

\$405,604,504



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2010-4**

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own Fannie Mae MBS.

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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
QC(2)	1	\$ 22,128,000	PAC/AD	3.00%	FIX	31398GS26	February 2040
QI(2)	1	5,106,461(3)	NTL	6.50	FIX/IO	31398GS34	February 2040
QB	1	100,000	PAC/AD	4.50	FIX	31398GS42	February 2040
CZ	1	3,141,000	SUP	4.50	FIX/Z	31398GS59	November 2039
CA	1	807,928	SUP	4.50	FIX	31398GS67	February 2040
BF	1	4,000,000	PT	(4)	FLT	31398GS75	February 2040
AF	1	100,707,712	PT	(4)	FLT	31398GS83	February 2040
AS	1	104,707,712(3)	NTL	(4)	INV/IO	31398GS91	February 2040
FH	2	96,000,000	PT	(4)	FLT	31398GT25	February 2040
SH	2	96,000,000(3)	NTL	(4)	INV/IO	31398GT33	February 2040
PU(2)	2	35,862,430	PAC	3.00	FIX	31398GT41	February 2040
IP(2)	2	8,965,607(3)	NTL	6.00	FIX/IO	31398GT58	February 2040
PM	2	50,000	PAC	4.50	FIX	31398GT66	February 2040
MA	2	1,655,563	PAC/AD	4.50	FIX	31398GT74	February 2040
MZ	2	2,500,000	SUP	4.50	FIX/Z	31398GT82	March 2035
FL	2	16,564,851	SUP/AD	(4)	FLT	31398GT90	February 2040
SL	2	7,362,156	SUP/AD	(4)	INV	31398GU23	February 2040
ZA	2	5,000	SUP	4.50	FIX/Z	31398GU31	February 2040
GA	3	50,000,000	SEQ	5.00	FIX	31398GU49	October 2037
GU(2)	3	3,507,000	SEQ/AD	5.00	FIX	31398GU56	February 2021
GV(2)	3	2,789,000	SEQ/AD	5.00	FIX	31398GU64	November 2026
GZ(2)	3	4,836,392	SEQ	5.00	FIX/Z	31398GU72	February 2040
BA	4	8,930,246	SEQ	4.00	FIX	31398GU80	February 2040
BM	4	1,000	SEQ	4.00	FIX	31398GU98	February 2040
FK	4	44,656,226	PT	(4)	FLT	31398GV22	February 2040
SK	4	44,656,226(3)	NTL	(4)	INV/IO	31398GV30	February 2040
R		0	NPR	0	NPR	31398GV48	February 2040
RL		0	NPR	0	NPR	31398GV55	February 2040

- (1) See "Description of the Certificates—Class Definitions and Abbreviations" in the REMIC prospectus.
(2) Exchangeable classes.
(3) Notional balances. These classes are interest only classes. See page S-8 for a description of how their notional balances are calculated.
(4) Based on LIBOR.

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 QE, QH, QA, PV, PW, PL and GB 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.

Carefully consider the risk factors on page S-9 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.

Nomura

January 22, 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”); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading “Incorporation by Reference” in the REMIC Prospectus.

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

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

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

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

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

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

Nomura Securities International, Inc.
Prospectus Department
2 World Financial Center, Building B
New York, New York 10281
(telephone 1-212-667-1120).

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 MBS
4	Group 4 MBS

Group 1, Group 2, Group 3 and Group 4

Characteristics of the MBS

	<u>Approximate Principal Balance</u>	<u>Pass- Through Rate</u>	<u>Range of Weighted Average Coupons or WACs (annual percentages)</u>	<u>Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)</u>
Group 1 MBS*	\$130,884,640	6.50%	6.75% to 9.00%	241 to 360
Group 2 MBS	\$160,000,000	6.00%	6.25% to 8.50%	241 to 360
Group 3 MBS	\$ 61,132,392	5.00%	5.25% to 7.50%	241 to 360
Group 4 MBS	\$ 53,587,472	6.50%	6.75% to 9.00%	42 to 360

* As further described in this prospectus supplement, the mortgage loans underlying the Group 1 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 Balance</u>	<u>Original Term to Maturity (in months)</u>	<u>Remaining Term to Maturity (in months)</u>	<u>Loan Age (in months)</u>	<u>Interest Rate</u>	<u>Remaining Term to Expiration of Interest Only Period (in months)</u>
Group 1 MBS	\$130,884,640	360	326	34	7.300%	86
Group 2 MBS	\$160,000,000	360	332	24	6.540%	N/A
Group 3 MBS	\$ 61,132,392	360	357	3	5.500%	N/A
Group 4 MBS	\$ 53,587,472	360	260	88	6.984%	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 MBS will differ from those shown above, perhaps significantly.

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:

Fed Book-Entry

All classes other than the R and RL Classes

Physical

R and RL Classes

Exchanging Certificates Through Combination and Recombination

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

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

Interest Rates

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

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

<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>
BF	0.985%	7.0000%	0.75%	LIBOR + 75 basis points
AF	0.985%	7.0000%	0.75%	LIBOR + 75 basis points
AS	6.015%	6.2500%	0.00%	6.25% – LIBOR
FH	0.980%	7.0000%	0.75%	LIBOR + 75 basis points
SH	6.020%	6.2500%	0.00%	6.25% – LIBOR
FL	1.580%	6.5000%	1.35%	LIBOR + 135 basis points
SL	11.070%	11.5875%	0.00%	11.5875% – (2.25 × LIBOR)
FK	1.000%	7.0000%	0.77%	LIBOR + 77 basis points
SK	6.000%	6.2300%	0.00%	6.23% – 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:

QI	23.0769206435%	of the QC Class
AS	100%	of the <i>sum</i> of the AF and BF Classes
SH	100%	of the FH Class
IP	24.9999986058%	of the PU Class
SK	100%	of the FK 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)*

Group 1 Classes	PSA Prepayment Assumption							
	0%	100%	350%	400%	500%	800%	1200%	1500%
QC, QI, QE, QH and QA. . .	18.1	7.5	3.1	3.1	3.1	1.8	0.9	0.5
QB.	25.4	17.3	17.2	17.2	17.2	10.0	5.2	2.9
CZ.	27.7	20.3	8.2	4.4	0.7	0.2	0.1	0.1
CA.	29.9	26.3	16.6	14.0	2.2	0.4	0.2	0.1
BF, AF and AS.	22.9	11.1	4.2	3.6	2.8	1.6	0.8	0.5

Group 2 Classes	PSA Prepayment Assumption							
	0%	100%	141%	155%	300%	400%	800%	1200%
FH and SH.	20.8	10.2	8.4	7.9	4.6	3.5	1.6	0.9
PU, IP, PV, PW and PL.	15.7	4.7	3.8	3.8	3.8	3.8	2.3	1.3
PM.	24.0	20.5	20.5	20.5	20.5	20.5	12.1	6.4
MA.	6.2	6.0	4.5	1.9	1.9	1.9	1.0	0.6
MZ.	24.5	10.5	7.2	6.2	0.3	0.2	0.1	0.1
FL and SL.	27.7	18.4	15.5	14.6	6.5	3.4	0.6	0.3
ZA.	30.0	27.7	27.7	27.7	27.3	25.8	1.2	0.6

Group 3 Classes	PSA Prepayment Assumption							
	0%	100%	300%	500%	806%	1200%	1800%	2500%
GA.	18.3	8.2	3.8	2.6	1.9	1.4	1.1	0.8
GU.	6.0	6.0	5.8	4.6	3.3	2.4	1.8	1.3
GV.	14.0	14.0	9.7	6.5	4.2	2.9	2.0	1.4
GZ.	28.9	23.8	14.4	9.5	6.0	3.9	2.1	1.4
GB.	28.9	23.8	13.0	8.2	5.1	3.3	2.0	1.4

Group 4 Classes	PSA Prepayment Assumption						
	0%	100%	337%	500%	800%	1200%	
BA.		21.1	8.6	3.9	2.6	1.5	0.8
BM.		30.0	21.7	21.6	20.7	14.4	7.8
FK and SK.		21.1	8.7	3.9	2.6	1.5	0.8

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

ADDITIONAL RISK FACTOR

“Jumbo-conforming” and “high-balance” mortgage loans, which have original principal balances that exceed our traditional conforming loan limits, may prepay at different rates than conforming balance mortgage loans generally. The pools underlying the Group 3 MBS have been designated as pools that include “jumbo-conforming” or “high-balance” mortgage loans. There is limited historical performance data regarding prepayment rates for jumbo-conforming and high-balance mortgage loans. If prevailing mortgage rates decline, borrowers with jumbo-conforming and high-balance mortgage loans may be more likely to refinance their mortgage loans than borrowers with conforming balance loans. This is because a relatively small reduction in the interest rate of a jumbo-conforming and high-balance mortgage loan can have a greater impact on the borrower’s monthly payment than a similar interest rate change for a conforming balance loan.

