

\$396,829,308



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2010-20**

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
HJ	1	\$125,000,000	SCH/AD	5.0%	FIX	31398MFA9	March 2030
HZ	1	1,666	SCH/AD	5.0	FIX/Z	31398MFB7	March 2030
ZH	1	21,827,642	SUP	5.0	FIX/Z	31398MFC5	March 2030
MH(2) . .	2	60,661,000	PAC	4.5	FIX	31398MFD3	March 2039
MJ(2) . .	2	4,417,000	PAC	4.5	FIX	31398MFE1	December 2039
MK(2) . .	2	1,768,000	PAC	4.5	FIX	31398MFF8	March 2040
CF	2	21,313,285	SUP	(3)	FLT	31398MFG6	March 2040
CS	2	11,840,715	SUP	(3)	INV	31398MFH4	March 2040
FA	2	50,000,000	PT	(3)	FLT	31398MFJ0	March 2040
SA	2	50,000,000(4)	NTL	(3)	INV/IO	31398MFK7	March 2040
FB	2	100,000,000	PT	(3)	FLT	31398MFL5	March 2040
SB	2	100,000,000(4)	NTL	(3)	INV/IO	31398MFM3	March 2040
R		0	NPR	0	NPR	31398MFN1	March 2040

- (1) See "Description of the Certificates—Class Definitions and Abbreviations" in the REMIC prospectus.
(2) Exchangeable classes.
(3) Based on LIBOR.
(4) Notional balances. These classes are interest only classes. See page S-7 for a description of how their notional balances are calculated.

If you own certificates of certain classes, you can exchange them for certificates of the corresponding RCR classes to be delivered at the time of exchange. The ML and MN 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-9 of this prospectus supplement and starting on page 10 of the REMIC prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.

You should read the REMIC prospectus as well as this prospectus supplement.

The certificates, together with interest thereon, are not guaranteed by the United States and do not constitute a debt or obligation of the United States or any agency or instrumentality thereof other than Fannie Mae.

The certificates are exempt from registration under the Securities Act of 1933 and are "exempted securities" under the Securities Exchange Act of 1934.



Deutsche Bank Securities

TABLE OF CONTENTS

	<u>Page</u>		<u>Page</u>
AVAILABLE INFORMATION	S- 3	YIELD TABLES FOR THE INVERSE	
RECENT DEVELOPMENTS	S- 4	FLOATING RATE CLASSES	S-13
SUMMARY	S- 6	WEIGHTED AVERAGE LIVES OF THE	
ADDITIONAL RISK FACTOR	S- 9	CERTIFICATES	S-15
DESCRIPTION OF THE		DECREMENT TABLES	S-15
CERTIFICATES	S- 9	CHARACTERISTICS OF THE RESIDUAL	
GENERAL	S- 9	CLASS	S-19
<i>Structure</i>	S- 9	CERTAIN ADDITIONAL FEDERAL	
<i>Fannie Mae Guaranty</i>	S-10	INCOME TAX CONSEQUENCES . .	S-19
<i>Characteristics of Certificates</i>	S-10	U.S. TREASURY CIRCULAR 230 NOTICE . .	S-19
<i>Authorized Denominations</i>	S-10	REMIC ELECTION AND SPECIAL TAX	
THE MBS	S-10	ATTRIBUTES	S-19
DISTRIBUTIONS OF INTEREST	S-10	TAXATION OF BENEFICIAL OWNERS OF	
<i>General</i>	S-10	REGULAR CERTIFICATES	S-19
<i>Delay Classes and No-Delay</i>		TAXATION OF BENEFICIAL OWNERS OF	
<i>Classes</i>	S-11	RESIDUAL CERTIFICATES	S-20
<i>Accrual Classes</i>	S-11	TAXATION OF BENEFICIAL OWNERS OF	
DISTRIBUTIONS OF PRINCIPAL	S-11	RCR CERTIFICATES	S-20
STRUCTURING ASSUMPTIONS	S-12	PLAN OF DISTRIBUTION	S-21
<i>Pricing Assumptions</i>	S-12	LEGAL MATTERS	S-21
<i>Prepayment Assumptions</i>	S-12	SCHEDULE 1	A- 1
<i>Principal Balance Schedules</i>	S-12	PRINCIPAL BALANCE	
		SCHEDULES	B- 1

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:

Deutsche Bank Securities Inc.
Syndicate Operations
60 Wall Street
New York, NY 10005
(telephone 212-469-5000).

