2037                               |
| FJ(2) . . . . . | 8            | 96,714,028                            | PAC/AD                       | (3)                      | FLT                         | 31398G5R6               | October 2039                           |
| SJ . . . . .    | 8            | 96,714,028(4)                         | NTL                          | (3)                      | INV/IO                      | 31398G5S4               | October 2039                           |
| LH(2) . . . . . | 8            | 3,895,912                             | PAC/AD                       | 5.0                      | FIX                         | 31398G5T2               | February 2040                          |
| IH(2) . . . . . | 8            | 1,198,742(4)                          | NTL                          | 6.5                      | FIX/IO                      | 31398G5U9               | February 2040                          |
| JO . . . . .    | 8            | 7,739,227                             | PAC/AD                       | 0.0                      | PO                          | 31398G5V7               | February 2040                          |
| JZ . . . . .    | 8            | 22,707,937                            | SUP                          | 6.5                      | FIX/Z                       | 31398G5W5               | February 2040                          |
| LK . . . . .    | 9            | 230,495,237                           | SEQ                          | 3.5                      | FIX                         | 31398G5X3               | June 2027                              |
| QF(2) . . . . . | 9            | 92,198,094                            | SEQ                          | (3)                      | FLT                         | 31398G5Y1               | June 2027                              |
| QS(2) . . . . . | 9            | 92,198,094(4)                         | NTL                          | (3)                      | INV/IO                      | 31398G5Z8               | June 2027                              |
| HM(2) . . . . . | 9            | 97,306,668                            | SEQ                          | 4.5                      | FIX                         | 31398G6A2               | February 2030                          |
| R . . . . .     |              | 0                                     | NPR                          | 0                        | NPR                         | 31398G6B0               | February 2050                          |
| RL . . . . .    |              | 0                                     | NPR                          | 0                        | NPR                         | 31398G6C8               | February 2050                          |

- (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 pages S-10 and S-11 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 NG, NH, IN, CF, CS, GF, GS, MF, MS, KF, KS, FC, SC, FD, SD, AJ, AK, AL, IA, NF, NS, LF, LS, FK, LC, LI, YL, YI, TF and TS 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 January 29, 2010.

**Goldman Sachs & Co.**

The date of this Prospectus Supplement is January 25, 2010

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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”);
- if you are purchasing the Group 3 Class or the R or RL Class, our Prospectus for Fannie Mae Stripped Mortgage-Backed Securities dated
  - January 1, 2009, for all SMBS issued on or after January 1, 2009,
  - December 1, 2007, for all SMBS issued on or after December 1, 2007 and prior to January 1, 2009, or
  - May 1, 2002, for all other SMBS(as applicable, the “SMBS Prospectus”);
- if you are purchasing the Group 3 Class or the R or RL Class, the additional disclosure documents relating to the Group 3 SMBS (the “Additional SMBS Disclosure Documents”);
- if you are purchasing a Group 4, Group 6 or Group 7 Class or the R or RL Class, the disclosure documents relating to the applicable underlying REMIC and RCR certificates (the “Underlying REMIC Disclosure Documents”); 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, the SMBS Prospectus, the Additional SMBS Disclosure Documents and the Underlying REMIC Disclosure Documents are incorporated by reference in this prospectus supplement. This means that we are disclosing information in those documents by referring you to them. Those documents are considered part of this prospectus supplement, so you should read this prospectus supplement, and any applicable supplements or amendments, together with those documents.

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, the MBS Prospectus, the SMBS Prospectus, the Additional SMBS Disclosure Documents and the Underlying REMIC Disclosure Documents by writing or calling the dealer at:

Goldman, Sachs & Co.  
Prospectus Department  
100 Burma Road  
Jersey City, New Jersey 07305  
(telephone 212-902-1171).

## 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. On December 24, 2009, the Stock Purchase Agreement was amended (the “December 2009 Amendment”) to increase the Commitment from \$200 billion to the greater of (i) \$200 billion or (ii) \$200 billion plus the cumulative amount of our net worth deficit (the amount by which our total liabilities exceed our total assets) as of the end of any and each calendar quarter in 2010, 2011 and 2012, less any positive net worth as of December 31, 2012. 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. The December 2009 Amendment changed the date on which we are scheduled to begin paying a periodic commitment fee from March 31, 2010 to March 31, 2011. The amount of the commitment fee will be determined by the mutual agreement of Treasury and Fannie Mae on or before December 31, 2010, and will be reset every five years. 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, June 30, 2009, September 30, 2009, and our current report on Form 8-K, filed with the SEC on December 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. On November 4, 2009, the Acting Director of FHFA submitted a request to Treasury on our behalf for an additional \$15.0 billion to eliminate our net worth deficit as of September 30, 2009, and requested receipt of those funds on or before December 31, 2009. 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. Upon the receipt of the additional \$15.0 billion in funds from Treasury that have been requested, the aggregate liquidation preference of the Senior Preferred Stock, including the initial liquidation preference of \$1.0 billion, will be \$60.9 billion, and the annualized dividend on the Senior Preferred Stock, based on the 10% dividend rate, will be \$6.1 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 were permitted to request loans from Treasury until December 31, 2009. The Credit Facility terminated on December 31, 2009, in accordance with its terms. We did not borrow 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 January 1, 2010. 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 SMBS  |
| 4            | Class 2009-78-KT RCR Certificate<br>Class 2009-78-VT RCR Certificate<br>Class 2009-87-TU RCR Certificate<br>Class 2009-87-XU REMIC Certificate<br>Class 2009-106-SU REMIC Certificate |
| 5            | Group 5 MBS   |
| 6            | Class 2009-87-PA RCR Certificate  |
| 7            | Class 2007-42-FC REMIC Certificate<br>Class 2007-42-SC REMIC Certificate  |
| 8            | Group 8 MBS   |
| 9            | Group 9 MBS   |

### Group 1, Group 2, Group 5, Group 8 and Group 9

#### Characteristics of the Trust MBS

|              | <u>Approximate<br/>Principal<br/>Balance</u> | <u>Pass-<br/>Through<br/>Rate</u> | <u>Range of Weighted<br/>Average Coupons<br/>or WACs<br/>(annual percentages)</u> | <u>Range of Weighted<br/>Average Remaining<br/>Terms to Maturity<br/>or WAMs<br/>(in months)</u> |
|--------------|--|-----------------------------------|---|--|
| Group 1 MBS  | \$272,438,204                                | 5.50%                             | 5.75% to 8.00%  | 361 to 480   |
| Group 2 MBS* | \$ 65,000,000                                | 5.50%                             | 5.75% to 8.00%  | 241 to 360   |
| Group 5 MBS  | \$275,472,657                                | 6.50%                             | 6.75% to 9.00%  | 235 to 360   |
| Group 8 MBS  | \$131,057,104                                | 6.50%                             | 6.75% to 9.00%  | 155 to 360   |
| Group 9 MBS  | \$419,999,999                                | 4.50%                             | 4.75% to 7.00%  | 181 to 240   |

\* 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 periods for those mortgage loans is set forth below.

### Assumed Characteristics of the Underlying Mortgage Loans

|             | <u>Principal<br/>Balance</u> | <u>Original<br/>Term to<br/>Maturity<br/>(in months)</u> | <u>Remaining<br/>Term to<br/>Maturity<br/>(in months)</u> | <u>Loan Age<br/>(in months)</u> | <u>Interest<br/>Rate</u> | <u>Remaining<br/>Term to<br/>Expiration<br/>of Interest<br/>Only Period<br/>(in months)</u> |
|-------------|------------------------------|--|---|---------------------------------|--------------------------|---|
| Group 1 MBS | \$272,438,204                | 480  | 450   | 26                              | 6.10%                    | N/A   |
| Group 2 MBS | \$ 65,000,000                | 360  | 340   | 20                              | 6.07%                    | 100   |
| Group 5 MBS | \$275,472,657                | 360  | 324   | 33                              | 7.01%                    | N/A   |
| Group 8 MBS | \$131,057,104                | 360  | 324   | 33                              | 7.01%                    | N/A   |
| Group 9 MBS | \$419,999,999                | 240  | 238   | 2                               | 5.05%                    | 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.

### Group 3

#### Characteristics of the Group 3 SMBS

| <u>Notional<br/>Principal Balance*</u> | <u>Pass-Through Rate</u> | <u>SMBS Trust and<br/>Class Designation</u> |
|--|--------------------------|---|
| \$ 3,599,546.72                        | 5.50%                    | 331-18                                      |
| \$ 8,846,223.63                        | 5.50%                    | 334-3                                       |
| \$10,718,109.74                        | 5.50%                    | 334-4                                       |
| \$ 5,129,222.34                        | 5.50%                    | 339-8                                       |
| \$ 4,118,314.64                        | 5.50%                    | 355-6                                       |
| \$ 224,768.55                          | 5.50%                    | 355-6                                       |
| \$ 2,976,763.98                        | 5.50%                    | 355-7                                       |
| \$ 202,264.94                          | 5.50%                    | 355-7                                       |

\* These are interest only SMBS certificates.

### Assumed Characteristics of the Underlying Mortgage Loans

| <u>Principal<br/>Balance</u> | <u>Original<br/>Term<br/>to Maturity<br/>(in months)</u> | <u>Remaining<br/>Term to<br/>Maturity<br/>(in months)</u> | <u>Loan Age<br/>(in months)</u> | <u>Interest<br/>Rate</u> |
|------------------------------|--|---|---------------------------------|--------------------------|
| \$ 3,599,546.72              | 360  | 260   | 87                              | 6.090%                   |
| \$ 8,846,223.63              | 360  | 262   | 86                              | 6.070%                   |
| \$10,718,109.74              | 360  | 262   | 86                              | 6.050%                   |
| \$ 5,129,222.34              | 360  | 266   | 83                              | 6.010%                   |
| \$ 4,118,314.64              | 360  | 272   | 79                              | 6.130%                   |
| \$ 224,768.55                | 360  | 275   | 79                              | 6.230%                   |
| \$ 2,976,763.98              | 360  | 269   | 80                              | 6.000%                   |
| \$ 202,264.94                | 360  | 274   | 79                              | 6.040%                   |



## Group 4, Group 6 and Group 7

Exhibit A describes the underlying REMIC and RCR certificates, including certain information about the related mortgage loans. To learn more about the underlying REMIC and RCR certificates, you should obtain from us the current class factors and the related disclosure documents as described on page S-3.

### Settlement Date

We expect to issue the certificates on January 29, 2010.

### 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 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> |
|--------------|------------------------------|------------------------------|------------------------------|--|
| HF .....     | 0.983%                       | 7.00%                        | 0.75%                        | LIBOR + 75 basis points                            |
| HS .....     | 6.017%                       | 6.25%                        | 0.00%                        | 6.25% – LIBOR                                      |
| JF .....     | 1.083%                       | 7.00%                        | 0.85%                        | LIBOR + 85 basis points                            |
| JS .....     | 5.917%                       | 6.15%                        | 0.00%                        | 6.15% – LIBOR                                      |
| FB .....     | 1.133%                       | 7.00%                        | 0.90%                        | LIBOR + 90 basis points                            |
| SB .....     | 5.867%                       | 6.10%                        | 0.00%                        | 6.1% – LIBOR                                       |

| <u>Class</u> | <u>Initial<br/>Interest<br/>Rate</u> | <u>Maximum<br/>Interest<br/>Rate</u> | <u>Minimum<br/>Interest<br/>Rate</u> | <u>Formula for<br/>Calculation of<br/>Interest Rate(1)</u> |
|--------------|--------------------------------------|--------------------------------------|--------------------------------------|--|
| FG .....     | 0.783%                               | 7.00%                                | 0.55%                                | LIBOR + 55 basis points                                    |
| FH .....     | 0.783%                               | 7.00%                                | 0.55%                                | LIBOR + 55 basis points                                    |
| SG .....     | 6.217%                               | 6.45%                                | 0.00%                                | 6.45% – LIBOR  |
| PF .....     | 1.033%                               | 7.00%                                | 0.80%                                | LIBOR + 80 basis points                                    |
| PS .....     | 5.967%                               | 6.20%                                | 0.00%                                | 6.2% – LIBOR   |
| FJ .....     | 0.783%                               | 7.00%                                | 0.55%                                | LIBOR + 55 basis points                                    |
| SJ .....     | 6.217%                               | 6.45%                                | 0.00%                                | 6.45% – LIBOR  |
| QF .....     | 0.783%                               | 7.00%                                | 0.55%                                | LIBOR + 55 basis points                                    |
| QS .....     | 6.217%                               | 6.45%                                | 0.00%                                | 6.45% – LIBOR  |
| CF .....     | 0.883%                               | 7.00%                                | 0.65%                                | LIBOR + 65 basis points                                    |
| CS .....     | 6.117%                               | 6.35%                                | 0.00%                                | 6.35% – LIBOR  |
| GF .....     | 0.783%                               | 7.00%                                | 0.55%                                | LIBOR + 55 basis points                                    |
| GS .....     | 6.217%                               | 6.45%                                | 0.00%                                | 6.45% – LIBOR  |
| MF .....     | 0.983%                               | 7.00%                                | 0.75%                                | LIBOR + 75 basis points                                    |
| MS .....     | 6.017%                               | 6.25%                                | 0.00%                                | 6.25% – LIBOR  |
| KF .....     | 0.883%                               | 7.00%                                | 0.65%                                | LIBOR + 65 basis points                                    |
| KS .....     | 6.117%                               | 6.35%                                | 0.00%                                | 6.35% – LIBOR  |
| FC .....     | 1.033%                               | 7.00%                                | 0.80%                                | LIBOR + 80 basis points                                    |
| SC .....     | 5.967%                               | 6.20%                                | 0.00%                                | 6.2% – LIBOR   |
| FD .....     | 0.933%                               | 7.00%                                | 0.70%                                | LIBOR + 70 basis points                                    |
| SD .....     | 6.067%                               | 6.30%                                | 0.00%                                | 6.3% – LIBOR   |
| NF .....     | 0.933%                               | 7.00%                                | 0.70%                                | LIBOR + 70 basis points                                    |
| NS .....     | 6.067%                               | 6.30%                                | 0.00%                                | 6.3% – LIBOR   |
| LF .....     | 0.833%                               | 7.00%                                | 0.60%                                | LIBOR + 60 basis points                                    |
| LS .....     | 6.167%                               | 6.40%                                | 0.00%                                | 6.4% – LIBOR   |
| FK .....     | 0.783%                               | 7.00%                                | 0.55%                                | LIBOR + 55 basis points                                    |
| TF .....     | 0.733%                               | 7.00%                                | 0.50%                                | LIBOR + 50 basis points                                    |
| TS .....     | 6.267%                               | 6.50%                                | 0.00%                                | 6.5% – 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> |   |
|--------------|---|
| GS .....     | 100% of the HF Class  |
| KS .....     | 100% of the JF Class  |
| CS .....     | 100% of the HF Class  |
| HS .....     | 100% of the HF Class  |
| MS .....     | 100% of the JF Class  |
| JS .....     | 100% of the JF Class  |
| IN .....     | 18.18181818% of the WA Class  |
| SD .....     | 100% of the FB Class  |
| SC .....     | 100% of the FB Class  |
| SB .....     | 100% of the FB Class  |
| AI .....     | 100% of the aggregate notional principal balance<br>of the Group 3 SMBS |
| SG .....     | 100% of the <i>sum</i> of the FG and FH Classes                         |
| HI .....     | 30.7692204363% of the HL Class  |

| <u>Class</u> |                                |
|--------------|--------------------------------|
| IA .....     | 23.0769224155% of the A Class  |
| LS .....     | 100% of the PF Class           |
| NS .....     | 100% of the PF Class           |
| PS .....     | 100% of the PF Class           |
| SJ .....     | 100% of the FJ Class           |
| IH .....     | 30.7692268203% of the LH Class |
| LI .....     | 30.7692204363% of the HL Class |
|              | <i>plus</i>                    |
|              | 30.7692268203% of the LH Class |
| YI .....     | 11.1111111111% of the HM Class |
| QS .....     | 100% of the QF Class           |
| TS .....     | 100% of the QF 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)\*

| <u>Group 1 Classes</u>                             | <u>PSA Prepayment Assumption</u> |             |             |             |             |             |             |              |
|--|----------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|
|  | <u>0%</u>                        | <u>100%</u> | <u>200%</u> | <u>250%</u> | <u>300%</u> | <u>500%</u> | <u>750%</u> | <u>1000%</u> |
| WA, HF, HS, CF, CS, GF, GS, NG,<br>NH and IN ..... | 18.1                             | 6.8         | 5.1         | 5.1         | 5.1         | 3.0         | 1.8         | 1.2          |
| PL .....   | 28.7                             | 23.5        | 23.5        | 23.5        | 23.5        | 14.0        | 8.5         | 5.6          |
| TZ .....   | 35.1                             | 23.8        | 16.7        | 8.0         | 1.7         | 0.4         | 0.2         | 0.2          |
| JF, JS, MF, MS, KF and KS .....                    | 29.2                             | 12.1        | 7.1         | 5.8         | 4.8         | 2.8         | 1.7         | 1.1          |

| <u>Group 2 Classes</u>              | <u>PSA Prepayment Assumption</u> |             |             |             |             |             |
|-------------------------------------|----------------------------------|-------------|-------------|-------------|-------------|-------------|
|                                     | <u>0%</u>                        | <u>100%</u> | <u>250%</u> | <u>500%</u> | <u>700%</u> | <u>900%</u> |
| FB, SB, TO, FC, SC, FD and SD ..... | 22.6                             | 11.4        | 6.0         | 3.0         | 2.0         | 1.5         |

| <u>Group 3 Class</u> | <u>CPR Prepayment Assumption</u> |            |            |            |            |            |
|----------------------|----------------------------------|------------|------------|------------|------------|------------|
|                      | <u>0%</u>                        | <u>10%</u> | <u>15%</u> | <u>30%</u> | <u>45%</u> | <u>60%</u> |
| AI .....             | 20.5                             | 6.6        | 5.0        | 2.6        | 1.6        | 1.1        |

| <u>Group 4 Classes</u> | <u>PSA Prepayment Assumption</u> |             |             |             |             |             |             |
|------------------------|----------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|
|                        | <u>0%</u>                        | <u>100%</u> | <u>145%</u> | <u>250%</u> | <u>500%</u> | <u>700%</u> | <u>900%</u> |
| GA .....               | 5.9                              | 5.9         | 5.9         | 5.9         | 0.9         | 0.5         | 0.3         |
| ZA .....               | 28.6                             | 20.3        | 17.8        | 8.5         | 0.3         | 0.2         | 0.1         |
| GZ .....               | 29.8                             | 27.3        | 26.6        | 23.5        | 2.0         | 0.9         | 0.7         |
| GO .....               | 28.9                             | 20.6        | 17.9        | 7.9         | 0.6         | 0.3         | 0.2         |

| <u>Group 5 Classes</u> | <u>PSA Prepayment Assumption</u> |             |             |             |             |             |             |             |
|------------------------|----------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
|                        | <u>0%</u>                        | <u>100%</u> | <u>150%</u> | <u>200%</u> | <u>250%</u> | <u>400%</u> | <u>650%</u> | <u>900%</u> |
| FG, FH and SG .....    | 12.2                             | 5.8         | 5.5         | 5.5         | 5.5         | 3.6         | 2.1         | 1.4         |
| HL and HI .....        | 21.4                             | 20.9        | 20.9        | 20.9        | 20.9        | 14.7        | 8.7         | 5.6         |
| KO .....               | 12.5                             | 6.4         | 6.1         | 6.1         | 6.1         | 4.1         | 2.4         | 1.5         |
| KZ .....               | 25.8                             | 18.3        | 16.9        | 8.3         | 2.0         | 0.6         | 0.3         | 0.2         |

| <u>Group 6 Classes</u>     | <u>PSA Prepayment Assumption</u> |             |             |             |             |             |
|----------------------------|----------------------------------|-------------|-------------|-------------|-------------|-------------|
|                            | <u>0%</u>                        | <u>100%</u> | <u>250%</u> | <u>400%</u> | <u>650%</u> | <u>950%</u> |
| A, AJ, AK, AL and IA ..... | 19.6                             | 8.3         | 4.2         | 3.6         | 2.2         | 1.4         |

| <u>Group 7 Classes</u>              | <u>PSA Prepayment Assumption</u> |             |             |             |             |             |
|-------------------------------------|----------------------------------|-------------|-------------|-------------|-------------|-------------|
|                                     | <u>0%</u>                        | <u>100%</u> | <u>250%</u> | <u>400%</u> | <u>650%</u> | <u>900%</u> |
| PF, PS, LO, NF, NS, LF and LS ..... | 18.5                             | 9.9         | 5.4         | 3.4         | 2.0         | 1.3         |

| PSA Prepayment Assumption |           |             |             |             |             |             |             |             |
|---------------------------|-----------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <u>Group 8 Classes</u>    | <u>0%</u> | <u>100%</u> | <u>150%</u> | <u>200%</u> | <u>250%</u> | <u>400%</u> | <u>650%</u> | <u>900%</u> |
| FJ and SJ . . . . .       | 12.2      | 5.8         | 5.5         | 5.5         | 5.5         | 3.6         | 2.1         | 1.4         |
| LH and IH . . . . .       | 21.4      | 20.9        | 20.9        | 20.9        | 20.9        | 14.7        | 8.7         | 5.6         |
| JO . . . . .              | 12.5      | 6.4         | 6.1         | 6.1         | 6.1         | 4.1         | 2.4         | 1.5         |
| JZ . . . . .              | 25.8      | 18.3        | 16.9        | 8.3         | 2.0         | 0.6         | 0.3         | 0.2         |

  

| PSA Prepayment Assumption       |           |             |             |             |             |
|---------------------------------|-----------|-------------|-------------|-------------|-------------|
| <u>Group 9 Classes</u>          | <u>0%</u> | <u>100%</u> | <u>250%</u> | <u>375%</u> | <u>500%</u> |
| LK, QF, QS, TF and TS . . . . . | 10.3      | 5.9         | 3.7         | 2.8         | 2.4         |
| HM, YL and YI . . . . .         | 18.7      | 16.0        | 11.7        | 9.0         | 7.2         |

  

| PSA Prepayment Assumption        |           |             |             |             |             |             |             |             |
|----------------------------------|-----------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <u>Group 5/Group 8 Classes**</u> | <u>0%</u> | <u>100%</u> | <u>150%</u> | <u>200%</u> | <u>250%</u> | <u>400%</u> | <u>650%</u> | <u>900%</u> |
| FK . . . . .                     | 12.2      | 5.8         | 5.5         | 5.5         | 5.5         | 3.6         | 2.1         | 1.4         |
| LC and LI . . . . .              | 21.4      | 20.9        | 20.9        | 20.9        | 20.9        | 14.7        | 8.7         | 5.6         |

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

\*\* These classes are RCR classes formed from combinations of two REMIC classes in different groups. For additional information, see Schedule 1 attached to this prospectus supplement.

## ADDITIONAL RISK FACTOR

*Payments on the Group 4 Classes and Group 6 Classes also will be affected by the applicable payment priorities governing the related underlying REMIC and RCR certificates.* If you invest in any Group 4 or Group 6 Class, the rate at which you receive payments will be affected by the applicable priority sequences governing principal payments on the related underlying REMIC and RCR certificates.

In particular, as described in the related Underlying REMIC Disclosure Documents, the Group 4 Underlying REMIC and RCR Certificates are support classes. A support class is entitled to receive payments on a distribution date only if scheduled payments of principal have been made on certain other classes in the related underlying REMIC trust. Accordingly, a support class may receive no principal payments for extended periods or may receive principal payments that may vary widely from period to period.

In addition, as described in the related Underlying REMIC Disclosure Document, the Group 6 Underlying RCR Certificate is governed by a principal balance schedule. As a result, that underlying RCR certificate may receive principal payments faster or slower than would otherwise have been the case. In

some cases, it may receive no principal payments for extended periods. Prepayments on the related mortgage loans may have occurred at a rate faster or slower than the rate initially assumed. In certain high prepayment scenarios, it is possible that the effect of a principal balance schedule on principal payments over time may be eliminated. In such a case, the Group 6 Underlying RCR Certificate would receive principal payments at rates that may vary widely from period to period. This prospectus supplement contains no information as to whether

- the Group 6 Underlying RCR Certificate has adhered to the related principal balance schedule,
- any related support classes remain outstanding, or
- the Group 6 Underlying RCR Certificate otherwise has performed as originally anticipated.

You may obtain additional information about the applicable underlying REMIC and RCR certificates by reviewing their current class factors in light of other information available in the related Underlying REMIC Disclosure Documents. You may obtain those documents from us as described on page S-3.

## 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 January 1, 2010 (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:

- five groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 2 MBS,” “Group 5 MBS,” “Group 8 MBS” and “Group 9 MBS,” and together, the “Trust MBS”),
- certain previously issued Fannie Mae Stripped Mortgage-Backed Securities (the “Group 3 SMBS”), and
- three groups of previously issued REMIC and RCR certificates (the “Group 4 Underlying REMIC and RCR Certificates,” the “Group 6 Underlying RCR Certificate” and the “Group 7 Underlying REMIC Certificates,” and together, the “Underlying REMIC Certificates”) issued from the related Fannie Mae REMIC trusts (the “Underlying REMIC Trusts”) as further described in Exhibit A.

The Group 3 SMBS represent beneficial ownership interests in certain interest distributions on mortgage loans underlying certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates.

The Underlying REMIC Certificates evidence direct or indirect beneficial ownership interests in certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates (together with the Trust MBS and the Fannie Mae Guaranteed Mortgage Pass-Through Certificates related to the Group 3 SMBS, 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.”

| <b>REMIC Designation</b> | <b>Assets</b>   | <b>Regular Interests</b>   | <b>Residual Interest</b> |
|--------------------------|---|--|--------------------------|
| Lower Tier REMIC . . . . | Trust MBS, Group 3 SMBS and Underlying REMIC Certificates | 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, the MBS, the Group 3 SMBS and the Underlying REMIC Certificates, see the applicable discussions appearing under the heading “Fannie Mae Guaranty” in the REMIC Prospectus, the MBS Prospectus, the SMBS Prospectus and the Underlying REMIC Disclosure Documents. 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 Trust MBS**

The Trust MBS provide that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the Trust 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 40 years in the case of the Group 1 MBS, up to 30 years in the case of the Group 2 MBS, Group 5 MBS and Group 8 MBS, and up to 20 years in the case of the Group 9 MBS.

