

\$2,333,218,793



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2010-13**

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
AB	1	\$200,000,000	SEQ	5.00%	FIX	31398ML S 3	May 2038
AC	1	34,376,000	SEQ	5.00	FIX	31398ML T 1	March 2040
PK	2	141,202,000	PAC	4.00	FIX	31398ML U 8	November 2038
PJ	2	100,000,000	PAC	4.00	FIX	31398ML V 6	November 2038
PI	2	48,240,400(2)	NTL	5.00	FIX/IO	31398ML W 4	November 2038
PV	2	15,411,000	PAC/AD	5.00	FIX	31398ML X 2	December 2025
ZP(3)	2	13,000,000	PAC	5.00	FIX/Z	31398ML Y 0	March 2040
QA	2	7,987,000	PAC	5.00	FIX	31398ML Z 7	March 2040
QB	2	7,350,000	SEG(PAC)/PAC	5.00	FIX	31398MMA 1	March 2040
QF	2	9,750,000	SEG(PAC)/SUP	(4)	FLT	31398MMB 9	March 2040
QS	2	3,900,000	SEG(PAC)/SUP	(4)	INV	31398MMC 7	March 2040
CA	2	16,000,000	SUP	5.00	FIX	31398MMD 5	February 2040
CE	2	1,000,000	SUP	4.75	FIX	31398MME 3	February 2040
CJ	2	1,000,000	SUP	5.25	FIX	31398MMF 0	February 2040
CF	2	21,727,143	SUP	(4)	FLT	31398MMG 8	February 2040
CS	2	5,500,000	SUP	(4)	INV	31398MMH 6	February 2040
CY	2	2,393,143	SUP	(4)	INV	31398MMJ 2	February 2040
CT	2	797,714	SUP	(4)	INV	31398MMK 9	February 2040
CB	2	2,982,000	SUP	5.00	FIX	31398MML 7	March 2040
NA	3	100,000,000	PAC	4.00	FIX	31398MMM 5	January 2039
NB	3	151,210,000	PAC	4.00	FIX	31398MMN 3	January 2039
NI	3	50,242,000(2)	NTL	5.00	FIX/IO	31398MMP 8	January 2039
NV	3	13,579,000	PAC/AD	5.00	FIX	31398MMQ 6	July 2024
NZ(3)	3	13,000,000	PAC	5.00	FIX/Z	31398MMR 4	March 2040
MA	3	17,609,000	PAC	5.00	FIX	31398MMS 2	March 2040
NX	3	3,000,000	PAC	6.50	FIX	31398MMT 0	March 2040
MD	3	9,000,000	PAC	4.50	FIX	31398MMU 7	March 2040
DA	3	4,000,000	SUP	5.00	FIX	31398MMV 5	February 2040
DF	3	18,750,000	SUP	(4)	FLT	31398MMW 3	February 2040
DS	3	7,500,000	SUP	(4)	INV	31398MMX 1	February 2040
JF	3	11,078,285	SUP	(4)	FLT	31398MMY 9	February 2040
JS	3	8,308,715	SUP	(4)	INV	31398MMZ 6	February 2040
DB	3	2,965,000	SUP	5.00	FIX	31398MNA 0	March 2040
KA(3)	4	100,000,000	PT	2.00	FIX	31398MNB 8	December 2018
KI(3)	4	60,000,000(2)	NTL	5.00	FIX/IO	31398MNC 6	December 2018

(Table continued on next page)

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 KE, KG, BG, BH, BK, BE, BD, PG, PA, EB, JC, JD, WB, WC, WD, WE and ZX 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 February 26, 2010.

Carefully consider the risk factors on page S-11 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.

Citi

February 22, 2010

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
BA(3) ..	5	\$138,125,000	PAC	3.75%	FIX	31398MND4	December 2038
BI(3) ..	5	34,531,250(2)	NTL	5.00	FIX/IO	31398MNE2	December 2038
BV(3) ..	5	8,806,286	PAC/AD	5.00	FIX	31398MNF9	March 2026
BZ(3) ..	5	7,247,714	PAC	5.00	FIX/Z	31398MNG7	March 2040
GA	5	6,515,000	PAC	5.00	FIX	31398MNH5	March 2040
GH ...	5	5,000,000	PAC	4.50	FIX	31398MNJ1	March 2040
GL ...	5	5,000,000	PAC	5.50	FIX	31398MNK8	March 2040
HA ...	5	1,000,000	SUP	5.00	FIX	31398MNL6	February 2040
HF ...	5	19,015,714	SUP	(4)	FLT	31398MNM4	February 2040
HT ...	5	1,901,572	SUP	(4)	INV	31398MNN2	February 2040
HY ...	5	5,704,714	SUP	(4)	INV	31398MNP7	February 2040
HB ...	5	1,684,000	SUP	5.00	FIX	31398MNQ5	March 2040
FA ...	6	200,000,000	PT	(4)	FLT	31398MNR3	March 2040
FD ...	6	100,000,000	PT	(4)	FLT	31398MNS1	March 2040
SA ...	6	220,800,000(2)	NTL	(4)	INV/IO	31398MNT9	March 2040
SB ...	6	42,000,000(2)	NTL	(4)	INV/IO	31398MNU6	March 2040
SC ...	6	37,200,000(2)	NTL	(4)	INV/IO	31398MNV4	March 2040
PB(3) ..	6	163,116,000	PAC/AD	3.50	FIX	31398MNW2	March 2040
PY(3) ..	6	27,186,000(2)	NTL	6.00	FIX/IO	31398MNX0	March 2040
PZ ...	6	150,000	PAC	4.50	FIX/Z	31398MNY8	March 2040
UF ...	6	23,614,714	SUP	(4)	FLT	31398MNZ5	March 2040
US ...	6	13,119,286	SUP	(4)	INV	31398MPA8	March 2040
EA ...	7	314,025,327	SEQ	4.50	FIX	31398MPB6	May 2038
EI ...	7	31,402,533(2)	NTL	5.00	FIX/IO	31398MPC4	May 2038
EV(3) ..	7	23,974,673	SEQ/AD	5.00	FIX	31398MPD2	January 2022
EZ(3) ..	7	30,000,000	SEQ	5.00	FIX/Z	31398MPE0	March 2040
JA(3) ..	8	108,909,000	SEQ	3.00	FIX	31398MPF7	April 2024
JB	8	11,933,793	SEQ	4.00	FIX	31398MPG5	March 2025
JJ(3) ...	8	27,227,250(2)	NTL	4.00	FIX/IO	31398MPH3	April 2024
WA(3) ..	9	100,000,000	PT	3.50	FIX	31398MPJ9	March 2025
WI(3) ..	9	22,222,222(2)	NTL	4.50	FIX/IO	31398MPK6	March 2025
R		0	NPR	0	NPR	31398MPL4	March 2040
RL		0	NPR	0	NPR	31398MPM2	March 2040

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

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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:

Citigroup Global Markets Inc.
Prospectus Department
540 Crosspoint Parkway
Building 2
Attn: Compliance Fulfillment Unit
Getzville, NY 14068
(telephone 1-800-831-9146).

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 quar-

ters, 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 February 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

Group	Assets
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 MBS
5	Group 5 MBS
6	Group 6 MBS*
7	Group 7 MBS
8	Group 8 MBS
9	Group 9 MBS

* Includes the Subgroup 6a MBS, the Subgroup 6b MBS and the Subgroup 6c MBS.

Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8 and Group 9

Characteristics of the MBS

	Approximate Principal Balance	Pass- Through Rate	Range of Weighted Average Coupons or WACs (annual percentages)	Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)
Group 1 MBS	\$234,376,000	5.00%	5.25% to 7.50%	241 to 360
Group 2 MBS	\$350,000,000	5.00%	5.25% to 7.50%	241 to 360
Group 3 MBS	\$360,000,000	5.00%	5.25% to 7.50%	241 to 360
Group 4 MBS	\$100,000,000	5.00%	5.25% to 7.50%	29 to 105
Group 5 MBS	\$200,000,000	5.00%	5.25% to 7.50%	241 to 360
Group 6 MBS				
<i>Subgroup 6a MBS</i>	\$368,000,000	6.00%	6.25% to 8.50%	161 to 360
<i>Subgroup 6b MBS</i>	\$ 70,000,000	6.00%	6.25% to 8.50%	161 to 360
<i>Subgroup 6c MBS</i>	\$ 62,000,000	6.00%	6.25% to 8.50%	161 to 360
Group 7 MBS	\$368,000,000	5.00%	5.25% to 7.50%	211 to 360
Group 8 MBS	\$120,842,793	4.00%	4.25% to 6.50%	121 to 180
Group 9 MBS	\$100,000,000	4.50%	4.75% to 7.00%	93 to 180

Assumed Characteristics of the Underlying Mortgage Loans

	<u>Principal Balance</u>	<u>Original Term to Maturity (in months)</u>	<u>Remaining Term to Maturity (in months)</u>	<u>Loan Age (in months)</u>	<u>Interest Rate</u>
Group 1 MBS	\$234,376,000	360	290	60	5.630%
Group 2 MBS	\$350,000,000	360	300	53	5.663%
Group 3 MBS	\$360,000,000	360	295	58	5.661%
Group 4 MBS	\$100,000,000	180	92	83	5.387%
Group 5 MBS	\$200,000,000	360	299	55	5.597%
Group 6 MBS					
<i>Subgroup 6a MBS</i>	\$368,000,000	360	334	22	6.514%
<i>Subgroup 6b MBS</i>	\$ 70,000,000	360	318	40	6.613%
<i>Subgroup 6c MBS</i>	\$ 62,000,000	360	278	73	6.446%
Group 7 MBS	\$368,000,000	360	268	78	5.486%
Group 8 MBS	\$120,842,793	180	168	10	4.479%
Group 9 MBS	\$100,000,000	180	102	71	4.950%

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

Settlement Date

We expect to issue the certificates on February 26, 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>
QF	1.53594%	7.00000%	1.30%	LIBOR + 130 basis points
QS	13.66015%	14.25000%	0.00%	14.25% – (2.5 × LIBOR)
CF	1.53594%	7.00000%	1.30%	LIBOR + 130 basis points
CS	13.66015%	14.25000%	0.00%	14.25% – (2.5 × LIBOR)
CY	15.88020%	16.66667%	0.00%	16.66667% – (3.33333333 × LIBOR)
CT	7.00000%	7.00000%	0.00%	57% – (10 × LIBOR)
DF	1.53063%	7.00000%	1.30%	LIBOR + 130 basis points
DS	13.67342%	14.25000%	0.00%	14.25% – (2.5 × LIBOR)
JF	1.58063%	6.50000%	1.35%	LIBOR + 135 basis points
JS	9.55916%	9.86667%	3.00%	9.86667% – (1.33333333 × LIBOR)
HF	1.52875%	7.00000%	1.30%	LIBOR + 130 basis points
HT	7.00000%	7.00000%	0.00%	57% – (10 × LIBOR)
HY	15.90417%	16.66667%	0.00%	16.66667% – (3.33333333 × LIBOR)
FA	0.98125%	7.00000%	0.75%	LIBOR + 75 basis points
FD	0.98125%	7.00000%	0.75%	LIBOR + 75 basis points
SA	6.01875%	6.25000%	0.00%	6.25% – LIBOR
SB	6.01875%	6.25000%	0.00%	6.25% – LIBOR
SC	6.01875%	6.25000%	0.00%	6.25% – LIBOR
UF	1.53125%	7.00000%	1.30%	LIBOR + 130 basis points
US	9.84375%	10.26000%	0.00%	10.26% – (1.8 × LIBOR)

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

Notional Classes

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

<u>Class</u>	
PI	20% of the <i>sum</i> of the PK and PJ Classes
NI	20% of the <i>sum</i> of the NA and NB Classes
KI	60% of the KA Class
BI	25% of the BA Class
SA	60% of the Subgroup 6a MBS
SB	60% of the Subgroup 6b MBS
SC	60% of the Subgroup 6c MBS
PY	16.6666666667% of the PB Class
EI	10.0000000955% of the EA Class
JI	25% of the JA Class
WI	22.2222220000% of the WA Class

Distributions of Principal

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

Weighted Average Lives (years)*

<u>Group 1 Classes</u>	<u>PSA Prepayment Assumption</u>						
	<u>0%</u>	<u>100%</u>	<u>274%</u>	<u>450%</u>	<u>600%</u>	<u>1000%</u>	<u>1500%</u>
AB	18.7	7.1	3.3	2.0	1.5	0.8	0.3
AC	29.1	20.5	13.2	8.5	6.2	3.1	1.3

<u>Group 2 Classes</u>	<u>PSA Prepayment Assumption</u>									
	<u>0%</u>	<u>100%</u>	<u>120%</u>	<u>160%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>
PK, PJ and PI	16.7	5.5	4.9	4.9	4.9	4.9	3.3	1.8	1.1	0.5
PV	8.9	8.6	8.6	8.6	8.6	8.6	7.0	4.4	2.8	1.2
ZP	26.3	17.1	17.1	17.1	17.1	17.1	12.4	7.1	4.4	1.9
QA	27.6	14.3	11.5	2.3	2.3	2.3	1.1	0.5	0.3	0.1
QB	27.2	12.9	9.3	2.3	2.3	2.3	1.2	0.5	0.3	0.2
QF and QS	27.8	15.1	12.6	2.3	2.3	2.3	1.0	0.5	0.3	0.1
CA, CE, CJ, CF, CS, CY and CT	29.1	20.3	19.0	15.0	7.7	1.6	0.5	0.2	0.1	0.1
CB	30.0	24.7	24.6	24.2	23.0	5.0	1.1	0.4	0.2	0.1

<u>Group 3 Classes</u>	<u>PSA Prepayment Assumption</u>									
	<u>0%</u>	<u>100%</u>	<u>120%</u>	<u>160%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>
NA, NB and NI	16.8	5.5	5.0	5.0	5.0	5.0	3.4	1.8	1.1	0.5
NV	8.1	8.0	8.0	8.0	8.0	8.0	6.8	4.4	2.9	1.2
NZ	26.4	17.0	17.0	17.0	17.0	17.0	12.4	7.1	4.5	1.9
MA, NX and MD	27.6	14.2	11.4	2.3	2.3	2.3	1.1	0.5	0.3	0.1
DA, DF, DS, JF and JS	29.1	20.1	18.7	14.9	7.7	1.6	0.5	0.2	0.1	0.1
DB	30.0	24.3	24.2	23.8	22.8	5.0	1.0	0.4	0.2	0.1

<u>Group 4 Classes</u>	<u>PSA Prepayment Assumption</u>								
	<u>0%</u>	<u>100%</u>	<u>131%</u>	<u>200%</u>	<u>300%</u>	<u>600%</u>	<u>1000%</u>	<u>1500%</u>	
KA, KI, KE and KG	4.9	3.5	3.4	3.0	2.6	1.7	1.0	0.5	

<u>Group 5 Classes</u>	<u>PSA Prepayment Assumption</u>									
	<u>0%</u>	<u>100%</u>	<u>120%</u>	<u>160%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>
BA, BI, BG, BH and BK	16.7	5.4	4.9	4.9	4.9	4.9	3.3	1.8	1.1	0.5
BV	9.1	8.7	8.7	8.7	8.7	8.7	7.0	4.4	2.8	1.2
BZ	26.4	17.1	17.1	17.1	17.1	17.1	12.5	7.1	4.5	1.9
GA, GH and GL	27.6	14.3	11.4	2.3	2.3	2.3	1.1	0.5	0.3	0.1
HA, HF, HT and HY ...	29.1	20.3	18.9	15.0	7.7	1.6	0.5	0.2	0.1	0.1
HB	30.0	24.7	24.6	24.1	23.0	5.0	1.0	0.4	0.2	0.1
BE	26.4	16.6	16.6	16.6	16.6	16.6	11.5	6.2	3.8	1.6
BD	17.7	6.6	6.1	6.1	6.1	6.1	4.2	2.2	1.4	0.6

<u>Group 6 Classes</u>	<u>PSA Prepayment Assumption</u>										
	<u>0%</u>	<u>100%</u>	<u>245%</u>	<u>300%</u>	<u>400%</u>	<u>600%</u>	<u>900%</u>	<u>1200%</u>	<u>1600%</u>	<u>2000%</u>	<u>2400%</u>
FA and FD	20.8	10.1	5.5	4.6	3.5	2.3	1.4	0.9	0.5	0.2	0.1
SA	20.8	10.3	5.6	4.7	3.5	2.3	1.4	0.9	0.5	0.2	0.1
SB	20.8	9.9	5.5	4.6	3.4	2.2	1.3	0.8	0.4	0.1	0.1
SC	20.8	9.0	5.2	4.4	3.4	2.2	1.3	0.8	0.3	0.1	0.1
PB, PY, PG and PA	18.9	7.3	4.0	4.0	4.0	2.6	1.6	1.1	0.6	0.2	0.1
PZ	27.8	22.2	22.2	22.2	22.2	16.0	9.9	6.3	2.7	0.2	0.1
UF and US	29.0	22.0	12.4	7.5	1.3	0.5	0.2	0.2	0.1	0.1	0.1

<u>Group 7 Classes</u>	<u>PSA Prepayment Assumption</u>						
	<u>0%</u>	<u>100%</u>	<u>274%</u>	<u>450%</u>	<u>600%</u>	<u>1000%</u>	<u>1500%</u>
EA and EI	18.7	6.8	3.3	2.0	1.5	0.8	0.3
EV	6.5	6.5	6.1	4.8	3.8	2.1	0.9
EZ	29.1	19.1	13.2	9.1	6.9	3.6	1.5
EB	29.1	19.1	12.7	8.4	6.2	3.1	1.3

<u>Group 8 Classes</u>	<u>PSA Prepayment Assumption</u>						
	<u>0%</u>	<u>100%</u>	<u>235%</u>	<u>375%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>
JA, JI, JC and JD	8.1	5.3	3.7	2.8	2.3	1.7	1.4
JB	14.6	12.9	11.4	9.5	7.9	5.9	4.6

<u>Group 9 Classes</u>	<u>PSA Prepayment Assumption</u>								
	<u>0%</u>	<u>100%</u>	<u>113%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>	<u>900%</u>	<u>1200%</u>	<u>1600%</u>
WA, WI, WB, WC, WD and WE	8.8	3.9	3.8	3.3	3.0	2.0	1.2	0.8	0.3

<u>Group 2/Group 3 Class</u>	<u>PSA Prepayment Assumption</u>									
	<u>0%</u>	<u>100%</u>	<u>120%</u>	<u>160%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>
ZX**	26.4	17.1	17.1	17.1	17.1	17.1	12.4	7.1	4.5	1.9

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

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

ADDITIONAL RISK FACTORS

Anticipated increases in our purchases of delinquent loans from our single-family MBS trusts may result in increased rates of principal payments on your certificates. On February 10, 2010, we announced that we intend to increase significantly our purchases of delinquent loans from our single-family MBS trusts. If the MBS directly or indirectly backing your certificates hold a significant number of delinquent loans, those MBS could experience significant prepayments. In turn, this may result in an increase in the rate of principal payments on your certificates, particularly in the months following the settlement date specified on the cover of this prospectus supplement.