RECENT DEVELOPMENTS

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

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

On September 7, 2008, Fannie Mae, through our conservator, entered into two agreements with Treasury. The first agreement is the Stock Purchase Agreement, which provided us with Treasury’s commitment (the “Commitment”) to provide up to \$100 billion in funding under specified conditions. This agreement was amended and restated on September 26, 2008 and was further amended on May 6, 2009 to increase the size of Treasury’s Commitment from \$100 billion to \$200 billion. On December 24, 2009, the Stock Purchase Agreement was amended (the “December 2009 Amendment”) to increase the Commitment from \$200 billion to the greater of (i) \$200 billion or (ii) \$200 billion plus the cumulative amount of our net worth deficit (the amount by which our total liabilities exceed our total assets) as of the end of any and each calendar quarter in 2010, 2011 and 2012, less any positive net worth as of December 31, 2012. We issued 1,000,000 shares of Senior Preferred Stock pursuant to the Stock Purchase Agreement. The other agreement is the Warrant, which allows Treasury to purchase, for a nominal price, shares of common stock equal to 79.9% of the outstanding common stock of Fannie Mae. The Senior Preferred Stock and the Warrant were issued to Treasury as an initial commitment fee for Treasury’s Commitment. The December 2009 Amendment changed the date on which we are scheduled to begin paying a periodic commitment fee from March 31, 2010 to March 31, 2011. The amount of the commitment fee will be determined by the mutual agreement of Treasury and Fannie Mae on or before December 31, 2010, and will be reset every five years. Additional information about the conservatorship, the Stock Purchase Agreement, the Warrant and the Commitment is included in our Annual Report on Form 10-K for the year ended December 31, 2008 (the “2008 Form 10-K”) and our quarterly reports on Form 10-Q for the quarters ended March 31, 2009, June 30, 2009, September 30, 2009, and our current report on Form 8-K, filed with the SEC on December 30, 2009, respectively, which are incorporated by reference into this prospectus supplement.

We generally may draw funds under the Commitment on a quarterly basis when our total liabilities exceed our total assets on our consolidated balance sheet prepared in accordance with GAAP as of the end of the preceding quarter. Through September 30, 2009, we had received a total of \$44.9 billion from Treasury under the Commitment. On November 4, 2009, the Acting Director of FHFA submitted a request to Treasury on our behalf for an additional \$15.0 billion to eliminate our net worth deficit as of September 30, 2009, and requested receipt of those funds on or before December 31, 2009. If we have a negative net worth as of the end of future fiscal quarters, we expect that FHFA will request additional funds from Treasury under the Stock Purchase Agreement.

All funds drawn on the Commitment are added to the liquidation preference on the Senior Preferred Stock, which currently has a 10% annual dividend rate. Upon the receipt of the additional \$15.0 billion in funds from Treasury that have been requested, the aggregate liquidation preference of the Senior Preferred Stock, including the initial liquidation preference of \$1.0 billion, will be \$60.9 billion, and the annualized dividend on the Senior Preferred Stock, based on the 10% dividend rate, will be \$6.1 billion. If we do not pay the dividend quarterly and in cash, the dividend rate would increase to 12% annually, and the unpaid dividend would accrue and be added to the liquidation preference of the Senior Preferred Stock.

On September 19, 2008, we entered into a lending agreement with Treasury (the “Credit Facility”) under which we were permitted to request loans from Treasury until December 31, 2009. The Credit Facility terminated on December 31, 2009, in accordance with its terms. We did not borrow any funds under the Credit Facility.