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

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

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

As a result of these factors, the Group 3 Classes may receive payments of principal more quickly or more slowly than expected, and the weighted average lives and yields of those Classes may be affected, perhaps significantly.

DESCRIPTION OF THE CERTIFICATES

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

General

Structure. We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the “Trust”) pursuant to a trust agreement dated as of August 1, 2007 and a supplement thereto dated as of 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 four groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 2 MBS,” “Group 3 MBS” and “Group 4 MBS,” and together, the “MBS”).

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

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

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

<u>REMIC Designation</u>	<u>Assets</u>	<u>Regular Interests</u>	<u>Residual Interest</u>
Lower Tier REMIC	MBS	Interests in the Lower Tier REMIC other than the RL Class (the “Lower Tier Regular Interests”)	RL
Upper Tier REMIC	Lower Tier Regular Interests	All Classes of REMIC Certificates other than the R and RL Classes	R

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

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

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

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

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

The MBS

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

In addition, the scheduled monthly payments on the Mortgage Loans underlying the Group 1 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.

Finally, the pools underlying the Group 3 MBS include “jumbo-conforming” or “high balance” mortgage loans as described further under “The Mortgage Loans—Special Feature Mortgage Loans—*Loans with Original Principal Balances that Exceed our Traditional Conforming Loan Limits*” in the MBS Prospectus dated June 1, 2009. For additional information about the pools underlying the Group 3 MBS, see the Final Data Statement for the Trust and the related prospectus supplement for each MBS. See also “Additional Risk Factor—“*Jumbo-conforming*” and “*high-balance*” mortgage loans, which have original principal balances that exceed our traditional conforming loan limits, may prepay at different rates than conforming balance mortgage loans generally” in this prospectus supplement.

For additional information, see “Summary—Group 1, Group 2, Group 3 and Group 4—Characteristics of the MBS” and “—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement and “The Mortgage Pools” and “Yield, Maturity, and Prepayment Considerations” in the MBS Prospectus.

Distributions of Interest

General. The Certificates will bear interest at the rates specified in this prospectus supplement on a 30/360 basis. Interest to be paid on each Certificate (or added to principal, in the case of the Accrual Classes) on a Distribution Date will consist of one month’s interest on the outstanding balance of that Certificate immediately prior to that Distribution Date. For a description of the Accrual Classes, see “—*Accrual Classes*” below.

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

<u>Delay Classes</u>	<u>No-Delay Classes</u>
Fixed Rate Classes	Floating Rate and Inverse Floating Rate Classes

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

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

Distributions of Principal

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

- *Group 1*

The CZ Accrual Amount to Aggregate Group I to its Planned Balance, and thereafter to CZ.

Accretion
Directed/
PAC Group
and Accrual
Class

The Group 1 Cash Flow Distribution Amount as follows:

— 20% as follows:

first, to Aggregate Group I to its Planned Balance;

second, to CZ until retired;

third, to CA until retired; and

fourth, to Aggregate Group I to zero, and

— 80% to BF and AF, pro rata, until retired.

} PAC Group

} Support
Classes

} PAC Group

} Pass-Through
Class

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

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

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

Aggregate Group I has a principal balance equal to the aggregate principal balance of the QC and QB Classes.

- *Group 2*

The MZ Accrual Amount to MA to its Planned Balance, and thereafter to MZ.

} Accretion
Directed/PAC
Class and
Accrual Class

The ZA Accrual Amount to FL and SL, pro rata, until retired, and thereafter to ZA.

} Accretion
Directed
Classes and
Accrual Class

The Group 2 Cash Flow Distribution Amount as follows:

— 60% to FH until retired, and

} Pass-Through
Class

— 40% as follows:

first, to the Aggregate Group II to its Planned Balance;

second, to MA to its Planned Balance;

third, to MZ until retired;

fourth, to FL and SL, pro rata, until retired;

fifth, to ZA until retired;

sixth, to MA until retired; and

seventh, to Aggregate Group II to zero.

} PAC Group
and Class

} Support
Classes

} PAC Class
and Group

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

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

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

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

Aggregate Group II has a principal balance equal to the aggregate principal balance of the PU and PM Classes.

- *Group 3*

The GZ Accrual Amount to GU and GV, in that order, until retired, and then to GZ.

Accretion
Directed
Classes and
Accrual Class

The Group 3 Cash Flow Distribution Amount to GA, GU, GV and GZ, in that order, until retired.

Sequential
Pay
Classes

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

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

- *Group 4*

The Group 4 Principal Distribution Amount as follows:

— 16.6666679107% to BA and BM, in that order, until retired, and

— 83.3333320893% to FK until retired.

Sequential
Pay
Classes

Pass-Through
Class

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

Structuring Assumptions

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

- the Mortgage Loans underlying the MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—Group 1, Group 2, Group 3 and Group 4—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement;
- the Mortgage Loans underlying the Group 1 MBS have the remaining term to expiration of their interest only periods specified under “Summary—Group 1, Group 2, Group 3 and Group 4—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related tables;
- the settlement date for the Certificates is 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 is PSA. For a description of PSA, see “Yield, Maturity and Prepayment Considerations—Prepayment Models” in the REMIC Prospectus. It is highly unlikely that prepayments will occur at any *constant* PSA rate or at any other *constant* rate.

Principal Balance 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 within the applicable “Structuring Ranges” specified in the chart below. The “Effective Range” for an Aggregate Group or a Class is the range of prepayment rates (measured by *constant* PSA rates) that would reduce that Aggregate Group or Class 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, those 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 applicable Aggregate Group schedule). If such separate schedules had been provided for the individual Classes included in the applicable Aggregate Group, we expect that

the effective ranges for those Classes would not be narrower than that shown below for the related Aggregate Group.

<u>Groups and Class</u>	<u>Structuring Ranges</u>	<u>Initial Effective Ranges</u>
Aggregate Group I Planned Balances	Between 350% and 500% PSA	Between 350% and 500% PSA
MA Class Planned Balances	Between 155% and 500% PSA	Between 155% and 500% PSA
Aggregate Group II Planned Balances	Between 141% and 500% PSA	Between 141% and 500% PSA

The Aggregate Groups listed above consists of the following Classes:

Aggregate Group I	QC and QB
Aggregate Group II	PU and PM

See “—Decrement Tables” below for the percentages of original principal balances of the individual Classes included in each Aggregate Group 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 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 Group or Class to its scheduled balance 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, an Aggregate Group or a Class might not be reduced to its scheduled balance each month even if the related Mortgage Loans prepay at a *constant* PSA rate within the applicable Initial Effective Range. This is so particularly if the rates fall at the lower or higher end of the range.
- 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 supporting Classes are retired, the Aggregate Group or Class receiving the benefit of that support, if still outstanding, may no longer have an Effective Range and will be much more sensitive to prepayments of the related Mortgage Loans.

Yield Tables

General. The tables below illustrate the sensitivity of the pre-tax corporate bond equivalent yields to maturity of the applicable Classes to various constant percentages of PSA and, where specified, to changes in the Index. **The tables below are provided for illustrative purposes only and are not intended as a forecast or prediction of the actual yields on the applicable Classes.** We calculated the yields set forth in the tables by

- determining the monthly discount rates that, when applied to the assumed streams of cash flows to be paid on the applicable Classes, would cause the discounted present values of the assumed streams of cash flows to equal the assumed aggregate purchase prices of those Classes, and
- converting the monthly rates to corporate bond equivalent rates.

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

We cannot assure you that

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

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

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

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

<u>Class</u>	<u>% PSA</u>
QI	876%
IP	880%

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

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

<u>Class</u>	<u>Price*</u>
QI	9.625%
IP	12.000%

* 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 QI Class to Prepayments

	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>350%</u>	<u>400%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>	<u>1500%</u>
Pre-Tax Yields to Maturity . . .	68.2%	63.2%	36.8%	36.8%	36.8%	9.1%	(47.5)%	*

Sensitivity of the IP Class to Prepayments

	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>141%</u>	<u>155%</u>	<u>300%</u>	<u>400%</u>	<u>800%</u>	<u>1200%</u>
Pre-Tax Yields to Maturity . . .	42.8%	34.3%	27.2%	27.2%	27.2%	27.2%	7.6%	(38.9)%

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 AS, SH and SK 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 rate for the Inverse Floating Rate Classes for the initial Interest Accrual Period are the rates listed in the table under “Summary—Interest Rate” in this prospectus supplement and for each following Interest Accrual Period will be based on the specified levels of the Index, and