You should refer to the MBS Prospectus for further information about our option to purchase delinquent loans from MBS pools and to our Website at www.fanniemae.com for further information about our intention to increase our purchases of delinquent loans from our single-family MBS trusts .

“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 approximately 32.5% of the Group 9 MBS (by principal balance at the Issue Date) 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 9 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 February 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 nine groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 2 MBS,” “Group 3 MBS,” “Group 4 MBS,” “Group 5 MBS,” “Group 6 MBS,” “Group 7 MBS,” “Group 8 MBS” and “Group 9 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 the case of the Group 1 MBS, Group 2 MBS, Group 3 MBS, Group 5 MBS, Group 6 MBS and Group 7 MBS, and up to 15 years in the case of the Group 4 MBS, Group 8 MBS and Group 9 MBS.

In addition, the pools underlying approximately 32.5% of the Group 9 MBS (by principal balance at the Issue Date) 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 9 MBS, see the Final Data Statement for the Trust and the related prospectus supplement for each MBS. See also “Additional Risk Factors—”*Jumbo-conforming*” and “*high-balance*” mortgage loans, which have original principal balances that exceed our traditional conforming loan limits, may prepay at different rates than conforming balance mortgage loans generally” in this prospectus supplement.

For additional information, see “Summary—Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8 and Group 9—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 and the QF, QS, CF, CS, CY, CT, DF, DS, HF, HT, HY, UF and US Classes	All other Floating Rate and Inverse Floating Rate Classes

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

Accrual Classes. The ZP, NZ, BZ, PZ, EZ and ZX Classes are Accrual Classes. Interest will accrue on the Accrual Classes at the applicable annual rates specified on the cover of this prospectus supplement or on Schedule 1. However, we will not pay any interest on the Accrual Classes. Instead, interest accrued on the Accrual Classes will be added as principal to their

principal balances on each Distribution Date. We will pay principal on the Accrual Classes as described under “–Distributions of Principal” below.

Distributions of Principal

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

- *Group 1*

The Group 1 Principal Distribution Amount to AB and AC, in that order, until retired. } Sequential Pay Classes

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

- *Group 2*

The ZP Accrual Amount to PV until retired, and thereafter to ZP. } Accretion Directed Class and Accrual Class

The Group 2 Cash Flow Distribution Amount in the following priority:

1. To Aggregate Group I to its Planned Balance. } PAC Groups
2. To Aggregate Group II to its Planned Balance. }
3. To CA, CE, CF, CJ, CT, CS and CY, pro rata, until retired. } Support Classes
4. To CB until retired. }
5. To Aggregate Group II to zero. } PAC Groups
6. To Aggregate Group I to zero. }

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

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

“Aggregate Group I” consists of the PJ, PK, PV and ZP Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I as follows:

- first*, to PJ and PK, pro rata, until retired; and
- second*, to PV and ZP, in that order, until retired.

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

“Aggregate Group II” consists of the QA, QB, QF and QS Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II as follows:

- 27.5537309829% to QA until retired, and
- 72.4462690171% in the following priority:
 - first*, to QB to its Planned Balance;
 - second*, to QF and QS, pro rata, until retired; and
 - third*, to QB until retired.

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

• *Group 3*

The NZ Accrual Amount to NV until retired, and thereafter to NZ.

} Accretion
Directed
Class and
Accrual Class

The Group 3 Cash Flow Distribution Amount in the following priority:

1. To Aggregate Group III to its Planned Balance.
2. To Aggregate Group IV to its Planned Balance.
3. To DA, DF, DS, JF and JS, pro rata, until retired.
4. To DB until retired.
5. To Aggregate Group IV to zero.
6. To Aggregate Group III to zero.

} PAC Groups

} Support
Classes

} PAC Groups

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

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

“Aggregate Group III” consists of the NA, NB, NV and NZ Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group III as follows:

- first*, to NA and NB, pro rata, until retired; and
- second*, to NV and NZ, in that order, until retired.

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

“Aggregate Group IV” consists of the MA, MD and NX Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group IV to MA, MD and NX, pro rata, until retired.

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

• *Group 4*

The Group 4 Principal Distribution Amount to KA until retired.

} Pass-Through
Class

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

• *Group 5*

The BZ Accrual Amount to BV until retired, and thereafter to BZ.

} Accretion
Directed
Class and
Accrual Class

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

1. To Aggregate Group V to its Planned Balance.
2. To Aggregate Group VI to its Planned Balance.
3. To HA, HF, HT and HY, pro rata, until retired.
4. To HB until retired.
5. To Aggregate Group VI to zero.
6. To Aggregate Group V to zero.

} PAC Groups

} Support
Classes

} PAC Groups

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

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

“Aggregate Group V” consists of the BA, BV and BZ Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group V to BA, BV and BZ, in that order, until retired.

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

“Aggregate Group VI” consists of the GA, GH and GL Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group VI to GA, GH and GL, pro rata, until retired.

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

- *Group 6*

The PZ Accrual Amount to PB until retired, and thereafter to PZ.

} Accretion
Directed
Class and
Accrual Class

The Group 6 Cash Flow Distribution Amount as follows:

– 60% to FA and FD, pro rata, until retired, and

} Pass-Through
Classes

– 40% in the following priority:

first, to Aggregate Group VII to its Planned Balance;

} PAC Group

second, to UF and US, pro rata, until retired; and

} Support
Classes

third, to Aggregate Group VII to zero.

} PAC Group

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

The “Group 6 Cash Flow Distribution Amount” is the principal then paid on the Group 6 MBS.

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

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

- *Group 7*

The EZ Accrual Amount to EV until retired, and thereafter to EZ.

} Accretion
Directed
Class and
Accrual Class

The Group 7 Cash Flow Distribution Amount to EA, EV and EZ, in that order, until retired.

} Sequential
Pay Classes

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

The “Group 7 Cash Flow Distribution Amount” is the principal then paid on the Group 7 MBS.

- *Group 8*

The Group 8 Principal Distribution Amount to JA and JB, in that order, until retired. } Sequential Pay Classes

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

- *Group 9*

The Group 9 Principal Distribution Amount to WA until retired. } Pass-Through Class

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

Structuring Assumptions

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

- the Mortgage Loans underlying the MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—Group 1, Group 2, Group 3, Group 4, Group 5, Group 6, Group 7, Group 8 and Group 9—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 February 26, 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 at a *constant* rate 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 that 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 related Aggregate Group schedules). If such separate schedules had been provided for the individual Classes included in the Aggregate Groups, we expect that the effective ranges for those Classes would not be narrower than those shown below for the related Aggregate Groups.

<u>Groups and Class</u>	<u>Structuring Ranges</u>	<u>Initial Effective Ranges</u>
Aggregate Group I Planned Balances	Between 120% and 250% PSA	Between 120% and 250% PSA
Aggregate Group II Planned Balances	Between 160% and 250% PSA	Between 160% and 250% PSA
QB Class Planned Balances	Between 160% and 250% PSA	Between 135% and 250% PSA
Aggregate Group III Planned Balances	Between 120% and 250% PSA	Between 120% and 250% PSA
Aggregate Group IV Planned Balances	Between 160% and 250% PSA	Between 160% and 250% PSA
Aggregate Group V Planned Balances	Between 120% and 250% PSA	Between 120% and 250% PSA
Aggregate Group VI Planned Balances	Between 160% and 250% PSA	Between 160% and 250% PSA
Aggregate Group VII Planned Balances	Between 245% and 400% PSA	Between 245% and 400% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	PJ, PK, PV and ZP
Aggregate Group II	QA, QB, QF and QS
Aggregate Group III	NA, NB, NV and NZ
Aggregate Group IV	MA, MD and NX
Aggregate Group V	BA, BV and BZ
Aggregate Group VI	GA, GH and GL
Aggregate Group VII	PB and PZ

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

We cannot assure you that the balance of any Aggregate Group or Class will conform on any Distribution Date to the balance specified in the Principal Balance Schedules or that distributions of principal of any Aggregate Group or 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 Groups and Class to their scheduled balances each month if prepayments do not occur at a *constant* PSA rate.
- The actual Effective Ranges at any time will be based upon the actual characteristics of the related Mortgage Loans at that time, which are likely to vary (and may vary considerably) from the Pricing Assumptions. As a result, the actual Effective Ranges will likely differ from the Initial Effective Ranges specified above. For the same reason, the Aggregate Groups and the QB Class might not be reduced to their scheduled balances each month even if the related Mortgage Loans prepay at a *constant* PSA rate within the applicable Initial Effective Ranges. This is so particularly if the rates fall at the lower or higher end of the applicable ranges.
- The actual Effective Ranges may narrow, widen or shift upward or downward to reflect actual prepayment experience over time.
- The principal payment stability of each Aggregate Group or Class that has scheduled balances will be supported by one or more other Classes. When the supporting Classes are retired, the Aggregate Groups or Classes receiving the benefit of that support, if still outstanding, may no longer have Effective Ranges and will be much more sensitive to prepayments of the related Mortgage Loans.

Yield Tables

General. The tables below illustrate the sensitivity of the pre-tax corporate bond equivalent yields to maturity of the applicable Classes to various constant percentages of PSA and, where

specified, to changes in the Index. **The tables below are provided for illustrative purposes only and are not intended as a forecast or prediction of the actual yields on the applicable Classes.** We calculated the yields set forth in the tables by

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

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

We cannot assure you that

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

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

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

***The Inverse Floating Rate Classes.* The yields on the Inverse Floating Rate Classes will be sensitive in varying degrees to the rate of principal payments, including prepayments, of the related Mortgage Loans and to the level of the Index. The Mortgage Loans generally can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the related 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 SA, SB and SC Classes would lose money on their initial investments under certain Index and prepayment scenarios.**

Changes in the Index may not correspond to changes in prevailing mortgage interest rates. It is possible that lower prevailing mortgage interest rates, which might be expected to result in faster prepayments, could occur while the level of the Index increased.

The information shown in the following yield tables has been prepared on the basis of the Pricing Assumptions and the assumptions that

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

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

<u>Class</u>	<u>Price*</u>
QS	100.0%
CS	100.0%
CY	100.0%
CT	100.0%
DS	100.0%
JS	100.0%
HT	100.0%
HY	100.0%
SA	10.0%
SB	10.0%
SC	10.0%
US	100.0%

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

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

Sensitivity of the QS 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>120%</u>	<u>160%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>
0.12000%	14.2%	14.2%	14.2%	13.8%	13.8%	13.8%	13.3%	12.1%	10.6%	6.9%
0.23594%	13.9%	13.9%	13.9%	13.5%	13.5%	13.5%	13.1%	11.9%	10.4%	6.8%
2.23594%	8.8%	8.8%	8.7%	8.6%	8.6%	8.6%	8.3%	7.6%	6.8%	4.8%
4.23594%	3.7%	3.7%	3.7%	3.6%	3.6%	3.6%	3.6%	3.4%	3.3%	2.9%
5.70000%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.4%	0.7%	1.4%

Sensitivity of the CS 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>120%</u>	<u>160%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>
0.12000%	14.2%	14.2%	14.2%	14.2%	14.1%	13.7%	12.3%	9.6%	7.0%	2.3%
0.23594%	13.9%	13.9%	13.9%	13.9%	13.8%	13.4%	12.0%	9.4%	6.9%	2.3%
2.23594%	8.8%	8.8%	8.8%	8.8%	8.7%	8.5%	7.7%	6.3%	4.9%	2.3%
4.23594%	3.7%	3.7%	3.7%	3.7%	3.7%	3.6%	3.5%	3.2%	2.9%	2.3%
5.70000%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%	0.9%	1.4%	2.3%

Sensitivity of the CY 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>120%</u>	<u>160%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>
0.12000%	16.6%	16.6%	16.6%	16.6%	16.5%	16.0%	14.4%	11.2%	8.1%	2.7%
0.23594%	16.2%	16.2%	16.2%	16.2%	16.1%	15.6%	14.0%	11.0%	8.0%	2.7%
2.23594%	9.3%	9.3%	9.3%	9.3%	9.3%	9.0%	8.3%	6.8%	5.3%	2.7%
4.23594%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.7%	2.7%
5.00000% and above ...	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%	1.1%	1.7%	2.7%

**Sensitivity of the CT 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>120%</u>	<u>160%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>
5.00000% and below ...	7.1%	7.1%	7.1%	7.0%	7.0%	6.8%	6.1%	4.8%	3.5%	1.2%
5.35000%	3.5%	3.5%	3.5%	3.5%	3.5%	3.4%	3.1%	2.6%	2.1%	1.2%
5.70000%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.5%	0.7%	1.2%

**Sensitivity of the DS 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>120%</u>	<u>160%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>
0.12000%	14.2%	14.2%	14.2%	14.2%	14.1%	13.7%	12.3%	9.6%	7.0%	2.3%
0.23063%	13.9%	13.9%	13.9%	13.9%	13.8%	13.4%	12.0%	9.4%	6.8%	2.3%
2.23063%	8.8%	8.8%	8.8%	8.8%	8.7%	8.5%	7.7%	6.3%	4.9%	2.3%
4.23063%	3.7%	3.7%	3.7%	3.7%	3.7%	3.6%	3.5%	3.2%	2.9%	2.3%
5.70000%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%	0.9%	1.4%	2.3%

**Sensitivity of the JS 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>120%</u>	<u>160%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>
0.12000%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.8%	9.8%	9.8%
0.23063%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%
2.23063%	7.0%	7.0%	7.0%	7.0%	7.0%	7.1%	7.5%	8.1%	8.7%	9.8%
4.23063%	4.3%	4.3%	4.3%	4.3%	4.3%	4.5%	5.2%	6.4%	7.6%	9.8%
5.15000%	3.1%	3.1%	3.1%	3.1%	3.1%	3.4%	4.1%	5.6%	7.1%	9.8%

**Sensitivity of the HT 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>120%</u>	<u>160%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>
5.00000% and below ...	7.1%	7.1%	7.1%	7.0%	7.0%	6.8%	6.1%	4.8%	3.5%	1.2%
5.35000%	3.5%	3.5%	3.5%	3.5%	3.5%	3.4%	3.1%	2.6%	2.1%	1.2%
5.70000%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.5%	0.7%	1.2%

**Sensitivity of the HY 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>120%</u>	<u>160%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>
0.12000%	16.6%	16.6%	16.6%	16.6%	16.5%	16.0%	14.3%	11.2%	8.1%	2.7%
0.22875%	16.3%	16.3%	16.3%	16.2%	16.1%	15.6%	14.0%	11.0%	8.0%	2.7%
2.22875%	9.4%	9.4%	9.4%	9.3%	9.3%	9.0%	8.3%	6.8%	5.3%	2.7%
4.22875%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.7%	2.7%
5.00000% and above ...	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%	1.1%	1.7%	2.7%

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

LIBOR	PSA Prepayment Assumption										
	50%	100%	245%	300%	400%	600%	900%	1200%	1600%	2000%	2400%
0.12000%	64.0%	60.3%	49.1%	44.6%	36.4%	18.9%	(10.7)%	(46.6)%	*	*	*
0.23125%	62.7%	59.0%	47.8%	43.4%	35.2%	17.7%	(11.8)%	(47.5)%	*	*	*
2.23125%	39.1%	35.6%	25.2%	21.1%	13.4%	(2.9)%	(30.6)%	(64.1)%	*	*	*
4.23125%	16.3%	13.0%	3.3%	(0.5)%	(7.7)%	(22.9)%	(48.7)%	(80.4)%	*	*	*
6.25000%	*	*	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption										
	50%	100%	245%	300%	400%	600%	900%	1200%	1600%	2000%	2400%
0.12000%	63.7%	59.8%	48.0%	43.4%	34.8%	16.3%	(15.1)%	(53.9)%	*	*	*
0.23125%	62.4%	58.5%	46.8%	42.2%	33.6%	15.2%	(16.1)%	(54.7)%	*	*	*
2.23125%	38.8%	35.2%	24.5%	20.2%	12.3%	(4.6)%	(33.4)%	(69.0)%	*	*	*
4.23125%	16.0%	12.7%	2.8%	(1.1)%	(8.4)%	(23.9)%	(50.3)%	(83.2)%	*	*	*
6.25000%	*	*	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption										
	50%	100%	245%	300%	400%	600%	900%	1200%	1600%	2000%	2400%
0.12000%	63.0%	59.1%	47.4%	42.8%	34.1%	15.8%	(15.6)%	(54.3)%	*	*	*
0.23125%	61.6%	57.7%	46.1%	41.5%	32.9%	14.6%	(16.6)%	(55.1)%	*	*	*
2.23125%	38.1%	34.5%	23.8%	19.5%	11.6%	(5.2)%	(33.9)%	(69.3)%	*	*	*
4.23125%	15.0%	11.7%	1.9%	(2.0)%	(9.2)%	(24.6)%	(50.9)%	(83.7)%	*	*	*
6.25000%	*	*	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption										
	50%	100%	245%	300%	400%	600%	900%	1200%	1600%	2000%	2400%
0.12000%	10.2%	10.2%	10.2%	10.1%	9.7%	8.7%	7.4%	6.0%	3.7%	1.7%	1.7%
0.23125%	10.0%	10.0%	9.9%	9.9%	9.5%	8.6%	7.3%	5.9%	3.6%	1.7%	1.7%
2.23125%	6.3%	6.3%	6.3%	6.3%	6.0%	5.5%	4.8%	4.0%	2.8%	1.7%	1.7%
4.23125%	2.7%	2.7%	2.7%	2.6%	2.6%	2.5%	2.3%	2.2%	1.9%	1.7%	1.7%
5.70000%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	0.5%	0.8%	1.3%	1.7%	1.7%

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>
PI	393%
NI	399%
KI	341%
BI	394%
PY	567%
EI	304%
JI	345%
WI	364%

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

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

<u>Class</u>	<u>Price*</u>
PI	16.50%
NI	16.50%
KI	12.00%
BI	16.50%
PY	16.50%
EI	14.50%
JI	11.50%
WI	11.00%

* 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 PI Class to Prepayments

	<u>PSA Prepayment Assumption</u>									
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>160%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>
Pre-Tax Yields to Maturity	21.5%	14.7%	12.1%	12.1%	12.1%	12.1%	(0.7)%	(39.3)%	(86.9)%	*

Sensitivity of the NI Class to Prepayments

	<u>PSA Prepayment Assumption</u>									
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>160%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>
Pre-Tax Yields to Maturity	21.5%	14.9%	12.3%	12.3%	12.3%	12.3%	(0.1)%	(37.8)%	(84.7)%	*

Sensitivity of the KI Class to Prepayments

	PSA Prepayment Assumption							
	50%	100%	131%	200%	300%	600%	1000%	1500%
Pre-Tax Yields to Maturity	20.0%	16.7%	14.6%	9.9%	2.9%	(19.8)%	(56.2)%	*

Sensitivity of the BI Class to Prepayments

	PSA Prepayment Assumption									
	50%	100%	120%	160%	200%	250%	400%	700%	1000%	1500%
Pre-Tax Yields to Maturity	21.5%	14.7%	12.1%	12.1%	12.1%	12.1%	(0.7)%	(39.2)%	(86.7)%	*

Sensitivity of the PY Class to Prepayments

	PSA Prepayment Assumption										
	50%	100%	245%	300%	400%	600%	900%	1200%	1600%	2000%	2400%
Pre-Tax Yields to Maturity	31.3%	26.5%	11.7%	11.7%	11.7%	(2.7)%	(31.3)%	(67.9)%	*	*	*

Sensitivity of the EI Class to Prepayments

	PSA Prepayment Assumption						1000%	1500%
	50%	100%	274%	450%	600%			
Pre-Tax Yields to Maturity	27.7%	23.2%	3.8%	(21.0)%	(45.0)%	*	*	

Sensitivity of the JI Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	235%	375%	500%	700%	900%
Pre-Tax Yields to Maturity	23.3%	19.8%	9.5%	(2.7)%	(14.4)%	(34.0)%	(53.6)%

Sensitivity of the WI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	113%	200%	250%	500%	900%	1200%	1600%
Pre-Tax Yields to Maturity	21.9%	18.6%	17.7%	11.8%	8.3%	(10.3)%	(45.0)%	(77.8)%	*

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions, and
- the priority sequences of distributions of principal of the Group 1, Group 2, Group 3, Group 5, Group 6, Group 7 and Group 8 Classes.