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

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

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

SUMMARY

This summary contains only limited information about the certificates. Statistical information in this summary is provided as of 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

<u>Group</u>	<u>Assets</u>
1	Group 1 MBS
2	Group 2 MBS

Group 1 and Group 2

Characteristics of the MBS

	<u>Approximate Principal Balance</u>	<u>Pass- Through Rate</u>	<u>Range of Weighted Average Coupons or WACs (annual percentages)</u>	<u>Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)</u>
Group 1 MBS	\$146,829,308	5.00%	5.25% to 7.50%	181 to 240
Group 2 MBS	\$250,000,000	6.00%	6.25% to 8.50%	241 to 360

Assumed Characteristics of the Underlying Mortgage Loans

	<u>Principal Balance</u>	<u>Original Term to Maturity (in months)</u>	<u>Remaining Term to Maturity (in months)</u>	<u>Loan Age (in months)</u>	<u>Interest Rate</u>
Group 1 MBS	\$146,829,308	240	231	8	5.50%
Group 2 MBS	\$250,000,000	360	340	18	6.49%

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:

<u>Fed Book-Entry</u>	<u>Physical</u>
All classes other than the R Class	R Class

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>
CF	0.35063%	7.000%	0.12%	LIBOR + 12 basis points
CS	11.96886%	12.384%	0.00%	12.384% – (1.8 × LIBOR)
FA	0.89063%	7.000%	0.66%	LIBOR + 66 basis points
SA	6.10937%	6.340%	0.00%	6.34% – LIBOR
FB	0.88063%	7.000%	0.65%	LIBOR + 65 basis points
SB	6.11937%	6.350%	0.00%	6.35% – 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>	
SA	100% of the FA Class
SB	100% of the FB Class

Distributions of Principal

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

Weighted Average Lives (years)*

Group 1 Classes		PSA Prepayment Assumption								
		0%	100%	170%	280%	333%	600%	900%	1350%	
HJ	9.5	5.8	5.3	5.3	4.8	3.0	2.1	1.5		
HZ	19.2	19.2	19.2	19.2	19.2	18.8	14.5	8.0		
ZH	18.1	14.6	12.9	2.1	1.4	0.7	0.5	0.3		
Group 2 Classes		PSA Prepayment Assumption								
		0%	100%	144%	250%	350%	550%	800%	1200%	1600%
MH	16.4	5.2	4.0	4.0	4.0	2.9	2.0	1.2	0.8	0.2
MJ	25.1	12.1	11.0	11.0	11.0	8.1	5.2	2.9	1.5	0.2
MK	25.6	13.4	13.3	13.3	13.3	12.2	7.8	4.2	2.1	0.2
CF and CS	28.0	19.7	16.2	7.5	3.1	0.9	0.6	0.3	0.2	0.1
FA, SA, FB and SB	20.8	10.4	8.5	5.6	4.2	2.6	1.7	1.0	0.7	0.2
ML	17.0	5.7	4.5	4.5	4.5	3.3	2.2	1.3	0.8	0.2
MN	25.2	12.5	11.7	11.7	11.7	9.3	5.9	3.3	1.7	0.2

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

ADDITIONAL RISK FACTOR

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 Web site at www.fanniemae.com for further information about our intention to increase our purchases of delinquent loans from our single-family MBS trusts.

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 two groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS” and “Group 2 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 constitute a “real estate mortgage investment conduit” (“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 interest” of the REMIC. The REMIC Certificates other than the R Class are collectively

referred to as the “Regular Classes” or “Regular Certificates,” and the R Class is referred to as the “Residual Class” or “Residual Certificate.”