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

<u>Class</u>	<u>Price*</u>
AS	10.00%
SH	10.75%
SL	94.50%
SK	10.50%

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

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

**Sensitivity of the AS 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>350%</u>	<u>400%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>	<u>1500%</u>
0.120%	65.7%	61.7%	40.8%	36.4%	27.3%	(2.8)%	(53.3)%	*
0.235%	64.3%	60.3%	39.5%	35.1%	26.0%	(3.9)%	(54.1)%	*
2.235%	40.6%	36.9%	17.8%	13.7%	5.4%	(22.2)%	(68.3)%	*
4.235%	17.5%	14.2%	(3.4)%	(7.1)%	(14.7)%	(39.9)%	(82.4)%	*
6.250%	*	*	*	*	*	*	*	*

**Sensitivity of the SH 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>141%</u>	<u>155%</u>	<u>300%</u>	<u>400%</u>	<u>800%</u>	<u>1200%</u>
0.12%	58.6%	54.8%	51.6%	50.5%	39.0%	30.7%	(6.5)%	(53.8)%
0.23%	57.3%	53.6%	50.4%	49.4%	37.8%	29.6%	(7.5)%	(54.6)%
2.23%	35.6%	32.1%	29.2%	28.2%	17.4%	9.7%	(24.8)%	(68.8)%
4.23%	14.5%	11.2%	8.5%	7.6%	(2.4)%	(9.6)%	(41.6)%	(83.0)%
6.25%	*	*	*	*	*	*	*	*

**Sensitivity of the SL 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>141%</u>	<u>155%</u>	<u>300%</u>	<u>400%</u>	<u>800%</u>	<u>1200%</u>
0.12%	12.3%	12.4%	12.4%	12.5%	13.2%	14.2%	22.0%	31.2%
0.23%	12.1%	12.1%	12.2%	12.2%	12.9%	13.9%	21.8%	31.0%
2.23%	7.2%	7.3%	7.3%	7.4%	8.0%	9.0%	17.4%	26.9%
4.23%	2.4%	2.5%	2.6%	2.6%	3.2%	4.2%	13.0%	22.9%
5.15%	0.3%	0.4%	0.4%	0.4%	1.0%	2.0%	11.0%	21.1%

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

LIBOR	PSA Prepayment Assumption					
	50%	100%	337%	500%	800%	1200%
0.12%	58.8%	55.0%	35.7%	21.4%	(8.0)%	(57.2)%
0.23%	57.6%	53.7%	34.5%	20.3%	(9.0)%	(58.0)%
2.23%	35.3%	31.7%	14.0%	0.8%	(26.2)%	(71.3)%
4.23%	13.2%	9.9%	(6.4)%	(18.4)%	(43.1)%	(84.9)%
6.23%	*	*	*	*	*	*

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions, and
- the priority sequences of distributions of principal of the Classes.

See “—Distributions of Principal” above.

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

Decrement Tables

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

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

Mortgage Loans Backing Trust Assets Specified Below	Original Terms to Maturity	Remaining Terms to Maturity	Interest Rates
Group 1 MBS	360 months	360 months*	9.00%
Group 2 MBS	360 months	360 months	8.50%
Group 3 MBS	360 months	360 months	7.50%
Group 4 MBS	360 months	360 months	9.00%

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

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

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

Percent of Original Principal Balances Outstanding

Date	QC, QI†, QE, QH and QA Classes								QB Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	350%	400%	500%	800%	1200%	1500%	0%	100%	350%	400%	500%	800%	1200%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2011	99	92	75	75	75	61	33	11	100	100	100	100	100	100	100	100
January 2012	99	85	55	55	55	32	9	1	100	100	100	100	100	100	100	100
January 2013	98	78	40	40	40	16	2	0	100	100	100	100	100	100	100	26
January 2014	97	71	28	28	28	8	*	0	100	100	100	100	100	100	100	3
January 2015	96	65	19	19	19	4	0	0	100	100	100	100	100	100	45	*
January 2016	96	59	13	13	13	2	0	0	100	100	100	100	100	100	13	*
January 2017	95	53	9	9	9	1	0	0	100	100	100	100	100	100	4	*
January 2018	94	46	6	6	6	*	0	0	100	100	100	100	100	100	1	*
January 2019	93	39	4	4	4	0	0	0	100	100	100	100	100	70	*	*
January 2020	92	33	3	3	3	0	0	0	100	100	100	100	100	35	*	*
January 2021	89	27	2	2	2	0	0	0	100	100	100	100	100	18	*	0
January 2022	85	21	1	1	1	0	0	0	100	100	100	100	100	9	*	0
January 2023	81	15	1	1	1	0	0	0	100	100	100	100	100	4	*	0
January 2024	77	9	*	*	*	0	0	0	100	100	100	100	100	2	*	0
January 2025	73	4	0	0	0	0	0	0	100	100	95	95	95	1	*	0
January 2026	68	0	0	0	0	0	0	0	100	63	63	63	63	1	*	0
January 2027	63	0	0	0	0	0	0	0	100	41	41	41	41	*	*	0
January 2028	58	0	0	0	0	0	0	0	100	27	27	27	27	*	*	0
January 2029	52	0	0	0	0	0	0	0	100	17	17	17	17	*	0	0
January 2030	45	0	0	0	0	0	0	0	100	11	11	11	11	*	0	0
January 2031	38	0	0	0	0	0	0	0	100	6	6	6	6	*	0	0
January 2032	30	0	0	0	0	0	0	0	100	4	4	4	4	*	0	0
January 2033	22	0	0	0	0	0	0	0	100	2	2	2	2	*	0	0
January 2034	13	0	0	0	0	0	0	0	100	1	1	1	1	*	0	0
January 2035	4	0	0	0	0	0	0	0	100	*	*	*	*	*	0	0
January 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*	0
January 2037	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)**	18.1	7.5	3.1	3.1	3.1	1.8	0.9	0.5	25.4	17.3	17.2	17.2	17.2	10.0	5.2	2.9

* 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	CZ Class								CA Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	350%	400%	500%	800%	1200%	1500%	0%	100%	350%	400%	500%	800%	1200%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2011	105	105	100	75	25	0	0	0	100	100	100	100	100	0	0	0
January 2012	109	109	100	62	0	0	0	0	100	100	100	100	56	0	0	0
January 2013	114	114	100	55	0	0	0	0	100	100	100	100	4	0	0	0
January 2014	120	120	99	52	0	0	0	0	100	100	100	100	*	0	0	0
January 2015	125	125	91	46	0	0	0	0	100	100	100	100	*	0	0	0
January 2016	131	131	79	37	0	0	0	0	100	100	100	100	*	0	0	0
January 2017	137	137	66	28	0	0	0	0	100	100	100	100	*	0	0	0
January 2018	143	143	51	18	0	0	0	0	100	100	100	100	*	0	0	0
January 2019	150	150	38	10	0	0	0	0	100	100	100	100	*	0	0	0
January 2020	157	157	26	2	0	0	0	0	100	100	100	100	*	0	0	0
January 2021	164	164	16	0	0	0	0	0	100	100	100	85	*	0	0	0
January 2022	171	171	7	0	0	0	0	0	100	100	100	66	*	0	0	0
January 2023	179	179	*	0	0	0	0	0	100	100	100	50	*	0	0	0
January 2024	188	188	0	0	0	0	0	0	100	100	78	38	*	0	0	0
January 2025	196	196	0	0	0	0	0	0	100	100	61	29	*	0	0	0
January 2026	205	197	0	0	0	0	0	0	100	100	46	21	*	0	0	0
January 2027	215	171	0	0	0	0	0	0	100	100	35	16	*	0	0	0
January 2028	224	147	0	0	0	0	0	0	100	100	26	11	*	0	0	0
January 2029	235	124	0	0	0	0	0	0	100	100	19	8	*	0	0	0
January 2030	246	102	0	0	0	0	0	0	100	100	14	6	*	0	0	0
January 2031	257	81	0	0	0	0	0	0	100	100	10	4	*	0	0	0
January 2032	269	61	0	0	0	0	0	0	100	100	7	3	*	0	0	0
January 2033	281	43	0	0	0	0	0	0	100	100	5	2	*	0	0	0
January 2034	294	25	0	0	0	0	0	0	100	100	3	1	*	0	0	0
January 2035	307	8	0	0	0	0	0	0	100	100	2	1	*	0	0	0
January 2036	276	0	0	0	0	0	0	0	100	69	1	*	*	0	0	0
January 2037	210	0	0	0	0	0	0	0	100	10	*	*	*	0	0	0
January 2038	138	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
January 2039	60	0	0	0	0	0	0	0	100	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)**	27.7	20.3	8.2	4.4	0.7	0.2	0.1	0.1	29.9	26.3	16.6	14.0	2.2	0.4	0.2	0.1