In addition, 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 5, Group 8 and Group 9—Characteristics of the Trust MBS” and “—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement and “The Mortgage Pools” and “Yield, Maturity, and Prepayment Considerations” in the MBS Prospectus.

### **The Group 3 SMBS**

The general characteristics of the Group 3 SMBS are described in the SMBS Prospectus and the related Additional SMBS Disclosure Documents. The Group 3 SMBS provide that certain interest amounts on the Mortgage Loans underlying the related MBS are passed through monthly.

The general characteristics of the MBS are described in the MBS Prospectus. Each MBS evidences beneficial ownership interest in a pool of 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 3—Characteristics of the Group 3 SMBS” and “—Assumed Characteristics of the Underlying Mortgage Loans,” in this prospectus supplement, and “The Mortgage Pools” and “Yield, Maturity, and Prepayment Considerations” in the MBS Prospectus.

### **The Underlying REMIC Certificates**

The Underlying REMIC Certificates represent beneficial ownership interests in the related Underlying REMIC Trusts. The assets of these trusts consist of MBS (or beneficial ownership interests in MBS) having the general characteristics set forth in the MBS Prospectus. Each MBS evidences beneficial ownership interests in a pool of conventional, fixed-rate, fully-amortizing



mortgage loans secured by first mortgages or deeds of trust on single-family residential properties, as described under “The Mortgage Pools” and “Yield, Maturity, and Prepayment Considerations” in the MBS Prospectus.

Distributions on the Underlying REMIC Certificates will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Underlying REMIC Certificates are described in the Underlying REMIC Disclosure Documents. See Exhibit A for certain additional information about the Underlying REMIC Certificates. Exhibit A is being provided in lieu of a Final Data Statement with respect to the Underlying REMIC Certificates.

For further information about the Underlying REMIC Certificates, telephone us at 1-800-237-8627. Additional information about the Underlying REMIC Certificates is also available at <http://sls.fanniemae.com/slsSearch/Home.do>. There may have been material changes in facts and circumstances since the dates we prepared the Underlying REMIC Disclosure Documents. These may include changes in prepayment speeds, prevailing interest rates and other economic factors. As a result, the usefulness of the information set forth in these documents may be limited.

## 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 TZ, ZA, GZ, KZ and JZ 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 Principals” 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 TZ Accrual Amount to Aggregate Group I to its Planned Balance, and thereafter } Accretion  
Directed/ PAC  
Group and  
Accrual Class  
to TZ.

The Group 1 Cash Flow Distribution Amount as follows:

— 25% to JF until retired, and

} Pass-Through  
Class

— 75% in the following priority:

*first*, to Aggregate Group I to its Planned Balance;

} PAC Group

*second*, to TZ until retired; and

} Support Class

*third*, to Aggregate Group I to zero.

} PAC Group

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

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

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

*first*, to WA and HF, pro rata, until retired; and

*second*, to PL until retired.

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

- *Group 2*

The Group 2 Principal Distribution Amount to FB and TO, pro rata, until retired.

} Pass-Through Classes

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

- *Group 4*

The ZA Accrual Amount to GA to its Targeted Balance, and thereafter to ZA.

} Accretion Directed/ TAC Class and Accrual Class

The GZ Accrual Amount in the following priority:

1. To GA to its Targeted Balance.

} TAC Class

2. To ZA until retired.

} Support Class

3. To GA until retired.

} TAC Class

4. Thereafter to GZ.

} Accrual Class

The Group 4 Cash Flow Distribution Amount as follows:

— 10% to GO until retired, and

} Pass-Through Class

— 90% in the following priority:

*first*, to GA to its Targeted Balance;

} TAC Class

*second*, to ZA until retired;

} Support Class

*third*, to GA until retired; and

} TAC Class

*fourth*, to GZ until retired.

} Sequential Pay Class

} Structured Collateral

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

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

The “Group 4 Cash Flow Distribution Amount” is the principal then paid on the Group 4 Underlying REMIC and RCR Certificates.

- *Group 5*

The KZ Accrual Amount to Aggregate Group II to its Planned Balance, and thereafter to KZ. } Accretion Directed/ PAC Group and Accrual Class

The Group 5 Cash Flow Distribution Amount in the following priority:

1. To Aggregate Group II to its Planned Balance. } PAC Group
2. To KZ until retired. } Support Class
3. To Aggregate Group II to zero. } PAC Group

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

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

“Aggregate Group II” consists of the FG, FH, HL and KO Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II as follows:

- 7.1428571742% to KO until retired, and
- 92.8571428258% in the following priority:
  - first*, to FG and FH, pro rata, until retired; and
  - second*, to HL until retired.

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

- *Group 6*

The Group 6 Principal Distribution Amount to A until retired. } Structured Collateral/ Pass-Through Class

The “Group 6 Principal Distribution Amount” is the principal then paid on the Group 6 Underlying RCR Certificate.

- *Group 7*

The Group 7 Principal Distribution Amount to PF and LO, pro rata, until retired. } Structured Collateral/ Pass-Through Classes

The “Group 7 Principal Distribution Amount” is the principal then paid on the Group 7 Underlying REMIC Certificates.

- *Group 8*

The JZ Accrual Amount to Aggregate Group III to its Planned Balance, and thereafter to JZ. } Accretion Directed/ PAC Group and Accrual Class

The Group 8 Cash Flow Distribution Amount in the following priority:

1. To Aggregate Group III to its Planned Balance. } PAC Group
2. To JZ until retired. } Support Class
3. To Aggregate Group III to zero. } PAC Group

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

The “Group 8 Cash Flow Distribution Amount” is the principal then paid on the Group 8 MBS.

“Aggregate Group III” consists of the FJ, LH and JO Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group III as follows:

- 7.142857868% to JO until retired, and
- 92.857142132% to FJ and LH, in that order, until retired.

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

- *Group 9*

The Group 9 Principal Distribution Amount in the following priority:

1. To LK and QF, pro rata, until retired.
2. To HM until retired.

} Sequential  
Pay Classes

The “Group 9 Principal Distribution Amount” is the principal then paid on the Group 9 MBS.

## **Structuring Assumptions**

*Pricing Assumptions.* Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the actual characteristics of each pool of Mortgage Loans backing the Underlying REMIC Certificates, the priority sequences affecting principal payments on the Group 4 Underlying REMIC and RCR Certificates and the Group 6 Underlying RCR Certificate, and the following assumptions (such characteristics and assumptions, collectively, the “Pricing Assumptions”):

- the Mortgage Loans underlying the Trust MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—Group 1, Group 2, Group 5, Group 8 and Group 9—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement;
- the Mortgage Loans underlying the Group 2 MBS have the remaining term to expiration of their interest only periods specified under “Summary—Group 1, Group 2, Group 5, Group 8 and Group 9—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement;
- the Mortgage Loans underlying the Group 3 SMBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—Group 3—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA or CPR, as applicable, specified in the related tables;
- the settlement date for the Certificates is January 29, 2010; and
- each Distribution Date occurs on the 25th day of a month.

*Prepayment Assumptions.* The prepayment model used in this prospectus supplement (except with respect to the Group 3 Classes) is PSA. For a description of PSA, see “Yield, Maturity and Prepayment Considerations—Prepayment Models” in the REMIC Prospectus.

The prepayment model used in this prospectus supplement with respect to the Group 3 Classes is CPR. For a description of CPR, see “Yield, Maturity and Prepayment Considerations—Prepayment Models” in the REMIC Prospectus.

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

**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 a *constant* rate within the applicable “Structuring Ranges” or at the applicable “Structuring Speed” 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 Groups. 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 related Aggregate Group schedules). If such separate schedules had been provided for the individual Classes included in the Aggregate Groups, we expect that the effective ranges for those Classes would not be narrower than those shown below for the related Aggregate Groups.

| <u>Groups and Class</u>              | <u>Structuring Ranges and Speed</u> | <u>Initial Effective Ranges</u> |
|--------------------------------------|-------------------------------------|---------------------------------|
| Aggregate Group I Planned Balances   | Between 200% and 300% PSA           | Between 200% and 300% PSA       |
| GA Class Targeted Balances           | 145% PSA                            | —                               |
| Aggregate Group II Planned Balances  | Between 150% and 250% PSA           | Between 150% and 250% PSA       |
| Aggregate Group III Planned Balances | Between 150% and 250% PSA           | Between 150% and 250% PSA       |

The Aggregate Groups listed above consist of the following Classes:

|                               |                   |
|-------------------------------|-------------------|
| Aggregate Group I . . . . .   | WA, HF and PL     |
| Aggregate Group II . . . . .  | FG, FH, HL and KO |
| Aggregate Group III . . . . . | FJ, LH and JO     |

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

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

If you are considering the purchase of a PAC or 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 an Aggregate Group or a Class to its scheduled balance in any month. As a result, the likelihood of reducing an Aggregate Group or a Class 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 a Structuring Range or an Effective Range, principal distributions may be insufficient to reduce the applicable Aggregate Groups to their scheduled balances each month if prepayments do not occur at a *constant* PSA rate.
- The actual Effective Ranges at any time will be based upon the actual characteristics of the related Mortgage Loans at that time, which are likely to vary (and may vary considerably)

from the Pricing Assumptions. As a result, the actual Effective Ranges will likely differ from the Initial Effective Ranges specified above. For the same reason, the applicable Aggregate Groups might not be reduced to their scheduled balances each month even if the related Mortgage Loans prepay at a *constant* PSA rate within the applicable Initial Effective Ranges. This is so particularly if the rates fall at the lower or higher end of the applicable ranges.

- The actual Effective Ranges may narrow, widen or shift upward or downward to reflect actual prepayment experience over time.
- The principal payment stability of each Aggregate Group or Class that has scheduled balances will be supported by one or more other Classes. When the related supporting Class or 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 or CPR, as applicable, 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 or CPR, as applicable. Moreover, it is unlikely that

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

*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:

| <u>Class</u> | <u>Price</u> |
|--------------|--------------|
| TO.....      | 79.15625%    |
| GO.....      | 69.00000%    |
| KO.....      | 86.00000%    |
| LO.....      | 79.00000%    |
| JO.....      | 84.00000%    |

#### **Sensitivity of the TO Class to Prepayments**

|                                  | <u>PSA Prepayment Assumption</u> |             |             |             |             |             |
|----------------------------------|----------------------------------|-------------|-------------|-------------|-------------|-------------|
|                                  | <u>50%</u>                       | <u>100%</u> | <u>250%</u> | <u>500%</u> | <u>700%</u> | <u>900%</u> |
| Pre-Tax Yields to Maturity ..... | 1.6%                             | 2.2%        | 4.4%        | 9.0%        | 13.3%       | 18.3%       |

#### **Sensitivity of the GO Class to Prepayments**

|                                  | <u>PSA Prepayment Assumption</u> |             |             |             |             |             |             |
|----------------------------------|----------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|
|                                  | <u>50%</u>                       | <u>100%</u> | <u>145%</u> | <u>250%</u> | <u>500%</u> | <u>700%</u> | <u>900%</u> |
| Pre-Tax Yields to Maturity ..... | 1.6%                             | 1.8%        | 2.1%        | 5.5%        | 89.6%       | 190.2%      | 326.1%      |

#### **Sensitivity of the KO Class to Prepayments**

|                                  | <u>PSA Prepayment Assumption</u> |             |             |             |             |             |             |             |
|----------------------------------|----------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
|                                  | <u>50%</u>                       | <u>100%</u> | <u>150%</u> | <u>200%</u> | <u>250%</u> | <u>400%</u> | <u>650%</u> | <u>900%</u> |
| Pre-Tax Yields to Maturity ..... | 2.0%                             | 2.5%        | 2.6%        | 2.6%        | 2.6%        | 4.0%        | 6.9%        | 10.6%       |

#### **Sensitivity of the LO Class to Prepayments**

|                                  | <u>PSA Prepayment Assumption</u> |             |             |             |             |             |
|----------------------------------|----------------------------------|-------------|-------------|-------------|-------------|-------------|
|                                  | <u>50%</u>                       | <u>100%</u> | <u>250%</u> | <u>400%</u> | <u>650%</u> | <u>900%</u> |
| Pre-Tax Yields to Maturity ..... | 1.9%                             | 2.6%        | 4.9%        | 7.8%        | 13.8%       | 21.5%       |

#### **Sensitivity of the JO Class to Prepayments**

|                                  | <u>PSA Prepayment Assumption</u> |             |             |             |             |             |             |             |
|----------------------------------|----------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
|                                  | <u>50%</u>                       | <u>100%</u> | <u>150%</u> | <u>200%</u> | <u>250%</u> | <u>400%</u> | <u>650%</u> | <u>900%</u> |
| Pre-Tax Yields to Maturity ..... | 2.3%                             | 2.9%        | 3.0%        | 3.0%        | 3.0%        | 4.6%        | 8.0%        | 12.5%       |

*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 level 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> |
|--------------|---------------|
| HS .....     | 11.2500%      |
| JS .....     | 10.6250%      |
| SB .....     | 11.1250%      |
| SG .....     | 11.9375%      |
| PS .....     | 10.0625%      |
| SJ .....     | 12.8750%      |
| QS .....     | 11.8125%      |
| CS .....     | 11.2500%      |
| GS .....     | 11.2500%      |
| MS .....     | 10.6250%      |
| KS .....     | 10.6250%      |
| SC .....     | 11.5000%      |
| SD .....     | 11.5000%      |
| NS .....     | 10.0625%      |
| LS .....     | 10.0625%      |
| TS .....     | 11.8125%      |

\* 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 HS 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>200%</u> | <u>250%</u> | <u>300%</u> | <u>500%</u> | <u>750%</u> <u>1000%</u> |
| 0.120% ..... | 53.7%                            | 48.6%       | 40.1%       | 40.1%       | 40.1%       | 26.2%       | 0.2%   (32.5)%           |
| 0.233% ..... | 52.5%                            | 47.4%       | 38.9%       | 38.9%       | 38.9%       | 25.0%       | (1.0)%   (33.6)%         |
| 2.233% ..... | 31.7%                            | 26.6%       | 18.8%       | 18.8%       | 18.8%       | 3.6%        | (22.5)%   (54.8)%        |
| 4.233% ..... | 10.7%                            | 5.0%        | (1.6)%      | (1.6)%      | (1.6)%      | (19.1)%     | (46.7)%   (79.4)%        |
| 6.250% ..... | *                                | *           | *           | *           | *           | *           | *   *                    |

**Sensitivity of the JS 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>200%</b> | <b>250%</b> | <b>300%</b> | <b>500%</b> | <b>750%</b> | <b>1000%</b> |
| 0.120% . . . . . | 59.1%                            | 55.2%       | 47.3%       | 43.3%       | 39.2%       | 21.9%       | (2.0)%      | (29.5)%      |
| 0.233% . . . . . | 57.8%                            | 54.0%       | 46.1%       | 42.1%       | 38.0%       | 20.8%       | (3.0)%      | (30.5)%      |
| 2.233% . . . . . | 35.9%                            | 32.3%       | 25.0%       | 21.3%       | 17.5%       | 1.5%        | (20.6)%     | (46.0)%      |
| 4.233% . . . . . | 14.8%                            | 11.5%       | 4.8%        | 1.3%        | (2.2)%      | (17.0)%     | (37.4)%     | (61.1)%      |
| 6.150% . . . . . | *                                | *           | *           | *           | *           | *           | *           | *            |

**Sensitivity of the SB 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>250%</b> | <b>500%</b> | <b>700%</b> | <b>900%</b> |
| 0.120% . . . . . | 56.5%                            | 52.9%       | 41.7%       | 21.6%       | 4.1%        | (15.2)%     |
| 0.233% . . . . . | 55.3%                            | 51.7%       | 40.5%       | 20.5%       | 3.1%        | (16.2)%     |
| 2.233% . . . . . | 34.3%                            | 30.9%       | 20.4%       | 1.5%        | (15.1)%     | (33.4)%     |
| 4.233% . . . . . | 13.6%                            | 10.4%       | 0.5%        | (17.3)%     | (32.9)%     | (50.3)%     |
| 6.100% . . . . . | *                                | *           | *           | *           | *           | *           |

**Sensitivity of the SG 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>150%</b> | <b>200%</b> | <b>250%</b> | <b>400%</b> | <b>650%</b> | <b>900%</b> |
| 0.120% . . . . . | 49.3%                            | 43.8%       | 41.3%       | 41.3%       | 41.3%       | 32.2%       | 7.0%        | (25.9)%     |
| 0.233% . . . . . | 48.2%                            | 42.6%       | 40.2%       | 40.2%       | 40.2%       | 31.1%       | 5.8%        | (27.1)%     |
| 2.233% . . . . . | 28.3%                            | 22.9%       | 21.0%       | 21.0%       | 21.0%       | 10.4%       | (15.6)%     | (48.5)%     |
| 4.233% . . . . . | 7.5%                             | 2.4%        | 1.3%        | 1.3%        | 1.3%        | (11.5)%     | (39.6)%     | (73.2)%     |
| 6.450% . . . . . | *                                | *           | *           | *           | *           | *           | *           | *           |

**Sensitivity of the PS 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>250%</b> | <b>400%</b> | <b>650%</b> | <b>900%</b> |
| 0.120% . . . . . | 62.5%                            | 58.6%       | 46.4%       | 33.6%       | 10.3%       | (16.3)%     |
| 0.233% . . . . . | 61.2%                            | 57.3%       | 45.1%       | 32.4%       | 9.1%        | (17.3)%     |
| 2.233% . . . . . | 37.8%                            | 34.2%       | 23.0%       | 11.2%       | (10.1)%     | (34.4)%     |
| 4.233% . . . . . | 15.1%                            | 11.8%       | 1.6%        | (9.2)%      | (28.8)%     | (51.1)%     |
| 6.200% . . . . . | *                                | *           | *           | *           | *           | *           |

**Sensitivity of the SJ 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>150%</b> | <b>200%</b> | <b>250%</b> | <b>400%</b> | <b>650%</b> | <b>900%</b> |
| 0.120% . . . . . | 44.5%                            | 39.0%       | 36.7%       | 36.7%       | 36.7%       | 27.3%       | 2.0%        | (30.9)%     |
| 0.233% . . . . . | 43.5%                            | 38.0%       | 35.7%       | 35.7%       | 35.7%       | 26.3%       | 0.9%        | (32.0)%     |
| 2.233% . . . . . | 25.1%                            | 19.7%       | 17.9%       | 17.9%       | 17.9%       | 7.1%        | (19.1)%     | (52.1)%     |
| 4.233% . . . . . | 5.5%                             | 0.6%        | (0.5)%      | (0.5)%      | (0.5)%      | (13.6)%     | (42.0)%     | (75.6)%     |
| 6.450% . . . . . | *                                | *           | *           | *           | *           | *           | *           | *           |

**Sensitivity of the QS 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>250%</b> | <b>375%</b> | <b>500%</b> |
| 0.120% . . . . . | 50.9%                            | 47.6%       | 36.7%       | 27.0%       | 17.2%       |
| 0.233% . . . . . | 49.8%                            | 46.4%       | 35.5%       | 25.7%       | 15.8%       |
| 2.233% . . . . . | 29.3%                            | 25.5%       | 12.7%       | 1.4%        | (9.7)%      |
| 4.233% . . . . . | 8.1%                             | 3.4%        | (12.8)%     | (26.6)%     | (39.6)%     |
| 6.450% . . . . . | *                                | *           | *           | *           | *           |

**Sensitivity of the CS 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>200%</b> | <b>250%</b> | <b>300%</b> | <b>500%</b> | <b>750%</b> | <b>1000%</b> |
| 0.120% . . . . . | 54.8%                            | 49.7%       | 41.2%       | 41.2%       | 41.2%       | 27.3%       | 1.3%        | (31.4)%      |
| 0.233% . . . . . | 53.6%                            | 48.5%       | 40.0%       | 40.0%       | 40.0%       | 26.1%       | 0.1%        | (32.5)%      |
| 2.233% . . . . . | 32.8%                            | 27.7%       | 19.8%       | 19.8%       | 19.8%       | 4.7%        | (21.4)%     | (53.7)%      |
| 4.233% . . . . . | 11.9%                            | 6.2%        | (0.6)%      | (0.6)%      | (0.6)%      | (17.9)%     | (45.4)%     | (77.9)%      |
| 6.350% . . . . . | *                                | *           | *           | *           | *           | *           | *           | *            |

**Sensitivity of the GS 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>200%</b> | <b>250%</b> | <b>300%</b> | <b>500%</b> | <b>750%</b> | <b>1000%</b> |
| 0.120% . . . . . | 55.9%                            | 50.8%       | 42.2%       | 42.2%       | 42.2%       | 28.4%       | 2.4%        | (30.3)%      |
| 0.233% . . . . . | 54.7%                            | 49.6%       | 41.1%       | 41.1%       | 41.1%       | 27.2%       | 1.2%        | (31.5)%      |
| 2.233% . . . . . | 33.8%                            | 28.8%       | 20.8%       | 20.8%       | 20.8%       | 5.8%        | (20.3)%     | (52.5)%      |
| 4.233% . . . . . | 13.0%                            | 7.3%        | 0.5%        | 0.5%        | 0.5%        | (16.6)%     | (44.0)%     | (76.5)%      |
| 6.450% . . . . . | *                                | *           | *           | *           | *           | *           | *           | *            |

**Sensitivity of the MS 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>200%</b> | <b>250%</b> | <b>300%</b> | <b>500%</b> | <b>750%</b> | <b>1000%</b> |
| 0.120% . . . . . | 60.2%                            | 56.4%       | 48.5%       | 44.4%       | 40.3%       | 22.9%       | (1.1)%      | (28.7)%      |
| 0.233% . . . . . | 59.0%                            | 55.1%       | 47.2%       | 43.2%       | 39.1%       | 21.8%       | (2.1)%      | (29.6)%      |
| 2.233% . . . . . | 37.0%                            | 33.4%       | 26.1%       | 22.4%       | 18.5%       | 2.5%        | (19.7)%     | (45.2)%      |
| 4.233% . . . . . | 15.9%                            | 12.6%       | 5.8%        | 2.3%        | (1.2)%      | (16.0)%     | (36.6)%     | (60.4)%      |
| 6.250% . . . . . | *                                | *           | *           | *           | *           | *           | *           | *            |

**Sensitivity of the KS 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>200%</b> | <b>250%</b> | <b>300%</b> | <b>500%</b> | <b>750%</b> | <b>1000%</b> |
| 0.120% . . . . . | 61.4%                            | 57.5%       | 49.6%       | 45.5%       | 41.4%       | 23.9%       | (0.1)%      | (27.9)%      |
| 0.233% . . . . . | 60.1%                            | 56.3%       | 48.4%       | 44.3%       | 40.2%       | 22.8%       | (1.2)%      | (28.8)%      |
| 2.233% . . . . . | 38.1%                            | 34.5%       | 27.2%       | 23.4%       | 19.6%       | 3.5%        | (18.8)%     | (44.4)%      |
| 4.233% . . . . . | 16.9%                            | 13.6%       | 6.8%        | 3.3%        | (0.2)%      | (15.1)%     | (35.7)%     | (59.6)%      |
| 6.350% . . . . . | *                                | *           | *           | *           | *           | *           | *           | *            |

**Sensitivity of the SC 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>250%</b> | <b>500%</b> | <b>700%</b> | <b>900%</b> |
| 0.120% . . . . . | 55.4%                            | 51.8%       | 40.6%       | 20.6%       | 3.2%        | (16.1)%     |
| 0.233% . . . . . | 54.2%                            | 50.6%       | 39.5%       | 19.6%       | 2.2%        | (17.1)%     |
| 2.233% . . . . . | 34.0%                            | 30.6%       | 20.0%       | 1.2%        | (15.4)%     | (33.7)%     |
| 4.233% . . . . . | 14.0%                            | 10.8%       | 0.9%        | (17.0)%     | (32.6)%     | (50.0)%     |
| 6.200% . . . . . | *                                | *           | *           | *           | *           | *           |

**Sensitivity of the SD 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>250%</b> | <b>500%</b> | <b>700%</b> | <b>900%</b> |
| 0.120% . . . . . | 56.5%                            | 52.8%       | 41.6%       | 21.6%       | 4.1%        | (15.2)%     |
| 0.233% . . . . . | 55.3%                            | 51.7%       | 40.5%       | 20.6%       | 3.1%        | (16.2)%     |
| 2.233% . . . . . | 35.0%                            | 31.6%       | 21.0%       | 2.1%        | (14.5)%     | (32.9)%     |
| 4.233% . . . . . | 15.0%                            | 11.8%       | 1.8%        | (16.0)%     | (31.7)%     | (49.2)%     |
| 6.300% . . . . . | *                                | *           | *           | *           | *           | *           |

**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>250%</u> | <u>400%</u> | <u>650%</u> | <u>900%</u> |
| 0.120% ..... | 63.8%                            | 59.8%       | 47.6%       | 34.7%       | 11.3%       | (15.4)%     |
| 0.233% ..... | 62.4%                            | 58.5%       | 46.3%       | 33.5%       | 10.2%       | (16.4)%     |
| 2.233% ..... | 39.0%                            | 35.4%       | 24.1%       | 12.3%       | (9.2)%      | (33.6)%     |
| 4.233% ..... | 16.3%                            | 13.0%       | 2.7%        | (8.2)%      | (27.8)%     | (50.2)%     |
| 6.300% ..... | *                                | *           | *           | *           | *           | *           |

**Sensitivity of the LS 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>250%</u> | <u>400%</u> | <u>650%</u> | <u>900%</u> |
| 0.120% ..... | 65.0%                            | 61.1%       | 48.8%       | 35.8%       | 12.3%       | (14.4)%     |
| 0.233% ..... | 63.7%                            | 59.7%       | 47.5%       | 34.6%       | 11.2%       | (15.4)%     |
| 2.233% ..... | 40.2%                            | 36.5%       | 25.3%       | 13.4%       | (8.2)%      | (32.7)%     |
| 4.233% ..... | 17.4%                            | 14.1%       | 3.8%        | (7.1)%      | (26.9)%     | (49.4)%     |
| 6.400% ..... | *                                | *           | *           | *           | *           | *           |

**Sensitivity of the TS 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>250%</u> | <u>375%</u> | <u>500%</u> |
| 0.120% ..... | 51.5%                            | 48.2%       | 37.3%       | 27.6%       | 17.9%       |
| 0.233% ..... | 50.3%                            | 47.0%       | 36.1%       | 26.3%       | 16.5%       |
| 2.233% ..... | 29.9%                            | 26.1%       | 13.3%       | 2.0%        | (9.0)%      |
| 4.233% ..... | 8.6%                             | 4.0%        | (12.0)%     | (25.8)%     | (38.7)%     |
| 6.500% ..... | *                                | *           | *           | *           | *           |