	<u>Assets</u>	<u>Regular Interests</u>	<u>Residual Interest</u>
REMIC	Group 1 MBS and Group 2 MBS	All Classes of REMIC Certificates other than the R Class	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 Certificate in fully registered, certificated form. The “Holder” or “Certificateholder” of the Residual Certificate is its registered owner. The 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 the Residual Certificate and may require payment to cover any tax or other governmental charge. See also “—Characteristics of the Residual Class” 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 Class)	\$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 20 years in the case of the Group 1 MBS, and up to 30 years in the case of the Group 2 MBS.

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

Distributions of Interest

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

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

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

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

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

Distributions of Principal

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

- *Group 1*

The HZ Accrual Amount to HJ until retired and thereafter to HZ.

} Accretion
Directed
Class and
Accrual Class

The ZH Accrual Amount to Aggregate Group I to its Scheduled Balance, and thereafter to ZH.

} Accretion
Directed/
Scheduled
Group and
Accrual Class

The Group 1 Cash Flow Distribution Amount in the following priority:

1. To Aggregate Group I to its Scheduled Balance.
2. To ZH until retired.
3. To Aggregate Group I to zero.

} Scheduled
Group

} Support Class

} Scheduled
Group

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

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

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

“Aggregate Group I” consists of the HJ and HZ Classes. On each Distribution Date we will apply payments of principal of Aggregate Group I to HJ and HZ, 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.

- *Group 2*

The Group 2 Principal Distribution Amount as follows:

— 40% as follows:

- first*, to Aggregate Group II to its Planned Balance;
- second*, to CF and CS, pro rata, until retired; and
- third*, to Aggregate Group II to zero, and

} PAC Group

} Support
Classes

} PAC Group

— 60% to FA and FB, pro rata, until retired.

} Pass-Through
Classes

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

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

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

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 and Group 2—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 is the range of prepayment rates (measured by *constant* PSA rates) that would reduce that Aggregate Group to its scheduled balance each month based on the Pricing Assumptions. We have not provided separate schedules for the individual Classes included in the Aggregate Groups. However, 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 Group.

<u>Groups</u>	<u>Structuring Ranges</u>	<u>Initial Effective Ranges</u>
Aggregate Group I Scheduled Balances	Between 170% and 280% PSA	Between 154% and 280% PSA
Aggregate Group II Planned Balances	Between 144% and 350% PSA	Between 144% and 350% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	HJ and HZ
Aggregate Group II	MH, MJ and MK

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 either Aggregate Group will conform on any Distribution Date to the balance specified in the Principal Balance Schedules or that distributions of principal of either Aggregate Group will begin or end on the Distribution Dates specified in the Principal Balance Schedules.

If you are considering the purchase of a Scheduled or 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 to its scheduled balance in any month. As a result, the likelihood of reducing an Aggregate Group to its scheduled balance each month will not be improved by the averaging of high and low principal distributions from month to month.
- Even if the related Mortgage Loans prepay at rates falling within a Structuring Range or an Effective Range, principal distributions may be insufficient to reduce the applicable Aggregate Group to its scheduled balance each month if prepayments do not occur at a *constant* PSA rate.
- The actual Effective Ranges at any time will be based upon the actual characteristics of the related Mortgage Loans at that time, which are likely to vary (and may vary considerably) from the Pricing Assumptions. As a result, the actual Effective Ranges will likely differ from the Initial Effective Ranges specified above. For the same reason, the Aggregate Groups might not be reduced to their schedule 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 Class that has scheduled balances will be supported by one or more other Classes. When the supporting Classes are retired, the Classes receiving the benefit of that support, if still outstanding, may no longer have Effective Ranges and will be much more sensitive to prepayments of the related Mortgage Loans.