Date	BF, AF and AS† Classes								FH and SH† Classes							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	350%	400%	500%	800%	1200%	1500%	0%	100%	141%	155%	300%	400%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2011	100	94	79	76	70	52	28	10	99	93	91	90	82	76	53	30
January 2012	100	88	62	58	49	27	8	1	98	86	82	80	66	57	27	8
January 2013	100	83	49	44	34	14	2	*	98	80	74	72	53	43	14	2
January 2014	100	78	39	33	24	7	1	*	97	74	66	64	43	32	7	1
January 2015	100	73	31	25	17	4	*	*	95	68	60	57	35	24	4	*
January 2016	100	69	24	19	12	2	*	*	94	63	53	51	28	18	2	*
January 2017	100	65	19	15	8	1	*	*	93	58	48	45	22	13	1	*
January 2018	100	60	15	11	6	1	*	0	92	53	43	40	18	10	*	*
January 2019	100	55	11	8	4	*	*	0	90	48	38	35	14	7	*	*
January 2020	100	50	9	6	3	*	*	0	89	44	34	31	11	5	*	*
January 2021	98	46	7	4	2	*	*	0	87	40	30	27	9	4	*	*
January 2022	96	41	5	3	1	*	*	0	85	37	27	24	7	3	*	*
January 2023	94	38	4	2	1	*	*	0	83	33	23	21	6	2	*	*
January 2024	91	34	3	2	1	*	*	0	81	30	21	18	4	2	*	*
January 2025	89	30	2	1	*	*	0	0	78	27	18	16	3	1	*	0
January 2026	86	27	2	1	*	*	0	0	75	24	16	13	3	1	*	0
January 2027	83	24	1	1	*	*	0	0	72	21	13	11	2	1	*	0
January 2028	79	21	1	*	*	*	0	0	69	18	11	10	2	*	*	0
January 2029	75	18	1	*	*	*	0	0	66	16	10	8	1	*	*	0
January 2030	71	15	*	*	*	*	0	0	62	14	8	7	1	*	*	0
January 2031	66	13	*	*	*	*	0	0	58	12	7	5	1	*	*	0
January 2032	61	10	*	*	*	*	0	0	53	10	5	4	*	*	*	0
January 2033	56	8	*	*	*	*	0	0	49	8	4	3	*	*	*	0
January 2034	50	6	*	*	*	*	0	0	43	6	3	2	*	*	*	0
January 2035	43	4	*	*	*	*	0	0	37	4	2	2	*	*	*	0
January 2036	36	2	*	*	*	0	0	0	31	2	1	1	*	*	0	0
January 2037	28	*	*	*	*	0	0	0	24	1	*	*	*	*	0	0
January 2038	20	0	0	0	0	0	0	0	17	0	0	0	0	0	0	0
January 2039	10	0	0	0	0	0	0	0	9	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)**	22.9	11.1	4.2	3.6	2.8	1.6	0.8	0.5	20.8	10.2	8.4	7.9	4.6	3.5	1.6	0.9

* 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.

PU, IP†, PV, PW and PL Classes									PM Class							
Date	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	141%	155%	300%	400%	800%	1200%	0%	100%	141%	155%	300%	400%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2011	99	88	83	83	83	83	83	54	100	100	100	100	100	100	100	100
January 2012	97	75	68	68	68	68	49	15	100	100	100	100	100	100	100	100
January 2013	96	64	53	53	53	53	25	4	100	100	100	100	100	100	100	100
January 2014	94	53	40	40	40	40	13	1	100	100	100	100	100	100	100	100
January 2015	92	43	28	28	28	28	6	*	100	100	100	100	100	100	100	100
January 2016	90	33	19	19	19	19	3	0	100	100	100	100	100	100	100	61
January 2017	88	24	13	13	13	13	2	0	100	100	100	100	100	100	100	17
January 2018	85	16	9	9	9	9	1	0	100	100	100	100	100	100	100	5
January 2019	83	8	6	6	6	6	*	0	100	100	100	100	100	100	100	1
January 2020	80	4	4	4	4	4	*	0	100	100	100	100	100	100	100	*
January 2021	77	3	3	3	3	3	0	0	100	100	100	100	100	100	79	*
January 2022	73	2	2	2	2	2	0	0	100	100	100	100	100	100	40	*
January 2023	69	1	1	1	1	1	0	0	100	100	100	100	100	100	20	*
January 2024	65	1	1	1	1	1	0	0	100	100	100	100	100	100	10	*
January 2025	61	*	*	*	*	*	0	0	100	100	100	100	100	100	5	*
January 2026	56	*	*	*	*	*	0	0	100	100	100	100	100	100	2	*
January 2027	51	*	*	*	*	*	0	0	100	100	100	100	100	100	1	*
January 2028	45	*	*	*	*	*	0	0	100	100	100	100	100	100	1	*
January 2029	39	0	0	0	0	0	0	0	100	77	77	77	77	77	*	*
January 2030	32	0	0	0	0	0	0	0	100	49	49	49	49	49	*	0
January 2031	25	0	0	0	0	0	0	0	100	31	31	31	31	31	*	0
January 2032	17	0	0	0	0	0	0	0	100	19	19	19	19	19	*	0
January 2033	8	0	0	0	0	0	0	0	100	11	11	11	11	11	*	0
January 2034	0	0	0	0	0	0	0	0	6	6	6	6	6	6	*	0
January 2035	0	0	0	0	0	0	0	0	3	3	3	3	3	3	*	0
January 2036	0	0	0	0	0	0	0	0	2	2	2	2	2	2	*	0
January 2037	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)**	15.7	4.7	3.8	3.8	3.8	3.8	2.3	1.3	24.0	20.5	20.5	20.5	20.5	20.5	12.1	6.4

MA Class									MZ Class							
Date	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	141%	155%	300%	400%	800%	1200%	0%	100%	141%	155%	300%	400%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2011	93	93	93	69	69	69	69	0	105	105	105	100	0	0	0	0
January 2012	86	86	86	43	43	43	0	0	109	109	109	100	0	0	0	0
January 2013	78	78	78	23	23	23	0	0	114	114	114	100	0	0	0	0
January 2014	70	70	70	8	8	8	0	0	120	120	120	100	0	0	0	0
January 2015	62	62	59	0	0	0	0	0	125	125	125	96	0	0	0	0
January 2016	53	53	5	0	0	0	0	0	131	131	131	61	0	0	0	0
January 2017	44	44	0	0	0	0	0	0	137	137	79	3	0	0	0	0
January 2018	35	35	0	0	0	0	0	0	143	143	9	0	0	0	0	0
January 2019	25	25	0	0	0	0	0	0	150	150	0	0	0	0	0	0
January 2020	14	0	0	0	0	0	0	0	157	115	0	0	0	0	0	0
January 2021	4	0	0	0	0	0	0	0	164	33	0	0	0	0	0	0
January 2022	0	0	0	0	0	0	0	0	166	0	0	0	0	0	0	0
January 2023	0	0	0	0	0	0	0	0	166	0	0	0	0	0	0	0
January 2024	0	0	0	0	0	0	0	0	166	0	0	0	0	0	0	0
January 2025	0	0	0	0	0	0	0	0	166	0	0	0	0	0	0	0
January 2026	0	0	0	0	0	0	0	0	166	0	0	0	0	0	0	0
January 2027	0	0	0	0	0	0	0	0	166	0	0	0	0	0	0	0
January 2028	0	0	0	0	0	0	0	0	166	0	0	0	0	0	0	0
January 2029	0	0	0	0	0	0	0	0	166	0	0	0	0	0	0	0
January 2030	0	0	0	0	0	0	0	0	166	0	0	0	0	0	0	0
January 2031	0	0	0	0	0	0	0	0	166	0	0	0	0	0	0	0
January 2032	0	0	0	0	0	0	0	0	166	0	0	0	0	0	0	0
January 2033	0	0	0	0	0	0	0	0	166	0	0	0	0	0	0	0
January 2034	0	0	0	0	0	0	0	0	150	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0
January 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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)**	6.2	6.0	4.5	1.9	1.9	1.9	1.0	0.6	24.5	10.5	7.2	6.2	0.3	0.2	0.1	0.1