See “—Distributions of Principal” above.

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

Decrement Tables

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

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

<u>Mortgage Loans Backing Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	360 months	360 months	7.50%
Group 2 MBS	360 months	360 months	7.50%
Group 3 MBS	360 months	360 months	7.50%
Group 4 MBS	180 months	105 months	7.50%
Group 5 MBS	360 months	360 months	7.50%
Group 6 MBS	360 months	360 months	8.50%
Group 7 MBS	360 months	360 months	7.50%
Group 8 MBS	180 months	180 months	6.50%
Group 9 MBS	180 months	180 months	7.00%

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

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

Percent of Original Principal Balances Outstanding

Date	AB Class							AC Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	274%	450%	600%	1000%	1500%	0%	100%	274%	450%	600%	1000%	1500%
Initial Percent ...	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011 ...	99	91	79	67	56	29	0	100	100	100	100	100	100	67
February 2012 ...	98	82	61	43	29	1	0	100	100	100	100	100	100	7
February 2013 ...	97	74	47	26	12	0	0	100	100	100	100	100	41	1
February 2014 ...	95	66	35	13	1	0	0	100	100	100	100	100	16	*
February 2015 ...	94	59	25	4	0	0	0	100	100	100	100	65	6	*
February 2016 ...	92	52	17	0	0	0	0	100	100	100	89	40	2	*
February 2017 ...	90	46	11	0	0	0	0	100	100	100	63	25	1	*
February 2018 ...	89	40	5	0	0	0	0	100	100	100	44	15	*	*
February 2019 ...	87	35	1	0	0	0	0	100	100	100	31	9	*	0
February 2020 ...	85	29	0	0	0	0	0	100	100	84	22	6	*	0
February 2021 ...	82	25	0	0	0	0	0	100	100	67	15	4	*	0
February 2022 ...	80	20	0	0	0	0	0	100	100	53	10	2	*	0
February 2023 ...	77	16	0	0	0	0	0	100	100	41	7	1	*	0
February 2024 ...	74	12	0	0	0	0	0	100	100	32	5	1	*	0
February 2025 ...	71	8	0	0	0	0	0	100	100	25	3	*	*	0
February 2026 ...	68	4	0	0	0	0	0	100	100	19	2	*	*	0
February 2027 ...	64	1	0	0	0	0	0	100	100	14	1	*	*	0
February 2028 ...	60	0	0	0	0	0	0	100	88	11	1	*	*	0
February 2029 ...	56	0	0	0	0	0	0	100	71	8	1	*	*	0
February 2030 ...	52	0	0	0	0	0	0	100	56	5	*	*	*	0
February 2031 ...	47	0	0	0	0	0	0	100	41	3	*	*	0	0
February 2032 ...	42	0	0	0	0	0	0	100	27	2	*	*	0	0
February 2033 ...	36	0	0	0	0	0	0	100	14	1	*	*	0	0
February 2034 ...	30	0	0	0	0	0	0	100	2	*	*	*	0	0
February 2035 ...	24	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2036 ...	17	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2037 ...	9	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2038 ...	1	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2039 ...	0	0	0	0	0	0	0	55	0	0	0	0	0	0
February 2040 ...	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)** ...	18.7	7.1	3.3	2.0	1.5	0.8	0.3	29.1	20.5	13.2	8.5	6.2	3.1	1.3

Date	PK, PJ and PI† Classes										PV Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	120%	160%	200%	250%	400%	700%	1000%	1500%	0%	100%	120%	160%	200%	250%	400%	700%	1000%	1500%
Initial Percent ...	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011 ...	99	89	87	87	87	87	87	71	45	2	96	96	96	96	96	96	96	96	96	96
February 2012 ...	97	78	75	75	75	75	69	35	11	0	91	91	91	91	91	91	91	91	91	0
February 2013 ...	96	68	64	64	64	64	48	15	0	0	86	86	86	86	86	86	86	86	39	0
February 2014 ...	94	59	54	54	54	54	33	3	0	0	81	81	81	81	81	81	81	81	0	0
February 2015 ...	92	50	44	44	44	44	21	0	0	0	76	76	76	76	76	76	76	25	0	0
February 2016 ...	90	42	36	36	36	36	13	0	0	0	71	71	71	71	71	71	71	0	0	0
February 2017 ...	88	34	27	27	27	27	6	0	0	0	65	65	65	65	65	65	65	0	0	0
February 2018 ...	86	27	20	20	20	20	1	0	0	0	59	59	59	59	59	59	59	0	0	0
February 2019 ...	83	20	15	15	15	15	0	0	0	0	52	52	52	52	52	52	19	0	0	0
February 2020 ...	81	14	10	10	10	10	0	0	0	0	45	45	45	45	45	45	0	0	0	0
February 2021 ...	78	8	6	6	6	6	0	0	0	0	38	38	38	38	38	38	0	0	0	0
February 2022 ...	75	2	2	2	2	2	0	0	0	0	31	31	31	31	31	31	0	0	0	0
February 2023 ...	72	0	0	0	0	0	0	0	0	0	23	17	17	17	17	17	0	0	0	0
February 2024 ...	68	0	0	0	0	0	0	0	0	0	15	0	0	0	0	0	0	0	0	0
February 2025 ...	64	0	0	0	0	0	0	0	0	0	6	0	0	0	0	0	0	0	0	0
February 2026 ...	60	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2027 ...	56	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2028 ...	51	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029 ...	46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030 ...	40	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031 ...	34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032 ...	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2033 ...	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2034 ...	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2035 ...	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2036 ...	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2037 ...	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2038 ...	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2039 ...	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 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)** ...	16.7	5.5	4.9	4.9	4.9	4.9	3.3	1.8	1.1	0.5	8.9	8.6	8.6	8.6	8.6	8.6	7.0	4.4	2.8	1.2

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

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

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

Date	ZP Class										QA Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	120%	160%	200%	250%	400%	700%	1000%	1500%	0%	100%	120%	160%	200%	250%	400%	700%	1000%	1500%
Initial Percent ...	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011 ...	105	105	105	105	105	105	105	105	105	105	100	100	100	72	72	72	72	0	0	0
February 2012 ...	110	110	110	110	110	110	110	110	110	26	100	100	100	49	49	49	0	0	0	
February 2013 ...	116	116	116	116	116	116	116	116	116	3	100	100	100	31	31	31	0	0	0	
February 2014 ...	122	122	122	122	122	122	122	122	63	*	100	100	100	18	18	18	0	0	0	
February 2015 ...	128	128	128	128	128	128	128	128	25	*	100	100	100	9	9	9	0	0	0	
February 2016 ...	135	135	135	135	135	135	135	89	10	*	100	100	100	2	2	2	0	0	0	
February 2017 ...	142	142	142	142	142	142	142	50	4	*	100	100	100	0	0	0	0	0	0	
February 2018 ...	149	149	149	149	149	149	149	28	1	*	100	100	96	0	0	0	0	0	0	
February 2019 ...	157	157	157	157	157	157	157	16	1	*	100	100	87	0	0	0	0	0	0	
February 2020 ...	165	165	165	165	165	165	131	9	*	0	100	100	75	0	0	0	0	0	0	
February 2021 ...	173	173	173	173	173	173	95	5	*	0	100	100	60	0	0	0	0	0	0	
February 2022 ...	182	182	182	182	182	182	69	3	*	0	100	100	43	0	0	0	0	0	0	
February 2023 ...	191	191	191	191	191	191	49	1	*	0	100	79	25	0	0	0	0	0	0	
February 2024 ...	201	169	169	169	169	169	35	1	*	0	100	57	6	0	0	0	0	0	0	
February 2025 ...	211	134	134	134	134	134	25	*	*	0	100	35	0	0	0	0	0	0	0	
February 2026 ...	219	105	105	105	105	105	18	*	*	0	100	12	0	0	0	0	0	0	0	
February 2027 ...	219	82	82	82	82	82	12	*	*	0	100	0	0	0	0	0	0	0	0	
February 2028 ...	219	62	62	62	62	62	8	*	*	0	100	0	0	0	0	0	0	0	0	
February 2029 ...	219	47	47	47	47	47	6	*	*	0	100	0	0	0	0	0	0	0	0	
February 2030 ...	219	34	34	34	34	34	4	*	*	0	100	0	0	0	0	0	0	0	0	
February 2031 ...	219	24	24	24	24	24	2	*	*	0	100	0	0	0	0	0	0	0	0	
February 2032 ...	219	16	16	16	16	16	1	*	0	0	100	0	0	0	0	0	0	0	0	
February 2033 ...	219	9	9	9	9	9	1	*	0	0	100	0	0	0	0	0	0	0	0	
February 2034 ...	219	4	4	4	4	4	*	*	0	0	100	0	0	0	0	0	0	0	0	
February 2035 ...	219	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	
February 2036 ...	160	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	
February 2037 ...	0	0	0	0	0	0	0	0	0	0	94	0	0	0	0	0	0	0	0	
February 2038 ...	0	0	0	0	0	0	0	0	0	0	10	0	0	0	0	0	0	0	0	
February 2039 ...	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
February 2040 ...	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	26.3	17.1	17.1	17.1	17.1	17.1	12.4	7.1	4.4	1.9	27.6	14.3	11.5	2.3	2.3	2.3	1.1	0.5	0.3	0.1

Date	QB Class										QF and QS Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	120%	160%	200%	250%	400%	700%	1000%	1500%	0%	100%	120%	160%	200%	250%	400%	700%	1000%	1500%
Initial Percent ...	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011 ...	100	100	100	72	72	72	72	0	0	0	100	100	100	72	72	72	72	0	0	0
February 2012 ...	100	100	100	49	49	49	0	0	0	0	100	100	100	49	49	49	0	0	0	
February 2013 ...	100	100	100	31	31	31	0	0	0	0	100	100	100	31	31	31	0	0	0	
February 2014 ...	100	100	100	18	18	18	0	0	0	0	100	100	100	18	18	18	0	0	0	
February 2015 ...	100	100	100	9	9	9	0	0	0	0	100	100	100	9	9	9	0	0	0	
February 2016 ...	100	100	100	2	2	2	0	0	0	0	100	100	100	2	2	2	0	0	0	
February 2017 ...	100	100	100	0	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0	
February 2018 ...	100	100	89	0	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0	
February 2019 ...	100	100	64	0	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0	
February 2020 ...	100	100	29	0	0	0	0	0	0	0	100	100	100	0	0	0	0	0	0	
February 2021 ...	100	100	0	0	0	0	0	0	0	0	100	100	93	0	0	0	0	0	0	
February 2022 ...	100	99	0	0	0	0	0	0	0	0	100	100	67	0	0	0	0	0	0	
February 2023 ...	100	41	0	0	0	0	0	0	0	0	100	100	39	0	0	0	0	0	0	
February 2024 ...	100	0	0	0	0	0	0	0	0	0	100	88	10	0	0	0	0	0	0	
February 2025 ...	100	0	0	0	0	0	0	0	0	0	100	54	0	0	0	0	0	0	0	
February 2026 ...	100	0	0	0	0	0	0	0	0	0	100	18	0	0	0	0	0	0	0	
February 2027 ...	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	
February 2028 ...	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	
February 2029 ...	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	
February 2030 ...	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	
February 2031 ...	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	
February 2032 ...	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	
February 2033 ...	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	
February 2034 ...	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	
February 2035 ...	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	
February 2036 ...	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	
February 2037 ...	83	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	
February 2038 ...	0	0	0	0	0	0	0	0	0	0	16	0	0	0	0	0	0	0	0	
February 2039 ...	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
February 2040 ...	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	27.2	12.9	9.3	2.3	2.3	2.3	1.2	0.5	0.3	0.2	27.8	15.1	12.6	2.3	2.3	2.3	1.0	0.5	0.3	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.

Date	CA, CE, CJ, CF, CS, CY and CT Classes										CB Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	120%	160%	200%	250%	400%	700%	1000%	1500%	0%	100%	120%	160%	200%	250%	400%	700%	1000%	1500%
Initial Percent ...	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011 ...	100	100	100	100	83	62	0	0	0	0	100	100	100	100	100	100	65	0	0	0
February 2012 ...	100	100	100	100	70	34	0	0	0	0	100	100	100	100	100	100	0	0	0	0
February 2013 ...	100	100	100	100	61	15	0	0	0	0	100	100	100	100	100	100	0	0	0	0
February 2014 ...	100	100	100	100	55	3	0	0	0	0	100	100	100	100	100	100	0	0	0	0
February 2015 ...	100	100	100	100	51	0	0	0	0	0	100	100	100	100	100	43	0	0	0	0
February 2016 ...	100	100	100	100	49	0	0	0	0	0	100	100	100	100	100	2	0	0	0	0
February 2017 ...	100	100	100	99	48	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2018 ...	100	100	100	96	45	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2019 ...	100	100	100	91	42	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2020 ...	100	100	100	85	38	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2021 ...	100	100	100	79	34	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2022 ...	100	100	100	71	30	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2023 ...	100	100	100	64	26	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2024 ...	100	100	100	56	22	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2025 ...	100	100	92	49	18	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2026 ...	100	100	81	41	15	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2027 ...	100	93	69	34	11	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2028 ...	100	80	58	28	8	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2029 ...	100	66	48	22	6	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2030 ...	100	53	37	16	3	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2031 ...	100	40	28	11	1	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2032 ...	100	28	18	6	0	0	0	0	0	0	100	100	100	100	78	*	0	0	0	0
February 2033 ...	100	16	10	1	0	0	0	0	0	0	100	100	100	100	48	*	0	0	0	0
February 2034 ...	100	5	2	0	0	0	0	0	0	0	100	100	100	58	22	*	0	0	0	0
February 2035 ...	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2036 ...	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2037 ...	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2038 ...	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2039 ...	52	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 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)**	29.1	20.3	19.0	15.0	7.7	1.6	0.5	0.2	0.1	0.1	30.0	24.7	24.6	24.2	23.0	5.0	1.1	0.4	0.2	0.1

Date	NA, NB and NI† Classes										NV Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	120%	160%	200%	250%	400%	700%	1000%	1500%	0%	100%	120%	160%	200%	250%	400%	700%	1000%	1500%
Initial Percent ...	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011 ...	99	89	87	87	87	87	87	71	46	3	95	95	95	95	95	95	95	95	95	95
February 2012 ...	97	78	75	75	75	75	69	36	11	0	90	90	90	90	90	90	90	90	90	0
February 2013 ...	96	68	64	64	64	64	48	16	0	0	85	85	85	85	85	85	85	85	48	0
February 2014 ...	94	59	54	54	54	54	33	4	0	0	79	79	79	79	79	79	79	79	0	0
February 2015 ...	92	50	45	45	45	45	22	0	0	0	73	73	73	73	73	73	73	32	0	0
February 2016 ...	90	42	36	36	36	36	13	0	0	0	67	67	67	67	67	67	67	0	0	0
February 2017 ...	88	35	28	28	28	28	7	0	0	0	60	60	60	60	60	60	60	0	0	0
February 2018 ...	86	27	21	21	21	21	2	0	0	0	53	53	53	53	53	53	53	0	0	0
February 2019 ...	84	21	15	15	15	15	0	0	0	0	46	46	46	46	46	46	25	0	0	0
February 2020 ...	81	14	11	11	11	11	0	0	0	0	38	38	38	38	38	38	0	0	0	0
February 2021 ...	78	8	7	7	7	7	0	0	0	0	30	30	30	30	30	30	0	0	0	0
February 2022 ...	75	3	3	3	3	3	0	0	0	0	22	22	22	22	22	22	0	0	0	0
February 2023 ...	72	1	1	1	1	1	0	0	0	0	13	13	13	13	13	13	0	0	0	0
February 2024 ...	69	0	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0
February 2025 ...	65	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2026 ...	61	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2027 ...	56	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2028 ...	52	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029 ...	47	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030 ...	41	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031 ...	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032 ...	29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2033 ...	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2034 ...	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2035 ...	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2036 ...	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2037 ...	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2038 ...	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2039 ...	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 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)**	16.8	5.5	5.0	5.0	5.0	5.0	3.4	1.8	1.1	0.5	8.1	8.0	8.0	8.0	8.0	8.0	6.8	4.4	2.9	1.2

* Indicates an outstanding balance greater than 0% and less than 0.5% of the original principal balance.
** Determined as specified under “Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates” in the REMIC Prospectus.
† In the case of a Notional Class, the Decrement Table indicates the percentage of the original notional principal balance outstanding.