*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> |          |
|--------------|----------|
| AI .....     | 22% CPR  |
| HI .....     | 711% PSA |
| IH .....     | 711% PSA |
| IN .....     | 413% PSA |
| IA .....     | 442% PSA |
| LI .....     | 711% PSA |
| YI .....     | 539% 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 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 original principal balance) are as follows:

| <u>Class</u> | <u>Price*</u> |
|--------------|---------------|
| AI .....     | 19.28125%     |
| HI .....     | 50.00000%     |
| IH .....     | 50.00000%     |
| IN .....     | 20.00000%     |
| IA .....     | 21.00000%     |
| LI .....     | 50.00000%     |
| YI .....     | 30.00000%     |

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

#### **Sensitivity of the AI Class to Prepayments**

|                                  | <u>CPR Prepayment Assumption</u> |            |            |            |            |            |
|----------------------------------|----------------------------------|------------|------------|------------|------------|------------|
|                                  | <u>5%</u>                        | <u>10%</u> | <u>15%</u> | <u>30%</u> | <u>45%</u> | <u>60%</u> |
| Pre-Tax Yields to Maturity ..... | 20.5%                            | 14.7%      | 8.8%       | (10.1)%    | (31.2)%    | (55.6)%    |

#### **Sensitivity of the HI Class to Prepayments**

|                                  | <u>PSA Prepayment Assumption</u> |             |             |             |             |             |             |             |
|----------------------------------|----------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
|                                  | <u>50%</u>                       | <u>100%</u> | <u>150%</u> | <u>200%</u> | <u>250%</u> | <u>400%</u> | <u>650%</u> | <u>900%</u> |
| Pre-Tax Yields to Maturity ..... | 12.0%                            | 12.0%       | 12.0%       | 12.0%       | 12.0%       | 9.8%        | 2.5%        | (9.8)%      |

#### **Sensitivity of the IH Class to Prepayments**

|                                  | <u>PSA Prepayment Assumption</u> |             |             |             |             |             |             |             |
|----------------------------------|----------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
|                                  | <u>50%</u>                       | <u>100%</u> | <u>150%</u> | <u>200%</u> | <u>250%</u> | <u>400%</u> | <u>650%</u> | <u>900%</u> |
| Pre-Tax Yields to Maturity ..... | 12.0%                            | 12.0%       | 12.0%       | 12.0%       | 12.0%       | 9.8%        | 2.5%        | (9.8)%      |

#### **Sensitivity of the IN Class to Prepayments**

|                                  | <u>PSA Prepayment Assumption</u> |             |             |             |             |             |             |              |
|----------------------------------|----------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|
|                                  | <u>50%</u>                       | <u>100%</u> | <u>200%</u> | <u>250%</u> | <u>300%</u> | <u>500%</u> | <u>750%</u> | <u>1000%</u> |
| Pre-Tax Yields to Maturity ..... | 21.0%                            | 15.7%       | 8.4%        | 8.4%        | 8.4%        | (7.8)%      | (34.5)%     | (66.8)%      |

#### **Sensitivity of the IA Class to Prepayments**

|                                  | <u>PSA Prepayment Assumption</u> |             |             |             |             |             |
|----------------------------------|----------------------------------|-------------|-------------|-------------|-------------|-------------|
|                                  | <u>50%</u>                       | <u>100%</u> | <u>250%</u> | <u>400%</u> | <u>650%</u> | <u>950%</u> |
| Pre-Tax Yields to Maturity ..... | 26.2%                            | 22.0%       | 7.7%        | 3.4%        | (19.8)%     | (54.1)%     |

### Sensitivity of the LI Class to Prepayments

|                                      | PSA Prepayment Assumption |       |       |       |       |      |      |        |
|--------------------------------------|---------------------------|-------|-------|-------|-------|------|------|--------|
|                                      | 50%                       | 100%  | 150%  | 200%  | 250%  | 400% | 650% | 900%   |
| Pre-Tax Yields to Maturity . . . . . | 12.0%                     | 12.0% | 12.0% | 12.0% | 12.0% | 9.8% | 2.5% | (9.8)% |

### Sensitivity of the YI Class to Prepayments

|                                      | PSA Prepayment Assumption |       |       |      |      |
|--------------------------------------|---------------------------|-------|-------|------|------|
|                                      | 50%                       | 100%  | 250%  | 375% | 500% |
| Pre-Tax Yields to Maturity . . . . . | 13.7%                     | 13.2% | 10.3% | 6.4% | 1.6% |

### 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,
- the priority sequences of distributions of principal of the Group 1, Group 4, Group 5, Group 8 and Group 9 Classes, and
- in the case of the Group 4 and Group 6 Classes, the applicable priority sequences affecting principal payments on the related Underlying REMIC Certificates.

See “—Distributions of Principal” above and “Description of the Certificates—Distributions of Principal” in the applicable Underlying REMIC Disclosure Documents.

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



## Decrement Tables

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

In the case of the information set forth for each Class under 0% PSA or CPR, 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<br/>Trust Assets Specified Below</u> | <u>Original<br/>Terms to<br/>Maturity</u> | <u>Remaining<br/>Terms to<br/>Maturity</u> | <u>Interest<br/>Rates</u> |
|--|---|--|---------------------------|
| Group 1 MBS  | 480 months                                | 480 months                                 | 8.00%                     |
| Group 2 MBS  | 360 months                                | 360 months(1)                              | 8.00%                     |
| Group 3 SMBS   | 360 months                                | 360 months                                 | 8.00%                     |
| Group 4 Underlying REMIC and RCR Certificates                  | 360 months                                | (2)  | 8.50%                     |
| Group 5 MBS  | 360 months                                | 360 months                                 | 9.00%                     |
| Group 6 Underlying RCR Certificate                             | 360 months                                | 357 months                                 | 9.00%                     |
| Group 7 Underlying REMIC Certificates                          | 360 months                                | 327 months                                 | 8.50%                     |
| Group 8 MBS  | 360 months                                | 360 months                                 | 9.00%                     |
| Group 9 MBS  | 240 months                                | 240 months                                 | 7.00%                     |

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

(2) The Mortgage Loans backing the Group 4 Underlying REMIC and RCR Certificates are assumed to have the following remaining terms to maturity:

|                             |            |
|-----------------------------|------------|
| Class 2009-78-KT . . . . .  | 356 months |
| Class 2009-78-VT . . . . .  | 356 months |
| Class 2009-87-TU . . . . .  | 357 months |
| Class 2009-87-XU . . . . .  | 357 months |
| Class 2009-106-SU . . . . . | 359 months |

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

In addition, the diverse remaining terms to maturity of the Mortgage Loans could produce slower or faster principal distributions than indicated in the tables at the specified constant PSA or CPR 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                                      | WA, HF, HS†, CF, CS†, GF, GS†, NG, NH and IN† Classes |      |      |      |      |      |      |       | PL Class                  |      |      |      |      |      |      |       |
|---|---|------|------|------|------|------|------|-------|---------------------------|------|------|------|------|------|------|-------|
|   | PSA Prepayment Assumption                             |      |      |      |      |      |      |       | PSA Prepayment Assumption |      |      |      |      |      |      |       |
|   | 0%  | 100% | 200% | 250% | 300% | 500% | 750% | 1000% | 0%                        | 100% | 200% | 250% | 300% | 500% | 750% | 1000% |
| Initial Percent . . . . .                 | 100   | 100  | 100  | 100  | 100  | 100  | 100  | 100   | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 100   |
| January 2011 . . . . .                    | 99  | 91   | 85   | 85   | 85   | 82   | 65   | 47    | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 100   |
| January 2012 . . . . .                    | 97  | 83   | 72   | 72   | 72   | 57   | 34   | 18    | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 100   |
| January 2013 . . . . .                    | 96  | 75   | 60   | 60   | 60   | 39   | 18   | 6     | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 100   |
| January 2014 . . . . .                    | 94  | 67   | 50   | 50   | 50   | 26   | 9    | 1     | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 100   |
| January 2015 . . . . .                    | 92  | 59   | 41   | 41   | 41   | 18   | 4    | 0     | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 64    |
| January 2016 . . . . .                    | 90  | 52   | 33   | 33   | 33   | 12   | 1    | 0     | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 25    |
| January 2017 . . . . .                    | 89  | 46   | 26   | 26   | 26   | 7    | 0    | 0     | 100                       | 100  | 100  | 100  | 100  | 100  | 93   | 10    |
| January 2018 . . . . .                    | 86  | 39   | 21   | 21   | 21   | 5    | 0    | 0     | 100                       | 100  | 100  | 100  | 100  | 100  | 50   | 4     |
| January 2019 . . . . .                    | 84  | 33   | 17   | 17   | 17   | 3    | 0    | 0     | 100                       | 100  | 100  | 100  | 100  | 100  | 27   | 2     |
| January 2020 . . . . .                    | 82  | 27   | 13   | 13   | 13   | 1    | 0    | 0     | 100                       | 100  | 100  | 100  | 100  | 100  | 15   | 1     |
| January 2021 . . . . .                    | 79  | 21   | 10   | 10   | 10   | *    | 0    | 0     | 100                       | 100  | 100  | 100  | 100  | 100  | 8    | *     |
| January 2022 . . . . .                    | 77  | 15   | 8    | 8    | 8    | 0    | 0    | 0     | 100                       | 100  | 100  | 100  | 100  | 78   | 4    | *     |
| January 2023 . . . . .                    | 74  | 10   | 6    | 6    | 6    | 0    | 0    | 0     | 100                       | 100  | 100  | 100  | 100  | 54   | 2    | *     |
| January 2024 . . . . .                    | 71  | 4    | 4    | 4    | 4    | 0    | 0    | 0     | 100                       | 100  | 100  | 100  | 100  | 37   | 1    | *     |
| January 2025 . . . . .                    | 68  | 3    | 3    | 3    | 3    | 0    | 0    | 0     | 100                       | 100  | 100  | 100  | 100  | 25   | 1    | *     |
| January 2026 . . . . .                    | 64  | 2    | 2    | 2    | 2    | 0    | 0    | 0     | 100                       | 100  | 100  | 100  | 100  | 17   | *    | *     |
| January 2027 . . . . .                    | 61  | 1    | 1    | 1    | 1    | 0    | 0    | 0     | 100                       | 100  | 100  | 100  | 100  | 12   | *    | *     |
| January 2028 . . . . .                    | 57  | 1    | 1    | 1    | 1    | 0    | 0    | 0     | 100                       | 100  | 100  | 100  | 100  | 8    | *    | *     |
| January 2029 . . . . .                    | 53  | *    | *    | *    | *    | 0    | 0    | 0     | 100                       | 100  | 100  | 100  | 100  | 6    | *    | *     |
| January 2030 . . . . .                    | 49  | 0    | 0    | 0    | 0    | 0    | 0    | 0     | 100                       | 88   | 88   | 88   | 88   | 4    | *    | *     |
| January 2031 . . . . .                    | 44  | 0    | 0    | 0    | 0    | 0    | 0    | 0     | 100                       | 70   | 70   | 70   | 70   | 3    | *    | *     |
| January 2032 . . . . .                    | 39  | 0    | 0    | 0    | 0    | 0    | 0    | 0     | 100                       | 55   | 55   | 55   | 55   | 2    | *    | *     |
| January 2033 . . . . .                    | 34  | 0    | 0    | 0    | 0    | 0    | 0    | 0     | 100                       | 44   | 44   | 44   | 44   | 1    | *    | *     |
| January 2034 . . . . .                    | 28  | 0    | 0    | 0    | 0    | 0    | 0    | 0     | 100                       | 34   | 34   | 34   | 34   | 1    | *    | *     |
| January 2035 . . . . .                    | 22  | 0    | 0    | 0    | 0    | 0    | 0    | 0     | 100                       | 27   | 27   | 27   | 27   | 1    | *    | 0     |
| January 2036 . . . . .                    | 16  | 0    | 0    | 0    | 0    | 0    | 0    | 0     | 100                       | 21   | 21   | 21   | 21   | *    | *    | 0     |
| January 2037 . . . . .                    | 9   | 0    | 0    | 0    | 0    | 0    | 0    | 0     | 100                       | 16   | 16   | 16   | 16   | *    | *    | 0     |
| January 2038 . . . . .                    | 2   | 0    | 0    | 0    | 0    | 0    | 0    | 0     | 100                       | 12   | 12   | 12   | 12   | *    | *    | 0     |
| January 2039 . . . . .                    | 0   | 0    | 0    | 0    | 0    | 0    | 0    | 0     | 9                         | 9    | 9    | 9    | 9    | *    | *    | 0     |
| January 2040 . . . . .                    | 0   | 0    | 0    | 0    | 0    | 0    | 0    | 0     | 7                         | 7    | 7    | 7    | 7    | *    | *    | 0     |
| January 2041 . . . . .                    | 0   | 0    | 0    | 0    | 0    | 0    | 0    | 0     | 5                         | 5    | 5    | 5    | 5    | *    | *    | 0     |
| January 2042 . . . . .                    | 0   | 0    | 0    | 0    | 0    | 0    | 0    | 0     | 4                         | 4    | 4    | 4    | 4    | *    | *    | 0     |
| January 2043 . . . . .                    | 0   | 0    | 0    | 0    | 0    | 0    | 0    | 0     | 2                         | 2    | 2    | 2    | 2    | *    | *    | 0     |
| January 2044 . . . . .                    | 0   | 0    | 0    | 0    | 0    | 0    | 0    | 0     | 2                         | 2    | 2    | 2    | 2    | *    | *    | 0     |
| January 2045 . . . . .                    | 0   | 0    | 0    | 0    | 0    | 0    | 0    | 0     | 1                         | 1    | 1    | 1    | 1    | *    | 0    | 0     |
| January 2046 . . . . .                    | 0   | 0    | 0    | 0    | 0    | 0    | 0    | 0     | *                         | *    | *    | *    | *    | *    | 0    | 0     |
| January 2047 . . . . .                    | 0   | 0    | 0    | 0    | 0    | 0    | 0    | 0     | *                         | *    | *    | *    | *    | *    | 0    | 0     |
| January 2048 . . . . .                    | 0   | 0    | 0    | 0    | 0    | 0    | 0    | 0     | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0     |
| January 2049 . . . . .                    | 0   | 0    | 0    | 0    | 0    | 0    | 0    | 0     | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0     |
| January 2050 . . . . .                    | 0   | 0    | 0    | 0    | 0    | 0    | 0    | 0     | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0     |
| Weighted Average Life (years)** . . . . . | 18.1  | 6.8  | 5.1  | 5.1  | 5.1  | 3.0  | 1.8  | 1.2   | 28.7                      | 23.5 | 23.5 | 23.5 | 23.5 | 14.0 | 8.5  | 5.6   |

\* 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                                      | TZ Class                  |      |      |      |      |      |      |       | JF, JS†, MF, MS†, KF and KS† Classes |      |      |      |      |      |      |       |
|---|---------------------------|------|------|------|------|------|------|-------|--------------------------------------|------|------|------|------|------|------|-------|
|   | PSA Prepayment Assumption |      |      |      |      |      |      |       | PSA Prepayment Assumption            |      |      |      |      |      |      |       |
|   | 0%                        | 100% | 200% | 250% | 300% | 500% | 750% | 1000% | 0%                                   | 100% | 200% | 250% | 300% | 500% | 750% | 1000% |
| Initial Percent . . . . .                 | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 100   | 100                                  | 100  | 100  | 100  | 100  | 100  | 100  | 100   |
| January 2011 . . . . .                    | 105                       | 105  | 100  | 81   | 62   | 0    | 0    | 0     | 100                                  | 93   | 88   | 85   | 82   | 70   | 55   | 41    |
| January 2012 . . . . .                    | 110                       | 110  | 100  | 67   | 35   | 0    | 0    | 0     | 99                                   | 87   | 76   | 71   | 66   | 49   | 30   | 16    |
| January 2013 . . . . .                    | 116                       | 116  | 100  | 57   | 17   | 0    | 0    | 0     | 99                                   | 81   | 67   | 60   | 54   | 34   | 16   | 6     |
| January 2014 . . . . .                    | 122                       | 122  | 100  | 51   | 6    | 0    | 0    | 0     | 98                                   | 76   | 58   | 51   | 44   | 23   | 9    | 3     |
| January 2015 . . . . .                    | 128                       | 128  | 100  | 47   | 1    | 0    | 0    | 0     | 98                                   | 70   | 51   | 43   | 36   | 16   | 5    | 1     |
| January 2016 . . . . .                    | 135                       | 135  | 100  | 46   | 0    | 0    | 0    | 0     | 97                                   | 66   | 44   | 36   | 29   | 11   | 3    | *     |
| January 2017 . . . . .                    | 142                       | 142  | 99   | 44   | 0    | 0    | 0    | 0     | 97                                   | 61   | 38   | 30   | 24   | 8    | 1    | *     |
| January 2018 . . . . .                    | 149                       | 149  | 95   | 42   | 0    | 0    | 0    | 0     | 96                                   | 57   | 33   | 25   | 19   | 5    | 1    | *     |
| January 2019 . . . . .                    | 157                       | 157  | 90   | 39   | 0    | 0    | 0    | 0     | 95                                   | 53   | 29   | 21   | 15   | 4    | *    | *     |
| January 2020 . . . . .                    | 165                       | 165  | 84   | 35   | 0    | 0    | 0    | 0     | 95                                   | 49   | 25   | 18   | 12   | 3    | *    | *     |
| January 2021 . . . . .                    | 173                       | 173  | 78   | 32   | 0    | 0    | 0    | 0     | 94                                   | 45   | 22   | 15   | 10   | 2    | *    | *     |
| January 2022 . . . . .                    | 182                       | 182  | 71   | 29   | 0    | 0    | 0    | 0     | 93                                   | 42   | 19   | 13   | 8    | 1    | *    | *     |
| January 2023 . . . . .                    | 191                       | 191  | 65   | 26   | 0    | 0    | 0    | 0     | 92                                   | 39   | 16   | 10   | 7    | 1    | *    | *     |
| January 2024 . . . . .                    | 201                       | 200  | 59   | 23   | 0    | 0    | 0    | 0     | 91                                   | 36   | 14   | 9    | 5    | 1    | *    | *     |
| January 2025 . . . . .                    | 211                       | 189  | 53   | 20   | 0    | 0    | 0    | 0     | 90                                   | 33   | 12   | 7    | 4    | *    | *    | *     |
| January 2026 . . . . .                    | 222                       | 177  | 47   | 17   | 0    | 0    | 0    | 0     | 89                                   | 30   | 11   | 6    | 3    | *    | *    | *     |
| January 2027 . . . . .                    | 234                       | 165  | 42   | 15   | 0    | 0    | 0    | 0     | 88                                   | 28   | 9    | 5    | 3    | *    | *    | *     |
| January 2028 . . . . .                    | 246                       | 153  | 37   | 13   | 0    | 0    | 0    | 0     | 86                                   | 25   | 8    | 4    | 2    | *    | *    | *     |
| January 2029 . . . . .                    | 258                       | 142  | 32   | 11   | 0    | 0    | 0    | 0     | 85                                   | 23   | 7    | 3    | 2    | *    | *    | *     |
| January 2030 . . . . .                    | 271                       | 131  | 28   | 10   | 0    | 0    | 0    | 0     | 83                                   | 21   | 6    | 3    | 1    | *    | *    | 0     |
| January 2031 . . . . .                    | 285                       | 120  | 25   | 8    | 0    | 0    | 0    | 0     | 81                                   | 19   | 5    | 2    | 1    | *    | *    | 0     |
| January 2032 . . . . .                    | 300                       | 109  | 21   | 7    | 0    | 0    | 0    | 0     | 79                                   | 17   | 4    | 2    | 1    | *    | *    | 0     |
| January 2033 . . . . .                    | 315                       | 99   | 18   | 6    | 0    | 0    | 0    | 0     | 77                                   | 16   | 3    | 2    | 1    | *    | *    | 0     |
| January 2034 . . . . .                    | 331                       | 90   | 16   | 5    | 0    | 0    | 0    | 0     | 75                                   | 14   | 3    | 1    | 1    | *    | *    | 0     |
| January 2035 . . . . .                    | 348                       | 81   | 13   | 4    | 0    | 0    | 0    | 0     | 73                                   | 13   | 2    | 1    | *    | *    | *    | 0     |
| January 2036 . . . . .                    | 366                       | 72   | 11   | 3    | 0    | 0    | 0    | 0     | 70                                   | 11   | 2    | 1    | *    | *    | *    | 0     |
| January 2037 . . . . .                    | 385                       | 64   | 9    | 3    | 0    | 0    | 0    | 0     | 67                                   | 10   | 2    | 1    | *    | *    | *    | 0     |
| January 2038 . . . . .                    | 404                       | 56   | 8    | 2    | 0    | 0    | 0    | 0     | 64                                   | 9    | 1    | 1    | *    | *    | *    | 0     |
| January 2039 . . . . .                    | 401                       | 48   | 6    | 2    | 0    | 0    | 0    | 0     | 61                                   | 7    | 1    | *    | *    | *    | *    | 0     |
| January 2040 . . . . .                    | 377                       | 41   | 5    | 1    | 0    | 0    | 0    | 0     | 57                                   | 6    | 1    | *    | *    | *    | 0    | 0     |
| January 2041 . . . . .                    | 352                       | 35   | 4    | 1    | 0    | 0    | 0    | 0     | 53                                   | 5    | 1    | *    | *    | *    | 0    | 0     |
| January 2042 . . . . .                    | 324                       | 28   | 3    | 1    | 0    | 0    | 0    | 0     | 49                                   | 4    | 1    | *    | *    | *    | 0    | 0     |
| January 2043 . . . . .                    | 294                       | 23   | 2    | 1    | 0    | 0    | 0    | 0     | 45                                   | 3    | *    | *    | *    | *    | 0    | 0     |
| January 2044 . . . . .                    | 261                       | 17   | 2    | *    | 0    | 0    | 0    | 0     | 40                                   | 3    | *    | *    | *    | *    | 0    | 0     |
| January 2045 . . . . .                    | 226                       | 12   | 1    | *    | 0    | 0    | 0    | 0     | 34                                   | 2    | *    | *    | *    | *    | 0    | 0     |
| January 2046 . . . . .                    | 188                       | 7    | 1    | *    | 0    | 0    | 0    | 0     | 28                                   | 1    | *    | *    | *    | *    | 0    | 0     |
| January 2047 . . . . .                    | 146                       | 2    | *    | *    | 0    | 0    | 0    | 0     | 22                                   | *    | *    | *    | *    | *    | 0    | 0     |
| January 2048 . . . . .                    | 101                       | 0    | 0    | 0    | 0    | 0    | 0    | 0     | 15                                   | 0    | 0    | 0    | 0    | 0    | 0    | 0     |
| January 2049 . . . . .                    | 53                        | 0    | 0    | 0    | 0    | 0    | 0    | 0     | 8                                    | 0    | 0    | 0    | 0    | 0    | 0    | 0     |
| January 2050 . . . . .                    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0     | 0                                    | 0    | 0    | 0    | 0    | 0    | 0    | 0     |
| Weighted Average Life (years)** . . . . . | 35.1                      | 23.8 | 16.7 | 8.0  | 1.7  | 0.4  | 0.2  | 0.2   | 29.2                                 | 12.1 | 7.1  | 5.8  | 4.8  | 2.8  | 1.7  | 1.1   |