Yield Tables for the Inverse Floating Rate Classes

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 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 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 and SB 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>
CS	100.00%
SA	9.75%
SB	9.75%

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

	PSA Prepayment Assumption									
<u>LIBOR</u>	<u>50%</u>	<u>100%</u>	<u>144%</u>	<u>250%</u>	<u>350%</u>	<u>550%</u>	<u>800%</u>	<u>1200%</u>	<u>1600%</u>	<u>2400%</u>
0.12000%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.4%	12.4%	12.4%	12.3%
0.23063%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%
2.23063%	8.5%	8.5%	8.6%	8.6%	8.7%	8.9%	9.1%	9.4%	9.8%	11.1%
4.23063%	4.9%	4.9%	4.9%	4.9%	5.1%	5.5%	5.9%	6.6%	7.3%	9.8%
6.23063%	1.2%	1.2%	1.2%	1.3%	1.5%	2.2%	2.7%	3.7%	4.9%	8.6%
6.88000%	0.0%	0.0%	0.1%	0.1%	0.3%	1.1%	1.7%	2.8%	4.1%	8.3%

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

LIBOR	PSA Prepayment Assumption									
	50%	100%	144%	250%	350%	550%	800%	1200%	1600%	2400%
0.12000%	67.5%	63.9%	60.7%	52.8%	45.2%	29.0%	6.8%	(35.5)%	(98.3)%	*
0.23063%	66.1%	62.5%	59.3%	51.5%	43.9%	27.7%	5.6%	(36.6)%	(99.3)%	*
2.23063%	41.7%	38.3%	35.3%	27.9%	20.6%	5.3%	(15.8)%	(56.4)%	*	*
4.23063%	18.2%	15.0%	12.1%	5.1%	(1.8)%	(16.4)%	(36.5)%	(75.8)%	*	*
6.34000%	*	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption									
	50%	100%	144%	250%	350%	550%	800%	1200%	1600%	2400%
0.12000%	67.6%	64.0%	60.8%	53.0%	45.3%	29.1%	6.9%	(35.4)%	(98.2)%	*
0.23063%	66.2%	62.7%	59.5%	51.6%	44.0%	27.8%	5.7%	(36.5)%	(99.2)%	*
2.23063%	41.8%	38.4%	35.4%	28.0%	20.7%	5.4%	(15.7)%	(56.3)%	*	*
4.23063%	18.3%	15.1%	12.2%	5.2%	(1.7)%	(16.3)%	(36.4)%	(75.6)%	*	*
6.35000%	*	*	*	*	*	*	*	*	*	*

Weighted Average Lives of the Certificates

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

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

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

See “—Distributions of Principal” above.

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

Decrement Tables

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

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

Mortgage Loans Backing Trust Assets Specified Below	Original and Remaining Terms to Maturity	Interest Rates
Group 1 MBS	240 months	7.50%
Group 2 MBS	360 months	8.50%

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	HJ Class								HZ Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	170%	280%	333%	600%	900%	1350%	0%	100%	170%	280%	333%	600%	900%	1350%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2011	96	92	91	91	91	91	84	68	105	105	105	105	105	105	105	105
February 2012	93	82	78	78	78	62	43	18	110	110	110	110	110	110	110	110
February 2013	89	72	65	65	63	38	19	3	116	116	116	116	116	116	116	116
February 2014	84	62	54	54	49	24	8	1	122	122	122	122	122	122	122	122
February 2015	80	52	44	44	37	14	4	*	128	128	128	128	128	128	128	128
February 2016	75	43	35	35	28	9	2	*	135	135	135	135	135	135	135	135
February 2017	69	35	28	28	22	5	1	*	142	142	142	142	142	142	142	142
February 2018	64	27	22	22	16	3	*	0	149	149	149	149	149	149	149	49
February 2019	58	19	17	17	12	2	*	0	157	157	157	157	157	157	157	9
February 2020	51	13	13	13	9	1	*	0	165	165	165	165	165	165	165	2
February 2021	44	10	10	10	7	1	*	0	173	173	173	173	173	173	173	*
February 2022	36	7	7	7	5	*	*	0	182	182	182	182	182	182	182	*
February 2023	28	5	5	5	3	*	*	0	191	191	191	191	191	191	191	*
February 2024	20	4	4	4	2	*	0	0	201	201	201	201	201	201	117	*
February 2025	10	3	3	3	2	*	0	0	211	211	211	211	211	211	45	*
February 2026	2	2	2	2	1	*	0	0	222	222	222	222	222	222	16	*
February 2027	1	1	1	1	1	*	0	0	234	234	234	234	234	234	5	*
February 2028	*	*	*	*	*	*	0	0	246	246	246	246	246	246	1	0
February 2029	*	*	*	*	*	0	0	0	258	258	258	258	258	53	*	0
February 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	9.5	5.8	5.3	5.3	4.8	3.0	2.1	1.5	19.2	19.2	19.2	19.2	19.2	18.8	14.5	8.0