Date	NZ Class										MA, NX and MD Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	120%	160%	200%	250%	400%	700%	1000%	1500%	0%	100%	120%	160%	200%	250%	400%	700%	1000%	1500%
Initial Percent ...	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011 ...	105	105	105	105	105	105	105	105	105	105	100	100	100	71	71	71	71	0	0	0
February 2012 ...	110	110	110	110	110	110	110	110	110	27	100	100	100	49	49	49	0	0	0	
February 2013 ...	116	116	116	116	116	116	116	116	116	3	100	100	100	31	31	31	0	0	0	
February 2014 ...	122	122	122	122	122	122	122	122	65	*	100	100	100	18	18	18	0	0	0	
February 2015 ...	128	128	128	128	128	128	128	128	25	*	100	100	100	8	8	8	0	0	0	
February 2016 ...	135	135	135	135	135	135	135	91	10	*	100	100	100	2	2	2	0	0	0	
February 2017 ...	142	142	142	142	142	142	142	51	4	*	100	100	100	0	0	0	0	0	0	
February 2018 ...	149	149	149	149	149	149	149	29	1	*	100	100	96	0	0	0	0	0	0	
February 2019 ...	157	157	157	157	157	157	157	16	1	*	100	100	87	0	0	0	0	0	0	
February 2020 ...	165	165	165	165	165	165	133	9	*	0	100	100	74	0	0	0	0	0	0	
February 2021 ...	173	173	173	173	173	173	97	5	*	0	100	100	59	0	0	0	0	0	0	
February 2022 ...	182	182	182	182	182	182	70	3	*	0	100	97	41	0	0	0	0	0	0	
February 2023 ...	191	191	191	191	191	191	50	1	*	0	100	76	23	0	0	0	0	0	0	
February 2024 ...	201	171	171	171	171	171	36	1	*	0	100	54	3	0	0	0	0	0	0	
February 2025 ...	204	135	135	135	135	135	25	*	*	0	100	31	0	0	0	0	0	0	0	
February 2026 ...	204	105	105	105	105	105	18	*	*	0	100	7	0	0	0	0	0	0	0	
February 2027 ...	204	81	81	81	81	81	12	*	*	0	100	0	0	0	0	0	0	0	0	
February 2028 ...	204	61	61	61	61	61	8	*	*	0	100	0	0	0	0	0	0	0	0	
February 2029 ...	204	46	46	46	46	46	5	*	*	0	100	0	0	0	0	0	0	0	0	
February 2030 ...	204	33	33	33	33	33	3	*	*	0	100	0	0	0	0	0	0	0	0	
February 2031 ...	204	22	22	22	22	22	2	*	*	0	100	0	0	0	0	0	0	0	0	
February 2032 ...	204	14	14	14	14	14	1	*	0	0	100	0	0	0	0	0	0	0	0	
February 2033 ...	204	8	8	8	8	8	1	*	0	0	100	0	0	0	0	0	0	0	0	
February 2034 ...	204	2	2	2	2	2	*	*	0	0	100	0	0	0	0	0	0	0	0	
February 2035 ...	204	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	
February 2036 ...	168	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	
February 2037 ...	0	0	0	0	0	0	0	0	0	0	96	0	0	0	0	0	0	0	0	
February 2038 ...	0	0	0	0	0	0	0	0	0	0	11	0	0	0	0	0	0	0	0	
February 2039 ...	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
February 2040 ...	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	26.4	17.0	17.0	17.0	17.0	17.0	12.4	7.1	4.5	1.9	27.6	14.2	11.4	2.3	2.3	2.3	1.1	0.5	0.3	0.1

Date	DA, DF, DS, JF and JS Classes										DB Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	120%	160%	200%	250%	400%	700%	1000%	1500%	0%	100%	120%	160%	200%	250%	400%	700%	1000%	1500%
Initial Percent ...	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011 ...	100	100	100	100	83	62	0	0	0	0	100	100	100	100	100	100	59	0	0	0
February 2012 ...	100	100	100	100	70	34	0	0	0	0	100	100	100	100	100	100	0	0	0	0
February 2013 ...	100	100	100	100	61	15	0	0	0	0	100	100	100	100	100	100	0	0	0	0
February 2014 ...	100	100	100	100	55	3	0	0	0	0	100	100	100	100	100	100	0	0	0	0
February 2015 ...	100	100	100	100	51	0	0	0	0	0	100	100	100	100	100	42	0	0	0	0
February 2016 ...	100	100	100	100	49	0	0	0	0	0	100	100	100	100	100	1	0	0	0	0
February 2017 ...	100	100	100	99	48	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2018 ...	100	100	100	96	45	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2019 ...	100	100	100	91	42	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2020 ...	100	100	100	85	38	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2021 ...	100	100	100	78	34	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2022 ...	100	100	100	71	30	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2023 ...	100	100	100	63	26	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2024 ...	100	100	100	55	22	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2025 ...	100	100	90	48	18	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2026 ...	100	100	79	40	14	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2027 ...	100	90	67	33	11	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2028 ...	100	76	56	27	8	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2029 ...	100	63	45	21	5	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2030 ...	100	49	35	15	3	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2031 ...	100	36	25	9	*	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2032 ...	100	24	16	5	0	0	0	0	0	0	100	100	100	100	70	*	0	0	0	0
February 2033 ...	100	12	7	*	0	0	0	0	0	0	100	100	100	100	40	*	0	0	0	0
February 2034 ...	100	*	0	0	0	0	0	0	0	0	100	100	77	36	14	*	0	0	0	0
February 2035 ...	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2036 ...	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2037 ...	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2038 ...	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2039 ...	52	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 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)**	29.1	20.1	18.7	14.9	7.7	1.6	0.5	0.2	0.1	0.1	30.0	24.3	24.2	23.8	22.8	5.0	1.0	0.4	0.2	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.

KA, KI†, KE and KG Classes								
Date	PSA Prepayment Assumption							
	0%	100%	131%	200%	300%	600%	1000%	1500%
Initial Percent ...	100	100	100	100	100	100	100	100
February 2011 ...	92	84	82	78	73	57	36	9
February 2012 ...	83	69	66	60	52	32	12	1
February 2013 ...	73	55	51	45	36	17	4	*
February 2014 ...	62	41	38	32	24	9	1	*
February 2015 ...	51	29	26	21	15	4	*	*
February 2016 ...	39	18	16	12	8	2	*	*
February 2017 ...	26	7	6	4	3	*	*	*
February 2018 ...	11	0	0	0	0	0	0	0
February 2019 ...	0	0	0	0	0	0	0	0
February 2020 ...	0	0	0	0	0	0	0	0
February 2021 ...	0	0	0	0	0	0	0	0
February 2022 ...	0	0	0	0	0	0	0	0
February 2023 ...	0	0	0	0	0	0	0	0
February 2024 ...	0	0	0	0	0	0	0	0
February 2025 ...	0	0	0	0	0	0	0	0
Weighted Average Life (years)** ...	4.9	3.5	3.4	3.0	2.6	1.7	1.0	0.5

Date	BA, BI†, BG, BH and BK Classes										BV Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	120%	160%	200%	250%	400%	700%	1000%	1500%	0%	100%	120%	160%	200%	250%	400%	700%	1000%	1500%
Initial Percent ...	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011 ...	99	89	87	87	87	87	87	71	45	3	96	96	96	96	96	96	96	96	96	96
February 2012 ...	97	78	75	75	75	75	69	35	11	0	91	91	91	91	91	91	91	91	91	0
February 2013 ...	96	68	64	64	64	64	48	15	0	0	87	87	87	87	87	87	87	87	87	41
February 2014 ...	94	59	54	54	54	54	33	3	0	0	82	82	82	82	82	82	82	82	82	0
February 2015 ...	92	50	44	44	44	44	21	0	0	0	77	77	77	77	77	77	77	28	0	0
February 2016 ...	90	42	35	35	35	35	13	0	0	0	71	71	71	71	71	71	71	0	0	0
February 2017 ...	88	34	27	27	27	27	6	0	0	0	66	66	66	66	66	66	66	0	0	0
February 2018 ...	86	27	20	20	20	20	1	0	0	0	60	60	60	60	60	60	60	0	0	0
February 2019 ...	83	20	15	15	15	15	0	0	0	0	53	53	53	53	53	53	22	0	0	0
February 2020 ...	81	14	10	10	10	10	0	0	0	0	47	47	47	47	47	47	0	0	0	0
February 2021 ...	78	8	6	6	6	6	0	0	0	0	40	40	40	40	40	40	0	0	0	0
February 2022 ...	75	2	2	2	2	2	0	0	0	0	33	33	33	33	33	33	0	0	0	0
February 2023 ...	72	0	0	0	0	0	0	0	0	0	25	20	20	20	20	20	0	0	0	0
February 2024 ...	68	0	0	0	0	0	0	0	0	0	17	0	0	0	0	0	0	0	0	0
February 2025 ...	64	0	0	0	0	0	0	0	0	0	8	0	0	0	0	0	0	0	0	0
February 2026 ...	60	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2027 ...	56	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2028 ...	51	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2029 ...	46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2030 ...	40	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2031 ...	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2032 ...	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2033 ...	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2034 ...	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2035 ...	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2036 ...	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2037 ...	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2038 ...	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2039 ...	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 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)** ...	16.7	5.4	4.9	4.9	4.9	4.9	3.3	1.8	1.1	0.5	9.1	8.7	8.7	8.7	8.7	8.7	7.0	4.4	2.8	1.2

* Indicates an outstanding balance greater than 0% and less than 0.5% of the original principal balance.
** Determined as specified under “Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates” in the REMIC Prospectus.
† In the case of a Notional Class, the Decrement Table indicates the percentage of the original notional principal balance outstanding.

Date	BZ Class										GA, GH and GL Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	120%	160%	200%	250%	400%	700%	1000%	1500%	0%	100%	120%	160%	200%	250%	400%	700%	1000%	1500%
Initial Percent ...	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011 ...	105	105	105	105	105	105	105	105	105	105	100	100	100	71	71	71	71	0	0	0
February 2012 ...	110	110	110	110	110	110	110	110	110	27	100	100	100	49	49	49	0	0	0	
February 2013 ...	116	116	116	116	116	116	116	116	116	3	100	100	100	31	31	31	0	0	0	
February 2014 ...	122	122	122	122	122	122	122	122	65	*	100	100	100	18	18	18	0	0	0	
February 2015 ...	128	128	128	128	128	128	128	128	25	*	100	100	100	9	9	9	0	0	0	
February 2016 ...	135	135	135	135	135	135	135	91	10	*	100	100	100	2	2	2	0	0	0	
February 2017 ...	142	142	142	142	142	142	51	4	*	100	100	100	0	0	0	0	0	0	0	
February 2018 ...	149	149	149	149	149	149	29	1	*	100	100	96	0	0	0	0	0	0	0	
February 2019 ...	157	157	157	157	157	157	16	1	*	100	100	87	0	0	0	0	0	0	0	
February 2020 ...	165	165	165	165	165	133	9	*	0	100	100	75	0	0	0	0	0	0	0	
February 2021 ...	173	173	173	173	173	97	5	*	0	100	100	60	0	0	0	0	0	0	0	
February 2022 ...	182	182	182	182	182	70	3	*	0	100	99	43	0	0	0	0	0	0	0	
February 2023 ...	191	191	191	191	191	50	2	*	0	100	78	24	0	0	0	0	0	0	0	
February 2024 ...	201	172	172	172	172	36	1	*	0	100	56	5	0	0	0	0	0	0	0	
February 2025 ...	211	136	136	136	136	25	*	*	0	100	34	0	0	0	0	0	0	0	0	
February 2026 ...	222	107	107	107	107	18	*	*	0	100	11	0	0	0	0	0	0	0	0	
February 2027 ...	222	83	83	83	83	12	*	*	0	100	0	0	0	0	0	0	0	0	0	
February 2028 ...	222	63	63	63	63	8	*	*	0	100	0	0	0	0	0	0	0	0	0	
February 2029 ...	222	47	47	47	47	6	*	*	0	100	0	0	0	0	0	0	0	0	0	
February 2030 ...	222	34	34	34	34	4	*	*	0	100	0	0	0	0	0	0	0	0	0	
February 2031 ...	222	24	24	24	24	2	*	*	0	100	0	0	0	0	0	0	0	0	0	
February 2032 ...	222	15	15	15	15	1	*	0	0	100	0	0	0	0	0	0	0	0	0	
February 2033 ...	222	9	9	9	9	1	*	0	0	100	0	0	0	0	0	0	0	0	0	
February 2034 ...	222	4	4	4	4	*	*	0	0	100	0	0	0	0	0	0	0	0	0	
February 2035 ...	222	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0	
February 2036 ...	166	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0	
February 2037 ...	0	0	0	0	0	0	0	0	0	95	0	0	0	0	0	0	0	0	0	
February 2038 ...	0	0	0	0	0	0	0	0	0	11	0	0	0	0	0	0	0	0	0	
February 2039 ...	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
February 2040 ...	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	26.4	17.1	17.1	17.1	17.1	17.1	12.5	7.1	4.5	1.9	27.6	14.3	11.4	2.3	2.3	2.3	1.1	0.5	0.3	0.1

Date	HA, HF, HT and HY Classes										HB Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	120%	160%	200%	250%	400%	700%	1000%	1500%	0%	100%	120%	160%	200%	250%	400%	700%	1000%	1500%
Initial Percent ...	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011 ...	100	100	100	100	83	62	0	0	0	0	100	100	100	100	100	100	63	0	0	0
February 2012 ...	100	100	100	100	70	34	0	0	0	0	100	100	100	100	100	100	0	0	0	0
February 2013 ...	100	100	100	100	61	15	0	0	0	0	100	100	100	100	100	100	0	0	0	0
February 2014 ...	100	100	100	100	55	3	0	0	0	0	100	100	100	100	100	100	0	0	0	0
February 2015 ...	100	100	100	100	51	0	0	0	0	0	100	100	100	100	100	42	0	0	0	0
February 2016 ...	100	100	100	100	49	0	0	0	0	0	100	100	100	100	100	2	0	0	0	0
February 2017 ...	100	100	100	99	48	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2018 ...	100	100	100	96	45	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2019 ...	100	100	100	91	42	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2020 ...	100	100	100	85	38	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2021 ...	100	100	100	78	34	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2022 ...	100	100	100	71	30	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2023 ...	100	100	100	63	26	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2024 ...	100	100	100	56	22	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2025 ...	100	100	92	48	18	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2026 ...	100	100	80	41	15	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2027 ...	100	92	69	34	11	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2028 ...	100	79	58	28	8	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2029 ...	100	65	47	21	5	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2030 ...	100	52	37	16	3	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2031 ...	100	39	27	10	1	0	0	0	0	0	100	100	100	100	100	*	0	0	0	0
February 2032 ...	100	27	18	6	0	0	0	0	0	0	100	100	100	100	76	*	0	0	0	0
February 2033 ...	100	15	9	1	0	0	0	0	0	0	100	100	100	100	47	*	0	0	0	0
February 2034 ...	100	4	1	0	0	0	0	0	0	0	100	100	100	54	21	*	0	0	0	0
February 2035 ...	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2036 ...	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2037 ...	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2038 ...	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2039 ...	52	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 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)**	29.1	20.3	18.9	15.0	7.7	1.6	0.5	0.2	0.1	0.1	30.0	24.7	24.6	24.1	23.0	5.0	1.0	0.4	0.2	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.

Date	BE Class										BD Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	120%	160%	200%	250%	400%	700%	1000%	1500%	0%	100%	120%	160%	200%	250%	400%	700%	1000%	1500%
Initial Percent ...	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011 ...	100	100	100	100	100	100	100	100	100	100	99	90	88	88	88	88	88	74	51	13
February 2012 ...	100	100	100	100	100	100	100	100	100	12	98	80	78	78	78	78	72	42	20	1
February 2013 ...	100	100	100	100	100	100	100	100	75	1	96	72	68	68	68	68	54	24	8	*
February 2014 ...	100	100	100	100	100	100	100	100	29	*	95	63	59	59	59	59	40	13	3	*
February 2015 ...	100	100	100	100	100	100	100	73	11	*	93	55	50	50	50	50	29	8	1	*
February 2016 ...	100	100	100	100	100	100	100	41	4	*	91	48	42	42	42	42	22	4	*	*
February 2017 ...	100	100	100	100	100	100	100	23	2	*	89	41	35	35	35	35	16	2	*	*
February 2018 ...	100	100	100	100	100	100	100	13	1	*	87	35	29	29	29	29	12	1	*	*
February 2019 ...	100	100	100	100	100	100	83	7	*	0	85	29	24	24	24	24	9	1	*	0
February 2020 ...	100	100	100	100	100	100	60	4	*	0	83	23	19	19	19	19	6	*	*	0
February 2021 ...	100	100	100	100	100	44	2	*	0	0	80	18	16	16	16	16	5	*	*	0
February 2022 ...	100	100	100	100	100	32	1	*	0	0	78	13	13	13	13	13	3	*	*	0
February 2023 ...	100	97	97	97	97	23	1	*	0	0	75	10	10	10	10	10	2	*	*	0
February 2024 ...	100	78	78	78	78	16	*	*	0	0	72	8	8	8	8	8	2	*	*	0
February 2025 ...	100	62	62	62	62	11	*	*	0	0	68	6	6	6	6	6	1	*	*	0
February 2026 ...	100	48	48	48	48	8	*	*	0	0	64	5	5	5	5	5	1	*	*	0
February 2027 ...	100	37	37	37	37	6	*	*	0	0	60	4	4	4	4	4	1	*	*	0
February 2028 ...	100	28	28	28	28	4	*	*	0	0	56	3	3	3	3	3	*	*	*	0
February 2029 ...	100	21	21	21	21	3	*	*	0	0	52	2	2	2	2	2	*	*	*	0
February 2030 ...	100	15	15	15	15	2	*	*	0	0	47	2	2	2	2	2	*	*	0	0
February 2031 ...	100	11	11	11	11	1	*	*	0	0	41	1	1	1	1	1	*	*	0	0
February 2032 ...	100	7	7	7	7	1	*	0	0	0	36	1	1	1	1	1	*	*	0	0
February 2033 ...	100	4	4	4	4	4	*	0	0	0	29	*	*	*	*	*	*	*	0	0
February 2034 ...	100	2	2	2	2	2	*	0	0	0	23	*	*	*	*	*	*	*	0	0
February 2035 ...	100	0	0	0	0	0	0	0	0	0	16	0	0	0	0	0	0	0	0	0
February 2036 ...	75	0	0	0	0	0	0	0	0	0	8	0	0	0	0	0	0	0	0	0
February 2037 ...	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2038 ...	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2039 ...	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 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)**	26.4	16.6	16.6	16.6	16.6	16.6	11.5	6.2	3.8	1.6	17.7	6.6	6.1	6.1	6.1	6.1	4.2	2.2	1.4	0.6