* 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	FL and SL Classes								ZA Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	141%	155%	300%	400%	800%	1200%	0%	100%	141%	155%	300%	400%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2011	100	100	100	100	88	73	12	0	105	105	105	105	105	105	105	0
January 2012	100	100	100	100	72	48	0	0	109	109	109	109	109	109	0	0
January 2013	100	100	100	100	61	32	0	0	114	114	114	114	114	114	0	0
January 2014	100	100	100	100	54	24	0	0	120	120	120	120	120	120	0	0
January 2015	100	100	100	100	50	21	0	0	125	125	125	125	125	125	0	0
January 2016	100	100	100	100	45	18	0	0	131	131	131	131	131	131	0	0
January 2017	100	100	100	100	40	15	0	0	137	137	137	137	137	137	0	0
January 2018	100	100	100	93	34	12	0	0	143	143	143	143	143	143	0	0
January 2019	100	100	93	85	29	10	0	0	150	150	150	150	150	150	0	0
January 2020	100	100	85	77	24	8	0	0	157	157	157	157	157	157	0	0
January 2021	100	100	76	69	20	6	0	0	164	164	164	164	164	164	0	0
January 2022	100	95	68	61	16	5	0	0	171	171	171	171	171	171	0	0
January 2023	100	86	61	54	13	4	0	0	179	179	179	179	179	179	0	0
January 2024	100	78	54	47	11	3	0	0	188	188	188	188	188	188	0	0
January 2025	100	70	47	41	8	2	0	0	196	196	196	196	196	196	0	0
January 2026	100	63	41	35	7	2	0	0	205	205	205	205	205	205	0	0
January 2027	100	56	35	30	5	1	0	0	215	215	215	215	215	215	0	0
January 2028	100	49	30	26	4	1	0	0	224	224	224	224	224	224	0	0
January 2029	100	43	26	22	3	1	0	0	235	235	235	235	235	235	0	0
January 2030	100	36	21	18	2	*	0	0	246	246	246	246	246	246	0	0
January 2031	100	31	18	14	2	*	0	0	257	257	257	257	257	257	0	0
January 2032	100	25	14	12	1	*	0	0	269	269	269	269	269	269	0	0
January 2033	100	20	11	9	1	*	0	0	281	281	281	281	281	281	0	0
January 2034	100	15	8	6	1	*	0	0	294	294	294	294	294	294	0	0
January 2035	100	11	6	4	*	0	0	0	307	307	307	307	307	307	226	0
January 2036	83	7	3	3	*	0	0	0	321	321	321	321	321	321	112	0
January 2037	65	2	1	1	0	0	0	0	336	336	336	336	305	36	0	0
January 2038	45	0	0	0	0	0	0	0	352	0	0	0	0	0	0	0
January 2039	24	0	0	0	0	0	0	0	368	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)**	27.7	18.4	15.5	14.6	6.5	3.4	0.6	0.3	30.0	27.7	27.7	27.7	27.3	25.8	1.2	0.6

Date	GA Class								GU Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	300%	500%	806%	1200%	1800%	2500%	0%	100%	300%	500%	806%	1200%	1800%	2500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2011	99	96	91	87	80	70	56	37	93	93	93	93	93	93	93	93
January 2012	98	89	75	62	43	21	0	0	86	86	86	86	86	86	0	0
January 2013	96	81	57	36	11	0	0	0	78	78	78	78	78	0	0	0
January 2014	95	73	41	18	0	0	0	0	70	70	70	70	0	0	0	0
January 2015	93	66	29	5	0	0	0	0	61	61	61	61	0	0	0	0
January 2016	92	59	19	0	0	0	0	0	52	52	52	4	0	0	0	0
January 2017	90	52	11	0	0	0	0	0	42	42	42	0	0	0	0	0
January 2018	88	46	4	0	0	0	0	0	32	32	32	0	0	0	0	0
January 2019	86	41	0	0	0	0	0	0	22	22	6	0	0	0	0	0
January 2020	84	35	0	0	0	0	0	0	11	11	0	0	0	0	0	0
January 2021	81	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2022	79	26	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2023	76	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2024	73	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2025	70	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2026	66	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2027	63	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2028	59	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2029	54	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2030	50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2031	45	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2032	39	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2033	33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2034	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2035	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2036	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2037	5	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)**	18.3	8.2	3.8	2.6	1.9	1.4	1.1	0.8	6.0	6.0	5.8	4.6	3.3	2.4	1.8	1.3

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

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

Date	GV Class								GZ Class											
	PSA Prepayment Assumption								PSA Prepayment Assumption											
	0%	100%	300%	500%	806%	1200%	1800%	2500%	0%	100%	300%	500%	806%	1200%	1800%	2500%				
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100				
January 2011	100	100	100	100	100	100	100	100	105	105	105	105	105	105	105	105				
January 2012	100	100	100	100	100	100	55	0	110	110	110	110	110	110	110	0				
January 2013	100	100	100	100	100	18	0	0	116	116	116	116	116	116	0	0				
January 2014	100	100	100	100	93	0	0	0	122	122	122	122	122	35	0	0				
January 2015	100	100	100	100	0	0	0	0	128	128	128	128	89	10	0	0				
January 2016	100	100	100	100	0	0	0	0	135	135	135	135	45	3	0	0				
January 2017	100	100	100	0	0	0	0	0	142	142	142	134	23	1	0	0				
January 2018	100	100	100	0	0	0	0	0	149	149	149	92	12	*	0	0				
January 2019	100	100	100	0	0	0	0	0	157	157	157	63	6	*	0	0				
January 2020	100	100	17	0	0	0	0	0	165	165	165	43	3	*	0	0				
January 2021	99	99	0	0	0	0	0	0	173	173	139	29	1	*	0	0				
January 2022	84	84	0	0	0	0	0	0	182	182	111	20	1	*	0	0				
January 2023	67	67	0	0	0	0	0	0	191	191	88	13	*	*	0	0				
January 2024	50	50	0	0	0	0	0	0	201	201	69	9	*	*	0	0				
January 2025	33	33	0	0	0	0	0	0	211	211	54	6	*	*	0	0				
January 2026	14	14	0	0	0	0	0	0	222	222	43	4	*	*	0	0				
January 2027	0	0	0	0	0	0	0	0	230	230	33	3	*	*	0	0				
January 2028	0	0	0	0	0	0	0	0	230	230	26	2	*	0	0	0				
January 2029	0	0	0	0	0	0	0	0	230	230	20	1	*	0	0	0				
January 2030	0	0	0	0	0	0	0	0	230	201	15	1	*	0	0	0				
January 2031	0	0	0	0	0	0	0	0	230	174	11	*	*	0	0	0				
January 2032	0	0	0	0	0	0	0	0	230	148	8	*	*	0	0	0				
January 2033	0	0	0	0	0	0	0	0	230	125	6	*	*	0	0	0				
January 2034	0	0	0	0	0	0	0	0	230	102	4	*	*	0	0	0				
January 2035	0	0	0	0	0	0	0	0	230	82	3	*	*	0	0	0				
January 2036	0	0	0	0	0	0	0	0	230	62	2	*	*	0	0	0				
January 2037	0	0	0	0	0	0	0	0	230	44	1	*	*	0	0	0				
January 2038	0	0	0	0	0	0	0	0	196	27	1	*	*	0	0	0				
January 2039	0	0	0	0	0	0	0	0	102	11	*	*	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)**	14.0	14.0	9.7	6.5	4.2	2.9	2.0	1.4	28.9	23.8	14.4	9.5	6.0	3.9	2.1	1.4				
Date	GB Class								BA Class					BM Class						
	PSA Prepayment Assumption								PSA Prepayment Assumption					PSA Prepayment Assumption						
	0%	100%	300%	500%	806%	1200%	1800%	2500%	0%	100%	337%	500%	800%	1200%	0%	100%	337%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2011	100	100	100	100	100	100	100	100	99	92	78	69	51	27	100	100	100	100	100	100
January 2012	100	100	100	100	100	100	62	0	99	85	61	47	26	7	100	100	100	100	100	100
January 2013	100	100	100	100	100	55	0	0	98	78	47	32	13	2	100	100	100	100	100	100
January 2014	100	100	100	100	76	15	0	0	97	71	37	22	7	1	100	100	100	100	100	100
January 2015	100	100	100	100	39	4	0	0	96	65	28	15	3	*	100	100	100	100	100	100
January 2016	100	100	100	85	20	1	0	0	95	59	22	10	2	*	100	100	100	100	100	100
January 2017	100	100	100	58	10	*	0	0	94	53	17	7	1	0	100	100	100	100	100	99
January 2018	100	100	100	40	5	*	0	0	92	48	13	5	*	0	100	100	100	100	100	27
January 2019	100	100	95	27	3	*	0	0	91	43	10	3	*	0	100	100	100	100	100	7
January 2020	100	100	76	19	1	*	0	0	89	38	7	2	*	0	100	100	100	100	100	2
January 2021	100	100	60	13	1	*	0	0	88	34	6	1	*	0	100	100	100	100	100	*
January 2022	100	100	48	9	*	*	0	0	86	30	4	1	*	0	100	100	100	100	100	*
January 2023	100	100	38	6	*	*	0	0	84	26	3	1	*	0	100	100	100	100	100	*
January 2024	100	100	30	4	*	*	0	0	82	22	2	*	0	0	100	100	100	100	50	*
January 2025	100	100	24	3	*	*	0	0	79	19	2	*	0	0	100	100	100	100	23	*
January 2026	100	100	18	2	*	*	0	0	77	16	1	*	0	0	100	100	100	100	11	*
January 2027	100	100	14	1	*	0	0	0	74	12	1	*	0	0	100	100	100	100	5	*
January 2028	100	100	11	1	*	0	0	0	71	9	*	*	0	0	100	100	100	100	2	*
January 2029	100	100	9	1	*	0	0	0	67	7	*	*	0	0	100	100	100	100	1	*
January 2030	100	87	7	*	*	0	0	0	64	4	*	*	0	0	100	100	100	100	*	*
January 2031	100	75	5	*	*	0	0	0	59	2	*	0	0	0	100	100	100	29	*	*
January 2032	100	64	4	*	*	0	0	0	55	0	0	0	0	0	100	0	0	0	0	0
January 2033	100	54	3	*	*	0	0	0	50	0	0	0	0	0	100	0	0	0	0	0
January 2034	100	44	2	*	*	0	0	0	45	0	0	0	0	0	100	0	0	0	0	0
January 2035	100	35	1	*	*	0	0	0	39	0	0	0	0	0	100	0	0	0	0	0
January 2036	100	27	1	*	*	0	0	0	32	0	0	0	0	0	100	0	0	0	0	0
January 2037	100	19	1	*	*	0	0	0	25	0	0	0	0	0	100	0	0	0	0	0
January 2038	85	12	*	*	*	0	0	0	18	0	0	0	0	0	100	0	0	0	0	0
January 2039	44	5	*	*	0	0	0	0	9	0	0	0	0	0	100	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	0
Weighted Average Life (years)**	28.9	23.8	13.0	8.2	5.1	3.3	2.0	1.4	21.1	8.6	3.9	2.6	1.5	0.8	30.0	21.7	21.6	20.7	14.4	7.8