Date	ZH Class							
	PSA Prepayment Assumption							
	0%	100%	170%	280%	333%	600%	900%	1350%
Initial Percent	100	100	100	100	100	100	100	100
February 2011	105	105	100	79	69	18	0	0
February 2012	110	110	100	48	24	0	0	0
February 2013	116	116	100	24	0	0	0	0
February 2014	122	122	100	9	0	0	0	0
February 2015	128	128	100	2	0	0	0	0
February 2016	135	135	100	0	0	0	0	0
February 2017	142	142	98	0	0	0	0	0
February 2018	149	149	92	0	0	0	0	0
February 2019	157	157	85	0	0	0	0	0
February 2020	165	156	76	0	0	0	0	0
February 2021	173	142	67	0	0	0	0	0
February 2022	182	126	58	0	0	0	0	0
February 2023	191	108	48	0	0	0	0	0
February 2024	201	91	39	0	0	0	0	0
February 2025	211	73	30	0	0	0	0	0
February 2026	214	55	22	0	0	0	0	0
February 2027	168	38	15	0	0	0	0	0
February 2028	118	21	8	0	0	0	0	0
February 2029	62	4	1	0	0	0	0	0
February 2030	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.1	14.6	12.9	2.1	1.4	0.7	0.5	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.

Date	MH Class										MJ Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	144%	250%	350%	550%	800%	1200%	1600%	2400%	0%	100%	144%	250%	350%	550%	800%	1200%	1600%	2400%
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	90	86	86	86	86	86	55	19	0	100	100	100	100	100	100	100	100	100	0
February 2012	97	79	71	71	71	68	40	8	0	0	100	100	100	100	100	100	100	100	0	0
February 2013	96	68	58	58	58	42	16	0	0	0	100	100	100	100	100	100	100	29	0	0
February 2014	94	58	45	45	45	24	3	0	0	0	100	100	100	100	100	100	100	0	0	0
February 2015	93	49	34	34	34	12	0	0	0	0	100	100	100	100	100	100	53	0	0	0
February 2016	91	40	24	24	24	5	0	0	0	0	100	100	100	100	100	100	7	0	0	0
February 2017	89	32	15	15	15	0	0	0	0	0	100	100	100	100	100	93	0	0	0	0
February 2018	86	24	8	8	8	0	0	0	0	0	100	100	100	100	100	47	0	0	0	0
February 2019	84	16	3	3	3	0	0	0	0	0	100	100	100	100	100	17	0	0	0	0
February 2020	81	9	0	0	0	0	0	0	0	0	100	100	89	89	89	0	0	0	0	0
February 2021	78	3	0	0	0	0	0	0	0	0	100	100	45	45	45	0	0	0	0	0
February 2022	75	0	0	0	0	0	0	0	0	0	100	56	12	12	12	0	0	0	0	0
February 2023	72	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2024	68	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2025	64	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2026	59	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2027	55	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2028	49	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2029	44	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2030	37	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2031	31	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2032	23	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2033	15	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2034	6	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
February 2035	0	0	0	0	0	0	0	0	0	0	58	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)**	16.4	5.2	4.0	4.0	4.0	2.9	2.0	1.2	0.8	0.2	25.1	12.1	11.0	11.0	11.0	8.1	5.2	2.9	1.5	0.2