Date	FA and FD Classes										SA† Class											
	PSA Prepayment Assumption										PSA Prepayment Assumption											
	0%	100%	245%	300%	400%	600%	900%	1200%	1600%	2000%	2400%	0%	100%	245%	300%	400%	600%	900%	1200%	1600%	2000%	2400%
Initial Percent ...	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
February 2011 ...	99	93	85	82	76	65	48	31	7	0	0	99	93	85	82	77	66	49	33	9	0	0
February 2012 ...	98	86	71	66	57	41	22	9	*	0	0	98	86	72	67	58	42	22	9	*	0	0
February 2013 ...	98	80	60	53	43	26	10	2	*	0	0	98	80	60	54	43	26	10	2	*	0	0
February 2014 ...	97	73	50	43	32	16	4	1	*	0	0	97	74	51	43	32	16	5	1	*	0	0
February 2015 ...	95	68	42	35	24	10	2	*	*	0	0	95	68	42	35	24	10	2	*	*	0	0
February 2016 ...	94	62	35	28	18	6	1	*	0	0	0	94	63	35	28	18	6	1	*	0	0	0
February 2017 ...	93	57	29	22	13	4	*	*	0	0	0	93	58	30	22	13	4	*	*	0	0	0
February 2018 ...	92	52	24	18	10	2	*	*	0	0	0	92	53	25	18	10	3	*	*	0	0	0
February 2019 ...	90	48	20	14	7	2	*	*	0	0	0	90	49	20	14	7	2	*	*	0	0	0
February 2020 ...	89	44	17	11	5	1	*	*	0	0	0	89	44	17	11	5	1	*	*	0	0	0
February 2021 ...	87	40	14	9	4	1	*	*	0	0	0	87	40	14	9	4	1	*	*	0	0	0
February 2022 ...	85	36	11	7	3	*	*	*	0	0	0	85	37	12	7	3	*	*	*	0	0	0
February 2023 ...	83	32	9	6	2	*	*	*	0	0	0	83	33	9	6	2	*	*	*	0	0	0
February 2024 ...	81	29	8	4	2	*	*	*	0	0	0	81	30	8	4	2	*	*	*	0	0	0
February 2025 ...	78	26	6	3	1	*	*	*	0	0	0	78	27	6	4	1	*	*	*	0	0	0
February 2026 ...	75	23	5	3	1	*	*	*	0	0	0	75	24	5	3	1	*	*	*	0	0	0
February 2027 ...	72	20	4	2	1	*	*	*	0	0	0	72	21	4	2	1	*	*	*	0	0	0
February 2028 ...	69	18	3	2	*	*	*	*	0	0	0	69	19	3	2	*	*	*	*	0	0	0
February 2029 ...	66	15	2	1	*	*	*	*	0	0	0	66	16	3	1	*	*	*	*	0	0	0
February 2030 ...	62	13	2	1	*	*	*	*	0	0	0	62	14	2	1	*	*	*	*	0	0	0
February 2031 ...	58	11	1	1	*	*	*	*	0	0	0	58	12	2	1	*	*	*	*	0	0	0
February 2032 ...	53	9	1	*	*	*	*	*	0	0	0	53	10	1	*	*	*	*	0	0	0	0
February 2033 ...	49	7	1	*	*	*	*	*	0	0	0	49	8	1	*	*	*	*	0	0	0	0
February 2034 ...	43	5	*	*	*	*	*	*	0	0	0	43	6	1	*	*	*	*	0	0	0	0
February 2035 ...	37	4	*	*	*	*	*	*	0	0	0	37	4	*	*	*	*	*	0	0	0	0
February 2036 ...	31	2	*	*	*	*	*	*	0	0	0	31	3	*	*	*	*	*	0	0	0	0
February 2037 ...	24	1	*	*	*	*	*	*	0	0	0	24	1	*	*	*	*	*	0	0	0	0
February 2038 ...	17	0	0	0	0	0	0	0	0	0	0	17	0	0	0	0	0	0	0	0	0	0
February 2039 ...	9	0	0	0	0	0	0	0	0	0	0	9	0	0	0	0	0	0	0	0	0	0
February 2040 ...	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.8	10.1	5.5	4.6	3.5	2.3	1.4	0.9	0.5	0.2	0.1	20.8	10.3	5.6	4.7	3.5	2.3	1.4	0.9	0.5	0.2	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	SB† Class											SC† Class										
	PSA Prepayment Assumption											PSA Prepayment Assumption										
	0%	100%	245%	300%	400%	600%	900%	1200%	1600%	2000%	2400%	0%	100%	245%	300%	400%	600%	900%	1200%	1600%	2000%	2400%
Initial Percent ...	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011 ...	99	93	84	81	75	63	45	28	4	0	0	99	92	84	80	75	63	45	27	4	0	0
February 2012 ...	98	86	71	65	56	40	21	8	*	0	0	98	85	70	65	55	39	20	8	*	0	0
February 2013 ...	98	79	59	53	42	25	9	2	*	0	0	98	78	58	52	41	25	9	2	*	0	0
February 2014 ...	97	73	50	42	31	16	4	1	*	0	0	97	71	48	41	31	15	4	1	*	0	0
February 2015 ...	95	67	41	34	23	10	2	*	*	0	0	95	65	40	33	23	10	2	*	*	0	0
February 2016 ...	94	62	35	27	17	6	1	*	0	0	0	94	60	33	26	17	6	1	*	0	0	0
February 2017 ...	93	57	29	22	13	4	*	*	0	0	0	93	54	27	21	12	4	*	*	0	0	0
February 2018 ...	92	52	24	17	9	2	*	*	0	0	0	92	49	23	16	9	2	*	*	0	0	0
February 2019 ...	90	48	20	14	7	1	*	*	0	0	0	90	44	18	13	7	1	*	*	0	0	0
February 2020 ...	89	43	16	11	5	1	*	*	0	0	0	89	40	15	10	5	1	*	*	0	0	0
February 2021 ...	87	39	13	9	4	1	*	*	0	0	0	87	35	12	8	3	1	*	*	0	0	0
February 2022 ...	85	35	11	7	3	*	*	*	0	0	0	85	31	10	6	2	*	*	*	0	0	0
February 2023 ...	83	32	9	5	2	*	*	*	0	0	0	83	28	8	5	2	*	*	*	0	0	0
February 2024 ...	81	29	7	4	1	*	*	*	0	0	0	81	24	6	4	1	*	*	*	0	0	0
February 2025 ...	78	25	6	3	1	*	*	*	0	0	0	78	21	5	3	1	*	*	*	0	0	0
February 2026 ...	75	22	5	3	1	*	*	*	0	0	0	75	18	4	2	1	*	*	*	0	0	0
February 2027 ...	72	20	4	2	1	*	*	*	0	0	0	72	15	3	1	*	*	*	0	0	0	0
February 2028 ...	69	17	3	1	*	*	*	0	0	0	0	69	12	2	1	*	*	*	0	0	0	0
February 2029 ...	66	15	2	1	*	*	*	0	0	0	0	66	9	1	1	*	*	*	0	0	0	0
February 2030 ...	62	12	2	1	*	*	*	0	0	0	0	62	7	1	*	*	*	*	0	0	0	0
February 2031 ...	58	10	1	1	*	*	*	0	0	0	0	58	5	1	*	*	*	*	0	0	0	0
February 2032 ...	53	8	1	*	*	*	*	0	0	0	0	53	2	*	*	*	*	0	0	0	0	0
February 2033 ...	49	6	1	*	*	*	0	0	0	0	0	49	*	*	*	*	*	0	0	0	0	0
February 2034 ...	43	4	*	*	*	*	0	0	0	0	0	43	0	0	0	0	0	0	0	0	0	0
February 2035 ...	37	2	*	*	*	*	0	0	0	0	0	37	0	0	0	0	0	0	0	0	0	0
February 2036 ...	31	1	*	*	*	*	0	0	0	0	0	31	0	0	0	0	0	0	0	0	0	0
February 2037 ...	24	0	0	0	0	0	0	0	0	0	0	24	0	0	0	0	0	0	0	0	0	0
February 2038 ...	17	0	0	0	0	0	0	0	0	0	0	17	0	0	0	0	0	0	0	0	0	0
February 2039 ...	9	0	0	0	0	0	0	0	0	0	0	9	0	0	0	0	0	0	0	0	0	0
February 2040 ...	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.8	9.9	5.5	4.6	3.4	2.2	1.3	0.8	0.4	0.1	0.1	20.8	9.0	5.2	4.4	3.4	2.2	1.3	0.8	0.3	0.1	0.1

Date	PB, PY†, PG and PA Classes											PZ Class										
	PSA Prepayment Assumption											PSA Prepayment Assumption										
	0%	100%	245%	300%	400%	600%	900%	1200%	1600%	2000%	2400%	0%	100%	245%	300%	400%	600%	900%	1200%	1600%	2000%	2400%
Initial Percent ...	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011 ...	99	91	82	82	82	80	59	38	9	0	0	105	105	105	105	105	105	105	105	105	0	0
February 2012 ...	98	83	65	65	65	50	27	10	*	0	0	109	109	109	109	109	109	109	109	109	0	0
February 2013 ...	97	75	51	51	51	32	12	3	0	0	0	114	114	114	114	114	114	114	114	15	0	0
February 2014 ...	96	67	39	39	39	20	5	1	0	0	0	120	120	120	120	120	120	120	120	1	0	0
February 2015 ...	94	60	29	29	29	12	2	*	0	0	0	125	125	125	125	125	125	125	125	*	0	0
February 2016 ...	93	54	22	22	22	8	1	0	0	0	0	131	131	131	131	131	131	131	66	*	0	0
February 2017 ...	91	48	16	16	16	5	*	0	0	0	0	137	137	137	137	137	137	137	18	*	0	0
February 2018 ...	90	42	12	12	12	3	*	0	0	0	0	143	143	143	143	143	143	143	5	*	0	0
February 2019 ...	88	36	9	9	9	2	0	0	0	0	0	150	150	150	150	150	109	1	0	0	0	0
February 2020 ...	86	31	6	6	6	1	0	0	0	0	0	157	157	157	157	157	157	49	*	0	0	0
February 2021 ...	84	26	5	5	5	1	0	0	0	0	0	164	164	164	164	164	164	22	*	0	0	0
February 2022 ...	81	21	3	3	3	*	0	0	0	0	0	171	171	171	171	171	171	10	*	0	0	0
February 2023 ...	79	17	2	2	2	*	0	0	0	0	0	179	179	179	179	179	179	4	*	0	0	0
February 2024 ...	76	13	2	2	2	0	0	0	0	0	0	188	188	188	188	188	183	2	*	0	0	0
February 2025 ...	73	9	1	1	1	0	0	0	0	0	0	196	196	196	196	196	111	1	*	0	0	0
February 2026 ...	70	5	1	1	1	0	0	0	0	0	0	205	205	205	205	205	67	*	*	0	0	0
February 2027 ...	66	2	*	*	*	0	0	0	0	0	0	215	215	215	215	215	40	*	*	0	0	0
February 2028 ...	62	*	*	*	*	0	0	0	0	0	0	224	224	224	224	224	24	*	*	0	0	0
February 2029 ...	58	*	*	*	*	0	0	0	0	0	0	235	235	235	235	235	14	*	*	0	0	0
February 2030 ...	53	*	*	*	*	0	0	0	0	0	0	246	246	246	246	246	8	*	*	0	0	0
February 2031 ...	48	0	0	0	0	0	0	0	0	0	0	257	165	165	165	165	5	*	0	0	0	0
February 2032 ...	43	0	0	0	0	0	0	0	0	0	0	269	107	107	107	107	3	*	0	0	0	0
February 2033 ...	37	0	0	0	0	0	0	0	0	0	0	281	67	67	67	67	1	*	0	0	0	0
February 2034 ...	30	0	0	0	0	0	0	0	0	0	0	294	41	41	41	41	1	*	0	0	0	0
February 2035 ...	23	0	0	0	0	0	0	0	0	0	0	307	23	23	23	23	*	*	0	0	0	0
February 2036 ...	15	0	0	0	0	0	0	0	0	0	0	321	11	11	11	11	*	*	0	0	0	0
February 2037 ...	7	0	0	0	0	0	0	0	0	0	0	336	3	3	3	3	*	*	0	0	0	0
February 2038 ...	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2039 ...	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2040 ...	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.9	7.3	4.0	4.0	4.0	2.6	1.6	1.1	0.6	0.2	0.1	27.8	22.2	22.2	22.2	22.2	16.0	9.9	6.3	2.7	0.2	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	UF and US Classes											EA and EI† Classes						
	PSA Prepayment Assumption											PSA Prepayment Assumption						
	0%	100%	245%	300%	400%	600%	900%	1200%	1600%	2000%	2400%	0%	100%	274%	450%	600%	1000%	1500%
Initial Percent ...	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
February 2011 ...	100	100	100	83	53	0	0	0	0	0	0	99	90	78	66	56	29	
February 2012 ...	100	100	100	71	22	0	0	0	0	0	0	98	81	61	42	28	1	
February 2013 ...	100	100	100	64	6	0	0	0	0	0	0	97	73	46	25	11	0	
February 2014 ...	100	100	100	61	*	0	0	0	0	0	0	95	65	34	13	*	0	
February 2015 ...	100	100	99	59	*	0	0	0	0	0	0	94	58	24	4	0	0	
February 2016 ...	100	100	94	55	*	0	0	0	0	0	0	92	51	16	0	0	0	
February 2017 ...	100	100	87	49	*	0	0	0	0	0	0	90	44	10	0	0	0	
February 2018 ...	100	100	79	44	*	0	0	0	0	0	0	89	38	4	0	0	0	
February 2019 ...	100	100	70	38	*	0	0	0	0	0	0	87	32	0	0	0	0	
February 2020 ...	100	100	62	32	*	0	0	0	0	0	0	85	27	0	0	0	0	
February 2021 ...	100	100	54	27	*	0	0	0	0	0	0	82	22	0	0	0	0	
February 2022 ...	100	100	46	23	*	0	0	0	0	0	0	80	17	0	0	0	0	
February 2023 ...	100	100	39	19	*	0	0	0	0	0	0	77	13	0	0	0	0	
February 2024 ...	100	100	33	15	*	0	0	0	0	0	0	74	8	0	0	0	0	
February 2025 ...	100	100	27	12	*	0	0	0	0	0	0	71	5	0	0	0	0	
February 2026 ...	100	100	22	10	*	0	0	0	0	0	0	68	1	0	0	0	0	
February 2027 ...	100	100	18	8	*	0	0	0	0	0	0	64	0	0	0	0	0	
February 2028 ...	100	94	15	6	*	0	0	0	0	0	0	60	0	0	0	0	0	
February 2029 ...	100	81	12	5	*	0	0	0	0	0	0	56	0	0	0	0	0	
February 2030 ...	100	69	9	4	*	0	0	0	0	0	0	52	0	0	0	0	0	
February 2031 ...	100	57	7	3	*	0	0	0	0	0	0	47	0	0	0	0	0	
February 2032 ...	100	46	5	2	*	0	0	0	0	0	0	42	0	0	0	0	0	
February 2033 ...	100	36	4	1	*	0	0	0	0	0	0	36	0	0	0	0	0	
February 2034 ...	100	27	3	1	*	0	0	0	0	0	0	30	0	0	0	0	0	
February 2035 ...	100	19	2	1	*	0	0	0	0	0	0	24	0	0	0	0	0	
February 2036 ...	100	11	1	*	*	0	0	0	0	0	0	17	0	0	0	0	0	
February 2037 ...	100	5	*	*	*	0	0	0	0	0	0	9	0	0	0	0	0	
February 2038 ...	92	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	
February 2039 ...	48	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
February 2040 ...	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	29.0	22.0	12.4	7.5	1.3	0.5	0.2	0.2	0.1	0.1	0.1	18.7	6.8	3.3	2.0	1.5	0.8	0.3

Date	EV Class							EZ Class							EB Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	274%	450%	600%	1000%	1500%	0%	100%	274%	450%	600%	1000%	1500%	0%	100%	274%	450%	600%	1000%	1500%
Initial Percent ...	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011 ...	94	94	94	94	94	94	18	105	105	105	105	105	105	105	100	100	100	100	100	100	67
February 2012 ...	87	87	87	87	87	87	0	110	110	110	110	110	110	12	100	100	100	100	100	100	6
February 2013 ...	80	80	80	80	80	0	0	116	116	116	116	116	73	1	100	100	100	100	100	40	1
February 2014 ...	72	72	72	72	72	0	0	122	122	122	122	122	28	*	100	100	100	100	100	16	*
February 2015 ...	65	65	65	65	0	0	0	128	128	128	128	114	11	*	100	100	100	100	64	6	*
February 2016 ...	56	56	56	26	0	0	0	135	135	135	135	71	4	*	100	100	100	86	39	2	*
February 2017 ...	48	48	48	0	0	0	0	142	142	142	109	43	2	*	100	100	100	61	24	1	*
February 2018 ...	39	39	39	0	0	0	0	149	149	149	76	27	1	*	100	100	100	42	15	*	*
February 2019 ...	29	29	28	0	0	0	0	157	157	157	53	16	*	0	100	100	99	29	9	*	0
February 2020 ...	19	19	0	0	0	0	0	165	165	142	37	10	*	0	100	100	79	20	5	*	0
February 2021 ...	8	8	0	0	0	0	0	173	173	111	25	6	*	0	100	100	62	14	3	*	0
February 2022 ...	0	0	0	0	0	0	0	180	180	87	17	4	*	0	100	100	48	10	2	*	0
February 2023 ...	0	0	0	0	0	0	0	180	180	67	12	2	*	0	100	100	37	6	1	*	0
February 2024 ...	0	0	0	0	0	0	0	180	180	52	8	1	*	0	100	100	29	4	1	*	0
February 2025 ...	0	0	0	0	0	0	0	180	180	39	5	1	*	0	100	100	22	3	*	*	0
February 2026 ...	0	0	0	0	0	0	0	180	180	29	3	*	*	0	100	100	16	2	*	*	0
February 2027 ...	0	0	0	0	0	0	0	180	154	21	2	*	*	0	100	85	12	1	*	*	0
February 2028 ...	0	0	0	0	0	0	0	180	121	14	1	*	*	0	100	67	8	1	*	*	0
February 2029 ...	0	0	0	0	0	0	0	180	89	10	1	*	*	0	100	50	5	*	*	*	0
February 2030 ...	0	0	0	0	0	0	0	180	60	6	*	*	*	0	100	34	3	*	*	*	0
February 2031 ...	0	0	0	0	0	0	0	180	33	3	*	*	0	0	100	19	2	*	*	0	0
February 2032 ...	0	0	0	0	0	0	0	180	8	1	*	*	0	0	100	4	*	*	*	0	0
February 2033 ...	0	0	0	0	0	0	0	180	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2034 ...	0	0	0	0	0	0	0	180	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2035 ...	0	0	0	0	0	0	0	180	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2036 ...	0	0	0	0	0	0	0	180	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2037 ...	0	0	0	0	0	0	0	180	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2038 ...	0	0	0	0	0	0	0	180	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2039 ...	0	0	0	0	0	0	0	99	0	0	0	0	0	0	55	0	0	0	0	0	0
February 2040 ...	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	6.5	6.5	6.1	4.8	3.8	2.1	0.9	29.1	19.1	13.2	9.1	6.9	3.6	1.5	29.1	19.1	12.7	8.4	6.2	3.1	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.
† In the case of a Notional Class, the Decrement Table indicates the percentage of the original notional principal balance outstanding.