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

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

Date	FK and SK† Classes					
	PSA Prepayment Assumption					
	0%	100%	337%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100
January 2011	99	92	78	69	51	27
January 2012	99	85	61	47	26	8
January 2013	98	78	47	32	13	2
January 2014	97	71	37	22	7	1
January 2015	96	65	28	15	3	*
January 2016	95	59	22	10	2	*
January 2017	94	53	17	7	1	*
January 2018	92	48	13	5	*	*
January 2019	91	43	10	3	*	*
January 2020	89	38	7	2	*	*
January 2021	88	34	6	1	*	*
January 2022	86	30	4	1	*	*
January 2023	84	26	3	1	*	*
January 2024	82	22	2	*	*	0
January 2025	79	19	2	*	*	0
January 2026	77	16	1	*	*	0
January 2027	74	12	1	*	*	0
January 2028	71	9	*	*	*	0
January 2029	67	7	*	*	*	0
January 2030	64	4	*	*	*	0
January 2031	59	2	*	*	*	0
January 2032	55	0	0	0	0	0
January 2033	50	0	0	0	0	0
January 2034	45	0	0	0	0	0
January 2035	39	0	0	0	0	0
January 2036	32	0	0	0	0	0
January 2037	25	0	0	0	0	0
January 2038	18	0	0	0	0	0
January 2039	9	0	0	0	0	0
January 2040	0	0	0	0	0	0
Weighted Average						
Life (years)**	21.1	8.7	3.9	2.6	1.5	0.8

* 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 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	400% PSA
2	400% PSA
3	806% PSA
4	337% 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 Combination RCR Class (a “Combination RCR Certificate”) will represent beneficial ownership of undivided interests in one or more underlying Regular Certificates. 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. The Classes of RCR Certificates are Combination RCR Certificates. See “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of RCR Certificates” in the REMIC Prospectus for a general discussion of the federal income tax treatment of beneficial owners of RCR Certificates.

PLAN OF DISTRIBUTION

We are obligated to deliver the Certificates to Nomura Securities International, Inc. (the “Dealer”) in exchange for the MBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealer.

LEGAL MATTERS

Sidley Austin LLP will provide legal representation for Fannie Mae. Bingham McCutchen LLP will provide legal representation for the Dealer.

Available Recombinations(1)

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 1								
QC	\$22,128,000	QE	\$22,128,000	PAC/AD	3.50%	FIX	31398GV63	February 2040
QI	1,702,154(3)							
Recombination 2								
QC	22,128,000	QH	22,128,000	PAC/AD	4.00%	FIX	31398GV71	February 2040
QI	3,404,307(3)							
Recombination 3								
QC	22,128,000	QA	22,128,000	PAC/AD	4.50%	FIX	31398GV89	February 2040
QI	5,106,461(3)							
Recombination 4								
PU	35,862,430	PV	35,862,430	PAC	3.50%	FIX	31398GV97	February 2040
IP	2,988,536(3)							
Recombination 5								
PU	35,862,430	PW	35,862,430	PAC	4.00%	FIX	31398GW21	February 2040
IP	5,977,072(3)							
Recombination 6								
PU	35,862,430	PL	35,862,430	PAC	4.50%	FIX	31398GW39	February 2040
IP	8,965,607(3)							
Recombination 7								
GU	3,507,000	GB(4)	11,132,392	SEQ	5.00%	FIX	31398GW47	February 2040
GV	2,789,000							
GZ	4,836,392							

(1) REMIC Certificates and RCR Certificates in each Recombination may be exchanged only in the proportions of *original* principal balances for the related Classes shown in this Schedule 1 (disregarding any retired Classes). For example, if a particular Recombination includes two REMIC Classes and one RCR Class whose *original* principal balances shown in the schedule reflect a 1:1:2 relationship, the same 1:1:2 relationship among the *original* principal balances of those REMIC and RCR Classes must be maintained in any exchange. This is true even if, as a result of the applicable payment priority sequence, the relationship between their *current* principal balances has changed over time. Moreover, if as a result of a proposed exchange, a Certificateholder would hold a REMIC Certificate or RCR Certificate of a Class in an amount less than the applicable minimum denomination for that Class, the Certificateholder will be unable to effect the proposed exchange. See "Description of the Certificates—General—Authorized Denominations" in this prospectus supplement.

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

(3) Notional balances. These Classes are Interest Only Classes. See page S-8 for a description of how their notional balances are calculated.

(4) Principal payments on the REMIC Certificates in Recombination 7 from the GZ Accrual Amount will be paid as interest on the related RCR Certificates and thus will not reduce the principal balances of those RCR Certificates.

Principal Balance Schedules

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	\$22,228,000.00	November 2014	\$ 4,668,461.41	September 2019	\$ 781,666.96
February 2010	21,707,031.55	December 2014	4,531,726.64	October 2019	756,964.33
March 2010	21,207,746.54	January 2015	4,398,996.22	November 2019	733,027.09
April 2010	20,718,173.54	February 2015	4,270,152.88	December 2019	709,831.85
May 2010	20,238,123.64	March 2015	4,145,082.79	January 2020	687,355.91
June 2010	19,767,411.60	April 2015	4,023,675.44	February 2020	665,577.28
July 2010	19,305,855.78	May 2015	3,905,823.57	March 2020	644,474.61
August 2010	18,853,278.08	June 2015	3,791,423.05	April 2020	624,027.23
September 2010	18,409,503.85	July 2015	3,680,372.82	May 2020	604,215.07
October 2010	17,974,361.85	August 2015	3,572,574.75	June 2020	585,018.68
November 2010	17,547,684.17	September 2015	3,467,933.60	July 2020	566,419.19
December 2010	17,129,306.15	October 2015	3,366,356.92	August 2020	548,398.31
January 2011	16,719,066.37	November 2015	3,267,754.97	September 2020	530,938.30
February 2011	16,316,806.51	December 2015	3,172,040.63	October 2020	514,021.96
March 2011	15,922,371.35	January 2016	3,079,129.34	November 2020	497,632.61
April 2011	15,535,608.68	February 2016	2,988,939.00	December 2020	481,754.09
May 2011	15,156,369.26	March 2016	2,901,389.93	January 2021	466,370.71
June 2011	14,784,506.75	April 2016	2,816,404.79	February 2021	451,467.26
July 2011	14,419,877.65	May 2016	2,733,908.48	March 2021	437,029.01
August 2011	14,062,341.26	June 2016	2,653,828.12	April 2021	423,041.65
September 2011	13,711,759.62	July 2016	2,576,092.95	May 2021	409,491.33
October 2011	13,367,997.44	August 2016	2,500,634.30	June 2021	396,364.61
November 2011	13,030,922.07	September 2016	2,427,385.50	July 2021	383,648.45
December 2011	12,700,403.44	October 2016	2,356,281.83	August 2021	371,330.23
January 2012	12,376,314.01	November 2016	2,287,260.46	September 2021	359,397.68
February 2012	12,058,528.72	December 2016	2,220,260.42	October 2021	347,838.94
March 2012	11,746,924.95	January 2017	2,155,222.52	November 2021	336,642.48
April 2012	11,441,382.44	February 2017	2,092,089.28	December 2021	325,797.15
May 2012	11,141,783.30	March 2017	2,030,804.93	January 2022	315,292.10
June 2012	10,848,011.91	April 2017	1,967,665.89	February 2022	305,116.86
July 2012	10,559,954.93	May 2017	1,906,461.22	March 2022	295,261.24
August 2012	10,277,501.18	June 2017	1,847,132.30	April 2022	285,715.38
September 2012	10,000,541.68	July 2017	1,789,622.24	May 2022	276,469.70
October 2012	9,728,969.56	August 2017	1,733,875.87	June 2022	267,514.94
November 2012	9,462,680.02	September 2017	1,679,839.69	July 2022	258,842.11
December 2012	9,201,570.30	October 2017	1,627,461.79	August 2022	250,442.49
January 2013	8,945,539.65	November 2017	1,576,691.84	September 2022	242,307.63
February 2013	8,694,489.27	December 2017	1,527,481.01	October 2022	234,429.34
March 2013	8,448,322.29	January 2018	1,479,781.96	November 2022	226,799.66
April 2013	8,206,943.71	February 2018	1,433,548.77	December 2022	219,410.92
May 2013	7,970,260.39	March 2018	1,388,736.89	January 2023	212,255.63
June 2013	7,738,180.99	April 2018	1,345,303.13	February 2023	205,326.57
July 2013	7,511,547.86	May 2018	1,303,205.58	March 2023	198,616.72
August 2013	7,291,551.79	June 2018	1,262,403.61	April 2023	192,119.27
September 2013	7,077,998.43	July 2018	1,222,857.82	May 2023	185,827.65
October 2013	6,870,699.09	August 2018	1,184,529.99	June 2023	179,735.44
November 2013	6,669,470.62	September 2018	1,147,383.04	July 2023	173,836.47
December 2013	6,474,135.23	October 2018	1,111,381.04	August 2023	168,124.72
January 2014	6,284,520.35	November 2018	1,076,489.10	September 2023	162,594.38
February 2014	6,100,458.43	December 2018	1,042,673.43	October 2023	157,239.80
March 2014	5,921,786.87	January 2019	1,009,901.23	November 2023	152,055.51
April 2014	5,748,347.80	February 2019	978,140.69	December 2023	147,036.20
May 2014	5,579,987.99	March 2019	947,360.99	January 2024	142,176.75
June 2014	5,416,558.68	April 2019	917,532.20	February 2024	137,472.16
July 2014	5,257,915.48	May 2019	888,625.33	March 2024	132,917.62
August 2014	5,103,918.23	June 2019	860,612.23	April 2024	128,508.43
September 2014	4,954,430.88	July 2019	833,465.64	May 2024	124,240.06
October 2014	4,809,321.34	August 2019	807,159.10	June 2024	120,108.11