\* 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                               | FB, SB†, TO, FC, SC†, FD<br>and SD† Classes |      |      |      |      |      | AI† Class                    |     |     |     |     |     | GA Class                     |      |      |      |      |      |      |
|------------------------------------|---|------|------|------|------|------|------------------------------|-----|-----|-----|-----|-----|------------------------------|------|------|------|------|------|------|
|                                    | PSA Prepayment<br>Assumption                |      |      |      |      |      | CPR Prepayment<br>Assumption |     |     |     |     |     | PSA Prepayment<br>Assumption |      |      |      |      |      |      |
|                                    | 0%  | 100% | 250% | 500% | 700% | 900% | 0%                           | 10% | 15% | 30% | 45% | 60% | 0%                           | 100% | 145% | 250% | 500% | 700% | 900% |
| Initial Percent                    | 100   | 100  | 100  | 100  | 100  | 100  | 100                          | 100 | 100 | 100 | 100 | 100 | 100                          | 100  | 100  | 100  | 100  | 100  | 100  |
| January 2011                       | 100   | 95   | 87   | 74   | 63   | 52   | 99                           | 88  | 83  | 68  | 54  | 39  | 93                           | 93   | 93   | 93   | 35   | 0    | 0    |
| January 2012                       | 100   | 89   | 74   | 52   | 37   | 24   | 98                           | 77  | 69  | 47  | 29  | 15  | 85                           | 85   | 85   | 85   | 0    | 0    | 0    |
| January 2013                       | 100   | 84   | 63   | 36   | 21   | 11   | 97                           | 68  | 57  | 32  | 15  | 6   | 77                           | 77   | 77   | 77   | 0    | 0    | 0    |
| January 2014                       | 100   | 79   | 53   | 25   | 12   | 5    | 96                           | 59  | 47  | 22  | 8   | 2   | 69                           | 69   | 69   | 69   | 0    | 0    | 0    |
| January 2015                       | 100   | 74   | 45   | 18   | 7    | 2    | 95                           | 52  | 39  | 15  | 4   | 1   | 60                           | 60   | 60   | 60   | 0    | 0    | 0    |
| January 2016                       | 100   | 70   | 39   | 12   | 4    | 1    | 94                           | 45  | 32  | 10  | 2   | *   | 51                           | 51   | 51   | 53   | 0    | 0    | 0    |
| January 2017                       | 100   | 65   | 33   | 9    | 2    | *    | 92                           | 39  | 26  | 7   | 1   | *   | 41                           | 41   | 41   | 44   | 0    | 0    | 0    |
| January 2018                       | 100   | 61   | 28   | 6    | 1    | *    | 91                           | 33  | 21  | 4   | 1   | *   | 31                           | 31   | 31   | 34   | 0    | 0    | 0    |
| January 2019                       | 100   | 57   | 23   | 4    | 1    | *    | 89                           | 29  | 17  | 3   | *   | *   | 20                           | 20   | 20   | 20   | 0    | 0    | 0    |
| January 2020                       | 100   | 52   | 19   | 3    | *    | *    | 88                           | 24  | 14  | 2   | *   | *   | 9                            | 9    | 6    | 6    | 0    | 0    | 0    |
| January 2021                       | 98  | 47   | 16   | 2    | *    | *    | 86                           | 21  | 11  | 1   | *   | *   | 0                            | 0    | 0    | 0    | 0    | 0    | 0    |
| January 2022                       | 96  | 43   | 13   | 1    | *    | *    | 84                           | 17  | 9   | 1   | *   | *   | 0                            | 0    | 0    | 0    | 0    | 0    | 0    |
| January 2023                       | 93  | 39   | 11   | 1    | *    | *    | 82                           | 15  | 7   | 1   | *   | *   | 0                            | 0    | 0    | 0    | 0    | 0    | 0    |
| January 2024                       | 90  | 35   | 9    | 1    | *    | *    | 79                           | 12  | 5   | *   | *   | *   | 0                            | 0    | 0    | 0    | 0    | 0    | 0    |
| January 2025                       | 88  | 31   | 7    | *    | *    | *    | 77                           | 10  | 4   | *   | *   | *   | 0                            | 0    | 0    | 0    | 0    | 0    | 0    |
| January 2026                       | 84  | 28   | 6    | *    | *    | *    | 74                           | 8   | 3   | *   | *   | *   | 0                            | 0    | 0    | 0    | 0    | 0    | 0    |
| January 2027                       | 81  | 25   | 5    | *    | *    | *    | 71                           | 6   | 2   | *   | *   | *   | 0                            | 0    | 0    | 0    | 0    | 0    | 0    |
| January 2028                       | 77  | 22   | 4    | *    | *    | *    | 68                           | 4   | 2   | *   | *   | *   | 0                            | 0    | 0    | 0    | 0    | 0    | 0    |
| January 2029                       | 73  | 19   | 3    | *    | *    | *    | 64                           | 3   | 1   | *   | *   | 0   | 0                            | 0    | 0    | 0    | 0    | 0    | 0    |
| January 2030                       | 69  | 17   | 2    | *    | *    | *    | 60                           | 2   | 1   | *   | *   | 0   | 0                            | 0    | 0    | 0    | 0    | 0    | 0    |
| January 2031                       | 64  | 14   | 2    | *    | *    | *    | 56                           | 1   | *   | *   | *   | 0   | 0                            | 0    | 0    | 0    | 0    | 0    | 0    |
| January 2032                       | 59  | 12   | 1    | *    | *    | *    | 52                           | *   | *   | *   | *   | 0   | 0                            | 0    | 0    | 0    | 0    | 0    | 0    |
| January 2033                       | 54  | 10   | 1    | *    | *    | 0    | 47                           | 0   | 0   | 0   | 0   | 0   | 0                            | 0    | 0    | 0    | 0    | 0    | 0    |
| January 2034                       | 48  | 8    | 1    | *    | *    | 0    | 42                           | 0   | 0   | 0   | 0   | 0   | 0                            | 0    | 0    | 0    | 0    | 0    | 0    |
| January 2035                       | 41  | 6    | *    | *    | *    | 0    | 36                           | 0   | 0   | 0   | 0   | 0   | 0                            | 0    | 0    | 0    | 0    | 0    | 0    |
| January 2036                       | 34  | 4    | *    | *    | *    | 0    | 30                           | 0   | 0   | 0   | 0   | 0   | 0                            | 0    | 0    | 0    | 0    | 0    | 0    |
| January 2037                       | 27  | 2    | *    | *    | *    | 0    | 23                           | 0   | 0   | 0   | 0   | 0   | 0                            | 0    | 0    | 0    | 0    | 0    | 0    |
| January 2038                       | 18  | 1    | *    | *    | 0    | 0    | 16                           | 0   | 0   | 0   | 0   | 0   | 0                            | 0    | 0    | 0    | 0    | 0    | 0    |
| January 2039                       | 10  | 0    | 0    | 0    | 0    | 0    | 8                            | 0   | 0   | 0   | 0   | 0   | 0                            | 0    | 0    | 0    | 0    | 0    | 0    |
| January 2040                       | 0   | 0    | 0    | 0    | 0    | 0    | 0                            | 0   | 0   | 0   | 0   | 0   | 0                            | 0    | 0    | 0    | 0    | 0    | 0    |
| Weighted Average<br>Life (years)** | 22.6  | 11.4 | 6.0  | 3.0  | 2.0  | 1.5  | 20.5                         | 6.6 | 5.0 | 2.6 | 1.6 | 1.1 | 5.9                          | 5.9  | 5.9  | 5.9  | 0.9  | 0.5  | 0.3  |

| Date                               | ZA Class                     |      |      |      |      |      |      | GZ Class                     |      |      |      |      |      |      | GO Class                     |      |      |      |      |      |      |
|------------------------------------|------------------------------|------|------|------|------|------|------|------------------------------|------|------|------|------|------|------|------------------------------|------|------|------|------|------|------|
|                                    | PSA Prepayment<br>Assumption |      |      |      |      |      |      | PSA Prepayment<br>Assumption |      |      |      |      |      |      | PSA Prepayment<br>Assumption |      |      |      |      |      |      |
|                                    | 0%                           | 100% | 145% | 250% | 500% | 700% | 900% | 0%                           | 100% | 145% | 250% | 500% | 700% | 900% | 0%                           | 100% | 145% | 250% | 500% | 700% | 900% |
| Initial Percent                    | 100                          | 100  | 100  | 100  | 100  | 100  | 100  | 100                          | 100  | 100  | 100  | 100  | 100  | 100  | 100                          | 100  | 100  | 100  | 100  | 100  | 100  |
| January 2011                       | 105                          | 105  | 105  | 77   | 0    | 0    | 0    | 105                          | 105  | 105  | 105  | 105  | 0    | 0    | 100                          | 100  | 100  | 84   | 16   | 0    | 0    |
| January 2012                       | 110                          | 110  | 110  | 60   | 0    | 0    | 0    | 110                          | 110  | 110  | 110  | 61   | 0    | 0    | 100                          | 100  | 100  | 71   | 1    | 0    | 0    |
| January 2013                       | 116                          | 116  | 116  | 51   | 0    | 0    | 0    | 116                          | 116  | 116  | 116  | 0    | 0    | 0    | 100                          | 100  | 100  | 62   | 0    | 0    | 0    |
| January 2014                       | 122                          | 122  | 122  | 47   | 0    | 0    | 0    | 122                          | 122  | 122  | 122  | 0    | 0    | 0    | 100                          | 100  | 100  | 57   | 0    | 0    | 0    |
| January 2015                       | 128                          | 128  | 128  | 49   | 0    | 0    | 0    | 128                          | 128  | 128  | 128  | 0    | 0    | 0    | 100                          | 100  | 100  | 54   | 0    | 0    | 0    |
| January 2016                       | 135                          | 135  | 135  | 51   | 0    | 0    | 0    | 135                          | 135  | 135  | 135  | 0    | 0    | 0    | 100                          | 100  | 100  | 53   | 0    | 0    | 0    |
| January 2017                       | 142                          | 142  | 142  | 54   | 0    | 0    | 0    | 142                          | 142  | 142  | 142  | 0    | 0    | 0    | 100                          | 100  | 100  | 51   | 0    | 0    | 0    |
| January 2018                       | 149                          | 149  | 149  | 57   | 0    | 0    | 0    | 149                          | 149  | 149  | 149  | 0    | 0    | 0    | 100                          | 100  | 100  | 48   | 0    | 0    | 0    |
| January 2019                       | 157                          | 157  | 157  | 59   | 0    | 0    | 0    | 157                          | 157  | 157  | 157  | 0    | 0    | 0    | 100                          | 100  | 100  | 44   | 0    | 0    | 0    |
| January 2020                       | 165                          | 165  | 165  | 60   | 0    | 0    | 0    | 165                          | 165  | 165  | 165  | 0    | 0    | 0    | 100                          | 100  | 99   | 39   | 0    | 0    | 0    |
| January 2021                       | 171                          | 171  | 166  | 55   | 0    | 0    | 0    | 173                          | 173  | 173  | 173  | 0    | 0    | 0    | 100                          | 100  | 97   | 33   | 0    | 0    | 0    |
| January 2022                       | 171                          | 171  | 163  | 47   | 0    | 0    | 0    | 182                          | 182  | 182  | 182  | 0    | 0    | 0    | 100                          | 100  | 95   | 29   | 0    | 0    | 0    |
| January 2023                       | 171                          | 171  | 160  | 39   | 0    | 0    | 0    | 191                          | 191  | 191  | 191  | 0    | 0    | 0    | 100                          | 100  | 94   | 24   | 0    | 0    | 0    |
| January 2024                       | 171                          | 171  | 148  | 32   | 0    | 0    | 0    | 201                          | 201  | 201  | 201  | 0    | 0    | 0    | 100                          | 100  | 87   | 20   | 0    | 0    | 0    |
| January 2025                       | 170                          | 170  | 131  | 25   | 0    | 0    | 0    | 211                          | 211  | 211  | 211  | 0    | 0    | 0    | 100                          | 100  | 77   | 17   | 0    | 0    | 0    |
| January 2026                       | 170                          | 166  | 113  | 20   | 0    | 0    | 0    | 222                          | 222  | 222  | 222  | 0    | 0    | 0    | 100                          | 97   | 67   | 13   | 0    | 0    | 0    |
| January 2027                       | 170                          | 157  | 94   | 15   | 0    | 0    | 0    | 234                          | 234  | 234  | 234  | 0    | 0    | 0    | 100                          | 92   | 56   | 11   | 0    | 0    | 0    |
| January 2028                       | 170                          | 135  | 76   | 10   | 0    | 0    | 0    | 246                          | 246  | 246  | 246  | 0    | 0    | 0    | 100                          | 80   | 46   | 8    | 0    | 0    | 0    |
| January 2029                       | 170                          | 113  | 60   | 7    | 0    | 0    | 0    | 258                          | 258  | 258  | 258  | 0    | 0    | 0    | 100                          | 67   | 37   | 6    | 0    | 0    | 0    |
| January 2030                       | 169                          | 87   | 45   | 3    | 0    | 0    | 0    | 271                          | 271  | 271  | 271  | 0    | 0    | 0    | 100                          | 53   | 28   | 5    | 0    | 0    | 0    |
| January 2031                       | 169                          | 63   | 31   | 1    | 0    | 0    | 0    | 285                          | 285  | 285  | 285  | 0    | 0    | 0    | 100                          | 39   | 21   | 3    | 0    | 0    | 0    |
| January 2032                       | 169                          | 43   | 19   | 0    | 0    | 0    | 0    | 300                          | 300  | 300  | 218  | 0    | 0    | 0    | 100                          | 27   | 14   | 2    | 0    | 0    | 0    |
| January 2033                       | 169                          | 26   | 10   | 0    | 0    | 0    | 0    | 315                          | 315  | 315  | 139  | 0    | 0    | 0    | 100                          | 18   | 9    | 1    | 0    | 0    | 0    |
| January 2034                       | 168                          | 15   | 4    | 0    | 0    | 0    | 0    | 331                          | 331  | 331  | 88   | 0    | 0    | 0    | 100                          | 12   | 6    | 1    | 0    | 0    | 0    |
| January 2035                       | 168                          | 9    | 1    | 0    | 0    | 0    | 0    | 348                          | 348  | 348  | 57   | 0    | 0    | 0    | 100                          | 8    | 4    | 1    | 0    | 0    | 0    |
| January 2036                       | 168                          | 3    | 0    | 0    | 0    | 0    | 0    | 366                          | 366  | 244  | 33   | 0    | 0    | 0    | 100                          | 5    | 2    | *    | 0    | 0    | 0    |
| January 2037                       | 164                          | 0    | 0    | 0    | 0    | 0    | 0    | 385                          | 231  | 105  | 14   | 0    | 0    | 0    | 98                           | 2    | 1    | *    | 0    | 0    | 0    |
| January 2038                       | 147                          | 0    | 0    | 0    | 0    | 0    | 0    | 404                          | 50   | 23   | 3    | 0    | 0    | 0    | 89                           | 1    | *    | *    | 0    | 0    | 0    |
| January 2039                       | 71                           | 0    | 0    | 0    | 0    | 0    | 0    | 425                          | 6    | 3    | *    | 0    | 0    | 0    | 45                           | *    | *    | *    | 0    | 0    | 0    |
| January 2040                       | 0                            | 0    | 0    | 0    | 0    | 0    | 0    | 0                            | 0    | 0    | 0    | 0    | 0    | 0    | 0                            | 0    | 0    | 0    | 0    | 0    | 0    |
| Weighted Average<br>Life (years)** | 28.6                         | 20.3 | 17.8 | 8.5  | 0.3  | 0.2  | 0.1  | 29.8                         | 27.3 | 26.6 | 23.5 | 2.0  | 0.9  | 0.7  | 28.9                         | 20.6 | 17.9 | 7.9  | 0.6  | 0.3  | 0.2  |

\* 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.

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

| FG, FH and SG† Classes                    |                           |      |      |      |      |      |      |      | HL and HI† Classes        |      |      |      |      |      |      |      |  |
|---|---------------------------|------|------|------|------|------|------|------|---------------------------|------|------|------|------|------|------|------|--|
| Date                                      | PSA Prepayment Assumption |      |      |      |      |      |      |      | PSA Prepayment Assumption |      |      |      |      |      |      |      |  |
|   | 0%                        | 100% | 150% | 200% | 250% | 400% | 650% | 900% | 0%                        | 100% | 150% | 200% | 250% | 400% | 650% | 900% |  |
| Initial Percent . . . . .                 | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 100  | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 100  |  |
| January 2011 . . . . .                    | 98                        | 89   | 87   | 87   | 87   | 87   | 72   | 53   | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 100  |  |
| January 2012 . . . . .                    | 95                        | 79   | 75   | 75   | 75   | 67   | 42   | 22   | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 100  |  |
| January 2013 . . . . .                    | 92                        | 70   | 65   | 65   | 65   | 49   | 23   | 8    | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 100  |  |
| January 2014 . . . . .                    | 90                        | 60   | 55   | 55   | 55   | 36   | 12   | 1    | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 100  |  |
| January 2015 . . . . .                    | 86                        | 51   | 47   | 47   | 47   | 25   | 6    | 0    | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 60   |  |
| January 2016 . . . . .                    | 83                        | 43   | 39   | 39   | 39   | 18   | 2    | 0    | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 27   |  |
| January 2017 . . . . .                    | 79                        | 34   | 32   | 32   | 32   | 12   | 0    | 0    | 100                       | 100  | 100  | 100  | 100  | 100  | 87   | 12   |  |
| January 2018 . . . . .                    | 76                        | 26   | 26   | 26   | 26   | 8    | 0    | 0    | 100                       | 100  | 100  | 100  | 100  | 100  | 52   | 5    |  |
| January 2019 . . . . .                    | 71                        | 21   | 21   | 21   | 21   | 5    | 0    | 0    | 100                       | 100  | 100  | 100  | 100  | 100  | 31   | 2    |  |
| January 2020 . . . . .                    | 67                        | 16   | 16   | 16   | 16   | 3    | 0    | 0    | 100                       | 100  | 100  | 100  | 100  | 100  | 18   | 1    |  |
| January 2021 . . . . .                    | 62                        | 13   | 13   | 13   | 13   | 1    | 0    | 0    | 100                       | 100  | 100  | 100  | 100  | 100  | 11   | *    |  |
| January 2022 . . . . .                    | 57                        | 10   | 10   | 10   | 10   | 0    | 0    | 0    | 100                       | 100  | 100  | 100  | 100  | 89   | 6    | *    |  |
| January 2023 . . . . .                    | 51                        | 7    | 7    | 7    | 7    | 0    | 0    | 0    | 100                       | 100  | 100  | 100  | 100  | 65   | 4    | *    |  |
| January 2024 . . . . .                    | 45                        | 5    | 5    | 5    | 5    | 0    | 0    | 0    | 100                       | 100  | 100  | 100  | 100  | 47   | 2    | *    |  |
| January 2025 . . . . .                    | 38                        | 3    | 3    | 3    | 3    | 0    | 0    | 0    | 100                       | 100  | 100  | 100  | 100  | 34   | 1    | *    |  |
| January 2026 . . . . .                    | 31                        | 2    | 2    | 2    | 2    | 0    | 0    | 0    | 100                       | 100  | 100  | 100  | 100  | 24   | 1    | *    |  |
| January 2027 . . . . .                    | 23                        | 1    | 1    | 1    | 1    | 0    | 0    | 0    | 100                       | 100  | 100  | 100  | 100  | 17   | *    | *    |  |
| January 2028 . . . . .                    | 15                        | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 100                       | 92   | 92   | 92   | 92   | 12   | *    | *    |  |
| January 2029 . . . . .                    | 6                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 100                       | 72   | 72   | 72   | 72   | 9    | *    | *    |  |
| January 2030 . . . . .                    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 55                        | 55   | 55   | 55   | 55   | 6    | *    | *    |  |
| January 2031 . . . . .                    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 42                        | 42   | 42   | 42   | 42   | 4    | *    | *    |  |
| January 2032 . . . . .                    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 30                        | 30   | 30   | 30   | 30   | 3    | *    | *    |  |
| January 2033 . . . . .                    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 21                        | 21   | 21   | 21   | 21   | 2    | *    | *    |  |
| January 2034 . . . . .                    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 14                        | 14   | 14   | 14   | 14   | 1    | *    | *    |  |
| January 2035 . . . . .                    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 8                         | 8    | 8    | 8    | 8    | 1    | *    | *    |  |
| January 2036 . . . . .                    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 4                         | 4    | 4    | 4    | 4    | *    | *    | 0    |  |
| January 2037 . . . . .                    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    |  |
| January 2038 . . . . .                    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    |  |
| January 2039 . . . . .                    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    |  |
| January 2040 . . . . .                    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    |  |
| Weighted Average Life (years)** . . . . . | 12.2                      | 5.8  | 5.5  | 5.5  | 5.5  | 3.6  | 2.1  | 1.4  | 21.4                      | 20.9 | 20.9 | 20.9 | 20.9 | 14.7 | 8.7  | 5.6  |  |

| KO Class                                  |                           |      |      |      |      |      |      |      | KZ Class                  |      |      |      |      |      |      |      |  |
|---|---------------------------|------|------|------|------|------|------|------|---------------------------|------|------|------|------|------|------|------|--|
| Date                                      | PSA Prepayment Assumption |      |      |      |      |      |      |      | PSA Prepayment Assumption |      |      |      |      |      |      |      |  |
|   | 0%                        | 100% | 150% | 200% | 250% | 400% | 650% | 900% | 0%                        | 100% | 150% | 200% | 250% | 400% | 650% | 900% |  |
| Initial Percent . . . . .                 | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 100  | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 100  |  |
| January 2011 . . . . .                    | 98                        | 90   | 88   | 88   | 88   | 88   | 73   | 55   | 107                       | 107  | 101  | 83   | 66   | 15   | 0    | 0    |  |
| January 2012 . . . . .                    | 95                        | 80   | 76   | 76   | 76   | 68   | 44   | 25   | 114                       | 114  | 101  | 70   | 41   | 0    | 0    | 0    |  |
| January 2013 . . . . .                    | 93                        | 71   | 66   | 66   | 66   | 51   | 26   | 11   | 121                       | 121  | 101  | 61   | 23   | 0    | 0    | 0    |  |
| January 2014 . . . . .                    | 90                        | 62   | 57   | 57   | 57   | 38   | 16   | 5    | 130                       | 130  | 101  | 54   | 11   | 0    | 0    | 0    |  |
| January 2015 . . . . .                    | 87                        | 53   | 49   | 49   | 49   | 28   | 9    | 2    | 138                       | 138  | 101  | 49   | 4    | 0    | 0    | 0    |  |
| January 2016 . . . . .                    | 84                        | 45   | 41   | 41   | 41   | 21   | 6    | 1    | 148                       | 148  | 101  | 46   | 1    | 0    | 0    | 0    |  |
| January 2017 . . . . .                    | 80                        | 37   | 34   | 34   | 34   | 16   | 3    | *    | 157                       | 157  | 100  | 45   | 0    | 0    | 0    | 0    |  |
| January 2018 . . . . .                    | 77                        | 29   | 29   | 29   | 29   | 12   | 2    | *    | 168                       | 168  | 99   | 44   | 0    | 0    | 0    | 0    |  |
| January 2019 . . . . .                    | 72                        | 24   | 24   | 24   | 24   | 9    | 1    | *    | 179                       | 166  | 96   | 41   | 0    | 0    | 0    | 0    |  |
| January 2020 . . . . .                    | 68                        | 20   | 20   | 20   | 20   | 6    | 1    | *    | 191                       | 162  | 91   | 39   | 0    | 0    | 0    | 0    |  |
| January 2021 . . . . .                    | 63                        | 16   | 16   | 16   | 16   | 5    | *    | *    | 204                       | 155  | 86   | 36   | 0    | 0    | 0    | 0    |  |
| January 2022 . . . . .                    | 58                        | 13   | 13   | 13   | 13   | 3    | *    | *    | 218                       | 147  | 80   | 32   | 0    | 0    | 0    | 0    |  |
| January 2023 . . . . .                    | 53                        | 11   | 11   | 11   | 11   | 3    | *    | *    | 232                       | 139  | 73   | 29   | 0    | 0    | 0    | 0    |  |
| January 2024 . . . . .                    | 47                        | 9    | 9    | 9    | 9    | 2    | *    | *    | 248                       | 129  | 67   | 26   | 0    | 0    | 0    | 0    |  |
| January 2025 . . . . .                    | 41                        | 7    | 7    | 7    | 7    | 1    | *    | *    | 264                       | 119  | 60   | 23   | 0    | 0    | 0    | 0    |  |
| January 2026 . . . . .                    | 34                        | 6    | 6    | 6    | 6    | 1    | *    | *    | 282                       | 108  | 54   | 20   | 0    | 0    | 0    | 0    |  |
| January 2027 . . . . .                    | 26                        | 5    | 5    | 5    | 5    | 1    | *    | *    | 301                       | 98   | 47   | 17   | 0    | 0    | 0    | 0    |  |
| January 2028 . . . . .                    | 18                        | 4    | 4    | 4    | 4    | *    | *    | *    | 321                       | 87   | 41   | 15   | 0    | 0    | 0    | 0    |  |
| January 2029 . . . . .                    | 10                        | 3    | 3    | 3    | 3    | *    | *    | *    | 343                       | 77   | 35   | 12   | 0    | 0    | 0    | 0    |  |
| January 2030 . . . . .                    | 2                         | 2    | 2    | 2    | 2    | *    | *    | *    | 356                       | 66   | 30   | 10   | 0    | 0    | 0    | 0    |  |
| January 2031 . . . . .                    | 2                         | 2    | 2    | 2    | 2    | *    | *    | *    | 335                       | 56   | 24   | 8    | 0    | 0    | 0    | 0    |  |
| January 2032 . . . . .                    | 1                         | 1    | 1    | 1    | 1    | *    | *    | *    | 311                       | 46   | 20   | 6    | 0    | 0    | 0    | 0    |  |
| January 2033 . . . . .                    | 1                         | 1    | 1    | 1    | 1    | *    | *    | 0    | 285                       | 36   | 15   | 5    | 0    | 0    | 0    | 0    |  |
| January 2034 . . . . .                    | 1                         | 1    | 1    | 1    | 1    | *    | *    | 0    | 255                       | 27   | 11   | 3    | 0    | 0    | 0    | 0    |  |
| January 2035 . . . . .                    | *                         | *    | *    | *    | *    | *    | *    | 0    | 222                       | 17   | 7    | 2    | 0    | 0    | 0    | 0    |  |
| January 2036 . . . . .                    | *                         | *    | *    | *    | *    | *    | *    | 0    | 186                       | 9    | 3    | 1    | 0    | 0    | 0    | 0    |  |
| January 2037 . . . . .                    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 146                       | 0    | 0    | 0    | 0    | 0    | 0    | 0    |  |
| January 2038 . . . . .                    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 102                       | 0    | 0    | 0    | 0    | 0    | 0    | 0    |  |
| January 2039 . . . . .                    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 53                        | 0    | 0    | 0    | 0    | 0    | 0    | 0    |  |
| January 2040 . . . . .                    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    |  |
| Weighted Average Life (years)** . . . . . | 12.5                      | 6.4  | 6.1  | 6.1  | 6.1  | 4.1  | 2.4  | 1.5  | 25.8                      | 18.3 | 16.9 | 8.3  | 2.0  | 0.6  | 0.3  | 0.2  |  |

\* 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.