Date	JA, JI†, JC and JD Classes							JB Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	235%	375%	500%	700%	900%	0%	100%	235%	375%	500%	700%	900%
Initial Percent ...	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011 ...	95	91	86	81	77	70	63	100	100	100	100	100	100	100
February 2012 ...	91	79	68	58	49	36	24	100	100	100	100	100	100	100
February 2013 ...	86	69	53	39	28	14	4	100	100	100	100	100	100	100
February 2014 ...	80	58	40	25	14	3	0	100	100	100	100	100	100	58
February 2015 ...	74	49	29	15	5	0	0	100	100	100	100	100	66	25
February 2016 ...	68	40	20	7	0	0	0	100	100	100	100	95	35	10
February 2017 ...	61	32	13	1	0	0	0	100	100	100	100	59	18	4
February 2018 ...	54	24	7	0	0	0	0	100	100	100	77	36	9	2
February 2019 ...	47	17	2	0	0	0	0	100	100	100	51	22	5	1
February 2020 ...	38	11	0	0	0	0	0	100	100	85	32	12	2	*
February 2021 ...	30	5	0	0	0	0	0	100	100	56	19	7	1	*
February 2022 ...	21	0	0	0	0	0	0	100	92	33	10	3	*	*
February 2023 ...	11	0	0	0	0	0	0	100	44	14	4	1	*	*
February 2024 ...	*	0	0	0	0	0	0	100	0	0	0	0	0	0
February 2025 ...	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.1	5.3	3.7	2.8	2.3	1.7	1.4	14.6	12.9	11.4	9.5	7.9	5.9	4.6

Date	WA, WI†, WB, WC, WD and WE Classes								
	PSA Prepayment Assumption								
	0%	100%	113%	200%	250%	500%	900%	1200%	1600%
Initial Percent ...	100	100	100	100	100	100	100	100	100
February 2011 ...	96	85	84	79	77	63	42	25	4
February 2012 ...	92	71	70	62	58	39	17	6	*
February 2013 ...	87	58	56	47	43	24	7	2	*
February 2014 ...	83	45	44	35	30	14	3	*	*
February 2015 ...	77	34	33	24	21	8	1	*	*
February 2016 ...	72	23	22	16	13	4	*	*	0
February 2017 ...	66	14	13	9	7	2	*	*	0
February 2018 ...	60	4	4	3	2	*	*	*	0
February 2019 ...	53	0	0	0	0	0	0	0	0
February 2020 ...	45	0	0	0	0	0	0	0	0
February 2021 ...	38	0	0	0	0	0	0	0	0
February 2022 ...	29	0	0	0	0	0	0	0	0
February 2023 ...	20	0	0	0	0	0	0	0	0
February 2024 ...	10	0	0	0	0	0	0	0	0
February 2025 ...	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.8	3.9	3.8	3.3	3.0	2.0	1.2	0.8	0.3

* Indicates an outstanding balance greater than 0% and less than 0.5% of the original principal balance.
** Determined as specified under “Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates” in the REMIC Prospectus.
† In the case of a Notional Class, the Decrement Table indicates the percentage of the original notional principal balance outstanding.

Date	ZX Class									
	PSA Prepayment Assumption									
	0%	100%	120%	160%	200%	250%	400%	700%	1000%	1500%
Initial Percent ...	100	100	100	100	100	100	100	100	100	100
February 2011 ...	105	105	105	105	105	105	105	105	105	105
February 2012 ...	110	110	110	110	110	110	110	110	110	26
February 2013 ...	116	116	116	116	116	116	116	116	116	3
February 2014 ...	122	122	122	122	122	122	122	122	64	*
February 2015 ...	128	128	128	128	128	128	128	128	25	*
February 2016 ...	135	135	135	135	135	135	135	90	10	*
February 2017 ...	142	142	142	142	142	142	142	51	4	*
February 2018 ...	149	149	149	149	149	149	149	28	1	*
February 2019 ...	157	157	157	157	157	157	157	16	1	*
February 2020 ...	165	165	165	165	165	165	132	9	*	0
February 2021 ...	173	173	173	173	173	173	96	5	*	0
February 2022 ...	182	182	182	182	182	182	69	3	*	0
February 2023 ...	191	191	191	191	191	191	50	1	*	0
February 2024 ...	201	170	170	170	170	170	35	1	*	0
February 2025 ...	208	134	134	134	134	134	25	*	*	0
February 2026 ...	211	105	105	105	105	105	18	*	*	0
February 2027 ...	211	81	81	81	81	81	12	*	*	0
February 2028 ...	211	62	62	62	62	62	8	*	*	0
February 2029 ...	211	46	46	46	46	46	5	*	*	0
February 2030 ...	211	33	33	33	33	33	4	*	*	0
February 2031 ...	211	23	23	23	23	23	2	*	*	0
February 2032 ...	211	15	15	15	15	15	1	*	0	0
February 2033 ...	211	8	8	8	8	8	1	*	0	0
February 2034 ...	211	3	3	3	3	3	*	*	0	0
February 2035 ...	211	0	0	0	0	0	0	0	0	0
February 2036 ...	164	0	0	0	0	0	0	0	0	0
February 2037 ...	0	0	0	0	0	0	0	0	0	0
February 2038 ...	0	0	0	0	0	0	0	0	0	0
February 2039 ...	0	0	0	0	0	0	0	0	0	0
February 2040 ...	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.4	17.1	17.1	17.1	17.1	17.1	12.4	7.1	4.5	1.9

* 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.

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	274% PSA
2	200% PSA
3	200% PSA
4	131% PSA
5	200% PSA
6	300% PSA
7	274% PSA
8	235% PSA
9	113% 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. All 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 Citigroup Global Markets 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 dealers.

LEGAL MATTERS

Sidley Austin LLP will provide legal representation for Fannie Mae. Cleary Gottlieb Steen & Hamilton LLP will provide legal representation for the Dealer.

Schedule 1

Available Recombinations(1)

	REMIC Certificates		RCR Certificates					Final Distribution Date	
	Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)		CUSIP Number
1-V	Recombination 1								
	KA	\$100,000,000	KE	\$100,000,000	PT	2.25%	FIX	31398MPN0	December 2018
	KI	5,000,000(3)							
	Recombination 2								
	KA	100,000,000	KG	100,000,000	PT	2.50	FIX	31398MPP5	December 2018
	KI	10,000,000(3)							
	Recombination 3								
	BA	138,125,000	BG	138,125,000	PAC	4.00	FIX	31398MPQ3	December 2038
	BI	6,906,250(3)							
	Recombination 4								
	BA	138,125,000	BH	138,125,000	PAC	4.50	FIX	31398MPR1	December 2038
	BI	20,718,750(3)							
	Recombination 5								
	BA	138,125,000	BK	138,125,000	PAC	5.00	FIX	31398MPS9	December 2038
	BI	34,531,250(3)							
	Recombination 6								
	BV	8,806,286	BE(4)	16,054,000	PAC	5.00	FIX	31398MPT7	March 2040
	BZ	7,247,714							
	Recombination 7								
BA	138,125,000	BD(4)	154,179,000	PAC	5.00	FIX	31398MPU4	March 2040	
BI	34,531,250(3)								
BV	8,806,286								
BZ	7,247,714								
Recombination 8									
PB	163,116,000	PG	163,116,000	PAC/AD	4.00	FIX	31398MPV2	March 2040	
PY	13,593,000(3)								
Recombination 9									
PB	163,116,000	PA	163,116,000	PAC/AD	4.50	FIX	31398MPW0	March 2040	
PY	27,186,000(3)								

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 10								
EV	\$ 23,974,673	EB(5)	\$ 53,974,673	SEQ	5.00%	FIX	31398MPX8	March 2040
EZ	30,000,000							
Recombination 11								
JA	108,909,000	JC	108,909,000	SEQ	3.50	FIX	31398MPY6	April 2024
JI	13,613,625(3)							
Recombination 12								
JA	108,909,000	JD	108,909,000	SEQ	4.00	FIX	31398MPZ3	April 2024
JI	27,227,250(3)							
Recombination 13								
WA	100,000,000	WB	100,000,000	PT	3.75	FIX	31398MQA7	March 2025
WI	5,555,556(3)							
Recombination 14								
WA	100,000,000	WC	100,000,000	PT	4.00	FIX	31398MQB5	March 2025
WI	11,111,112(3)							
Recombination 15								
WA	100,000,000	WD	100,000,000	PT	4.25	FIX	31398MQC3	March 2025
WI	16,666,667(3)							
Recombination 16								
WA	100,000,000	WE	100,000,000	PT	4.50	FIX	31398MQD1	March 2025
WI	22,222,222(3)							
Recombination 17								
ZP	13,000,000	ZX(6)	26,000,000	PAC	5.00	FIX/Z	31398MQE9	March 2040
NZ	13,000,000							

- (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 6 and Recombination 7 from the BZ Accrual Amount will be paid as interest on the related RCR Certificates and thus will not reduce the principal balances of those RCR Certificates.
- (5) Principal payments on the REMIC Certificates in Recombination 10 from the EZ Accrual Amount will be paid as interest on the related RCR Certificates and thus will not reduce the principal balance of those RCR Certificates.
- (6) The ZX Class is an RCR Class formed from a combination of the ZP Class in Group 2 and the NZ Class in Group 3.

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	\$269,613,000.00	April 2015	\$131,551,432.49	June 2020	\$ 48,609,936.18
March 2010	266,911,835.45	May 2015	129,754,799.00	July 2020	47,780,615.50
April 2010	264,228,240.82	June 2015	127,970,048.36	August 2020	46,963,993.81
May 2010	261,562,105.82	July 2015	126,197,105.69	September 2020	46,159,886.71
June 2010	258,913,320.85	August 2015	124,435,896.59	October 2020	45,368,112.40
July 2010	256,281,777.00	September 2015	122,686,347.11	November 2020	44,588,491.64
August 2010	253,667,366.02	October 2015	120,948,383.78	December 2020	43,820,847.73
September 2010	251,069,980.36	November 2015	119,221,933.57	January 2021	43,065,006.45
October 2010	248,489,513.12	December 2015	117,506,923.91	February 2021	42,320,796.05
November 2010	245,925,858.07	January 2016	115,803,282.68	March 2021	41,588,047.20
December 2010	243,378,909.64	February 2016	114,110,938.22	April 2021	40,866,592.97
January 2011	240,848,562.92	March 2016	112,429,819.31	May 2021	40,156,268.77
February 2011	238,334,713.65	April 2016	110,759,855.17	June 2021	39,456,912.34
March 2011	235,837,258.23	May 2016	109,100,975.46	July 2021	38,768,363.72
April 2011	233,356,093.69	June 2016	107,453,110.29	August 2021	38,090,465.21
May 2011	230,891,117.70	July 2016	105,816,190.19	September 2021	37,423,061.34
June 2011	228,442,228.58	August 2016	104,190,146.14	October 2021	36,765,998.83
July 2011	226,009,325.28	September 2016	102,574,909.54	November 2021	36,119,126.58
August 2011	223,592,307.38	October 2016	100,970,412.21	December 2021	35,482,295.63
September 2011	221,191,075.07	November 2016	99,376,586.41	January 2022	34,855,359.11
October 2011	218,805,529.18	December 2016	97,793,364.82	February 2022	34,238,172.25
November 2011	216,435,571.15	January 2017	96,223,617.43	March 2022	33,630,592.31
December 2011	214,081,103.03	February 2017	94,677,222.48	April 2022	33,032,478.59
January 2012	211,742,027.49	March 2017	93,153,846.16	May 2022	32,443,692.38
February 2012	209,418,247.79	April 2017	91,653,159.33	June 2022	31,864,096.92
March 2012	207,109,667.81	May 2017	90,174,837.44	July 2022	31,293,557.41
April 2012	204,816,192.02	June 2017	88,718,560.48	August 2022	30,731,940.96
May 2012	202,537,725.48	July 2017	87,284,012.92	September 2022	30,179,116.55
June 2012	200,274,173.85	August 2017	85,870,883.63	October 2022	29,634,955.02
July 2012	198,025,443.37	September 2017	84,478,865.84	November 2022	29,099,329.06
August 2012	195,791,440.87	October 2017	83,107,657.07	December 2022	28,572,113.16
September 2012	193,572,073.76	November 2017	81,756,959.07	January 2023	28,053,183.58
October 2012	191,367,250.02	December 2017	80,426,477.77	February 2023	27,542,418.36
November 2012	189,176,878.21	January 2018	79,115,923.20	March 2023	27,039,697.25
December 2012	187,000,867.46	February 2018	77,825,009.46	April 2023	26,544,901.73
January 2013	184,839,127.46	March 2018	76,553,454.65	May 2023	26,057,914.95
February 2013	182,691,568.46	April 2018	75,300,980.81	June 2023	25,578,621.73
March 2013	180,558,101.28	May 2018	74,067,313.89	July 2023	25,106,908.52
April 2013	178,438,637.28	June 2018	72,852,183.67	August 2023	24,642,663.39
May 2013	176,333,088.39	July 2018	71,655,323.72	September 2023	24,185,776.01
June 2013	174,241,367.08	August 2018	70,476,471.34	October 2023	23,736,137.62
July 2013	172,163,386.36	September 2018	69,315,367.51	November 2023	23,293,641.00
August 2013	170,099,059.78	October 2018	68,171,756.85	December 2023	22,858,180.46
September 2013	168,048,301.45	November 2018	67,045,387.56	January 2024	22,429,651.83
October 2013	166,011,025.99	December 2018	65,936,011.37	February 2024	22,007,952.40
November 2013	163,987,148.56	January 2019	64,843,383.49	March 2024	21,592,980.95
December 2013	161,976,584.85	February 2019	63,767,262.57	April 2024	21,184,637.69
January 2014	159,979,251.08	March 2019	62,707,410.65	May 2024	20,782,824.25
February 2014	157,995,063.98	April 2019	61,663,593.11	June 2024	20,387,443.68
March 2014	156,023,940.81	May 2019	60,635,578.62	July 2024	19,998,400.40
April 2014	154,065,799.34	June 2019	59,623,139.10	August 2024	19,615,600.20
May 2014	152,120,557.86	July 2019	58,626,049.68	September 2024	19,238,950.22
June 2014	150,188,135.15	August 2019	57,644,088.64	October 2024	18,868,358.93
July 2014	148,268,450.51	September 2019	56,677,037.39	November 2024	18,503,736.09
August 2014	146,361,423.75	October 2019	55,724,680.40	December 2024	18,144,992.77
September 2014	144,466,975.16	November 2019	54,786,805.18	January 2025	17,792,041.31
October 2014	142,585,025.54	December 2019	53,863,202.23	February 2025	17,444,795.30
November 2014	140,715,496.17	January 2020	52,953,664.99	March 2025	17,103,169.56
December 2014	138,858,308.84	February 2020	52,057,989.81	April 2025	16,767,080.14
January 2015	137,013,385.82	March 2020	51,175,975.90	May 2025	16,436,444.29
February 2015	135,180,649.85	April 2020	50,307,425.31	June 2025	16,111,180.45
March 2015	133,360,024.17	May 2020	49,452,142.88	July 2025	15,791,208.22

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>
August 2025	\$ 15,476,448.37	October 2028	\$ 6,699,159.75	December 2031	\$ 2,180,413.11
September 2025	15,166,822.78	November 2028	6,536,532.87	January 2032	2,099,249.57
October 2025	14,862,254.48	December 2028	6,376,731.40	February 2032	2,019,633.73
November 2025	14,562,667.58	January 2029	6,219,711.73	March 2032	1,941,540.75
December 2025	14,267,987.30	February 2029	6,065,430.88	April 2032	1,864,946.17
January 2026	13,978,139.92	March 2029	5,913,846.49	May 2032	1,789,825.89
February 2026	13,693,052.79	April 2029	5,764,916.83	June 2032	1,716,156.18
March 2026	13,412,654.30	May 2029	5,618,600.77	July 2032	1,643,913.65
April 2026	13,136,873.86	June 2029	5,474,857.78	August 2032	1,573,075.27
May 2026	12,865,641.92	July 2029	5,333,647.93	September 2032	1,503,618.35
June 2026	12,598,889.90	August 2029	5,194,931.87	October 2032	1,435,520.53
July 2026	12,336,550.24	September 2029	5,058,670.83	November 2032	1,368,759.79
August 2026	12,078,556.33	October 2029	4,924,826.61	December 2032	1,303,314.45
September 2026	11,824,842.52	November 2029	4,793,361.55	January 2033	1,239,163.14
October 2026	11,575,344.12	December 2029	4,664,238.56	February 2033	1,176,284.81
November 2026	11,329,997.37	January 2030	4,537,421.09	March 2033	1,114,658.73
December 2026	11,088,739.42	February 2030	4,412,873.13	April 2033	1,054,264.49
January 2027	10,851,508.33	March 2030	4,290,559.19	May 2033	995,081.96
February 2027	10,618,243.06	April 2030	4,170,444.30	June 2033	937,091.34
March 2027	10,388,883.45	May 2030	4,052,494.01	July 2033	880,273.11
April 2027	10,163,370.20	June 2030	3,936,674.38	August 2033	824,608.05
May 2027	9,941,644.88	July 2030	3,822,951.96	September 2033	770,077.23
June 2027	9,723,649.90	August 2030	3,711,293.79	October 2033	716,661.99
July 2027	9,509,328.51	September 2030	3,601,667.41	November 2033	664,343.98
August 2027	9,298,624.76	October 2030	3,494,040.82	December 2033	613,105.10
September 2027	9,091,483.53	November 2030	3,388,382.50	January 2034	562,927.53
October 2027	8,887,850.50	December 2030	3,284,661.40	February 2034	513,793.72
November 2027	8,687,672.12	January 2031	3,182,846.92	March 2034	465,686.39
December 2027	8,490,895.63	February 2031	3,082,908.92	April 2034	418,588.51
January 2028	8,297,469.02	March 2031	2,984,817.69	May 2034	372,483.32
February 2028	8,107,341.06	April 2031	2,888,543.97	June 2034	327,354.31
March 2028	7,920,461.24	May 2031	2,794,058.93	July 2034	283,185.21
April 2028	7,736,779.79	June 2031	2,701,334.17	August 2034	239,960.01
May 2028	7,556,247.67	July 2031	2,610,341.71	September 2034	197,662.93
June 2028	7,378,816.55	August 2031	2,521,053.98	October 2034	156,278.44
July 2028	7,204,438.79	September 2031	2,433,443.81	November 2034	115,791.24
August 2028	7,033,067.46	October 2031	2,347,484.45	December 2034	76,186.27
September 2028	6,864,656.31	November 2031	2,263,149.54	January 2035	37,448.68
				February 2035 and thereafter	0.00

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	\$ 28,987,000.00	August 2011	\$ 17,271,274.46	February 2013	\$ 9,099,058.70
March 2010	28,229,489.54	September 2011	16,731,386.03	March 2013	8,734,209.01
April 2010	27,485,325.19	October 2011	16,202,266.93	April 2013	8,377,985.76
May 2010	26,754,351.11	November 2011	15,683,787.41	May 2013	8,030,281.20
June 2010	26,036,413.03	December 2011	15,175,819.05	June 2013	7,690,988.68
July 2010	25,331,358.21	January 2012	14,678,234.73	July 2013	7,360,002.68
August 2010	24,639,035.48	February 2012	14,190,908.63	August 2013	7,037,218.76
September 2010	23,959,295.18	March 2012	13,713,716.22	September 2013	6,722,533.55
October 2010	23,291,989.16	April 2012	13,246,534.24	October 2013	6,415,844.78
November 2010	22,636,970.77	May 2012	12,789,240.70	November 2013	6,117,051.23
December 2010	21,994,094.85	June 2012	12,341,714.85	December 2013	5,826,052.73
January 2011	21,363,217.69	July 2012	11,903,837.18	January 2014	5,542,750.16
February 2011	20,744,197.06	August 2012	11,475,489.42	February 2014	5,267,045.42
March 2011	20,136,892.14	September 2012	11,056,554.49	March 2014	4,998,841.44
April 2011	19,541,163.57	October 2012	10,646,916.54	April 2014	4,738,042.17
May 2011	18,956,873.39	November 2012	10,246,460.89	May 2014	4,484,552.55
June 2011	18,383,885.03	December 2012	9,855,074.05	June 2014	4,238,278.52
July 2011	17,822,063.32	January 2013	9,472,643.71	July 2014	3,999,127.02