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>
July 2024	\$ 116,108.33	March 2028	\$ 24,615.07	November 2031	\$ 3,997.03
August 2024	112,236.57	April 2028	23,717.11	December 2031	3,806.83
September 2024	108,488.85	May 2028	22,849.21	January 2032	3,623.53
October 2024	104,861.26	June 2028	22,010.40	February 2032	3,446.89
November 2024	101,350.06	July 2028	21,199.73	March 2032	3,276.69
December 2024	97,951.60	August 2028	20,416.30	April 2032	3,112.71
January 2025	94,662.34	September 2028	19,659.23	May 2032	2,954.74
February 2025	91,478.86	October 2028	18,927.68	June 2032	2,802.57
March 2025	88,397.85	November 2028	18,220.80	July 2032	2,656.01
April 2025	85,416.07	December 2028	17,537.81	August 2032	2,514.87
May 2025	82,530.43	January 2029	16,877.93	September 2032	2,378.96
June 2025	79,737.89	February 2029	16,240.42	October 2032	2,248.10
July 2025	77,035.54	March 2029	15,624.54	November 2032	2,122.12
August 2025	74,420.52	April 2029	15,029.59	December 2032	2,000.85
September 2025	71,890.09	May 2029	14,454.89	January 2033	1,884.13
October 2025	69,441.60	June 2029	13,899.79	February 2033	1,771.81
November 2025	67,072.44	July 2029	13,363.64	March 2033	1,663.73
December 2025	64,780.13	August 2029	12,845.82	April 2033	1,559.74
January 2026	62,562.24	September 2029	12,345.74	May 2033	1,459.71
February 2026	60,416.42	October 2029	11,862.83	June 2033	1,363.50
March 2026	58,340.39	November 2029	11,396.50	July 2033	1,270.96
April 2026	56,331.94	December 2029	10,946.23	August 2033	1,181.99
May 2026	54,388.94	January 2030	10,511.49	September 2033	1,096.45
June 2026	52,509.32	February 2030	10,091.77	October 2033	1,014.22
July 2026	50,691.06	March 2030	9,686.57	November 2033	935.18
August 2026	48,932.23	April 2030	9,295.42	December 2033	859.23
September 2026	47,230.94	May 2030	8,917.85	January 2034	786.26
October 2026	45,585.36	June 2030	8,553.42	February 2034	716.16
November 2026	43,993.72	July 2030	8,201.69	March 2034	648.83
December 2026	42,454.31	August 2030	7,862.24	April 2034	584.17
January 2027	40,965.47	September 2030	7,534.68	May 2034	522.09
February 2027	39,525.58	October 2030	7,218.60	June 2034	462.49
March 2027	38,133.10	November 2030	6,913.62	July 2034	405.29
April 2027	36,786.51	December 2030	6,619.38	August 2034	350.41
May 2027	35,484.34	January 2031	6,335.52	September 2034	297.75
June 2027	34,225.18	February 2031	6,061.69	October 2034	247.24
July 2027	33,007.66	March 2031	5,797.56	November 2034	198.81
August 2027	31,830.44	April 2031	5,542.81	December 2034	152.37
September 2027	30,692.24	May 2031	5,297.12	January 2035	107.86
October 2027	29,591.80	June 2031	5,060.19	February 2035	65.21
November 2027	28,527.92	July 2031	4,831.73	March 2035	24.35
December 2027	27,499.42	August 2031	4,611.46	April 2035 and thereafter	0.00
January 2028	26,505.18	September 2031	4,399.09		
February 2028	25,544.08	October 2031	4,194.37		

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	\$35,912,430.00	December 2010	\$30,438,628.37	November 2011	\$25,179,546.46
February 2010	35,455,416.83	January 2011	29,942,075.30	December 2011	24,722,999.00
March 2010	34,985,251.75	February 2011	29,449,295.79	January 2012	24,269,928.76
April 2010	34,502,224.21	March 2011	28,960,261.88	February 2012	23,820,309.99
May 2010	34,006,632.31	April 2011	28,474,945.84	March 2012	23,374,117.12
June 2010	33,498,782.60	May 2011	27,993,320.15	April 2012	22,931,324.75
July 2010	32,978,989.67	June 2011	27,515,357.45	May 2012	22,491,907.69
August 2010	32,463,142.37	July 2011	27,041,030.64	June 2012	22,055,840.92
September 2010	31,951,211.47	August 2011	26,570,312.77	July 2012	21,623,099.62
October 2010	31,443,167.99	September 2011	26,103,177.10	August 2012	21,193,659.13
November 2010	30,938,983.15	October 2011	25,639,597.12	September 2012	20,767,494.99