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

| A, AJ, AK, AL and IA† Classes             |                           |      |      |      |      |      | PF, PS†, LO, NE, NS†, LF and LS† Classes |      |      |      |      |      |
|---|---------------------------|------|------|------|------|------|--|------|------|------|------|------|
| Date                                      | PSA Prepayment Assumption |      |      |      |      |      | PSA Prepayment Assumption                |      |      |      |      |      |
|   | 0%                        | 100% | 250% | 400% | 650% | 950% | 0%                                       | 100% | 250% | 400% | 650% | 900% |
| Initial Percent . . . . .                 | 100                       | 100  | 100  | 100  | 100  | 100  | 100                                      | 100  | 100  | 100  | 100  | 100  |
| January 2011 . . . . .                    | 99                        | 93   | 84   | 83   | 73   | 56   | 99                                       | 93   | 84   | 75   | 60   | 45   |
| January 2012 . . . . .                    | 98                        | 85   | 68   | 65   | 43   | 22   | 98                                       | 86   | 70   | 56   | 36   | 21   |
| January 2013 . . . . .                    | 97                        | 78   | 54   | 48   | 25   | 8    | 97                                       | 79   | 59   | 42   | 22   | 9    |
| January 2014 . . . . .                    | 96                        | 71   | 43   | 36   | 14   | 2    | 96                                       | 73   | 49   | 31   | 13   | 4    |
| January 2015 . . . . .                    | 95                        | 64   | 33   | 26   | 7    | 0    | 94                                       | 67   | 41   | 23   | 8    | 2    |
| January 2016 . . . . .                    | 94                        | 58   | 25   | 19   | 3    | 0    | 93                                       | 62   | 34   | 17   | 5    | 1    |
| January 2017 . . . . .                    | 92                        | 52   | 18   | 13   | 1    | 0    | 91                                       | 57   | 28   | 13   | 3    | *    |
| January 2018 . . . . .                    | 91                        | 47   | 13   | 9    | 0    | 0    | 89                                       | 52   | 23   | 9    | 2    | *    |
| January 2019 . . . . .                    | 89                        | 41   | 10   | 6    | 0    | 0    | 87                                       | 47   | 19   | 7    | 1    | *    |
| January 2020 . . . . .                    | 87                        | 36   | 7    | 4    | 0    | 0    | 85                                       | 43   | 16   | 5    | 1    | *    |
| January 2021 . . . . .                    | 86                        | 32   | 5    | 2    | 0    | 0    | 83                                       | 39   | 13   | 4    | *    | *    |
| January 2022 . . . . .                    | 83                        | 28   | 3    | 1    | 0    | 0    | 81                                       | 35   | 11   | 3    | *    | *    |
| January 2023 . . . . .                    | 81                        | 24   | 2    | 0    | 0    | 0    | 78                                       | 32   | 9    | 2    | *    | *    |
| January 2024 . . . . .                    | 78                        | 20   | 1    | 0    | 0    | 0    | 75                                       | 28   | 7    | 1    | *    | *    |
| January 2025 . . . . .                    | 76                        | 16   | 0    | 0    | 0    | 0    | 72                                       | 25   | 6    | 1    | *    | *    |
| January 2026 . . . . .                    | 72                        | 13   | 0    | 0    | 0    | 0    | 68                                       | 22   | 4    | 1    | *    | *    |
| January 2027 . . . . .                    | 69                        | 9    | 0    | 0    | 0    | 0    | 64                                       | 20   | 4    | 1    | *    | *    |
| January 2028 . . . . .                    | 65                        | 6    | 0    | 0    | 0    | 0    | 60                                       | 17   | 3    | *    | *    | *    |
| January 2029 . . . . .                    | 61                        | 3    | 0    | 0    | 0    | 0    | 56                                       | 14   | 2    | *    | *    | *    |
| January 2030 . . . . .                    | 57                        | 1    | 0    | 0    | 0    | 0    | 51                                       | 12   | 2    | *    | *    | *    |
| January 2031 . . . . .                    | 52                        | 0    | 0    | 0    | 0    | 0    | 46                                       | 10   | 1    | *    | *    | 0    |
| January 2032 . . . . .                    | 47                        | 0    | 0    | 0    | 0    | 0    | 40                                       | 8    | 1    | *    | *    | 0    |
| January 2033 . . . . .                    | 41                        | 0    | 0    | 0    | 0    | 0    | 34                                       | 6    | 1    | *    | *    | 0    |
| January 2034 . . . . .                    | 35                        | 0    | 0    | 0    | 0    | 0    | 27                                       | 4    | *    | *    | *    | 0    |
| January 2035 . . . . .                    | 28                        | 0    | 0    | 0    | 0    | 0    | 19                                       | 2    | *    | *    | *    | 0    |
| January 2036 . . . . .                    | 20                        | 0    | 0    | 0    | 0    | 0    | 11                                       | 1    | *    | *    | *    | 0    |
| January 2037 . . . . .                    | 12                        | 0    | 0    | 0    | 0    | 0    | 2  | 0    | 0    | 0    | 0    | 0    |
| January 2038 . . . . .                    | 3                         | 0    | 0    | 0    | 0    | 0    | 0  | 0    | 0    | 0    | 0    | 0    |
| January 2039 . . . . .                    | 0                         | 0    | 0    | 0    | 0    | 0    | 0  | 0    | 0    | 0    | 0    | 0    |
| January 2040 . . . . .                    | 0                         | 0    | 0    | 0    | 0    | 0    | 0  | 0    | 0    | 0    | 0    | 0    |
| Weighted Average Life (years)** . . . . . | 19.6                      | 8.3  | 4.2  | 3.6  | 2.2  | 1.4  | 18.5                                     | 9.9  | 5.4  | 3.4  | 2.0  | 1.3  |

| FJ and SJ† Classes                        |                           |      |      |      |      |      |      |      | LH and IH† Classes        |      |      |      |      |      |      |      |
|---|---------------------------|------|------|------|------|------|------|------|---------------------------|------|------|------|------|------|------|------|
| Date                                      | PSA Prepayment Assumption |      |      |      |      |      |      |      | PSA Prepayment Assumption |      |      |      |      |      |      |      |
|   | 0%                        | 100% | 150% | 200% | 250% | 400% | 650% | 900% | 0%                        | 100% | 150% | 200% | 250% | 400% | 650% | 900% |
| Initial Percent . . . . .                 | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 100  | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 100  |
| January 2011 . . . . .                    | 98                        | 89   | 87   | 87   | 87   | 87   | 72   | 53   | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 100  |
| January 2012 . . . . .                    | 95                        | 79   | 75   | 75   | 75   | 67   | 42   | 22   | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 100  |
| January 2013 . . . . .                    | 92                        | 70   | 65   | 65   | 65   | 49   | 23   | 8    | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 100  |
| January 2014 . . . . .                    | 90                        | 60   | 55   | 55   | 55   | 36   | 12   | 1    | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 100  |
| January 2015 . . . . .                    | 86                        | 51   | 47   | 47   | 47   | 25   | 6    | 0    | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 60   |
| January 2016 . . . . .                    | 83                        | 43   | 39   | 39   | 39   | 18   | 2    | 0    | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 27   |
| January 2017 . . . . .                    | 79                        | 34   | 32   | 32   | 32   | 12   | 0    | 0    | 100                       | 100  | 100  | 100  | 100  | 100  | 87   | 12   |
| January 2018 . . . . .                    | 76                        | 26   | 26   | 26   | 26   | 8    | 0    | 0    | 100                       | 100  | 100  | 100  | 100  | 100  | 52   | 5    |
| January 2019 . . . . .                    | 71                        | 21   | 21   | 21   | 21   | 5    | 0    | 0    | 100                       | 100  | 100  | 100  | 100  | 100  | 31   | 2    |
| January 2020 . . . . .                    | 67                        | 16   | 16   | 16   | 16   | 3    | 0    | 0    | 100                       | 100  | 100  | 100  | 100  | 100  | 18   | 1    |
| January 2021 . . . . .                    | 62                        | 13   | 13   | 13   | 13   | 1    | 0    | 0    | 100                       | 100  | 100  | 100  | 100  | 100  | 11   | *    |
| January 2022 . . . . .                    | 57                        | 10   | 10   | 10   | 10   | 0    | 0    | 0    | 100                       | 100  | 100  | 100  | 100  | 89   | 6    | *    |
| January 2023 . . . . .                    | 51                        | 7    | 7    | 7    | 7    | 0    | 0    | 0    | 100                       | 100  | 100  | 100  | 100  | 65   | 4    | *    |
| January 2024 . . . . .                    | 45                        | 5    | 5    | 5    | 5    | 0    | 0    | 0    | 100                       | 100  | 100  | 100  | 100  | 47   | 2    | *    |
| January 2025 . . . . .                    | 38                        | 3    | 3    | 3    | 3    | 0    | 0    | 0    | 100                       | 100  | 100  | 100  | 100  | 34   | 1    | *    |
| January 2026 . . . . .                    | 31                        | 2    | 2    | 2    | 2    | 0    | 0    | 0    | 100                       | 100  | 100  | 100  | 100  | 24   | 1    | *    |
| January 2027 . . . . .                    | 23                        | 1    | 1    | 1    | 1    | 0    | 0    | 0    | 100                       | 100  | 100  | 100  | 100  | 17   | *    | *    |
| January 2028 . . . . .                    | 15                        | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 100                       | 92   | 92   | 92   | 92   | 12   | *    | *    |
| January 2029 . . . . .                    | 6                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 100                       | 72   | 72   | 72   | 72   | 9    | *    | *    |
| January 2030 . . . . .                    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 55                        | 55   | 55   | 55   | 55   | 6    | *    | *    |
| January 2031 . . . . .                    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 42                        | 42   | 42   | 42   | 42   | 4    | *    | *    |
| January 2032 . . . . .                    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 30                        | 30   | 30   | 30   | 30   | 3    | *    | *    |
| January 2033 . . . . .                    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 21                        | 21   | 21   | 21   | 21   | 2    | *    | *    |
| January 2034 . . . . .                    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 14                        | 14   | 14   | 14   | 14   | 1    | *    | *    |
| January 2035 . . . . .                    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 8                         | 8    | 8    | 8    | 8    | 1    | *    | *    |
| January 2036 . . . . .                    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 4                         | 4    | 4    | 4    | 4    | *    | *    | 0    |
| January 2037 . . . . .                    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    |
| January 2038 . . . . .                    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    |
| January 2039 . . . . .                    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    |
| January 2040 . . . . .                    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    |
| Weighted Average Life (years)** . . . . . | 12.2                      | 5.8  | 5.5  | 5.5  | 5.5  | 3.6  | 2.1  | 1.4  | 21.4                      | 20.9 | 20.9 | 20.9 | 20.9 | 14.7 | 8.7  | 5.6  |

\* 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                                      | JO Class                  |      |      |      |      |      |      |      | JZ Class                  |      |      |      |      |      |      |      |
|---|---------------------------|------|------|------|------|------|------|------|---------------------------|------|------|------|------|------|------|------|
|   | PSA Prepayment Assumption |      |      |      |      |      |      |      | PSA Prepayment Assumption |      |      |      |      |      |      |      |
|   | 0%                        | 100% | 150% | 200% | 250% | 400% | 650% | 900% | 0%                        | 100% | 150% | 200% | 250% | 400% | 650% | 900% |
| Initial Percent . . . . .                 | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 100  | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 100  |
| January 2011 . . . . .                    | 98                        | 90   | 88   | 88   | 88   | 88   | 73   | 55   | 107                       | 107  | 101  | 83   | 66   | 15   | 0    | 0    |
| January 2012 . . . . .                    | 95                        | 80   | 76   | 76   | 76   | 68   | 44   | 25   | 114                       | 114  | 101  | 70   | 41   | 0    | 0    | 0    |
| January 2013 . . . . .                    | 93                        | 71   | 66   | 66   | 66   | 51   | 26   | 11   | 121                       | 121  | 101  | 61   | 23   | 0    | 0    | 0    |
| January 2014 . . . . .                    | 90                        | 62   | 57   | 57   | 57   | 38   | 16   | 5    | 130                       | 130  | 101  | 54   | 11   | 0    | 0    | 0    |
| January 2015 . . . . .                    | 87                        | 53   | 49   | 49   | 49   | 28   | 9    | 2    | 138                       | 138  | 101  | 49   | 4    | 0    | 0    | 0    |
| January 2016 . . . . .                    | 84                        | 45   | 41   | 41   | 41   | 21   | 6    | 1    | 148                       | 148  | 101  | 46   | 1    | 0    | 0    | 0    |
| January 2017 . . . . .                    | 80                        | 37   | 34   | 34   | 34   | 16   | 3    | *    | 157                       | 157  | 100  | 45   | *    | 0    | 0    | 0    |
| January 2018 . . . . .                    | 77                        | 29   | 29   | 29   | 29   | 12   | 2    | *    | 168                       | 168  | 99   | 44   | *    | 0    | 0    | 0    |
| January 2019 . . . . .                    | 72                        | 24   | 24   | 24   | 24   | 9    | 1    | *    | 179                       | 166  | 96   | 41   | *    | 0    | 0    | 0    |
| January 2020 . . . . .                    | 68                        | 20   | 20   | 20   | 20   | 6    | 1    | *    | 191                       | 162  | 91   | 39   | *    | 0    | 0    | 0    |
| January 2021 . . . . .                    | 63                        | 16   | 16   | 16   | 16   | 5    | *    | *    | 204                       | 155  | 86   | 36   | *    | 0    | 0    | 0    |
| January 2022 . . . . .                    | 58                        | 13   | 13   | 13   | 13   | 3    | *    | *    | 218                       | 147  | 80   | 32   | *    | 0    | 0    | 0    |
| January 2023 . . . . .                    | 53                        | 11   | 11   | 11   | 11   | 3    | *    | *    | 232                       | 139  | 73   | 29   | *    | 0    | 0    | 0    |
| January 2024 . . . . .                    | 47                        | 9    | 9    | 9    | 9    | 2    | *    | *    | 248                       | 129  | 67   | 26   | *    | 0    | 0    | 0    |
| January 2025 . . . . .                    | 41                        | 7    | 7    | 7    | 7    | 1    | *    | *    | 264                       | 119  | 60   | 23   | *    | 0    | 0    | 0    |
| January 2026 . . . . .                    | 34                        | 6    | 6    | 6    | 6    | 1    | *    | *    | 282                       | 108  | 54   | 20   | *    | 0    | 0    | 0    |
| January 2027 . . . . .                    | 26                        | 5    | 5    | 5    | 5    | 1    | *    | *    | 301                       | 98   | 47   | 17   | *    | 0    | 0    | 0    |
| January 2028 . . . . .                    | 18                        | 4    | 4    | 4    | 4    | *    | *    | *    | 321                       | 87   | 41   | 15   | *    | 0    | 0    | 0    |
| January 2029 . . . . .                    | 10                        | 3    | 3    | 3    | 3    | *    | *    | *    | 343                       | 77   | 35   | 12   | *    | 0    | 0    | 0    |
| January 2030 . . . . .                    | 2                         | 2    | 2    | 2    | 2    | *    | *    | *    | 356                       | 66   | 30   | 10   | *    | 0    | 0    | 0    |
| January 2031 . . . . .                    | 2                         | 2    | 2    | 2    | 2    | *    | *    | *    | 335                       | 56   | 24   | 8    | *    | 0    | 0    | 0    |
| January 2032 . . . . .                    | 1                         | 1    | 1    | 1    | 1    | *    | *    | *    | 311                       | 46   | 20   | 6    | *    | 0    | 0    | 0    |
| January 2033 . . . . .                    | 1                         | 1    | 1    | 1    | 1    | *    | *    | 0    | 285                       | 36   | 15   | 5    | *    | 0    | 0    | 0    |
| January 2034 . . . . .                    | 1                         | 1    | 1    | 1    | 1    | *    | *    | 0    | 255                       | 27   | 11   | 3    | *    | 0    | 0    | 0    |
| January 2035 . . . . .                    | *                         | *    | *    | *    | *    | *    | *    | 0    | 222                       | 17   | 7    | 2    | *    | 0    | 0    | 0    |
| January 2036 . . . . .                    | *                         | *    | *    | *    | *    | *    | *    | 0    | 186                       | 9    | 3    | 1    | *    | 0    | 0    | 0    |
| January 2037 . . . . .                    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 146                       | 0    | 0    | 0    | 0    | 0    | 0    | 0    |
| January 2038 . . . . .                    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 102                       | 0    | 0    | 0    | 0    | 0    | 0    | 0    |
| January 2039 . . . . .                    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 53                        | 0    | 0    | 0    | 0    | 0    | 0    | 0    |
| January 2040 . . . . .                    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    |
| Weighted Average Life (years)** . . . . . | 12.5                      | 6.4  | 6.1  | 6.1  | 6.1  | 4.1  | 2.4  | 1.5  | 25.8                      | 18.3 | 16.9 | 8.3  | 2.0  | 0.6  | 0.3  | 0.2  |

| Date                                      | LK, QF, QS†, TF and TS† Classes |      |      |      |      | HM, YL and YI† Classes    |      |      |      |      |
|---|---------------------------------|------|------|------|------|---------------------------|------|------|------|------|
|   | PSA Prepayment Assumption       |      |      |      |      | PSA Prepayment Assumption |      |      |      |      |
|   | 0%                              | 100% | 250% | 375% | 500% | 0%                        | 100% | 250% | 375% | 500% |
| Initial Percent . . . . .                 | 100                             | 100  | 100  | 100  | 100  | 100                       | 100  | 100  | 100  | 100  |
| January 2011 . . . . .                    | 97                              | 94   | 91   | 88   | 85   | 100                       | 100  | 100  | 100  | 100  |
| January 2012 . . . . .                    | 94                              | 85   | 75   | 67   | 59   | 100                       | 100  | 100  | 100  | 100  |
| January 2013 . . . . .                    | 90                              | 74   | 56   | 42   | 30   | 100                       | 100  | 100  | 100  | 100  |
| January 2014 . . . . .                    | 86                              | 64   | 40   | 24   | 10   | 100                       | 100  | 100  | 100  | 100  |
| January 2015 . . . . .                    | 82                              | 55   | 27   | 10   | 0    | 100                       | 100  | 100  | 100  | 90   |
| January 2016 . . . . .                    | 78                              | 46   | 16   | 0    | 0    | 100                       | 100  | 100  | 98   | 60   |
| January 2017 . . . . .                    | 73                              | 38   | 7    | 0    | 0    | 100                       | 100  | 100  | 72   | 40   |
| January 2018 . . . . .                    | 68                              | 30   | 0    | 0    | 0    | 100                       | 100  | 100  | 53   | 26   |
| January 2019 . . . . .                    | 63                              | 23   | 0    | 0    | 0    | 100                       | 100  | 79   | 38   | 17   |
| January 2020 . . . . .                    | 57                              | 16   | 0    | 0    | 0    | 100                       | 100  | 63   | 28   | 11   |
| January 2021 . . . . .                    | 51                              | 10   | 0    | 0    | 0    | 100                       | 100  | 49   | 20   | 7    |
| January 2022 . . . . .                    | 44                              | 4    | 0    | 0    | 0    | 100                       | 100  | 38   | 14   | 5    |
| January 2023 . . . . .                    | 37                              | 0    | 0    | 0    | 0    | 100                       | 95   | 29   | 10   | 3    |
| January 2024 . . . . .                    | 29                              | 0    | 0    | 0    | 0    | 100                       | 78   | 21   | 6    | 2    |
| January 2025 . . . . .                    | 21                              | 0    | 0    | 0    | 0    | 100                       | 62   | 15   | 4    | 1    |
| January 2026 . . . . .                    | 12                              | 0    | 0    | 0    | 0    | 100                       | 48   | 11   | 3    | 1    |
| January 2027 . . . . .                    | 3                               | 0    | 0    | 0    | 0    | 100                       | 34   | 7    | 2    | *    |
| January 2028 . . . . .                    | 0                               | 0    | 0    | 0    | 0    | 75                        | 21   | 4    | 1    | *    |
| January 2029 . . . . .                    | 0                               | 0    | 0    | 0    | 0    | 39                        | 9    | 2    | *    | *    |
| January 2030 . . . . .                    | 0                               | 0    | 0    | 0    | 0    | 0                         | 0    | 0    | 0    | 0    |
| Weighted Average Life (years)** . . . . . | 10.3                            | 5.9  | 3.7  | 2.8  | 2.4  | 18.7                      | 16.0 | 11.7 | 9.0  | 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.

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



| Date                      | FK Class                  |      |      |      |      |      |      |      | LC and LI† Classes        |      |      |      |      |      |      |      |
|---------------------------|---------------------------|------|------|------|------|------|------|------|---------------------------|------|------|------|------|------|------|------|
|                           | PSA Prepayment Assumption |      |      |      |      |      |      |      | PSA Prepayment Assumption |      |      |      |      |      |      |      |
|                           | 0%                        | 100% | 150% | 200% | 250% | 400% | 650% | 900% | 0%                        | 100% | 150% | 200% | 250% | 400% | 650% | 900% |
| Initial Percent . . . . . | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 100  | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 100  |
| January 2011 . . . . .    | 98                        | 89   | 87   | 87   | 87   | 87   | 72   | 53   | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 100  |
| January 2012 . . . . .    | 95                        | 79   | 75   | 75   | 75   | 67   | 42   | 22   | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 100  |
| January 2013 . . . . .    | 92                        | 70   | 65   | 65   | 65   | 49   | 23   | 8    | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 100  |
| January 2014 . . . . .    | 90                        | 60   | 55   | 55   | 55   | 36   | 12   | 1    | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 100  |
| January 2015 . . . . .    | 86                        | 51   | 47   | 47   | 47   | 25   | 6    | 0    | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 60   |
| January 2016 . . . . .    | 83                        | 43   | 39   | 39   | 39   | 18   | 2    | 0    | 100                       | 100  | 100  | 100  | 100  | 100  | 100  | 27   |
| January 2017 . . . . .    | 79                        | 34   | 32   | 32   | 32   | 12   | 0    | 0    | 100                       | 100  | 100  | 100  | 100  | 100  | 87   | 12   |
| January 2018 . . . . .    | 76                        | 26   | 26   | 26   | 26   | 8    | 0    | 0    | 100                       | 100  | 100  | 100  | 100  | 100  | 52   | 5    |
| January 2019 . . . . .    | 71                        | 21   | 21   | 21   | 21   | 5    | 0    | 0    | 100                       | 100  | 100  | 100  | 100  | 100  | 31   | 2    |
| January 2020 . . . . .    | 67                        | 16   | 16   | 16   | 16   | 3    | 0    | 0    | 100                       | 100  | 100  | 100  | 100  | 100  | 18   | 1    |
| January 2021 . . . . .    | 62                        | 13   | 13   | 13   | 13   | 1    | 0    | 0    | 100                       | 100  | 100  | 100  | 100  | 100  | 11   | *    |
| January 2022 . . . . .    | 57                        | 10   | 10   | 10   | 10   | 0    | 0    | 0    | 100                       | 100  | 100  | 100  | 100  | 89   | 6    | *    |
| January 2023 . . . . .    | 51                        | 7    | 7    | 7    | 7    | 0    | 0    | 0    | 100                       | 100  | 100  | 100  | 100  | 65   | 4    | *    |
| January 2024 . . . . .    | 45                        | 5    | 5    | 5    | 5    | 0    | 0    | 0    | 100                       | 100  | 100  | 100  | 100  | 47   | 2    | *    |
| January 2025 . . . . .    | 38                        | 3    | 3    | 3    | 3    | 0    | 0    | 0    | 100                       | 100  | 100  | 100  | 100  | 34   | 1    | *    |
| January 2026 . . . . .    | 31                        | 2    | 2    | 2    | 2    | 0    | 0    | 0    | 100                       | 100  | 100  | 100  | 100  | 24   | 1    | *    |
| January 2027 . . . . .    | 23                        | 1    | 1    | 1    | 1    | 0    | 0    | 0    | 100                       | 100  | 100  | 100  | 100  | 17   | *    | *    |
| January 2028 . . . . .    | 15                        | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 100                       | 92   | 92   | 92   | 92   | 12   | *    | *    |
| January 2029 . . . . .    | 6                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 100                       | 72   | 72   | 72   | 72   | 9    | *    | *    |
| January 2030 . . . . .    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 55                        | 55   | 55   | 55   | 55   | 6    | *    | *    |
| January 2031 . . . . .    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 42                        | 42   | 42   | 42   | 42   | 4    | *    | *    |
| January 2032 . . . . .    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 30                        | 30   | 30   | 30   | 30   | 3    | *    | *    |
| January 2033 . . . . .    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 21                        | 21   | 21   | 21   | 21   | 2    | *    | *    |
| January 2034 . . . . .    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 14                        | 14   | 14   | 14   | 14   | 1    | *    | *    |
| January 2035 . . . . .    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 8                         | 8    | 8    | 8    | 8    | 1    | *    | *    |
| January 2036 . . . . .    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 4                         | 4    | 4    | 4    | 4    | *    | *    | 0    |
| January 2037 . . . . .    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    |
| January 2038 . . . . .    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    |
| January 2039 . . . . .    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    |
| January 2040 . . . . .    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    |
| Weighted Average          |                           |      |      |      |      |      |      |      |                           |      |      |      |      |      |      |      |
| Life (years)** . . . . .  | 12.2                      | 5.8  | 5.5  | 5.5  | 5.5  | 3.6  | 2.1  | 1.4  | 21.4                      | 20.9 | 20.9 | 20.9 | 20.9 | 14.7 | 8.7  | 5.6  |

\* 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.

## 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            | 250% PSA                     |
| 2            | 250% PSA                     |
| 3            | 15% CPR                      |
| 4            | 250% PSA                     |
| 5            | 200% PSA                     |
| 6            | 400% PSA                     |
| 7            | 400% PSA                     |
| 8            | 200% PSA                     |
| 9            | 250% 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 one or more underlying Regular Certificates. The FK, LC and LI Classes of RCR Certificates are Combination RCR Certificates. The CS and GS Classes each represent (i) the right to receive a portion of the interest on the HF Class and (ii) beneficial ownership of an undivided interest in the HS Class. The MS and KS Classes each represent (i) the right to receive a portion of the interest on the JF Class and (ii) beneficial ownership of an undivided interest in the JS Class. The SC and SD Classes each represent (i) the right to receive a portion of the interest on the FB Class and (ii) beneficial ownership of an undivided interest in the SB Class. The NS and LS Classes each represent (i) the right to receive a portion of the interest on the PF Class and (ii) beneficial ownership of an undivided interest in the PS Class. The TS Class represents (i) the right to receive a portion of the interest on the QF Class and (ii) beneficial ownership of an undivided interest in the QS Class. To the extent any such Class represents the right to receive a portion of the interest on a Class, it will be treated as a Strip RCR Certificate. To the extent any such Class represents beneficial ownership of an undivided interest in a Class, it will be treated as a Combination RCR Certificate. The remaining 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 Goldman Sachs & Co. (the “Dealer”) in exchange for the Trust MBS, the Group 3 SMBS and the Underlying REMIC Certificates. 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. Cleary Gottlieb Steen & Hamilton LLP will provide legal representation for the Dealer.