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>
August 2014	\$ 3,767,005.93	June 2015	\$ 1,812,884.69	April 2016	\$ 467,384.96
September 2014	3,541,824.12	July 2015	1,652,289.24	May 2016	363,258.38
October 2014	3,323,491.42	August 2015	1,497,691.73	June 2016	268,156.90
November 2014	3,111,918.60	September 2015	1,349,011.93	July 2016	187,935.59
December 2014	2,907,017.36	October 2015	1,206,170.42	August 2016	122,295.15
January 2015	2,708,700.34	November 2015	1,069,088.67	September 2016	70,940.99
February 2015	2,516,881.10	December 2015	937,688.95	October 2016	33,583.17
March 2015	2,331,474.10	January 2016	811,894.39	November 2016	9,936.31
April 2015	2,152,394.71	February 2016	691,628.91	December 2016 and thereafter	0.00
May 2015	1,979,559.19	March 2016	576,817.25		

QB 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	\$ 7,350,000.00	June 2012	\$ 3,129,389.18	October 2014	\$ 842,710.94
March 2010	7,157,924.18	July 2012	3,018,360.07	November 2014	789,064.12
April 2010	6,969,232.42	August 2012	2,909,747.38	December 2014	737,108.97
May 2010	6,783,885.21	September 2012	2,803,521.42	January 2015	686,823.32
June 2010	6,601,843.44	October 2012	2,699,652.83	February 2015	638,185.26
July 2010	6,423,068.37	November 2012	2,598,112.52	March 2015	591,173.10
August 2010	6,247,521.67	December 2012	2,498,871.71	April 2015	545,765.38
September 2010	6,075,165.40	January 2013	2,401,901.93	May 2015	501,940.87
October 2010	5,905,961.99	February 2013	2,307,174.99	June 2015	459,678.56
November 2010	5,739,874.26	March 2013	2,214,662.99	July 2015	418,957.67
December 2010	5,576,865.39	April 2013	2,124,338.34	August 2015	379,757.62
January 2011	5,416,898.96	May 2013	2,036,173.69	September 2015	342,058.08
February 2011	5,259,938.88	June 2013	1,950,142.02	October 2015	305,838.91
March 2011	5,105,949.47	July 2013	1,866,216.57	November 2015	271,080.20
April 2011	4,954,895.38	August 2013	1,784,370.85	December 2015	237,762.23
May 2011	4,806,741.62	September 2013	1,704,578.66	January 2016	205,865.52
June 2011	4,661,453.58	October 2013	1,626,814.06	February 2016	175,370.77
July 2011	4,518,996.98	November 2013	1,551,051.39	March 2016	146,258.90
August 2011	4,379,337.89	December 2013	1,477,265.24	April 2016	118,511.04
September 2011	4,242,442.73	January 2014	1,405,430.49	May 2016	92,108.50
October 2011	4,108,278.26	February 2014	1,335,522.26	June 2016	67,994.38
November 2011	3,976,811.59	March 2014	1,267,515.94	July 2016	47,653.31
December 2011	3,848,010.14	April 2014	1,201,387.17	August 2016	31,009.40
January 2012	3,721,841.70	May 2014	1,137,111.85	September 2016	17,987.94
February 2012	3,598,274.34	June 2014	1,074,666.13	October 2016	8,515.41
March 2012	3,477,276.51	July 2014	1,014,026.41	November 2016	2,519.47
April 2012	3,358,816.94	August 2014	955,169.34	December 2016 and thereafter	0.00
May 2012	3,242,864.70	September 2014	898,071.80		

Aggregate Group III Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$277,789,000.00	April 2011	\$240,264,354.70	June 2012	\$206,029,811.48
March 2010	274,993,242.18	May 2011	237,713,351.99	July 2012	203,702,891.30
April 2010	272,215,691.75	June 2011	235,179,019.37	August 2012	201,391,232.63
May 2010	269,456,234.40	July 2011	232,661,252.10	September 2012	199,094,739.48
June 2010	266,714,756.52	August 2011	230,159,946.08	October 2012	196,813,316.47
July 2010	263,991,145.20	September 2011	227,674,997.86	November 2012	194,546,868.82
August 2010	261,285,288.25	October 2011	225,206,304.64	December 2012	192,295,302.33
September 2010	258,597,074.17	November 2011	222,753,764.25	January 2013	190,058,523.39
October 2010	255,926,392.16	December 2011	220,317,275.16	February 2013	187,836,438.97
November 2010	253,273,132.10	January 2012	217,896,736.47	March 2013	185,628,956.62
December 2010	250,637,184.55	February 2012	215,492,047.92	April 2013	183,435,984.47
January 2011	248,018,440.77	March 2012	213,103,109.86	May 2013	181,257,431.22
February 2011	245,416,792.69	April 2012	210,729,823.27	June 2013	179,093,206.14
March 2011	242,832,132.91	May 2012	208,372,089.74	July 2013	176,943,219.07

Aggregate Group III (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
August 2013	\$174,807,380.40	November 2018	\$ 68,389,961.77	February 2024	\$ 22,179,070.98
September 2013	172,685,601.08	December 2018	67,249,772.26	March 2024	21,754,517.36
October 2013	170,577,792.62	January 2019	66,126,857.88	April 2024	21,336,785.09
November 2013	168,483,867.08	February 2019	65,020,969.20	May 2024	20,925,772.63
December 2013	166,403,737.07	March 2019	63,931,860.29	June 2024	20,521,379.91
January 2014	164,337,315.74	April 2019	62,859,288.69	July 2024	20,123,508.28
February 2014	162,284,516.78	May 2019	61,803,015.34	August 2024	19,732,060.51
March 2014	160,245,254.42	June 2019	60,762,804.54	September 2024	19,346,940.76
April 2014	158,219,443.43	July 2019	59,738,423.91	October 2024	18,968,054.56
May 2014	156,206,999.10	August 2019	58,729,644.34	November 2024	18,595,308.79
June 2014	154,207,837.25	September 2019	57,736,239.95	December 2024	18,228,611.66
July 2014	152,221,874.23	October 2019	56,757,988.02	January 2025	17,867,872.71
August 2014	150,249,026.91	November 2019	55,794,668.99	February 2025	17,513,002.77
September 2014	148,289,212.67	December 2019	54,846,066.38	March 2025	17,163,913.95
October 2014	146,342,349.42	January 2020	53,911,966.75	April 2025	16,820,519.62
November 2014	144,408,355.57	February 2020	52,992,159.68	May 2025	16,482,734.39
December 2014	142,487,150.03	March 2020	52,086,437.72	June 2025	16,150,474.10
January 2015	140,578,652.24	April 2020	51,194,596.33	July 2025	15,823,655.79
February 2015	138,682,782.12	May 2020	50,316,433.86	August 2025	15,502,197.71
March 2015	136,799,460.10	June 2020	49,451,751.51	September 2025	15,186,019.27
April 2015	134,928,607.10	July 2020	48,600,353.27	October 2025	14,875,041.04
May 2015	133,070,144.53	August 2020	47,762,045.91	November 2025	14,569,184.74
June 2015	131,223,994.30	September 2020	46,936,638.93	December 2025	14,268,373.21
July 2015	129,390,078.80	October 2020	46,123,944.50	January 2026	13,972,530.40
August 2015	127,568,320.90	November 2020	45,323,777.46	February 2026	13,681,581.36
September 2015	125,758,643.97	December 2020	44,535,955.25	March 2026	13,395,452.22
October 2015	123,960,971.83	January 2021	43,760,297.91	April 2026	13,114,070.17
November 2015	122,175,228.79	February 2021	42,996,628.00	May 2026	12,837,363.45
December 2015	120,401,339.63	March 2021	42,244,770.61	June 2026	12,565,261.33
January 2016	118,639,229.60	April 2021	41,504,553.29	July 2026	12,297,694.12
February 2016	116,888,824.41	May 2021	40,775,806.03	August 2026	12,034,593.11
March 2016	115,150,050.23	June 2021	40,058,361.22	September 2026	11,775,890.60
April 2016	113,422,833.71	July 2021	39,352,053.64	October 2026	11,521,519.86
May 2016	111,707,101.94	August 2021	38,656,720.39	November 2026	11,271,415.12
June 2016	110,002,782.46	September 2021	37,972,200.89	December 2026	11,025,511.57
July 2016	108,309,803.28	October 2021	37,298,336.82	January 2027	10,783,745.34
August 2016	106,628,092.84	November 2021	36,634,972.12	February 2027	10,546,053.47
September 2016	104,957,580.04	December 2021	35,981,952.92	March 2027	10,312,373.92
October 2016	103,298,194.21	January 2022	35,339,127.55	April 2027	10,082,645.55
November 2016	101,649,865.13	February 2022	34,706,346.48	May 2027	9,856,808.11
December 2016	100,012,523.02	March 2022	34,083,462.31	June 2027	9,634,802.20
January 2017	98,397,319.34	April 2022	33,470,329.71	July 2027	9,416,569.31
February 2017	96,806,217.29	May 2022	32,866,805.44	August 2027	9,202,051.76
March 2017	95,238,871.76	June 2022	32,272,748.28	September 2027	8,991,192.71
April 2017	93,694,942.48	July 2022	31,688,019.01	October 2027	8,783,936.15
May 2017	92,174,093.94	August 2022	31,112,480.39	November 2027	8,580,226.87
June 2017	90,675,995.31	September 2022	30,545,997.13	December 2027	8,380,010.48
July 2017	89,200,320.41	October 2022	29,988,435.87	January 2028	8,183,233.38
August 2017	87,746,747.60	November 2022	29,439,665.14	February 2028	7,989,842.73
September 2017	86,314,959.77	December 2022	28,899,555.33	March 2028	7,799,786.47
October 2017	84,904,644.23	January 2023	28,367,978.69	April 2028	7,613,013.31
November 2017	83,515,492.67	February 2023	27,844,809.28	May 2028	7,429,472.68
December 2017	82,147,201.11	March 2023	27,329,922.95	June 2028	7,249,114.77
January 2018	80,799,469.83	April 2023	26,823,197.32	July 2028	7,071,890.49
February 2018	79,472,003.29	May 2023	26,324,511.75	August 2028	6,897,751.45
March 2018	78,164,510.11	June 2023	25,833,747.32	September 2028	6,726,649.99
April 2018	76,876,702.99	July 2023	25,350,786.81	October 2028	6,558,539.13
May 2018	75,608,298.66	August 2023	24,875,514.66	November 2028	6,393,372.58
June 2018	74,359,017.82	September 2023	24,407,816.96	December 2028	6,231,104.72
July 2018	73,128,585.09	October 2023	23,947,581.43	January 2029	6,071,690.60
August 2018	71,916,728.95	November 2023	23,494,697.39	February 2029	5,915,085.94
September 2018	70,723,181.70	December 2023	23,049,055.74	March 2029	5,761,247.09
October 2018	69,547,679.39	January 2024	22,610,548.94	April 2029	5,610,131.04

Aggregate Group III (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
May 2029	\$ 5,461,695.42	March 2031	\$ 2,795,897.36	January 2033	\$ 1,039,315.59
June 2029	5,315,898.48	April 2031	2,698,738.41	February 2033	976,306.31
July 2029	5,172,699.07	May 2031	2,603,410.29	March 2033	914,575.93
August 2029	5,032,056.66	June 2031	2,509,883.78	April 2033	854,103.46
September 2029	4,893,931.29	July 2031	2,418,130.06	May 2033	794,868.21
October 2029	4,758,283.61	August 2031	2,328,120.77	June 2033	736,849.81
November 2029	4,625,074.84	September 2031	2,239,827.95	July 2033	680,028.20
December 2029	4,494,266.77	October 2031	2,153,224.06	August 2033	624,383.61
January 2030	4,365,821.74	November 2031	2,068,281.97	September 2033	569,896.58
February 2030	4,239,702.66	December 2031	1,984,974.95	October 2033	516,547.95
March 2030	4,115,872.98	January 2032	1,903,276.68	November 2033	464,318.83
April 2030	3,994,296.69	February 2032	1,823,161.22	December 2033	413,190.62
May 2030	3,874,938.30	March 2032	1,744,603.03	January 2034	363,145.01
June 2030	3,757,762.85	April 2032	1,667,576.93	February 2034	314,163.97
July 2030	3,642,735.90	May 2032	1,592,058.14	March 2034	266,229.73
August 2030	3,529,823.52	June 2032	1,518,022.23	April 2034	219,324.80
September 2030	3,418,992.26	July 2032	1,445,445.15	May 2034	173,431.94
October 2030	3,310,209.19	August 2032	1,374,303.20	June 2034	128,534.20
November 2030	3,203,441.85	September 2032	1,304,573.04	July 2034	84,614.86
December 2030	3,098,658.27	October 2032	1,236,231.68	August 2034	41,657.46
January 2031	2,995,826.94	November 2032	1,169,256.47	September 2034 and thereafter	0.00
February 2031	2,894,916.83	December 2032	1,103,625.10		

Aggregate Group IV 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	\$ 29,609,000.00	June 2012	\$ 12,514,186.24	October 2014	\$ 3,303,095.35
March 2010	28,829,884.37	July 2012	12,065,554.40	November 2014	3,088,294.11
April 2010	28,064,571.40	August 2012	11,626,772.71	December 2014	2,880,383.17
May 2010	27,312,899.66	September 2012	11,197,719.94	January 2015	2,679,272.06
June 2010	26,574,709.35	October 2012	10,778,276.10	February 2015	2,484,871.29
July 2010	25,849,842.29	November 2012	10,368,322.43	March 2015	2,297,092.29
August 2010	25,138,141.89	December 2012	9,967,741.41	April 2015	2,115,847.44
September 2010	24,439,453.13	January 2013	9,576,416.72	May 2015	1,941,050.05
October 2010	23,753,622.57	February 2013	9,194,233.24	June 2015	1,772,614.33
November 2010	23,080,498.31	March 2013	8,821,077.05	July 2015	1,610,455.41
December 2010	22,419,930.01	April 2013	8,456,835.39	August 2015	1,454,489.33
January 2011	21,771,768.83	May 2013	8,101,396.68	September 2015	1,304,632.98
February 2011	21,135,867.43	June 2013	7,754,650.49	October 2015	1,160,804.19
March 2011	20,512,079.98	July 2013	7,416,487.53	November 2015	1,022,921.62
April 2011	19,900,262.13	August 2013	7,086,799.65	December 2015	890,904.81
May 2011	19,300,271.00	September 2013	6,765,479.83	January 2016	764,674.16
June 2011	18,711,965.15	October 2013	6,452,422.15	February 2016	644,150.92
July 2011	18,135,204.57	November 2013	6,147,521.79	March 2016	529,257.19
August 2011	17,569,850.69	December 2013	5,850,675.03	April 2016	419,915.87
September 2011	17,015,766.35	January 2014	5,561,779.22	May 2016	316,050.71
October 2011	16,472,815.78	February 2014	5,280,732.79	June 2016	226,372.56
November 2011	15,940,864.61	March 2014	5,007,435.23	July 2016	152,012.35
December 2011	15,419,779.82	April 2014	4,741,787.07	August 2016	92,660.81
January 2012	14,909,429.77	May 2014	4,483,689.89	September 2016	48,013.54
February 2012	14,409,684.15	June 2014	4,233,046.30	October 2016	17,770.95
March 2012	13,920,413.99	July 2014	3,989,759.91	November 2016	1,638.16
April 2012	13,441,491.63	August 2014	3,753,735.37	December 2016 and thereafter	0.00
May 2012	12,972,790.73	September 2014	3,524,878.31		

Aggregate Group V 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	\$154,179,000.00	July 2015	\$ 72,004,091.60	December 2020	\$ 24,924,038.87
March 2010	152,630,534.49	August 2015	70,995,580.04	January 2021	24,492,820.64
April 2010	151,092,163.89	September 2015	69,993,764.64	February 2021	24,068,252.19
May 2010	149,563,824.78	October 2015	68,998,603.15	March 2021	23,650,236.56
June 2010	148,045,454.13	November 2015	68,010,053.58	April 2021	23,238,678.15
July 2010	146,536,989.31	December 2015	67,028,074.20	May 2021	22,833,482.72
August 2010	145,038,368.06	January 2016	66,052,623.55	June 2021	22,434,557.36
September 2010	143,549,528.53	February 2016	65,083,660.42	July 2021	22,041,810.47
October 2010	142,070,409.24	March 2016	64,121,143.85	August 2021	21,655,151.75
November 2010	140,600,949.11	April 2016	63,165,033.15	September 2021	21,274,492.18
December 2010	139,141,087.42	May 2016	62,215,287.88	October 2021	20,899,743.99
January 2011	137,690,763.84	June 2016	61,271,867.84	November 2021	20,530,820.67
February 2011	136,249,918.41	July 2016	60,334,733.10	December 2021	20,167,636.92
March 2011	134,818,491.55	August 2016	59,403,843.97	January 2022	19,810,108.67
April 2011	133,396,424.04	September 2016	58,479,161.00	February 2022	19,458,153.01
May 2011	131,983,657.04	October 2016	57,560,644.99	March 2022	19,111,688.24
June 2011	130,580,132.08	November 2016	56,648,256.99	April 2022	18,770,633.79
July 2011	129,185,791.04	December 2016	55,741,958.29	May 2022	18,434,910.25
August 2011	127,800,576.17	January 2017	54,845,121.55	June 2022	18,104,439.34
September 2011	126,424,430.07	February 2017	53,961,649.96	July 2022	17,779,143.87
October 2011	125,057,295.72	March 2017	53,091,352.22	August 2022	17,458,947.77
November 2011	123,699,116.43	April 2017	52,234,039.70	September 2022	17,143,776.03
December 2011	122,349,835.88	May 2017	51,389,526.41	October 2022	16,833,554.73
January 2012	121,009,398.09	June 2017	50,557,628.96	November 2022	16,528,210.98
February 2012	119,677,747.43	July 2017	49,738,166.54	December 2022	16,227,672.93
March 2012	118,354,828.63	August 2017	48,930,960.86	January 2023	15,931,869.75
April 2012	117,040,586.75	September 2017	48,135,836.12	February 2023	15,640,731.63
May 2012	115,734,967.20	October 2017	47,352,619.00	March 2023	15,354,189.74
June 2012	114,437,915.72	November 2017	46,581,138.59	April 2023	15,072,176.24
July 2012	113,149,378.39	December 2017	45,821,226.37	May 2023	14,794,624.24
August 2012	111,869,301.64	January 2018	45,072,716.20	June 2023	14,521,467.82
September 2012	110,597,632.22	February 2018	44,335,444.26	July 2023	14,252,642.00
October 2012	109,334,317.21	March 2018	43,609,249.02	August 2023	13,988,082.71
November 2012	108,079,304.04	April 2018	42,893,971.23	September 2023	13,727,726.80
December 2012	106,832,540.44	May 2018	42,189,453.85	October 2023	13,471,512.02
January 2013	105,593,974.48	June 2018	41,495,542.06	November 2023	13,219,377.02
February 2013	104,363,554.55	July 2018	40,812,083.21	December 2023	12,971,261.30
March 2013	103,141,229.37	August 2018	40,138,926.78	January 2024	12,727,105.25
April 2013	101,926,947.97	September 2018	39,475,924.38	February 2024	12,486,850.10
May 2013	100,720,659.70	October 2018	38,822,929.69	March 2024	12,250,437.91
June 2013	99,522,314.22	November 2018	38,179,798.45	April 2024	12,017,811.58
July 2013	98,331,861.52	December 2018	37,546,388.42	May 2024	11,788,914.83
August 2013	97,149,251.88	January 2019	36,922,559.37	June 2024	11,563,692.17
September 2013	95,974,435.91	February 2019	36,308,173.02	July 2024	11,342,088.91
October 2013	94,807,364.51	March 2019	35,703,093.05	August 2024	11,124,051.14
November 2013	93,647,988.90	April 2019	35,107,185.06	September 2024	10,909,525.73
December 2013	92,496,260.60	May 2019	34,520,316.52	October 2024	10,698,460.31
January 2014	91,352,131.43	June 2019	33,942,356.78	November 2024	10,490,803.24
February 2014	90,215,553.50	July 2019	33,373,177.02	December 2024	10,286,503.64
March 2014	89,086,479.24	August 2019	32,812,650.24	January 2025	10,085,511.36
April 2014	87,964,861.36	September 2019	32,260,651.22	February 2025	9,887,776.95
May 2014	86,850,652.88	October 2019	31,717,056.50	March 2025	9,693,251.69
June 2014	85,743,807.09	November 2019	31,181,744.37	April 2025	9,501,887.55
July 2014	84,644,277.59	December 2019	30,654,594.82	May 2025	9,313,637.18
August 2014	83,552,018.26	January 2020	30,135,489.54	June 2025	9,128,453.93
September 2014	82,466,983.27	February 2020	29,624,311.88	July 2025	8,946,291.80
October 2014	81,389,127.08	March 2020	29,120,946.84	August 2025	8,767,105.46
November 2014	80,318,404.43	April 2020	28,625,281.04	September 2025	8,590,850.23
December 2014	79,254,770.34	May 2020	28,137,202.70	October 2025	8,417,482.07
January 2015	78,198,180.11	June 2020	27,656,601.61	November 2025	8,246,957.58
February 2015	77,148,589.32	July 2020	27,183,369.11	December 2025	8,079,233.98
March 2015	76,105,953.83	August 2020	26,717,398.09	January 2026	7,914,269.11
April 2015	75,070,229.77	September 2020	26,258,582.94	February 2026	7,752,021.40
May 2015	74,041,373.55	October 2020	25,806,819.54	March 2026	7,592,449.90
June 2015	73,019,341.84	November 2020	25,362,005.25	April 2026	7,435,514.24