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>
October 2012	\$20,344,582.91	October 2017	\$ 3,572,621.12	October 2022	\$ 513,599.42
November 2012	19,924,898.79	November 2017	3,460,904.66	November 2022	496,907.24
December 2012	19,508,418.70	December 2017	3,352,630.01	December 2022	480,743.51
January 2013	19,095,118.88	January 2018	3,247,692.30	January 2023	465,091.81
February 2013	18,684,975.75	February 2018	3,145,989.81	February 2023	449,936.22
March 2013	18,277,965.92	March 2018	3,047,423.90	March 2023	435,261.30
April 2013	17,874,066.13	April 2018	2,951,898.94	April 2023	421,052.10
May 2013	17,473,253.35	May 2018	2,859,322.15	May 2023	407,294.12
June 2013	17,075,504.66	June 2018	2,769,603.59	June 2023	393,973.29
July 2013	16,680,797.35	July 2018	2,682,656.01	July 2023	381,075.99
August 2013	16,289,108.85	August 2018	2,598,394.83	August 2023	368,589.02
September 2013	15,900,416.79	September 2018	2,516,738.01	September 2023	356,499.58
October 2013	15,514,698.93	October 2018	2,437,606.01	October 2023	344,795.26
November 2013	15,131,933.21	November 2018	2,360,921.67	November 2023	333,464.04
December 2013	14,752,097.73	December 2018	2,286,610.19	December 2023	322,494.26
January 2014	14,375,170.75	January 2019	2,214,599.03	January 2024	311,874.63
February 2014	14,001,130.69	February 2019	2,144,817.86	February 2024	301,594.20
March 2014	13,629,956.13	March 2019	2,077,198.44	March 2024	291,642.36
April 2014	13,261,625.82	April 2019	2,011,674.65	April 2024	282,008.83
May 2014	12,896,118.63	May 2019	1,948,182.34	May 2024	272,683.63
June 2014	12,533,413.63	June 2019	1,886,659.32	June 2024	263,657.12
July 2014	12,173,490.02	July 2019	1,827,045.28	July 2024	254,919.94
August 2014	11,816,327.15	August 2019	1,769,281.74	August 2024	246,462.99
September 2014	11,461,904.53	September 2019	1,713,312.00	September 2024	238,277.51
October 2014	11,110,201.82	October 2019	1,659,081.06	October 2024	230,354.96
November 2014	10,767,835.73	November 2019	1,606,535.63	November 2024	222,687.09
December 2014	10,435,903.89	December 2019	1,555,624.00	December 2024	215,265.90
January 2015	10,114,090.92	January 2020	1,506,296.04	January 2025	208,083.63
February 2015	9,802,090.95	February 2020	1,458,503.16	February 2025	201,132.76
March 2015	9,499,607.26	March 2020	1,412,198.22	March 2025	194,406.02
April 2015	9,206,352.08	April 2020	1,367,335.54	April 2025	187,896.34
May 2015	8,922,046.26	May 2020	1,323,870.81	May 2025	181,596.90
June 2015	8,646,419.04	June 2020	1,281,761.06	June 2025	175,501.05
July 2015	8,379,207.81	July 2020	1,240,964.65	July 2025	169,602.39
August 2015	8,120,157.84	August 2020	1,201,441.19	August 2025	163,894.68
September 2015	7,869,022.08	September 2020	1,163,151.53	September 2025	158,371.90
October 2015	7,625,560.88	October 2020	1,126,057.71	October 2025	153,028.21
November 2015	7,389,541.80	November 2020	1,090,122.91	November 2025	147,857.95
December 2015	7,160,739.43	December 2020	1,055,311.44	December 2025	142,855.62
January 2016	6,938,935.08	January 2021	1,021,588.72	January 2026	138,015.92
February 2016	6,723,916.70	February 2021	988,921.18	February 2026	133,333.70
March 2016	6,515,478.58	March 2021	957,276.31	March 2026	128,803.96
April 2016	6,313,421.21	April 2021	926,622.58	April 2026	124,421.88
May 2016	6,117,551.10	May 2021	896,929.41	May 2026	120,182.76
June 2016	5,927,680.57	June 2021	868,167.16	June 2026	116,082.08
July 2016	5,743,627.61	July 2021	840,307.11	July 2026	112,115.43
August 2016	5,565,215.67	August 2021	813,321.38	August 2026	108,278.55
September 2016	5,392,273.53	September 2021	787,182.98	September 2026	104,567.32
October 2016	5,224,635.13	October 2021	761,865.73	October 2026	100,977.73
November 2016	5,062,139.40	November 2021	737,344.23	November 2026	97,505.92
December 2016	4,904,630.15	December 2021	713,593.88	December 2026	94,148.13
January 2017	4,751,955.89	January 2022	690,590.83	January 2027	90,900.73
February 2017	4,603,969.67	February 2022	668,311.94	February 2027	87,760.20
March 2017	4,460,529.01	March 2022	646,734.80	March 2027	84,723.11
April 2017	4,321,495.71	April 2022	625,837.68	April 2027	81,786.18
May 2017	4,186,735.73	May 2022	605,599.50	May 2027	78,946.19
June 2017	4,056,119.10	June 2022	585,999.85	June 2027	76,200.04
July 2017	3,929,519.74	July 2022	567,018.91	July 2027	73,544.74
August 2017	3,806,815.41	August 2022	548,637.50	August 2027	70,977.36
September 2017	3,687,887.53	September 2022	530,837.02	September 2027	68,495.10

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>
October 2027	\$ 66,095.21	March 2031	\$ 14,176.05	August 2034	\$ 2,209.20
November 2027	63,775.06	April 2031	13,618.84	September 2034	2,092.02
December 2027	61,532.08	May 2031	13,081.35	October 2034	1,979.53
January 2028	59,363.80	June 2031	12,562.93	November 2034	1,871.56
February 2028	57,267.80	July 2031	12,062.95	December 2034	1,767.95
March 2028	55,241.76	August 2031	11,580.77	January 2035	1,668.55
April 2028	53,283.43	September 2031	11,115.81	February 2035	1,573.20
May 2028	51,390.62	October 2031	10,667.48	March 2035	1,481.75
June 2028	49,561.22	November 2031	10,235.23	April 2035	1,394.08
July 2028	47,793.18	December 2031	9,818.51	May 2035	1,310.03
August 2028	46,084.51	January 2032	9,416.80	June 2035	1,229.49
September 2028	44,433.30	February 2032	9,029.60	July 2035	1,152.31
October 2028	42,837.68	March 2032	8,656.41	August 2035	1,078.38
November 2028	41,295.85	April 2032	8,296.76	September 2035	1,007.58
December 2028	39,806.06	May 2032	7,950.19	October 2035	939.80
January 2029	38,366.64	June 2032	7,616.25	November 2035	874.91
February 2029	36,975.94	July 2032	7,294.52	December 2035	812.83
March 2029	35,632.37	August 2032	6,984.57	January 2036	753.44
April 2029	34,334.41	September 2032	6,686.02	February 2036	696.64
May 2029	33,080.56	October 2032	6,398.46	March 2036	642.33
June 2029	31,869.39	November 2032	6,121.53	April 2036	590.43
July 2029	30,699.51	December 2032	5,854.86	May 2036	540.85
August 2029	29,569.56	January 2033	5,598.09	June 2036	493.49
September 2029	28,478.25	February 2033	5,350.89	July 2036	448.27
October 2029	27,424.30	March 2033	5,112.92	August 2036	405.12
November 2029	26,406.49	April 2033	4,883.88	September 2036	363.95
December 2029	25,423.65	May 2033	4,663.44	October 2036	324.69
January 2030	24,474.61	June 2033	4,451.32	November 2036	287.26
February 2030	23,558.27	July 2033	4,247.22	December 2036	251.60
March 2030	22,673.56	August 2033	4,050.87	January 2037	217.64
April 2030	21,819.43	September 2033	3,862.00	February 2037	185.31
May 2030	20,994.87	October 2033	3,680.34	March 2037	154.55
June 2030	20,198.92	November 2033	3,505.64	April 2037	125.30
July 2030	19,430.62	December 2033	3,337.67	May 2037	97.50
August 2030	18,689.06	January 2034	3,176.19	June 2037	71.09
September 2030	17,973.36	February 2034	3,020.96	July 2037	46.02
October 2030	17,282.66	March 2034	2,871.77	August 2037	22.23
November 2030	16,616.13	April 2034	2,728.41	September 2037 and thereafter	0.00
December 2030	15,972.97	May 2034	2,590.66		
January 2031	15,352.40	June 2034	2,458.34		
February 2031	14,753.67	July 2034	2,331.25		

MA Class 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	\$1,655,563.00	March 2011	\$1,059,435.57	May 2012	\$ 590,455.74
February 2010	1,606,171.53	April 2011	1,021,437.99	June 2012	561,854.85
March 2010	1,565,052.61	May 2011	984,167.26	July 2012	533,864.00
April 2010	1,522,886.82	June 2011	947,614.50	August 2012	506,475.50
May 2010	1,479,731.38	July 2011	911,770.82	September 2012	479,681.74
June 2010	1,435,644.92	August 2011	876,627.51	October 2012	453,475.19
July 2010	1,390,687.50	September 2011	842,175.91	November 2012	427,848.38
August 2010	1,346,541.74	October 2011	808,407.44	December 2012	402,793.94
September 2010	1,303,197.82	November 2011	775,313.65	January 2013	378,304.59
October 2010	1,260,646.01	December 2011	742,886.14	February 2013	354,373.10
November 2010	1,218,876.69	January 2012	711,116.64	March 2013	330,992.32
December 2010	1,177,880.36	February 2012	679,996.92	April 2013	308,155.21
January 2011	1,137,647.59	March 2012	649,518.87	May 2013	285,854.76
February 2011	1,098,169.07	April 2012	619,674.46	June 2013	264,084.07

MA Class (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>
July 2013	\$ 242,836.30	January 2014	\$ 125,957.14	July 2014	\$ 26,259.48
August 2013	222,104.69	February 2014	108,184.40	August 2014	11,219.77
September 2013	201,882.52	March 2014	90,882.44	September 2014	1,422.40
October 2013	182,163.20	April 2014	74,045.07	October 2014 and thereafter	0.00
November 2013	162,940.17	May 2014	57,666.16		
December 2013	144,206.96	June 2014	41,739.63		

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.

\$405,604,504



**Guaranteed REMIC
Pass-Through Certificates**

Fannie Mae REMIC Trust 2010-4

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PROSPECTUS SUPPLEMENT

Nomura

January 22, 2010