## Group 4 Underlying REMIC and RCR Certificates

| Underlying REMIC Trust | Class | Date of Issue  | CUSIP Number | Interest Rate | Interest Type(I) | Final Distribution Date | Principal Type(I) | Original Principal Balance of Class | January 2010 Class Factor | Principal Balance in the Lower Tier REMIC | Approximate Weighted Average WAC | Approximate Weighted Average WAM (in months) | Approximate Weighted Average WALA (in months) |
|------------------------|-------|----------------|--------------|---------------|------------------|-------------------------|-------------------|-------------------------------------|---------------------------|---|----------------------------------|--|---|
| 2009-078               | KT    | September 2009 | 31398FNF4    | 4.5%          | FIX              | October 2039            | SUP               | \$25,375,468                        | 0.95520414                | \$20,988,192.40                           | 6.649%                           | 330  | 23  |
| 2009-078               | VT    | September 2009 | 31398FNL1    | 4.5           | FIX              | October 2039            | SUP               | 16,161,405                          | 0.95927618                | 15,503,250.85                             | 6.538                            | 331  | 24  |
| 2009-087               | TU    | October 2009   | 31398FR86    | 4.5           | FIX              | November 2039           | SUP               | 18,142,832                          | 0.90175213                | 16,360,337.40                             | 6.503                            | 271  | 77  |
| 2009-087               | XU    | October 2009   | 31398FM99    | 4.5           | FIX              | November 2039           | SUP               | 9,453,232                           | 0.84901539                | 8,025,939.45                              | 6.490                            | 257  | 91  |
| 2009-106               | SU    | December 2009  | 31398GUN7    | 4.5           | FIX              | January 2040            | SUP               | 28,132,908                          | 0.94824362                | 26,676,850.52                             | 6.429                            | 281  | 70  |

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

## Group 6 Underlying RCR Certificate

| Underlying REMIC Trust | Class | Date of Issue | CUSIP Number | Interest Rate | Interest Type(I) | Final Distribution Date | Principal Type(I) | Original Principal Balance of Class | January 2010 Class Factor | Principal Balance in the Lower Tier REMIC | Approximate Weighted Average WAC | Approximate Weighted Average WAM (in months) | Approximate Weighted Average WALA (in months) |
|------------------------|-------|---------------|--------------|---------------|------------------|-------------------------|-------------------|-------------------------------------|---------------------------|---|----------------------------------|--|---|
| 2009-087               | PA    | October 2009  | 31398FQ79    | 5.0%          | FIX              | August 2039             | PAC               | \$133,099,869                       | 0.96113213                | \$127,926,560.59                          | 7.002%                           | 331  | 24  |

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

## Group 7 Underlying REMIC Certificates

| Underlying REMIC Trust | Class | Date of Issue | CUSIP Number | Interest Rate | Interest Type(I) | Final Distribution Date | Principal Type(I) | Original Principal or Notional Principal Balance of Class | January 2010 Class Factor | Principal or Notional Principal Balance in the Lower Tier REMIC | Approximate Weighted Average WAC | Approximate Weighted Average WAM (in months) | Approximate Weighted Average WALA (in months) |
|------------------------|-------|---------------|--------------|---------------|------------------|-------------------------|-------------------|---|---------------------------|---|----------------------------------|--|---|
| 2007-042               | FC    | April 2007    | 31396VN95    | (2)           | FLT              | May 2037                | PT                | \$44,836,666  | 0.68093710                | \$30,530,949.32   | 6.474%                           | 318  | 36  |
| 2007-042               | SC    | April 2007    | 31396VP44    | (2)           | INV/O            | May 2037                | NTL               | 44,836,666  | 0.68093710                | 30,530,949.32   | 6.474                            | 318  | 36  |

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

(2) These classes bear interest as described in the related Underlying REMIC Disclosure Document.

Note: For any pool of Mortgage Loans backing an underlying REMIC or RCR certificate, if a preliminary calculation indicated that the sum of the WAM and WALA for that pool exceeded the longest original term to maturity of any Mortgage Loan in the pool, the WALA used in determining the information shown in the related table was reduced as necessary to insure that the sum of the WAM and WALA does not exceed such original term to maturity.

## 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    |                   |                  |                   |                   |               |                  |              |                         |
| WA                 | \$136,105,387     | NG               | \$136,105,387     | PAC/AD            | 3.5%          | FIX              | 31398G6M6    | December 2049           |
|                    |                   | IN               | 24,746,434(3)     | NTL               | 5.5           | FIX/IO           | 31398G6P9    | December 2049           |
| Recombination 2    |                   |                  |                   |                   |               |                  |              |                         |
| WA                 | 136,105,387       | NH               | 136,105,387       | PAC/AD            | 4.0           | FIX              | 31398G6N4    | December 2049           |
|                    |                   | IN               | 12,373,217(3)     | NTL               | 5.5           | FIX/IO           | 31398G6P9    | December 2049           |
| Recombination 3    |                   |                  |                   |                   |               |                  |              |                         |
| HF                 | 34,026,346        | CF               | 34,026,346        | PAC/AD            | (4)           | FLT              | 31398G6D6    | December 2049           |
| HS                 | 34,026,346(3)     | CS               | 34,026,346(3)     | NTL               | (4)           | INV/IO           | 31398G6E4    | December 2049           |
| Recombination 4    |                   |                  |                   |                   |               |                  |              |                         |
| HF                 | 34,026,346        | GF               | 34,026,346        | PAC/AD            | (4)           | FLT              | 31398G6F1    | December 2049           |
| HS                 | 34,026,346(3)     | GS               | 34,026,346(3)     | NTL               | (4)           | INV/IO           | 31398G6G9    | December 2049           |
| Recombination 5    |                   |                  |                   |                   |               |                  |              |                         |
| JF                 | 68,109,551        | MF               | 68,109,551        | PT                | (4)           | FLT              | 31398G6H7    | February 2050           |
| JS                 | 68,109,551(3)     | MS               | 68,109,551(3)     | NTL               | (4)           | INV/IO           | 31398G6J3    | February 2050           |
| Recombination 6    |                   |                  |                   |                   |               |                  |              |                         |
| JF                 | 68,109,551        | KF               | 68,109,551        | PT                | (4)           | FLT              | 31398G6K0    | February 2050           |
| JS                 | 68,109,551(3)     | KS               | 68,109,551(3)     | NTL               | (4)           | INV/IO           | 31398G6L8    | February 2050           |
| Recombination 7    |                   |                  |                   |                   |               |                  |              |                         |
| FB                 | 51,071,428        | FC               | 51,071,428        | PT                | (4)           | FLT              | 31398G6Q7    | February 2040           |
| SB                 | 51,071,428(3)     | SC               | 51,071,428(3)     | NTL               | (4)           | INV/IO           | 31398G6R5    | February 2040           |
| Recombination 8    |                   |                  |                   |                   |               |                  |              |                         |
| FB                 | 51,071,428        | FD               | 51,071,428        | PT                | (4)           | FLT              | 31398G6S3    | February 2040           |
| SB                 | 51,071,428(3)     | SD               | 51,071,428(3)     | NTL               | (4)           | INV/IO           | 31398G6T1    | February 2040           |
| Recombination 9    |                   |                  |                   |                   |               |                  |              |                         |
| A                  | 127,926,560       | AJ               | 127,926,560       | SC/PT             | 3.5           | FIX              | 31398G6U8    | August 2039             |
|                    |                   | IA               | 29,521,513(3)     | NTL               | 6.5           | FIX/IO           | 31398G6X2    | August 2039             |
| Recombination 10   |                   |                  |                   |                   |               |                  |              |                         |
| A                  | 127,926,560       | AK               | 127,926,560       | SC/PT             | 4.0           | FIX              | 31398G6V6    | August 2039             |
|                    |                   | IA               | 19,681,009(3)     | NTL               | 6.5           | FIX/IO           | 31398G6X2    | August 2039             |

| REMIC Certificates |                      | RCR Certificates |                               |                      |                  |                     |                        | Final<br>Distribution<br>Date  |
|--------------------|----------------------|------------------|-------------------------------|----------------------|------------------|---------------------|------------------------|--------------------------------|
| Classes            | Original<br>Balances | RCR<br>Classes   | Original<br>Balances          | Principal<br>Type(2) | Interest<br>Rate | Interest<br>Type(2) | CUSIP<br>Number        |                                |
| Recombination 11   |                      |                  |                               |                      |                  |                     |                        |                                |
| A                  | \$127,926,560        | AL<br>IA         | \$127,926,560<br>9,840,504(3) | SC/PT<br>NTL         | 4.5%<br>6.5      | FIX<br>FIX/IO       | 31398G6W4<br>31398G6X2 | August 2039<br>August 2039     |
| Recombination 12   |                      |                  |                               |                      |                  |                     |                        |                                |
| PF                 | 29,440,558           | NF               | 29,440,558                    | SC/PT                | (4)              | FLT                 | 31398G6Y0              | May 2037                       |
| PS                 | 29,440,558(3)        | NS               | 29,440,558(3)                 | NTL                  | (4)              | INV/IO              | 31398G6Z7              | May 2037                       |
| Recombination 13   |                      |                  |                               |                      |                  |                     |                        |                                |
| PF                 | 29,440,558           | LF               | 29,440,558                    | SC/PT                | (4)              | FLT                 | 31398G7A1              | May 2037                       |
| PS                 | 29,440,558(3)        | LS               | 29,440,558(3)                 | NTL                  | (4)              | INV/IO              | 31398G7B9              | May 2037                       |
| Recombination 14   |                      |                  |                               |                      |                  |                     |                        |                                |
| FH                 | 153,285,972          | FK(5)            | 250,000,000                   | PAC/AD               | (4)              | FLT                 | 31398G7C7              | October 2039                   |
| FJ                 | 96,714,028           |                  |                               |                      |                  |                     |                        |                                |
| Recombination 15   |                      |                  |                               |                      |                  |                     |                        |                                |
| HL                 | 8,188,927            | LC(6)            | 12,084,839                    | PAC/AD               | 5.0              | FIX                 | 31398G7D5              | February 2040                  |
| LH                 | 3,895,912            |                  |                               |                      |                  |                     |                        |                                |
| Recombination 16   |                      |                  |                               |                      |                  |                     |                        |                                |
| HI                 | 2,519,669(3)         | LI(7)            | 3,718,411(3)                  | NTL                  | 6.5              | FIX/IO              | 31398G7E3              | February 2040                  |
| IH                 | 1,198,742(3)         |                  |                               |                      |                  |                     |                        |                                |
| Recombination 17   |                      |                  |                               |                      |                  |                     |                        |                                |
| HM                 | 97,306,668           | YL<br>YI         | 97,306,668<br>10,811,852(3)   | SEQ<br>NTL           | 4.0<br>4.5       | FIX<br>FIX/IO       | 31398G7F0<br>31398G7G8 | February 2030<br>February 2030 |
| Recombination 18   |                      |                  |                               |                      |                  |                     |                        |                                |
| QF                 | 92,198,094           | TF               | 92,198,094                    | SEQ                  | (4)              | FLT                 | 31398G7H6              | June 2027                      |
| QS                 | 92,198,094(3)        | TS               | 92,198,094(3)                 | NTL                  | (4)              | INV/IO              | 31398G7J2              | June 2027                      |

- (1) REMIC Certificates and RCR Certificates in any 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) Notional balances. These Classes are Interest Only Classes. See pages S-10 and S-11 for a description of how their notional balances are calculated.
- (4) For a description of these interest rates, see “Summary—Interest Rates” in this prospectus supplement.
- (5) The FK Class is an RCR Class formed from a combination of the FH Class in Group 5 and the FJ Class in Group 8.
- (6) The LC Class is an RCR Class formed from a combination of the HL Class in Group 5 and the LH Class in Group 8.
- (7) The LI Class is an RCR Class formed from a combination of the HI Class in Group 5 and the IH Class in Group 8.



## Principal Balance Schedules

### *Aggregate Group I Planned Balances*

| <u>Distribution Date</u> | <u>Planned Balance</u> | <u>Distribution Date</u> | <u>Planned Balance</u> | <u>Distribution Date</u> | <u>Planned Balance</u> |
|--------------------------|------------------------|--------------------------|------------------------|--------------------------|------------------------|
| Initial Balance . . . .  | \$173,328,653.00       | May 2014 . . . . .       | \$ 82,522,098.04       | September 2018 . . .     | \$ 33,824,601.78       |
| February 2010. . . . .   | 171,145,678.42         | June 2014. . . . .       | 81,230,200.37          | October 2018. . . . .    | 33,234,442.57          |
| March 2010 . . . . .     | 169,036,875.51         | July 2014 . . . . .      | 79,952,479.73          | November 2018 . . . .    | 32,654,366.32          |
| April 2010 . . . . .     | 166,874,896.94         | August 2014 . . . . .    | 78,688,783.17          | December 2018 . . . .    | 32,084,203.06          |
| May 2010 . . . . .       | 164,661,610.80         | September 2014 . . .     | 77,438,959.41          | January 2019 . . . . .   | 31,523,785.64          |
| June 2010. . . . .       | 162,472,418.39         | October 2014. . . . .    | 76,202,858.74          | February 2019. . . . .   | 30,972,949.73          |
| July 2010 . . . . .      | 160,307,060.84         | November 2014 . . . .    | 74,980,333.09          | March 2019 . . . . .     | 30,431,533.73          |
| August 2010 . . . . .    | 158,165,282.05         | December 2014 . . . .    | 73,771,235.97          | April 2019 . . . . .     | 29,899,378.74          |
| September 2010 . . .     | 156,046,828.64         | January 2015 . . . . .   | 72,575,422.43          | May 2019 . . . . .       | 29,376,328.53          |
| October 2010. . . . .    | 153,951,449.93         | February 2015. . . . .   | 71,392,749.09          | June 2019. . . . .       | 28,862,229.47          |
| November 2010 . . . .    | 151,878,897.93         | March 2015 . . . . .     | 70,223,074.11          | July 2019 . . . . .      | 28,356,930.50          |
| December 2010 . . . .    | 149,828,927.29         | April 2015 . . . . .     | 69,066,257.16          | August 2019 . . . . .    | 27,860,283.09          |
| January 2011 . . . . .   | 147,801,295.28         | May 2015 . . . . .       | 67,922,159.40          | September 2019 . . .     | 27,372,141.19          |
| February 2011. . . . .   | 145,795,761.77         | June 2015. . . . .       | 66,790,643.50          | October 2019. . . . .    | 26,892,361.20          |
| March 2011 . . . . .     | 143,812,089.17         | July 2015 . . . . .      | 65,671,573.58          | November 2019 . . . .    | 26,420,801.91          |
| April 2011 . . . . .     | 141,850,042.46         | August 2015 . . . . .    | 64,564,815.22          | December 2019 . . . .    | 25,957,324.48          |
| May 2011 . . . . .       | 139,909,389.09         | September 2015 . . .     | 63,470,235.43          | January 2020 . . . . .   | 25,501,792.40          |
| June 2011. . . . .       | 137,989,899.03         | October 2015. . . . .    | 62,387,702.67          | February 2020. . . . .   | 25,054,071.44          |
| July 2011 . . . . .      | 136,091,344.69         | November 2015 . . . .    | 61,317,086.77          | March 2020 . . . . .     | 24,614,029.59          |
| August 2011 . . . . .    | 134,213,500.91         | December 2015 . . . .    | 60,259,136.82          | April 2020 . . . . .     | 24,181,537.09          |
| September 2011 . . .     | 132,356,144.92         | January 2016 . . . . .   | 59,219,134.69          | May 2020 . . . . .       | 23,756,466.34          |
| October 2011. . . . .    | 130,519,056.36         | February 2016. . . . .   | 58,196,779.21          | June 2020. . . . .       | 23,338,691.85          |
| November 2011 . . . .    | 128,702,017.20         | March 2016 . . . . .     | 57,191,774.24          | July 2020 . . . . .      | 22,928,090.26          |
| December 2011 . . . .    | 126,904,811.75         | April 2016 . . . . .     | 56,203,828.56          | August 2020 . . . . .    | 22,524,540.27          |
| January 2012 . . . . .   | 125,127,226.61         | May 2016 . . . . .       | 55,232,655.80          | September 2020 . . .     | 22,127,922.60          |
| February 2012. . . . .   | 123,369,050.68         | June 2016. . . . .       | 54,277,974.39          | October 2020. . . . .    | 21,738,119.98          |
| March 2012 . . . . .     | 121,630,075.10         | July 2016 . . . . .      | 53,339,507.41          | November 2020 . . . .    | 21,355,017.10          |
| April 2012 . . . . .     | 119,910,093.23         | August 2016 . . . . .    | 52,416,982.59          | December 2020 . . . .    | 20,978,500.57          |
| May 2012 . . . . .       | 118,208,900.67         | September 2016 . . .     | 51,510,132.19          | January 2021 . . . . .   | 20,608,458.93          |
| June 2012. . . . .       | 116,526,295.17         | October 2016. . . . .    | 50,618,692.91          | February 2021. . . . .   | 20,244,782.55          |
| July 2012 . . . . .      | 114,862,076.66         | November 2016 . . . .    | 49,742,405.86          | March 2021 . . . . .     | 19,887,363.66          |
| August 2012 . . . . .    | 113,216,047.21         | December 2016 . . . .    | 48,881,016.48          | April 2021 . . . . .     | 19,536,096.30          |
| September 2012 . . .     | 111,588,010.99         | January 2017 . . . . .   | 48,034,274.41          | May 2021 . . . . .       | 19,190,876.26          |
| October 2012. . . . .    | 109,977,774.27         | February 2017. . . . .   | 47,201,933.52          | June 2021. . . . .       | 18,851,601.11          |
| November 2012 . . . .    | 108,385,145.39         | March 2017 . . . . .     | 46,383,751.73          | July 2021 . . . . .      | 18,518,170.11          |
| December 2012 . . . .    | 106,809,934.73         | April 2017 . . . . .     | 45,579,491.04          | August 2021 . . . . .    | 18,190,484.23          |
| January 2013 . . . . .   | 105,251,954.72         | May 2017 . . . . .       | 44,788,917.40          | September 2021 . . .     | 17,868,446.07          |
| February 2013. . . . .   | 103,711,019.76         | June 2017. . . . .       | 44,011,800.67          | October 2021. . . . .    | 17,551,959.91          |
| March 2013 . . . . .     | 102,186,946.25         | July 2017 . . . . .      | 43,247,914.53          | November 2021 . . . .    | 17,240,931.59          |
| April 2013 . . . . .     | 100,679,552.57         | August 2017 . . . . .    | 42,497,036.46          | December 2021 . . . .    | 16,935,268.56          |
| May 2013 . . . . .       | 99,188,659.02          | September 2017 . . .     | 41,758,947.65          | January 2022 . . . . .   | 16,634,879.81          |
| June 2013. . . . .       | 97,714,087.81          | October 2017. . . . .    | 41,033,432.94          | February 2022. . . . .   | 16,339,675.85          |
| July 2013 . . . . .      | 96,255,663.08          | November 2017 . . . .    | 40,320,280.74          | March 2022 . . . . .     | 16,049,568.71          |
| August 2013 . . . . .    | 94,813,210.83          | December 2017 . . . .    | 39,619,283.01          | April 2022 . . . . .     | 15,764,471.88          |
| September 2013 . . .     | 93,386,558.92          | January 2018 . . . . .   | 38,930,235.19          | May 2022 . . . . .       | 15,484,300.32          |
| October 2013. . . . .    | 91,975,537.06          | February 2018. . . . .   | 38,252,936.11          | June 2022. . . . .       | 15,208,970.39          |
| November 2013 . . . .    | 90,579,976.78          | March 2018 . . . . .     | 37,587,187.99          | July 2022 . . . . .      | 14,938,399.88          |
| December 2013 . . . .    | 89,199,711.39          | April 2018 . . . . .     | 36,932,796.32          | August 2022 . . . . .    | 14,672,507.95          |
| January 2014 . . . . .   | 87,834,576.01          | May 2018 . . . . .       | 36,289,569.85          | September 2022 . . .     | 14,411,215.12          |
| February 2014. . . . .   | 86,484,407.51          | June 2018. . . . .       | 35,657,320.54          | October 2022. . . . .    | 14,154,443.23          |
| March 2014 . . . . .     | 85,149,044.50          | July 2018 . . . . .      | 35,035,863.47          | November 2022 . . . .    | 13,902,115.47          |
| April 2014 . . . . .     | 83,828,327.33          | August 2018 . . . . .    | 34,425,016.81          | December 2022 . . . .    | 13,654,156.28          |



**Aggregate Group I (Continued)**

| <u>Distribution Date</u> | <u>Planned Balance</u> | <u>Distribution Date</u> | <u>Planned Balance</u> | <u>Distribution Date</u> | <u>Planned Balance</u> |
|--------------------------|------------------------|--------------------------|------------------------|--------------------------|------------------------|
| January 2023 . . . . .   | \$ 13,410,491.39       | August 2027 . . . . .    | \$ 4,895,485.80        | March 2032 . . . . .     | \$ 1,702,685.34        |
| February 2023 . . . . .  | 13,171,047.77          | September 2027 . . .     | 4,804,818.87           | April 2032 . . . . .     | 1,669,237.73           |
| March 2023 . . . . .     | 12,935,753.63          | October 2027 . . . . .   | 4,715,757.30           | May 2032 . . . . .       | 1,636,401.67           |
| April 2023 . . . . .     | 12,704,538.37          | November 2027 . . . .    | 4,628,273.39           | June 2032 . . . . .      | 1,604,166.40           |
| May 2023 . . . . .       | 12,477,332.60          | December 2027 . . . .    | 4,542,339.95           | July 2032 . . . . .      | 1,572,521.36           |
| June 2023 . . . . .      | 12,254,068.06          | January 2028 . . . . .   | 4,457,930.23           | August 2032 . . . . .    | 1,541,456.16           |
| July 2023 . . . . .      | 12,034,677.67          | February 2028 . . . . .  | 4,375,017.93           | September 2032 . . .     | 1,510,960.61           |
| August 2023 . . . . .    | 11,819,095.47          | March 2028 . . . . .     | 4,293,577.21           | October 2032 . . . . .   | 1,481,024.68           |
| September 2023 . . .     | 11,607,256.61          | April 2028 . . . . .     | 4,213,582.65           | November 2032 . . . .    | 1,451,638.50           |
| October 2023 . . . . .   | 11,399,097.32          | May 2028 . . . . .       | 4,135,009.27           | December 2032 . . . .    | 1,422,792.39           |
| November 2023 . . . .    | 11,194,554.92          | June 2028 . . . . .      | 4,057,832.53           | January 2033 . . . . .   | 1,394,476.84           |
| December 2023 . . . .    | 10,993,567.77          | July 2028 . . . . .      | 3,982,028.28           | February 2033 . . . .    | 1,366,682.47           |
| January 2024 . . . . .   | 10,796,075.26          | August 2028 . . . . .    | 3,907,572.80           | March 2033 . . . . .     | 1,339,400.11           |
| February 2024 . . . . .  | 10,602,017.84          | September 2028 . . .     | 3,834,442.76           | April 2033 . . . . .     | 1,312,620.71           |
| March 2024 . . . . .     | 10,411,336.92          | October 2028 . . . . .   | 3,762,615.24           | May 2033 . . . . .       | 1,286,335.39           |
| April 2024 . . . . .     | 10,223,974.91          | November 2028 . . . .    | 3,692,067.69           | June 2033 . . . . .      | 1,260,535.41           |
| May 2024 . . . . .       | 10,039,875.20          | December 2028 . . . .    | 3,622,777.97           | July 2033 . . . . .      | 1,235,212.21           |
| June 2024 . . . . .      | 9,858,982.12           | January 2029 . . . . .   | 3,554,724.29           | August 2033 . . . . .    | 1,210,357.35           |
| July 2024 . . . . .      | 9,681,240.94           | February 2029 . . . . .  | 3,487,885.24           | September 2033 . . .     | 1,185,962.55           |
| August 2024 . . . . .    | 9,506,597.86           | March 2029 . . . . .     | 3,422,239.78           | October 2033 . . . . .   | 1,162,019.65           |
| September 2024 . . .     | 9,334,999.98           | April 2029 . . . . .     | 3,357,767.23           | November 2033 . . . .    | 1,138,520.66           |
| October 2024 . . . . .   | 9,166,395.30           | May 2029 . . . . .       | 3,294,447.24           | December 2033 . . . .    | 1,115,457.72           |
| November 2024 . . . .    | 9,000,732.68           | June 2029 . . . . .      | 3,232,259.84           | January 2034 . . . . .   | 1,092,823.09           |
| December 2024 . . . .    | 8,837,961.85           | July 2029 . . . . .      | 3,171,185.36           | February 2034 . . . .    | 1,070,609.19           |
| January 2025 . . . . .   | 8,678,033.39           | August 2029 . . . . .    | 3,111,204.51           | March 2034 . . . . .     | 1,048,808.53           |
| February 2025 . . . . .  | 8,520,898.72           | September 2029 . . .     | 3,052,298.29           | April 2034 . . . . .     | 1,027,413.80           |
| March 2025 . . . . .     | 8,366,510.06           | October 2029 . . . . .   | 2,994,448.04           | May 2034 . . . . .       | 1,006,417.77           |
| April 2025 . . . . .     | 8,214,820.45           | November 2029 . . . .    | 2,937,635.42           | June 2034 . . . . .      | 985,813.38             |
| May 2025 . . . . .       | 8,065,783.72           | December 2029 . . . .    | 2,881,842.40           | July 2034 . . . . .      | 965,593.64             |
| June 2025 . . . . .      | 7,919,354.49           | January 2030 . . . . .   | 2,827,051.25           | August 2034 . . . . .    | 945,751.73             |
| July 2025 . . . . .      | 7,775,488.11           | February 2030 . . . . .  | 2,773,244.55           | September 2034 . . .     | 926,280.91             |
| August 2025 . . . . .    | 7,634,140.73           | March 2030 . . . . .     | 2,720,405.18           | October 2034 . . . . .   | 907,174.59             |
| September 2025 . . .     | 7,495,269.20           | April 2030 . . . . .     | 2,668,516.30           | November 2034 . . . .    | 888,426.26             |
| October 2025 . . . . .   | 7,358,831.13           | May 2030 . . . . .       | 2,617,561.37           | December 2034 . . . .    | 870,029.55             |
| November 2025 . . . .    | 7,224,784.83           | June 2030 . . . . .      | 2,567,524.13           | January 2035 . . . . .   | 851,978.19             |
| December 2025 . . . .    | 7,093,089.30           | July 2030 . . . . .      | 2,518,388.59           | February 2035 . . . .    | 834,266.02             |
| January 2026 . . . . .   | 6,963,704.27           | August 2030 . . . . .    | 2,470,139.03           | March 2035 . . . . .     | 816,886.98             |
| February 2026 . . . . .  | 6,836,590.11           | September 2030 . . .     | 2,422,760.01           | April 2035 . . . . .     | 799,835.11             |
| March 2026 . . . . .     | 6,711,707.89           | October 2030 . . . . .   | 2,376,236.36           | May 2035 . . . . .       | 783,104.59             |
| April 2026 . . . . .     | 6,589,019.32           | November 2030 . . . .    | 2,330,553.15           | June 2035 . . . . .      | 766,689.65             |
| May 2026 . . . . .       | 6,468,486.76           | December 2030 . . . .    | 2,285,695.70           | July 2035 . . . . .      | 750,584.66             |
| June 2026 . . . . .      | 6,350,073.22           | January 2031 . . . . .   | 2,241,649.62           | August 2035 . . . . .    | 734,784.06             |
| July 2026 . . . . .      | 6,233,742.32           | February 2031 . . . . .  | 2,198,400.72           | September 2035 . . .     | 719,282.41             |
| August 2026 . . . . .    | 6,119,458.29           | March 2031 . . . . .     | 2,155,935.08           | October 2035 . . . . .   | 704,074.34             |
| September 2026 . . .     | 6,007,186.00           | April 2031 . . . . .     | 2,114,239.01           | November 2035 . . . .    | 689,154.60             |
| October 2026 . . . . .   | 5,896,890.86           | May 2031 . . . . .       | 2,073,299.05           | December 2035 . . . .    | 674,518.01             |
| November 2026 . . . .    | 5,788,538.91           | June 2031 . . . . .      | 2,033,101.99           | January 2036 . . . . .   | 660,159.48             |
| December 2026 . . . .    | 5,682,096.74           | July 2031 . . . . .      | 1,993,634.81           | February 2036 . . . .    | 646,074.04             |
| January 2027 . . . . .   | 5,577,531.53           | August 2031 . . . . .    | 1,954,884.75           | March 2036 . . . . .     | 632,256.76             |
| February 2027 . . . . .  | 5,474,810.98           | September 2031 . . .     | 1,916,839.25           | April 2036 . . . . .     | 618,702.83             |
| March 2027 . . . . .     | 5,373,903.37           | October 2031 . . . . .   | 1,879,485.96           | May 2036 . . . . .       | 605,407.50             |
| April 2027 . . . . .     | 5,274,777.50           | November 2031 . . . .    | 1,842,812.75           | June 2036 . . . . .      | 592,366.13             |
| May 2027 . . . . .       | 5,177,402.70           | December 2031 . . . .    | 1,806,807.70           | July 2036 . . . . .      | 579,574.13             |
| June 2027 . . . . .      | 5,081,748.83           | January 2032 . . . . .   | 1,771,459.10           | August 2036 . . . . .    | 567,027.02             |
| July 2027 . . . . .      | 4,987,786.24           | February 2032 . . . . .  | 1,736,755.42           | September 2036 . . .     | 554,720.38             |