Aggregate Group V (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>
May 2026	\$ 7,281,174.63	April 2029	\$ 3,244,232.61	March 2032	\$ 1,075,662.46
June 2026	7,129,391.85	May 2029	3,161,148.08	April 2032	1,032,294.20
July 2026	6,980,127.26	June 2029	3,079,530.22	May 2032	989,765.02
August 2026	6,833,342.77	July 2029	2,999,356.22	June 2032	948,061.38
September 2026	6,689,000.83	August 2029	2,920,603.59	July 2032	907,169.92
October 2026	6,547,064.45	September 2029	2,843,250.17	August 2032	867,077.50
November 2026	6,407,497.16	October 2029	2,767,274.13	September 2032	827,771.16
December 2026	6,270,263.02	November 2029	2,692,653.97	October 2032	789,238.15
January 2027	6,135,326.62	December 2029	2,619,368.49	November 2032	751,465.90
February 2027	6,002,653.04	January 2030	2,547,396.81	December 2032	714,442.03
March 2027	5,872,207.89	February 2030	2,476,718.35	January 2033	678,154.35
April 2027	5,743,957.26	March 2030	2,407,312.84	February 2033	642,590.84
May 2027	5,617,867.74	April 2030	2,339,160.30	March 2033	607,739.68
June 2027	5,493,906.40	May 2030	2,272,241.06	April 2033	573,589.21
July 2027	5,372,040.79	June 2030	2,206,535.72	May 2033	540,127.95
August 2027	5,252,238.93	July 2030	2,142,025.17	June 2033	507,344.60
September 2027	5,134,469.30	August 2030	2,078,690.59	July 2033	475,228.03
October 2027	5,018,700.84	September 2030	2,016,513.44	August 2033	443,767.26
November 2027	4,904,902.94	October 2030	1,955,475.44	September 2033	412,951.50
December 2027	4,793,045.43	November 2030	1,895,558.59	October 2033	382,770.10
January 2028	4,683,098.59	December 2030	1,836,745.15	November 2033	353,212.58
February 2028	4,575,033.12	January 2031	1,779,017.65	December 2033	324,268.63
March 2028	4,468,820.15	February 2031	1,722,358.87	January 2034	295,928.08
April 2028	4,364,431.23	March 2031	1,666,751.84	February 2034	268,180.92
May 2028	4,261,838.33	April 2031	1,612,179.86	March 2034	241,017.28
June 2028	4,161,013.82	May 2031	1,558,626.46	April 2034	214,427.46
July 2028	4,061,930.47	June 2031	1,506,075.42	May 2034	188,401.89
August 2028	3,964,561.46	July 2031	1,454,510.76	June 2034	162,931.16
September 2028	3,868,880.35	August 2031	1,403,916.74	July 2034	138,005.99
October 2028	3,774,861.09	September 2031	1,354,277.86	August 2034	113,617.24
November 2028	3,682,478.00	October 2031	1,305,578.83	September 2034	89,755.92
December 2028	3,591,705.79	November 2031	1,257,804.60	October 2034	66,413.17
January 2029	3,502,519.53	December 2031	1,210,940.35	November 2034	43,580.27
February 2029	3,414,894.66	January 2032	1,164,971.47	December 2034	21,248.62
March 2029	3,328,806.97	February 2032	1,119,883.56	January 2035 and thereafter	0.00

Aggregate Group VI 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	\$ 16,515,000.00	December 2011	\$ 8,627,429.76	October 2013	\$ 3,632,816.28
March 2010	16,082,147.66	January 2012	8,343,484.05	November 2013	3,462,683.93
April 2010	15,656,942.95	February 2012	8,065,413.23	December 2013	3,297,012.75
May 2010	15,239,296.39	March 2012	7,793,145.80	January 2014	3,135,745.86
June 2010	14,829,119.39	April 2012	7,526,611.02	February 2014	2,978,826.97
July 2010	14,426,324.27	May 2012	7,265,738.86	March 2014	2,826,200.38
August 2010	14,030,824.24	June 2012	7,010,460.01	April 2014	2,677,810.97
September 2010	13,642,533.37	July 2012	6,760,705.89	May 2014	2,533,604.18
October 2010	13,261,366.60	August 2012	6,516,408.59	June 2014	2,393,526.06
November 2010	12,887,239.73	September 2012	6,277,500.93	July 2014	2,257,523.20
December 2010	12,520,069.43	October 2012	6,043,916.41	August 2014	2,125,542.75
January 2011	12,159,773.19	November 2012	5,815,589.20	September 2014	1,997,532.43
February 2011	11,806,269.36	December 2012	5,592,454.18	October 2014	1,873,440.48
March 2011	11,459,477.09	January 2013	5,374,446.88	November 2014	1,753,215.71
April 2011	11,119,316.38	February 2013	5,161,503.50	December 2014	1,636,807.47
May 2011	10,785,708.03	March 2013	4,953,560.90	January 2015	1,524,165.63
June 2011	10,458,573.63	April 2013	4,750,556.59	February 2015	1,415,240.59
July 2011	10,137,835.59	May 2013	4,552,428.73	March 2015	1,309,983.28
August 2011	9,823,417.10	June 2013	4,359,116.12	April 2015	1,208,345.15
September 2011	9,515,242.15	July 2013	4,170,558.19	May 2015	1,110,278.16
October 2011	9,213,235.47	August 2013	3,986,695.02	June 2015	1,015,734.78
November 2011	8,917,322.58	September 2013	3,807,467.28	July 2015	924,667.97

Aggregate Group VI (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>
August 2015	\$ 837,031.21	March 2016	\$ 315,809.44	October 2016	\$ 15,676.92
September 2015	752,778.47	April 2016	253,996.35	November 2016	3,913.10
October 2015	671,864.20	May 2016	195,216.21	December 2016 and thereafter	0.00
November 2015	594,243.33	June 2016	142,654.34		
December 2015	519,871.30	July 2016	98,589.54		
January 2016	448,703.98	August 2016	62,850.40		
February 2016	380,697.75	September 2016	35,268.21		

Aggregate Group VII 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	\$163,266,000.00	May 2014	\$ 59,160,312.34	August 2018	\$ 16,696,688.05
March 2010	160,886,017.84	June 2014	57,745,828.39	September 2018	16,280,949.13
April 2010	158,466,940.77	July 2014	56,351,150.66	October 2018	15,875,271.12
May 2010	156,010,370.02	August 2014	54,987,170.70	November 2018	15,479,415.11
June 2010	153,517,964.85	September 2014	53,655,585.18	December 2018	15,093,147.78
July 2010	150,991,439.35	October 2014	52,355,634.75	January 2019	14,716,241.28
August 2010	148,432,559.14	November 2014	51,086,577.70	February 2019	14,348,473.11
September 2010	145,843,137.91	December 2014	49,847,689.56	March 2019	13,989,625.99
October 2010	143,225,033.91	January 2015	48,638,262.67	April 2019	13,639,487.73
November 2010	140,643,067.58	February 2015	47,457,605.82	May 2019	13,297,851.12
December 2010	138,096,750.19	March 2015	46,305,043.87	June 2019	12,964,513.82
January 2011	135,585,599.52	April 2015	45,179,917.36	July 2019	12,639,278.23
February 2011	133,109,139.82	May 2015	44,081,582.16	August 2019	12,321,951.39
March 2011	130,666,901.68	June 2015	43,009,409.13	September 2019	12,012,344.88
April 2011	128,258,421.99	July 2015	41,962,783.74	October 2019	11,710,274.71
May 2011	125,883,243.82	August 2015	40,941,105.77	November 2019	11,415,561.20
June 2011	123,540,916.36	September 2015	39,943,788.96	December 2019	11,128,028.90
July 2011	121,230,994.83	October 2015	38,970,260.67	January 2020	10,847,506.49
August 2011	118,953,040.39	November 2015	38,019,961.61	February 2020	10,573,826.66
September 2011	116,706,620.09	December 2015	37,092,345.49	March 2020	10,306,826.06
October 2011	114,491,306.77	January 2016	36,186,878.74	April 2020	10,046,345.17
November 2011	112,306,678.98	February 2016	35,303,040.22	May 2020	9,792,228.22
December 2011	110,152,320.91	March 2016	34,440,320.92	June 2020	9,544,323.11
January 2012	108,027,822.32	April 2016	33,598,223.68	July 2020	9,302,481.33
February 2012	105,932,778.46	May 2016	32,776,262.92	August 2020	9,066,557.86
March 2012	103,866,790.00	June 2016	31,973,964.39	September 2020	8,836,411.09
April 2012	101,829,462.96	July 2016	31,190,864.87	October 2020	8,611,902.75
May 2012	99,820,408.63	August 2016	30,426,511.95	November 2020	8,392,897.84
June 2012	97,839,243.51	September 2016	29,680,463.76	December 2020	8,179,264.53
July 2012	95,885,589.23	October 2016	28,952,288.73	January 2021	7,970,874.10
August 2012	93,959,072.50	November 2016	28,241,565.36	February 2021	7,767,600.87
September 2012	92,059,325.02	December 2016	27,547,881.98	March 2021	7,569,322.13
October 2012	90,185,983.43	January 2017	26,870,836.52	April 2021	7,375,918.05
November 2012	88,338,689.24	February 2017	26,210,036.29	May 2021	7,187,271.64
December 2012	86,517,088.76	March 2017	25,565,097.78	June 2021	7,003,268.68
January 2013	84,720,833.04	April 2017	24,935,646.41	July 2021	6,823,797.63
February 2013	82,949,577.80	May 2017	24,321,316.36	August 2021	6,648,749.59
March 2013	81,202,983.39	June 2017	23,721,750.34	September 2021	6,478,018.25
April 2013	79,480,714.71	July 2017	23,136,599.41	October 2021	6,311,499.79
May 2013	77,782,441.14	August 2017	22,565,522.79	November 2021	6,149,092.86
June 2013	76,107,836.51	September 2017	22,008,187.65	December 2021	5,990,698.50
July 2013	74,456,579.01	October 2017	21,464,268.95	January 2022	5,836,220.09
August 2013	72,828,351.15	November 2017	20,933,449.24	February 2022	5,685,563.30
September 2013	71,222,839.70	December 2017	20,415,418.48	March 2022	5,538,636.04
October 2013	69,639,735.63	January 2018	19,909,873.90	April 2022	5,395,348.38
November 2013	68,078,734.06	February 2018	19,416,519.81	May 2022	5,255,612.55
December 2013	66,539,534.20	March 2018	18,935,067.42	June 2022	5,119,342.83
January 2014	65,021,839.29	April 2018	18,465,234.71	July 2022	4,986,455.55
February 2014	63,525,356.56	May 2018	18,006,746.26	August 2022	4,856,869.02
March 2014	62,049,797.17	June 2018	17,559,333.09	September 2022	4,730,503.48
April 2014	60,594,876.14	July 2018	17,122,732.53	October 2022	4,607,281.07

Aggregate Group VII (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>
November 2022	\$ 4,487,125.78	December 2027	\$ 824,556.68	January 2033	\$ 104,733.24
December 2022	4,369,963.39	January 2028	800,482.07	February 2033	100,477.66
January 2023	4,255,721.46	February 2028	777,045.38	March 2033	96,350.58
February 2023	4,144,329.26	March 2028	754,230.56	April 2033	92,348.52
March 2023	4,035,717.74	April 2028	732,021.97	May 2033	88,759.50
April 2023	3,929,819.49	May 2028	710,404.33	June 2033	85,277.20
May 2023	3,826,568.72	June 2028	689,362.74	July 2033	81,898.76
June 2023	3,725,901.18	July 2028	668,882.67	August 2033	78,621.40
July 2023	3,627,754.16	August 2028	648,949.94	September 2033	75,442.40
August 2023	3,532,066.44	September 2028	629,550.72	October 2033	72,359.12
September 2023	3,438,778.26	October 2028	610,671.51	November 2033	69,368.99
October 2023	3,347,831.29	November 2028	592,299.14	December 2033	66,469.49
November 2023	3,259,168.57	December 2028	574,420.77	January 2034	63,658.18
December 2023	3,172,734.52	January 2029	557,023.87	February 2034	60,932.67
January 2024	3,088,474.87	February 2029	540,096.22	March 2034	58,290.64
February 2024	3,006,336.64	March 2029	523,625.90	April 2034	55,729.82
March 2024	2,926,268.13	April 2029	507,601.27	May 2034	53,248.01
April 2024	2,848,218.87	May 2029	492,010.99	June 2034	50,843.05
May 2024	2,772,139.58	June 2029	476,844.00	July 2034	48,512.85
June 2024	2,697,982.17	July 2029	462,089.49	August 2034	46,255.36
July 2024	2,625,699.70	August 2029	447,736.94	September 2034	44,068.60
August 2024	2,555,246.34	September 2029	433,776.08	October 2034	41,950.62
September 2024	2,486,577.37	October 2029	420,196.88	November 2034	39,899.53
October 2024	2,419,649.13	November 2029	406,989.58	December 2034	37,913.50
November 2024	2,354,419.01	December 2029	394,144.64	January 2035	35,990.73
December 2024	2,290,845.41	January 2030	381,652.77	February 2035	34,129.47
January 2025	2,228,887.74	February 2030	369,504.91	March 2035	32,328.02
February 2025	2,168,506.37	March 2030	357,692.21	April 2035	30,584.72
March 2025	2,109,662.62	April 2030	346,206.04	May 2035	28,897.96
April 2025	2,052,318.75	May 2030	335,037.99	June 2035	27,266.16
May 2025	1,996,437.91	June 2030	324,179.86	July 2035	25,687.78
June 2025	1,941,984.15	July 2030	313,623.65	August 2035	24,161.34
July 2025	1,888,922.36	August 2030	303,361.56	September 2035	22,685.37
August 2025	1,837,218.29	September 2030	293,385.97	October 2035	21,258.46
September 2025	1,786,838.51	October 2030	283,689.47	November 2035	19,879.23
October 2025	1,737,750.39	November 2030	274,264.82	December 2035	18,546.34
November 2025	1,689,922.09	December 2030	265,104.96	January 2036	17,258.48
December 2025	1,643,322.53	January 2031	256,203.01	February 2036	16,014.37
January 2026	1,597,921.37	February 2031	247,552.27	March 2036	14,812.76
February 2026	1,553,689.02	March 2031	239,146.18	April 2036	13,652.45
March 2026	1,510,596.59	April 2031	230,978.37	May 2036	12,532.26
April 2026	1,468,615.88	May 2031	223,042.61	June 2036	11,451.05
May 2026	1,427,719.38	June 2031	215,332.84	July 2036	10,407.69
June 2026	1,387,880.24	July 2031	207,843.15	August 2036	9,401.10
July 2026	1,349,072.26	August 2031	200,567.76	September 2036	8,557.02
August 2026	1,311,269.86	September 2031	193,501.05	October 2036	7,742.57
September 2026	1,274,448.10	October 2031	186,637.54	November 2036	6,956.89
October 2026	1,238,582.62	November 2031	179,971.89	December 2036	6,199.16
November 2026	1,203,649.66	December 2031	173,498.88	January 2037	5,468.56
December 2026	1,169,626.03	January 2032	167,213.43	February 2037	4,764.31
January 2027	1,136,489.10	February 2032	161,110.59	March 2037	4,085.65
February 2027	1,104,216.80	March 2032	155,185.53	April 2037	3,431.82
March 2027	1,072,787.58	April 2032	149,433.53	May 2037	2,802.11
April 2027	1,042,180.41	May 2032	143,850.01	June 2037	2,195.80
May 2027	1,012,374.78	June 2032	138,430.50	July 2037	1,612.21
June 2027	983,350.67	July 2032	133,170.63	August 2037	1,050.67
July 2027	955,088.55	August 2032	128,066.16	September 2037	510.53
August 2027	927,569.36	September 2032	123,112.94	October 2037 and thereafter	0.00
September 2027	900,774.50	October 2032	118,306.92		
October 2027	874,685.83	November 2032	113,644.17		
November 2027	849,285.65	December 2032	109,120.86		

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.

\$2,333,218,793



Guaranteed REMIC
Pass-Through Certificates

Fannie Mae REMIC Trust 2010-13

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Prospectus Supplement
February 22, 2010