### ***Aggregate Group I (Continued)***

| <u>Distribution Date</u> | <u>Planned Balance</u> | <u>Distribution Date</u> | <u>Planned Balance</u> | <u>Distribution Date</u>              | <u>Planned Balance</u> |
|--------------------------|------------------------|--------------------------|------------------------|---------------------------------------|------------------------|
| October 2036 . . . . .   | \$ 542,649.86          | June 2040 . . . . .      | \$ 191,170.14          | February 2044 . . . . .               | \$ 49,503.92           |
| November 2036 . . . . .  | 530,811.20             | July 2040 . . . . .      | 186,260.55             | March 2044 . . . . .                  | 47,620.82              |
| December 2036 . . . . .  | 519,200.22             | August 2040 . . . . .    | 181,451.71             | April 2044 . . . . .                  | 45,780.82              |
| January 2037 . . . . .   | 507,812.80             | September 2040 . . .     | 176,741.75             | May 2044 . . . . .                    | 43,983.07              |
| February 2037 . . . . .  | 496,644.90             | October 2040 . . . . .   | 172,128.80             | June 2044 . . . . .                   | 42,226.75              |
| March 2037 . . . . .     | 485,692.53             | November 2040 . . . .    | 167,611.06             | July 2044 . . . . .                   | 40,511.03              |
| April 2037 . . . . .     | 474,951.80             | December 2040 . . . .    | 163,186.73             | August 2044 . . . . .                 | 38,835.12              |
| May 2037 . . . . .       | 464,418.87             | January 2041 . . . . .   | 158,854.07             | September 2044 . . .                  | 37,198.22              |
| June 2037 . . . . .      | 454,089.97             | February 2041 . . . . .  | 154,611.36             | October 2044 . . . . .                | 35,599.58              |
| July 2037 . . . . .      | 443,961.40             | March 2041 . . . . .     | 150,456.90             | November 2044 . . . .                 | 34,038.43              |
| August 2037 . . . . .    | 434,029.51             | April 2041 . . . . .     | 146,389.04             | December 2044 . . . .                 | 32,514.02              |
| September 2037 . . .     | 424,290.75             | May 2041 . . . . .       | 142,406.14             | January 2045 . . . . .                | 31,025.63              |
| October 2037 . . . . .   | 414,741.58             | June 2041 . . . . .      | 138,506.60             | February 2045 . . . . .               | 29,572.55              |
| November 2037 . . . .    | 405,378.57             | July 2041 . . . . .      | 134,688.85             | March 2045 . . . . .                  | 28,154.06              |
| December 2037 . . . .    | 396,198.32             | August 2041 . . . . .    | 130,951.34             | April 2045 . . . . .                  | 26,769.48              |
| January 2038 . . . . .   | 387,197.51             | September 2041 . . .     | 127,292.56             | May 2045 . . . . .                    | 25,418.13              |
| February 2038 . . . . .  | 378,372.86             | October 2041 . . . . .   | 123,711.02             | June 2045 . . . . .                   | 24,099.35              |
| March 2038 . . . . .     | 369,721.15             | November 2041 . . . .    | 120,205.25             | July 2045 . . . . .                   | 22,812.48              |
| April 2038 . . . . .     | 361,239.23             | December 2041 . . . .    | 116,773.82             | August 2045 . . . . .                 | 21,556.88              |
| May 2038 . . . . .       | 352,923.99             | January 2042 . . . . .   | 113,415.32             | September 2045 . . .                  | 20,331.93              |
| June 2038 . . . . .      | 344,772.39             | February 2042 . . . . .  | 110,128.35             | October 2045 . . . . .                | 19,137.00              |
| July 2038 . . . . .      | 336,781.44             | March 2042 . . . . .     | 106,911.57             | November 2045 . . . .                 | 17,971.49              |
| August 2038 . . . . .    | 328,948.18             | April 2042 . . . . .     | 103,763.62             | December 2045 . . . .                 | 16,834.81              |
| September 2038 . . .     | 321,269.73             | May 2042 . . . . .       | 100,683.21             | January 2046 . . . . .                | 15,726.38              |
| October 2038 . . . . .   | 313,743.26             | June 2042 . . . . .      | 97,669.04              | February 2046 . . . . .               | 14,645.61              |
| November 2038 . . . .    | 306,365.96             | July 2042 . . . . .      | 94,719.84              | March 2046 . . . . .                  | 13,591.95              |
| December 2038 . . . .    | 299,135.11             | August 2042 . . . . .    | 91,834.38              | April 2046 . . . . .                  | 12,564.84              |
| January 2039 . . . . .   | 292,048.00             | September 2042 . . .     | 89,011.43              | May 2046 . . . . .                    | 11,563.76              |
| February 2039 . . . . .  | 285,102.00             | October 2042 . . . . .   | 86,249.79              | June 2046 . . . . .                   | 10,588.15              |
| March 2039 . . . . .     | 278,294.51             | November 2042 . . . .    | 83,548.29              | July 2046 . . . . .                   | 9,637.51               |
| April 2039 . . . . .     | 271,622.97             | December 2042 . . . .    | 80,905.77              | August 2046 . . . . .                 | 8,711.32               |
| May 2039 . . . . .       | 265,084.88             | January 2043 . . . . .   | 78,321.09              | September 2046 . . .                  | 7,809.07               |
| June 2039 . . . . .      | 258,677.77             | February 2043 . . . . .  | 75,793.15              | October 2046 . . . . .                | 6,930.29               |
| July 2039 . . . . .      | 252,399.23             | March 2043 . . . . .     | 73,320.85              | November 2046 . . . .                 | 6,074.47               |
| August 2039 . . . . .    | 246,246.88             | April 2043 . . . . .     | 70,903.11              | December 2046 . . . .                 | 5,241.16               |
| September 2039 . . .     | 240,218.39             | May 2043 . . . . .       | 68,538.88              | January 2047 . . . . .                | 4,429.87               |
| October 2039 . . . . .   | 234,311.46             | June 2043 . . . . .      | 66,227.12              | February 2047 . . . . .               | 3,640.17               |
| November 2039 . . . .    | 228,523.83             | July 2043 . . . . .      | 63,966.83              | March 2047 . . . . .                  | 2,871.59               |
| December 2039 . . . .    | 222,853.31             | August 2043 . . . . .    | 61,756.99              | April 2047 . . . . .                  | 2,123.70               |
| January 2040 . . . . .   | 217,297.70             | September 2043 . . .     | 59,596.62              | May 2047 . . . . .                    | 1,396.06               |
| February 2040 . . . . .  | 211,854.89             | October 2043 . . . . .   | 57,484.78              | June 2047 . . . . .                   | 688.26                 |
| March 2040 . . . . .     | 206,522.77             | November 2043 . . . .    | 55,420.51              | July 2047 and<br>thereafter . . . . . | 0.00                   |
| April 2040 . . . . .     | 201,299.28             | December 2043 . . . .    | 53,402.88              |                                       |                        |
| May 2040 . . . . .       | 196,182.40             | January 2044 . . . . .   | 51,430.98              |                                       |                        |

### ***GA 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 . . . . . | \$32,764,671.00         | July 2010 . . . . .      | \$31,601,755.00         | January 2011 . . . . .   | \$30,409,461.58         |
| February 2010 . . . . .   | 32,572,860.82           | August 2010 . . . . .    | 31,405,099.35           | February 2011 . . . . .  | 30,207,838.03           |
| March 2010 . . . . .      | 32,380,251.44           | September 2010 . . .     | 31,207,624.29           | March 2011 . . . . .     | 30,005,374.39           |
| April 2010 . . . . .      | 32,186,839.52           | October 2010 . . . . .   | 31,009,326.42           | April 2011 . . . . .     | 29,802,067.14           |
| May 2010 . . . . .        | 31,992,621.71           | November 2010 . . . .    | 30,810,202.31           | May 2011 . . . . .       | 29,597,912.78           |
| June 2010 . . . . .       | 31,797,594.66           | December 2010 . . . .    | 30,610,248.51           | June 2011 . . . . .      | 29,392,907.78           |

### GA Class (Continued)

| <u>Distribution Date</u> | <u>Targeted Balance</u> | <u>Distribution Date</u> | <u>Targeted Balance</u> | <u>Distribution Date</u>           | <u>Targeted Balance</u> |
|--------------------------|-------------------------|--------------------------|-------------------------|------------------------------------|-------------------------|
| July 2011 . . . . .      | \$29,187,048.59         | August 2014 . . . . .    | \$20,935,981.87         | September 2017 . . . .             | \$11,312,666.23         |
| August 2011 . . . . .    | 28,980,331.66           | September 2014 . . . .   | 20,694,885.49           | October 2017 . . . . .             | 11,031,472.70           |
| September 2011 . . . .   | 28,772,753.40           | October 2014 . . . . .   | 20,452,784.55           | November 2017 . . . . .            | 10,749,107.53           |
| October 2011 . . . . .   | 28,564,310.24           | November 2014 . . . . .  | 20,209,674.84           | December 2017 . . . . .            | 10,465,565.84           |
| November 2011 . . . . .  | 28,354,998.56           | December 2014 . . . . .  | 19,965,552.19           | January 2018 . . . . .             | 10,180,842.73           |
| December 2011 . . . . .  | 28,144,814.75           | January 2015 . . . . .   | 19,720,412.35           | February 2018 . . . . .            | 9,894,933.27            |
| January 2012 . . . . .   | 27,933,755.17           | February 2015 . . . . .  | 19,474,251.10           | March 2018 . . . . .               | 9,607,832.52            |
| February 2012 . . . . .  | 27,721,816.18           | March 2015 . . . . .     | 19,227,064.17           | April 2018 . . . . .               | 9,319,535.52            |
| March 2012 . . . . .     | 27,508,994.11           | April 2015 . . . . .     | 18,978,847.30           | May 2018 . . . . .                 | 9,030,037.28            |
| April 2012 . . . . .     | 27,295,285.29           | May 2015 . . . . .       | 18,729,596.19           | June 2018 . . . . .                | 8,739,332.80            |
| May 2012 . . . . .       | 27,080,686.00           | June 2015 . . . . .      | 18,479,306.54           | July 2018 . . . . .                | 8,447,417.05            |
| June 2012 . . . . .      | 26,865,192.56           | July 2015 . . . . .      | 18,227,974.01           | August 2018 . . . . .              | 8,154,284.98            |
| July 2012 . . . . .      | 26,648,801.22           | August 2015 . . . . .    | 17,975,594.27           | September 2018 . . . .             | 7,859,931.53            |
| August 2012 . . . . .    | 26,431,508.26           | September 2015 . . . .   | 17,722,162.94           | October 2018 . . . . .             | 7,564,351.61            |
| September 2012 . . . .   | 26,213,309.90           | October 2015 . . . . .   | 17,467,675.65           | November 2018 . . . . .            | 7,267,540.10            |
| October 2012 . . . . .   | 25,994,202.39           | November 2015 . . . . .  | 17,212,127.99           | December 2018 . . . . .            | 6,969,491.88            |
| November 2012 . . . . .  | 25,774,181.93           | December 2015 . . . . .  | 16,955,515.56           | January 2019 . . . . .             | 6,642,733.61            |
| December 2012 . . . . .  | 25,553,244.72           | January 2016 . . . . .   | 16,697,833.90           | February 2019 . . . . .            | 6,254,730.24            |
| January 2013 . . . . .   | 25,331,386.93           | February 2016 . . . . .  | 16,439,078.57           | March 2019 . . . . .               | 5,864,155.19            |
| February 2013 . . . . .  | 25,108,604.74           | March 2016 . . . . .     | 16,179,245.09           | April 2019 . . . . .               | 5,471,048.66            |
| March 2013 . . . . .     | 24,884,894.29           | April 2016 . . . . .     | 15,918,328.98           | May 2019 . . . . .                 | 5,075,449.90            |
| April 2013 . . . . .     | 24,660,251.71           | May 2016 . . . . .       | 15,656,325.71           | June 2019 . . . . .                | 4,677,397.23            |
| May 2013 . . . . .       | 24,434,673.12           | June 2016 . . . . .      | 15,393,230.76           | July 2019 . . . . .                | 4,276,928.01            |
| June 2013 . . . . .      | 24,208,154.62           | July 2016 . . . . .      | 15,129,039.59           | August 2019 . . . . .              | 3,874,078.72            |
| July 2013 . . . . .      | 23,980,692.30           | August 2016 . . . . .    | 14,863,747.61           | September 2019 . . . .             | 3,468,884.93            |
| August 2013 . . . . .    | 23,752,282.21           | September 2016 . . . .   | 14,597,350.26           | October 2019 . . . . .             | 3,061,381.33            |
| September 2013 . . . .   | 23,522,920.42           | October 2016 . . . . .   | 14,329,842.91           | November 2019 . . . . .            | 2,651,601.76            |
| October 2013 . . . . .   | 23,292,602.95           | November 2016 . . . . .  | 14,061,220.96           | December 2019 . . . . .            | 2,239,579.19            |
| November 2013 . . . . .  | 23,061,325.82           | December 2016 . . . . .  | 13,791,479.74           | January 2020 . . . . .             | 1,825,345.77            |
| December 2013 . . . . .  | 22,829,085.04           | January 2017 . . . . .   | 13,520,614.60           | February 2020 . . . . .            | 1,408,932.83            |
| January 2014 . . . . .   | 22,595,876.59           | February 2017 . . . . .  | 13,248,620.86           | March 2020 . . . . .               | 990,370.88              |
| February 2014 . . . . .  | 22,361,696.44           | March 2017 . . . . .     | 12,975,493.81           | April 2020 . . . . .               | 569,689.68              |
| March 2014 . . . . .     | 22,126,540.54           | April 2017 . . . . .     | 12,701,228.73           | May 2020 . . . . .                 | 146,918.16              |
| April 2014 . . . . .     | 21,890,404.82           | May 2017 . . . . .       | 12,425,820.87           | June 2020 and thereafter . . . . . | 0.00                    |
| May 2014 . . . . .       | 21,653,285.20           | June 2017 . . . . .      | 12,149,265.49           |                                    |                         |
| June 2014 . . . . .      | 21,415,177.59           | July 2017 . . . . .      | 11,871,557.79           |                                    |                         |
| July 2014 . . . . .      | 21,176,077.85           | August 2017 . . . . .    | 11,592,692.98           |                                    |                         |

### Aggregate Group II Planned Balances

| <u>Distribution Date</u> | <u>Planned Balance</u> | <u>Distribution Date</u> | <u>Planned Balance</u> | <u>Distribution Date</u> | <u>Planned Balance</u> |
|--------------------------|------------------------|--------------------------|------------------------|--------------------------|------------------------|
| Initial Balance . . . .  | \$227,742,199.00       | February 2011 . . . . .  | \$197,235,547.17       | March 2012 . . . . .     | \$170,016,428.46       |
| February 2010 . . . . .  | 225,042,073.74         | March 2011 . . . . .     | 195,038,197.85         | April 2012 . . . . .     | 168,039,408.63         |
| March 2010 . . . . .     | 222,620,181.61         | April 2011 . . . . .     | 192,858,614.57         | May 2012 . . . . .       | 166,078,415.28         |
| April 2010 . . . . .     | 220,217,827.30         | May 2011 . . . . .       | 190,696,657.11         | June 2012 . . . . .      | 164,133,321.85         |
| May 2010 . . . . .       | 217,834,856.67         | June 2011 . . . . .      | 188,552,186.35         | July 2012 . . . . .      | 162,204,002.73         |
| June 2010 . . . . .      | 215,471,116.81         | July 2011 . . . . .      | 186,425,064.25         | August 2012 . . . . .    | 160,290,333.35         |
| July 2010 . . . . .      | 213,126,456.00         | August 2011 . . . . .    | 184,315,153.86         | September 2012 . . . .   | 158,392,190.06         |
| August 2010 . . . . .    | 210,800,723.72         | September 2011 . . . .   | 182,222,319.30         | October 2012 . . . . .   | 156,509,450.22         |
| September 2010 . . . .   | 208,493,770.61         | October 2011 . . . . .   | 180,146,425.76         | November 2012 . . . . .  | 154,641,992.14         |
| October 2010 . . . . .   | 206,205,448.52         | November 2011 . . . . .  | 178,087,339.48         | December 2012 . . . . .  | 152,789,695.08         |
| November 2010 . . . . .  | 203,935,610.41         | December 2011 . . . . .  | 176,044,927.76         | January 2013 . . . . .   | 150,952,439.25         |
| December 2010 . . . . .  | 201,684,110.44         | January 2012 . . . . .   | 174,019,058.93         | February 2013 . . . . .  | 149,130,105.82         |
| January 2011 . . . . .   | 199,450,803.89         | February 2012 . . . . .  | 172,009,602.37         | March 2013 . . . . .     | 147,322,576.85         |

# **Aggregate Group II (Continued)**

| <u>Distribution Date</u> | <u>Planned Balance</u> | <u>Distribution Date</u> | <u>Planned Balance</u> | <u>Distribution Date</u> | <u>Planned Balance</u> |
|--------------------------|------------------------|--------------------------|------------------------|--------------------------|------------------------|
| April 2013 . . . . .     | \$145,529,735.36       | November 2017 . . . .    | \$ 67,086,743.30       | June 2022 . . . . .      | \$ 27,583,662.21       |
| May 2013 . . . . .       | 143,751,465.28         | December 2017 . . . .    | 66,047,087.28          | July 2022 . . . . .      | 27,122,862.42          |
| June 2013 . . . . .      | 141,987,651.45         | January 2018 . . . . .   | 65,022,471.64          | August 2022 . . . . .    | 26,668,951.32          |
| July 2013 . . . . .      | 140,238,179.62         | February 2018 . . . . .  | 64,012,685.94          | September 2022 . . . .   | 26,221,830.95          |
| August 2013 . . . . .    | 138,502,936.41         | March 2018 . . . . .     | 63,017,522.64          | October 2022 . . . . .   | 25,781,404.69          |
| September 2013 . . . .   | 136,781,809.36         | April 2018 . . . . .     | 62,036,777.05          | November 2022 . . . . .  | 25,347,577.27          |
| October 2013 . . . . .   | 135,074,686.88         | May 2018 . . . . .       | 61,070,247.31          | December 2022 . . . . .  | 24,920,254.73          |
| November 2013 . . . . .  | 133,381,458.25         | June 2018 . . . . .      | 60,117,734.31          | January 2023 . . . . .   | 24,499,344.44          |
| December 2013 . . . . .  | 131,702,013.64         | July 2018 . . . . .      | 59,179,041.71          | February 2023 . . . . .  | 24,084,755.03          |
| January 2014 . . . . .   | 130,036,244.07         | August 2018 . . . . .    | 58,253,975.83          | March 2023 . . . . .     | 23,676,396.40          |
| February 2014 . . . . .  | 128,384,041.40         | September 2018 . . . .   | 57,342,345.70          | April 2023 . . . . .     | 23,274,179.71          |
| March 2014 . . . . .     | 126,745,298.35         | October 2018 . . . . .   | 56,443,962.95          | May 2023 . . . . .       | 22,878,017.35          |
| April 2014 . . . . .     | 125,119,908.50         | November 2018 . . . . .  | 55,558,641.81          | June 2023 . . . . .      | 22,487,822.94          |
| May 2014 . . . . .       | 123,507,766.25         | December 2018 . . . . .  | 54,686,199.07          | July 2023 . . . . .      | 22,103,511.27          |
| June 2014 . . . . .      | 121,908,766.81         | January 2019 . . . . .   | 53,826,454.04          | August 2023 . . . . .    | 21,724,998.34          |
| July 2014 . . . . .      | 120,322,806.25         | February 2019 . . . . .  | 52,979,228.50          | September 2023 . . . .   | 21,352,201.32          |
| August 2014 . . . . .    | 118,749,781.42         | March 2019 . . . . .     | 52,144,346.72          | October 2023 . . . . .   | 20,985,038.50          |
| September 2014 . . . .   | 117,189,590.01         | April 2019 . . . . .     | 51,321,635.37          | November 2023 . . . . .  | 20,623,429.34          |
| October 2014 . . . . .   | 115,642,130.49         | May 2019 . . . . .       | 50,510,923.50          | December 2023 . . . . .  | 20,267,294.40          |
| November 2014 . . . . .  | 114,107,302.15         | June 2019 . . . . .      | 49,712,042.53          | January 2024 . . . . .   | 19,916,555.37          |
| December 2014 . . . . .  | 112,585,005.04         | July 2019 . . . . .      | 48,924,826.20          | February 2024 . . . . .  | 19,571,134.98          |
| January 2015 . . . . .   | 111,075,140.02         | August 2019 . . . . .    | 48,149,110.53          | March 2024 . . . . .     | 19,230,957.10          |
| February 2015 . . . . .  | 109,577,608.72         | September 2019 . . . .   | 47,384,733.82          | April 2024 . . . . .     | 18,895,946.60          |
| March 2015 . . . . .     | 108,092,313.55         | October 2019 . . . . .   | 46,631,536.58          | May 2024 . . . . .       | 18,566,029.43          |
| April 2015 . . . . .     | 106,619,157.66         | November 2019 . . . . .  | 45,889,361.53          | June 2024 . . . . .      | 18,241,132.57          |
| May 2015 . . . . .       | 105,158,044.99         | December 2019 . . . . .  | 45,158,053.55          | July 2024 . . . . .      | 17,921,184.01          |
| June 2015 . . . . .      | 103,708,880.22         | January 2020 . . . . .   | 44,437,459.67          | August 2024 . . . . .    | 17,606,112.73          |
| July 2015 . . . . .      | 102,271,568.78         | February 2020 . . . . .  | 43,727,429.02          | September 2024 . . . .   | 17,295,848.72          |
| August 2015 . . . . .    | 100,846,016.85         | March 2020 . . . . .     | 43,027,812.82          | October 2024 . . . . .   | 16,990,322.94          |
| September 2015 . . . .   | 99,432,131.33          | April 2020 . . . . .     | 42,338,464.34          | November 2024 . . . . .  | 16,689,467.32          |
| October 2015 . . . . .   | 98,029,819.87          | May 2020 . . . . .       | 41,659,238.87          | December 2024 . . . . .  | 16,393,214.71          |
| November 2015 . . . . .  | 96,638,990.83          | June 2020 . . . . .      | 40,989,993.70          | January 2025 . . . . .   | 16,101,498.92          |
| December 2015 . . . . .  | 95,259,553.29          | July 2020 . . . . .      | 40,330,588.09          | February 2025 . . . . .  | 15,814,254.69          |
| January 2016 . . . . .   | 93,891,417.06          | August 2020 . . . . .    | 39,680,883.25          | March 2025 . . . . .     | 15,531,417.66          |
| February 2016 . . . . .  | 92,534,492.65          | September 2020 . . . .   | 39,040,742.30          | April 2025 . . . . .     | 15,252,924.36          |
| March 2016 . . . . .     | 91,188,691.25          | October 2020 . . . . .   | 38,410,030.24          | May 2025 . . . . .       | 14,978,712.22          |
| April 2016 . . . . .     | 89,853,924.79          | November 2020 . . . . .  | 37,788,613.95          | June 2025 . . . . .      | 14,708,719.52          |
| May 2016 . . . . .       | 88,530,105.86          | December 2020 . . . . .  | 37,176,362.16          | July 2025 . . . . .      | 14,442,885.45          |
| June 2016 . . . . .      | 87,217,147.74          | January 2021 . . . . .   | 36,573,145.38          | August 2025 . . . . .    | 14,181,149.99          |
| July 2016 . . . . .      | 85,914,964.40          | February 2021 . . . . .  | 35,978,835.93          | September 2025 . . . .   | 13,923,454.01          |
| August 2016 . . . . .    | 84,623,470.48          | March 2021 . . . . .     | 35,393,307.90          | October 2025 . . . . .   | 13,669,739.16          |
| September 2016 . . . .   | 83,342,581.29          | April 2021 . . . . .     | 34,816,437.10          | November 2025 . . . . .  | 13,419,947.95          |
| October 2016 . . . . .   | 82,072,212.82          | May 2021 . . . . .       | 34,248,101.09          | December 2025 . . . . .  | 13,174,023.67          |
| November 2016 . . . . .  | 80,816,490.91          | June 2021 . . . . .      | 33,688,179.09          | January 2026 . . . . .   | 12,931,910.39          |
| December 2016 . . . . .  | 79,578,827.22          | July 2021 . . . . .      | 33,136,552.01          | February 2026 . . . . .  | 12,693,553.00          |
| January 2017 . . . . .   | 78,358,969.89          | August 2021 . . . . .    | 32,593,102.40          | March 2026 . . . . .     | 12,458,897.12          |
| February 2017 . . . . .  | 77,156,670.48          | September 2021 . . . .   | 32,057,714.43          | April 2026 . . . . .     | 12,227,889.16          |
| March 2017 . . . . .     | 75,971,683.97          | October 2021 . . . . .   | 31,530,273.89          | May 2026 . . . . .       | 12,000,476.27          |
| April 2017 . . . . .     | 74,803,768.70          | November 2021 . . . . .  | 31,010,668.13          | June 2026 . . . . .      | 11,776,606.34          |
| May 2017 . . . . .       | 73,652,686.35          | December 2021 . . . . .  | 30,498,786.08          | July 2026 . . . . .      | 11,556,227.99          |
| June 2017 . . . . .      | 72,518,201.84          | January 2022 . . . . .   | 29,994,518.19          | August 2026 . . . . .    | 11,339,290.56          |
| July 2017 . . . . .      | 71,400,083.34          | February 2022 . . . . .  | 29,497,756.43          | September 2026 . . . .   | 11,125,744.11          |
| August 2017 . . . . .    | 70,298,102.20          | March 2022 . . . . .     | 29,008,394.29          | October 2026 . . . . .   | 10,915,539.37          |
| September 2017 . . . .   | 69,212,032.92          | April 2022 . . . . .     | 28,526,326.69          | November 2026 . . . . .  | 10,708,627.79          |
| October 2017 . . . . .   | 68,141,653.07          | May 2022 . . . . .       | 28,051,450.06          | December 2026 . . . . .  | 10,504,961.49          |



### ***Aggregate Group II (Continued)***

| <u>Distribution Date</u> | <u>Planned Balance</u> | <u>Distribution Date</u> | <u>Planned Balance</u> | <u>Distribution Date</u>                 | <u>Planned Balance</u> |
|--------------------------|------------------------|--------------------------|------------------------|--|------------------------|
| January 2027 . . . . .   | \$ 10,304,493.27       | June 2030 . . . . .      | \$ 4,337,082.59        | November 2033 . . . .                    | \$ 1,340,049.42        |
| February 2027 . . . . .  | 10,107,176.58          | July 2030 . . . . .      | 4,235,963.47           | December 2033 . . . .                    | 1,290,850.63           |
| March 2027 . . . . .     | 9,912,965.53           | August 2030 . . . . .    | 4,136,533.51           | January 2034 . . . . .                   | 1,242,553.33           |
| April 2027 . . . . .     | 9,721,814.87           | September 2030 . . .     | 4,038,767.45           | February 2034 . . . . .                  | 1,195,143.57           |
| May 2027 . . . . .       | 9,533,679.99           | October 2030 . . . . .   | 3,942,640.40           | March 2034 . . . . .                     | 1,148,607.57           |
| June 2027 . . . . .      | 9,348,516.91           | November 2030 . . . .    | 3,848,127.83           | April 2034 . . . . .                     | 1,102,931.76           |
| July 2027 . . . . .      | 9,166,282.25           | December 2030 . . . .    | 3,755,205.54           | May 2034 . . . . .                       | 1,058,102.78           |
| August 2027 . . . . .    | 8,986,933.27           | January 2031 . . . . .   | 3,663,849.69           | June 2034 . . . . .                      | 1,014,107.44           |
| September 2027 . . . .   | 8,810,427.79           | February 2031 . . . . .  | 3,574,036.77           | July 2034 . . . . .                      | 970,932.76             |
| October 2027 . . . . .   | 8,636,724.26           | March 2031 . . . . .     | 3,485,743.62           | August 2034 . . . . .                    | 928,565.94             |
| November 2027 . . . . .  | 8,465,781.71           | April 2031 . . . . .     | 3,398,947.40           | September 2034 . . . .                   | 886,994.36             |
| December 2027 . . . . .  | 8,297,559.71           | May 2031 . . . . .       | 3,313,625.58           | October 2034 . . . . .                   | 846,205.60             |
| January 2028 . . . . .   | 8,132,018.46           | June 2031 . . . . .      | 3,229,755.99           | November 2034 . . . . .                  | 806,187.40             |
| February 2028 . . . . .  | 7,969,118.65           | July 2031 . . . . .      | 3,147,316.74           | December 2034 . . . . .                  | 766,927.70             |
| March 2028 . . . . .     | 7,808,821.59           | August 2031 . . . . .    | 3,066,286.26           | January 2035 . . . . .                   | 728,414.59             |
| April 2028 . . . . .     | 7,651,089.09           | September 2031 . . . .   | 2,986,643.31           | February 2035 . . . . .                  | 690,636.36             |
| May 2028 . . . . .       | 7,495,883.51           | October 2031 . . . . .   | 2,908,366.93           | March 2035 . . . . .                     | 653,581.45             |
| June 2028 . . . . .      | 7,343,167.75           | November 2031 . . . .    | 2,831,436.46           | April 2035 . . . . .                     | 617,238.48             |
| July 2028 . . . . .      | 7,192,905.23           | December 2031 . . . . .  | 2,755,831.56           | May 2035 . . . . .                       | 581,596.23             |
| August 2028 . . . . .    | 7,045,059.87           | January 2032 . . . . .   | 2,681,532.14           | June 2035 . . . . .                      | 546,643.65             |
| September 2028 . . . .   | 6,899,596.12           | February 2032 . . . . .  | 2,608,518.44           | July 2035 . . . . .                      | 512,369.83             |
| October 2028 . . . . .   | 6,756,478.92           | March 2032 . . . . .     | 2,536,770.96           | August 2035 . . . . .                    | 478,764.06             |
| November 2028 . . . . .  | 6,615,673.71           | April 2032 . . . . .     | 2,466,270.48           | September 2035 . . . .                   | 445,815.74             |
| December 2028 . . . . .  | 6,477,146.40           | May 2032 . . . . .       | 2,396,998.06           | October 2035 . . . . .                   | 413,514.45             |
| January 2029 . . . . .   | 6,340,863.42           | June 2032 . . . . .      | 2,328,935.02           | November 2035 . . . . .                  | 381,849.94             |
| February 2029 . . . . .  | 6,206,791.64           | July 2032 . . . . .      | 2,262,062.98           | December 2035 . . . . .                  | 350,812.06             |
| March 2029 . . . . .     | 6,074,898.41           | August 2032 . . . . .    | 2,196,363.77           | January 2036 . . . . .                   | 320,390.86             |
| April 2029 . . . . .     | 5,945,151.53           | September 2032 . . . .   | 2,131,819.54           | February 2036 . . . . .                  | 290,576.50             |
| May 2029 . . . . .       | 5,817,519.29           | October 2032 . . . . .   | 2,068,412.66           | March 2036 . . . . .                     | 261,359.30             |
| June 2029 . . . . .      | 5,691,970.38           | November 2032 . . . . .  | 2,006,125.75           | April 2036 . . . . .                     | 232,729.72             |
| July 2029 . . . . .      | 5,568,473.97           | December 2032 . . . . .  | 1,944,941.70           | May 2036 . . . . .                       | 204,678.36             |
| August 2029 . . . . .    | 5,446,999.66           | January 2033 . . . . .   | 1,884,843.64           | June 2036 . . . . .                      | 177,195.96             |
| September 2029 . . . .   | 5,327,517.46           | February 2033 . . . . .  | 1,825,814.93           | July 2036 . . . . .                      | 150,273.39             |
| October 2029 . . . . .   | 5,209,997.83           | March 2033 . . . . .     | 1,767,839.19           | August 2036 . . . . .                    | 123,901.66             |
| November 2029 . . . . .  | 5,094,411.63           | April 2033 . . . . .     | 1,710,900.26           | September 2036 . . . .                   | 98,071.91              |
| December 2029 . . . . .  | 4,980,730.15           | May 2033 . . . . .       | 1,654,982.22           | October 2036 . . . . .                   | 72,775.40              |
| January 2030 . . . . .   | 4,868,925.07           | June 2033 . . . . .      | 1,600,069.37           | November 2036 . . . . .                  | 48,003.53              |
| February 2030 . . . . .  | 4,758,968.48           | July 2033 . . . . .      | 1,546,146.24           | December 2036 . . . . .                  | 23,747.84              |
| March 2030 . . . . .     | 4,650,832.87           | August 2033 . . . . .    | 1,493,197.60           | January 2037 and<br>thereafter . . . . . | 0.00                   |
| April 2030 . . . . .     | 4,544,491.12           | September 2033 . . . .   | 1,441,208.42           |  |                        |
| May 2030 . . . . .       | 4,439,916.47           | October 2033 . . . . .   | 1,390,163.89           |  |                        |

### ***Aggregate Group III 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 . . . .  | \$108,349,167.00       | October 2010 . . . . .   | \$ 98,102,980.76       | July 2011 . . . . .      | \$ 88,692,392.04       |
| February 2010 . . . . .  | 107,064,572.73         | November 2010 . . . .    | 97,023,097.14          | August 2011 . . . . .    | 87,688,594.61          |
| March 2010 . . . . .     | 105,912,348.87         | December 2010 . . . .    | 95,951,937.96          | September 2011 . . . .   | 86,692,921.07          |
| April 2010 . . . . .     | 104,769,420.19         | January 2011 . . . . .   | 94,889,434.36          | October 2011 . . . . .   | 85,705,307.27          |
| May 2010 . . . . .       | 103,635,713.37         | February 2011 . . . . .  | 93,835,518.04          | November 2011 . . . . .  | 84,725,689.59          |
| June 2010 . . . . .      | 102,511,155.66         | March 2011 . . . . .     | 92,790,121.22          | December 2011 . . . . .  | 83,754,004.90          |
| July 2010 . . . . .      | 101,395,674.88         | April 2011 . . . . .     | 91,753,176.67          | January 2012 . . . . .   | 82,790,190.54          |
| August 2010 . . . . .    | 100,289,199.41         | May 2011 . . . . .       | 90,724,617.66          | February 2012 . . . . .  | 81,834,184.38          |
| September 2010 . . . .   | 99,191,658.20          | June 2011 . . . . .      | 89,704,378.01          | March 2012 . . . . .     | 80,885,924.75          |

**Aggregate Group III (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> |
|--------------------------|------------------------|--------------------------|------------------------|--------------------------|------------------------|
| April 2012 . . . . .     | \$ 79,945,350.48       | November 2016 . . . .    | \$ 38,448,734.72       | June 2021 . . . . .      | \$ 16,027,271.44       |
| May 2012 . . . . .       | 79,012,400.86          | December 2016 . . . .    | 37,859,911.79          | July 2021 . . . . .      | 15,764,832.88          |
| June 2012 . . . . .      | 78,087,015.69          | January 2017 . . . . .   | 37,279,560.29          | August 2021 . . . . .    | 15,506,284.78          |
| July 2012 . . . . .      | 77,169,135.20          | February 2017 . . . . .  | 36,707,562.03          | September 2021 . . . .   | 15,251,572.03          |
| August 2012 . . . . .    | 76,258,700.13          | March 2017 . . . . .     | 36,143,800.45          | October 2021 . . . . .   | 15,000,640.31          |
| September 2012 . . . .   | 75,355,651.66          | April 2017 . . . . .     | 35,588,160.58          | November 2021 . . . . .  | 14,753,436.00          |
| October 2012 . . . . .   | 74,459,931.43          | May 2017 . . . . .       | 35,040,529.02          | December 2021 . . . . .  | 14,509,906.28          |
| November 2012 . . . . .  | 73,571,481.56          | June 2017 . . . . .      | 34,500,793.95          | January 2022 . . . . .   | 14,269,999.03          |
| December 2012 . . . . .  | 72,690,244.59          | July 2017 . . . . .      | 33,968,845.07          | February 2022 . . . . .  | 14,033,662.84          |
| January 2013 . . . . .   | 71,816,163.55          | August 2017 . . . . .    | 33,444,573.59          | March 2022 . . . . .     | 13,800,847.05          |
| February 2013 . . . . .  | 70,949,181.88          | September 2017 . . . .   | 32,927,872.23          | April 2022 . . . . .     | 13,571,501.66          |
| March 2013 . . . . .     | 70,089,243.50          | October 2017 . . . . .   | 32,418,635.18          | May 2022 . . . . .       | 13,345,577.40          |
| April 2013 . . . . .     | 69,236,292.73          | November 2017 . . . . .  | 31,916,758.08          | June 2022 . . . . .      | 13,123,025.66          |
| May 2013 . . . . .       | 68,390,274.37          | December 2017 . . . . .  | 31,422,138.00          | July 2022 . . . . .      | 12,903,798.50          |
| June 2013 . . . . .      | 67,551,133.62          | January 2018 . . . . .   | 30,934,673.44          | August 2022 . . . . .    | 12,687,848.67          |
| July 2013 . . . . .      | 66,718,816.12          | February 2018 . . . . .  | 30,454,264.27          | September 2022 . . . .   | 12,475,129.55          |
| August 2013 . . . . .    | 65,893,267.94          | March 2018 . . . . .     | 29,980,811.76          | October 2022 . . . . .   | 12,265,595.18          |
| September 2013 . . . .   | 65,074,435.58          | April 2018 . . . . .     | 29,514,218.54          | November 2022 . . . . .  | 12,059,200.23          |
| October 2013 . . . . .   | 64,262,265.94          | May 2018 . . . . .       | 29,054,388.55          | December 2022 . . . . .  | 11,855,900.00          |
| November 2013 . . . . .  | 63,456,706.35          | June 2018 . . . . .      | 28,601,227.07          | January 2023 . . . . .   | 11,655,650.42          |
| December 2013 . . . . .  | 62,657,704.56          | July 2018 . . . . .      | 28,154,640.70          | February 2023 . . . . .  | 11,458,408.02          |
| January 2014 . . . . .   | 61,865,208.71          | August 2018 . . . . .    | 27,714,537.30          | March 2023 . . . . .     | 11,264,129.94          |
| February 2014 . . . . .  | 61,079,167.37          | September 2018 . . . .   | 27,280,826.00          | April 2023 . . . . .     | 11,072,773.91          |
| March 2014 . . . . .     | 60,299,529.49          | October 2018 . . . . .   | 26,853,417.18          | May 2023 . . . . .       | 10,884,298.24          |
| April 2014 . . . . .     | 59,526,244.45          | November 2018 . . . . .  | 26,432,222.48          | June 2023 . . . . .      | 10,698,661.85          |
| May 2014 . . . . .       | 58,759,261.99          | December 2018 . . . . .  | 26,017,154.71          | July 2023 . . . . .      | 10,515,824.20          |
| June 2014 . . . . .      | 57,998,532.28          | January 2019 . . . . .   | 25,608,127.93          | August 2023 . . . . .    | 10,335,745.32          |
| July 2014 . . . . .      | 57,244,005.85          | February 2019 . . . . .  | 25,205,057.35          | September 2023 . . . .   | 10,158,385.80          |
| August 2014 . . . . .    | 56,495,633.65          | March 2019 . . . . .     | 24,807,859.35          | October 2023 . . . . .   | 9,983,706.77           |
| September 2014 . . . .   | 55,753,367.00          | April 2019 . . . . .     | 24,416,451.47          | November 2023 . . . . .  | 9,811,669.92           |
| October 2014 . . . . .   | 55,017,157.58          | May 2019 . . . . .       | 24,030,752.40          | December 2023 . . . . .  | 9,642,237.44           |
| November 2014 . . . . .  | 54,286,957.50          | June 2019 . . . . .      | 23,650,681.91          | January 2024 . . . . .   | 9,475,372.09           |
| December 2014 . . . . .  | 53,562,719.19          | July 2019 . . . . .      | 23,276,160.92          | February 2024 . . . . .  | 9,311,037.11           |
| January 2015 . . . . .   | 52,844,395.50          | August 2019 . . . . .    | 22,907,111.41          | March 2024 . . . . .     | 9,149,196.26           |
| February 2015 . . . . .  | 52,131,939.61          | September 2019 . . . .   | 22,543,456.45          | April 2024 . . . . .     | 8,989,813.81           |
| March 2015 . . . . .     | 51,425,305.11          | October 2019 . . . . .   | 22,185,120.16          | May 2024 . . . . .       | 8,832,854.54           |
| April 2015 . . . . .     | 50,724,445.92          | November 2019 . . . . .  | 21,832,027.72          | June 2024 . . . . .      | 8,678,283.69           |
| May 2015 . . . . .       | 50,029,316.33          | December 2019 . . . . .  | 21,484,105.33          | July 2024 . . . . .      | 8,526,067.01           |
| June 2015 . . . . .      | 49,339,870.99          | January 2020 . . . . .   | 21,141,280.21          | August 2024 . . . . .    | 8,376,170.72           |
| July 2015 . . . . .      | 48,656,064.92          | February 2020 . . . . .  | 20,803,480.58          | September 2024 . . . .   | 8,228,561.51           |
| August 2015 . . . . .    | 47,977,853.48          | March 2020 . . . . .     | 20,470,635.67          | October 2024 . . . . .   | 8,083,206.53           |
| September 2015 . . . .   | 47,305,192.38          | April 2020 . . . . .     | 20,142,675.65          | November 2024 . . . . .  | 7,940,073.38           |
| October 2015 . . . . .   | 46,638,037.67          | May 2020 . . . . .       | 19,819,531.70          | December 2024 . . . . .  | 7,799,130.14           |
| November 2015 . . . . .  | 45,976,345.77          | June 2020 . . . . .      | 19,501,135.91          | January 2025 . . . . .   | 7,660,345.31           |
| December 2015 . . . . .  | 45,320,073.42          | July 2020 . . . . .      | 19,187,421.33          | February 2025 . . . . .  | 7,523,687.84           |
| January 2016 . . . . .   | 44,669,177.71          | August 2020 . . . . .    | 18,878,321.93          | March 2025 . . . . .     | 7,389,127.11           |
| February 2016 . . . . .  | 44,023,616.05          | September 2020 . . . .   | 18,573,772.57          | April 2025 . . . . .     | 7,256,632.92           |
| March 2016 . . . . .     | 43,383,346.21          | October 2020 . . . . .   | 18,273,709.05          | May 2025 . . . . .       | 7,126,175.51           |
| April 2016 . . . . .     | 42,748,326.28          | November 2020 . . . . .  | 17,978,068.03          | June 2025 . . . . .      | 6,997,725.52           |
| May 2016 . . . . .       | 42,118,514.68          | December 2020 . . . . .  | 17,686,787.04          | July 2025 . . . . .      | 6,871,254.01           |
| June 2016 . . . . .      | 41,493,870.15          | January 2021 . . . . .   | 17,399,804.49          | August 2025 . . . . .    | 6,746,732.42           |
| July 2016 . . . . .      | 40,874,351.76          | February 2021 . . . . .  | 17,117,059.64          | September 2025 . . . .   | 6,624,132.64           |
| August 2016 . . . . .    | 40,259,918.90          | March 2021 . . . . .     | 16,838,492.58          | October 2025 . . . . .   | 6,503,426.89           |
| September 2016 . . . .   | 39,650,531.28          | April 2021 . . . . .     | 16,564,044.24          | November 2025 . . . . .  | 6,384,587.83           |
| October 2016 . . . . .   | 39,046,148.92          | May 2021 . . . . .       | 16,293,656.34          | December 2025 . . . . .  | 6,267,588.47           |

**Aggregate Group III (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> |
|--------------------------|------------------------|--------------------------|------------------------|--|------------------------|
| January 2026 . . . . .   | \$ 6,152,402.21        | October 2029 . . . . .   | \$ 2,478,674.63        | July 2033 . . . . .                      | \$ 735,584.10          |
| February 2026 . . . . .  | 6,039,002.82           | November 2029 . . . . .  | 2,423,684.08           | August 2033 . . . . .                    | 710,393.60             |
| March 2026 . . . . .     | 5,927,364.45           | December 2029 . . . . .  | 2,369,599.71           | September 2033 . . . . .                 | 685,659.56             |
| April 2026 . . . . .     | 5,817,461.58           | January 2030 . . . . .   | 2,316,408.04           | October 2033 . . . . .                   | 661,374.94             |
| May 2026 . . . . .       | 5,709,269.09           | February 2030 . . . . .  | 2,264,095.80           | November 2033 . . . . .                  | 637,532.80             |
| June 2026 . . . . .      | 5,602,762.16           | March 2030 . . . . .     | 2,212,649.89           | December 2033 . . . . .                  | 614,126.30             |
| July 2026 . . . . .      | 5,497,916.37           | April 2030 . . . . .     | 2,162,057.42           | January 2034 . . . . .                   | 591,148.68             |
| August 2026 . . . . .    | 5,394,707.62           | May 2030 . . . . .       | 2,112,305.66           | February 2034 . . . . .                  | 568,593.32             |
| September 2026 . . . . . | 5,293,112.12           | June 2030 . . . . .      | 2,063,382.07           | March 2034 . . . . .                     | 546,453.65             |
| October 2026 . . . . .   | 5,193,106.46           | July 2030 . . . . .      | 2,015,274.29           | April 2034 . . . . .                     | 524,723.22             |
| November 2026 . . . . .  | 5,094,667.54           | August 2030 . . . . .    | 1,967,970.13           | May 2034 . . . . .                       | 503,395.67             |
| December 2026 . . . . .  | 4,997,772.57           | September 2030 . . . . . | 1,921,457.57           | June 2034 . . . . .                      | 482,464.73             |
| January 2027 . . . . .   | 4,902,399.10           | October 2030 . . . . .   | 1,875,724.79           | July 2034 . . . . .                      | 461,924.22             |
| February 2027 . . . . .  | 4,808,524.97           | November 2030 . . . . .  | 1,830,760.09           | August 2034 . . . . .                    | 441,768.06             |
| March 2027 . . . . .     | 4,716,128.37           | December 2030 . . . . .  | 1,786,551.98           | September 2034 . . . . .                 | 421,990.23             |
| April 2027 . . . . .     | 4,625,187.76           | January 2031 . . . . .   | 1,743,089.10           | October 2034 . . . . .                   | 402,584.83             |
| May 2027 . . . . .       | 4,535,681.91           | February 2031 . . . . .  | 1,700,360.29           | November 2034 . . . . .                  | 383,546.03             |
| June 2027 . . . . .      | 4,447,589.91           | March 2031 . . . . .     | 1,658,354.51           | December 2034 . . . . .                  | 364,868.08             |
| July 2027 . . . . .      | 4,360,891.12           | April 2031 . . . . .     | 1,617,060.89           | January 2035 . . . . .                   | 346,545.34             |
| August 2027 . . . . .    | 4,275,565.20           | May 2031 . . . . .       | 1,576,468.73           | February 2035 . . . . .                  | 328,572.21             |
| September 2027 . . . . . | 4,191,592.09           | June 2031 . . . . .      | 1,536,567.47           | March 2035 . . . . .                     | 310,943.20             |
| October 2027 . . . . .   | 4,108,952.01           | July 2031 . . . . .      | 1,497,346.70           | April 2035 . . . . .                     | 293,652.90             |
| November 2027 . . . . .  | 4,027,625.48           | August 2031 . . . . .    | 1,458,796.16           | May 2035 . . . . .                       | 276,695.98             |
| December 2027 . . . . .  | 3,947,593.26           | September 2031 . . . . . | 1,420,905.74           | June 2035 . . . . .                      | 260,067.16             |
| January 2028 . . . . .   | 3,868,836.41           | October 2031 . . . . .   | 1,383,665.47           | July 2035 . . . . .                      | 243,761.27             |
| February 2028 . . . . .  | 3,791,336.25           | November 2031 . . . . .  | 1,347,065.53           | August 2035 . . . . .                    | 227,773.20             |
| March 2028 . . . . .     | 3,715,074.35           | December 2031 . . . . .  | 1,311,096.22           | September 2035 . . . . .                 | 212,097.92             |
| April 2028 . . . . .     | 3,640,032.54           | January 2032 . . . . .   | 1,275,748.01           | October 2035 . . . . .                   | 196,730.47             |
| May 2028 . . . . .       | 3,566,192.93           | February 2032 . . . . .  | 1,241,011.48           | November 2035 . . . . .                  | 181,665.96             |
| June 2028 . . . . .      | 3,493,537.86           | March 2032 . . . . .     | 1,206,877.36           | December 2035 . . . . .                  | 166,899.58             |
| July 2028 . . . . .      | 3,422,049.93           | April 2032 . . . . .     | 1,173,336.51           | January 2036 . . . . .                   | 152,426.58             |
| August 2028 . . . . .    | 3,351,711.97           | May 2032 . . . . .       | 1,140,379.90           | February 2036 . . . . .                  | 138,242.29             |
| September 2028 . . . . . | 3,282,507.07           | June 2032 . . . . .      | 1,107,998.67           | March 2036 . . . . .                     | 124,342.11             |
| October 2028 . . . . .   | 3,214,418.55           | July 2032 . . . . .      | 1,076,184.05           | April 2036 . . . . .                     | 110,721.48             |
| November 2028 . . . . .  | 3,147,429.96           | August 2032 . . . . .    | 1,044,927.42           | May 2036 . . . . .                       | 97,375.95              |
| December 2028 . . . . .  | 3,081,525.10           | September 2032 . . . . . | 1,014,220.27           | June 2036 . . . . .                      | 84,301.10              |
| January 2029 . . . . .   | 3,016,687.99           | October 2032 . . . . .   | 984,054.22             | July 2036 . . . . .                      | 71,492.59              |
| February 2029 . . . . .  | 2,952,902.85           | November 2032 . . . . .  | 954,421.00             | August 2036 . . . . .                    | 58,946.14              |
| March 2029 . . . . .     | 2,890,154.18           | December 2032 . . . . .  | 925,312.47             | September 2036 . . . . .                 | 46,657.54              |
| April 2029 . . . . .     | 2,828,426.64           | January 2033 . . . . .   | 896,720.60             | October 2036 . . . . .                   | 34,622.64              |
| May 2029 . . . . .       | 2,767,705.14           | February 2033 . . . . .  | 868,637.48             | November 2036 . . . . .                  | 22,837.34              |
| June 2029 . . . . .      | 2,707,974.80           | March 2033 . . . . .     | 841,055.32             | December 2036 . . . . .                  | 11,297.60              |
| July 2029 . . . . .      | 2,649,220.94           | April 2033 . . . . .     | 813,966.41             | January 2037 and<br>thereafter . . . . . | 0.00                   |
| August 2029 . . . . .    | 2,591,429.10           | May 2033 . . . . .       | 787,363.21             |  |                        |
| September 2029 . . . . . | 2,534,585.01           | June 2033 . . . . .      | 761,238.22             |  |                        |



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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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**\$1,409,980,043**



**Guaranteed REMIC  
Pass-Through Certificates  
Fannie Mae REMIC Trust 2010-2**

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**PROSPECTUS SUPPLEMENT**

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**Goldman Sachs & Co.**

**January 25, 2010**

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