Date	MK Class										CF and CS Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	144%	250%	350%	550%	800%	1200%	1600%	2400%	0%	100%	144%	250%	350%	550%	800%	1200%	1600%	2400%
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	0	100	100	100	84	70	40	4	0	0	0
February 2012	100	100	100	100	100	100	100	100	40	0	100	100	100	70	43	0	0	0	0	0
February 2013	100	100	100	100	100	100	100	100	2	0	100	100	100	59	25	0	0	0	0	0
February 2014	100	100	100	100	100	100	100	47	*	0	100	100	100	52	14	0	0	0	0	0
February 2015	100	100	100	100	100	100	100	13	*	0	100	100	100	47	9	0	0	0	0	0
February 2016	100	100	100	100	100	100	100	4	*	0	100	100	100	44	8	0	0	0	0	0
February 2017	100	100	100	100	100	100	60	1	*	0	100	100	99	42	8	0	0	0	0	0
February 2018	100	100	100	100	100	100	31	*	0	0	100	100	96	40	8	0	0	0	0	0
February 2019	100	100	100	100	100	100	16	*	0	0	100	100	91	37	8	0	0	0	0	0
February 2020	100	100	100	100	100	93	8	*	0	0	100	100	86	34	8	0	0	0	0	0
February 2021	100	100	100	100	100	60	4	*	0	0	100	100	80	30	8	0	0	0	0	0
February 2022	100	100	100	100	100	39	2	*	0	0	100	100	74	27	8	0	0	0	0	0
February 2023	100	65	65	65	65	25	1	*	0	0	100	99	68	25	8	0	0	0	0	0
February 2024	100	15	15	15	15	16	1	*	0	0	100	92	62	22	8	0	0	0	0	0
February 2025	100	0	0	0	0	10	*	*	0	0	100	83	54	19	6	0	0	0	0	0
February 2026	100	0	0	0	0	7	*	*	0	0	100	74	47	15	5	0	0	0	0	0
February 2027	100	0	0	0	0	4	*	*	0	0	100	66	41	12	4	0	0	0	0	0
February 2028	100	0	0	0	0	3	*	0	0	0	100	58	35	10	3	0	0	0	0	0
February 2029	100	0	0	0	0	2	*	0	0	0	100	51	30	8	2	0	0	0	0	0
February 2030	100	0	0	0	0	1	*	0	0	0	100	44	25	6	1	0	0	0	0	0
February 2031	100	0	0	0	0	1	*	0	0	0	100	37	21	5	1	0	0	0	0	0
February 2032	100	0	0	0	0	*	*	0	0	0	100	31	17	3	1	0	0	0	0	0
February 2033	100	0	0	0	0	*	*	0	0	0	100	26	13	3	*	0	0	0	0	0
February 2034	100	0	0	0	0	*	*	0	0	0	100	20	10	2	*	0	0	0	0	0
February 2035	100	0	0	0	0	*	*	0	0	0	100	15	7	1	*	0	0	0	0	0
February 2036	0	0	0	0	0	*	*	0	0	0	94	10	5	1	*	0	0	0	0	0
February 2037	0	0	0	0	0	*	*	0	0	0	73	6	3	*	*	0	0	0	0	0
February 2038	0	0	0	0	0	*	*	0	0	0	51	1	1	*	*	0	0	0	0	0
February 2039	0	0	0	0	0	0	0	0	0	0	27	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)**	25.6	13.4	13.3	13.3	13.3	12.2	7.8	4.2	2.1	0.2	28.0	19.7	16.2	7.5	3.1	0.9	0.6	0.3	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	FA, SA†, FB and SB† Classes										ML Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	144%	250%	350%	550%	800%	1200%	1600%	2400%	0%	100%	144%	250%	350%	550%	800%	1200%	1600%	2400%
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	94	92	87	82	72	60	40	18	0	99	91	87	87	87	87	87	58	25	0
February 2012	98	87	83	73	64	48	31	11	1	0	98	80	73	73	73	70	44	14	0	0
February 2013	98	81	74	61	50	31	16	3	*	0	96	70	61	61	61	46	21	2	0	0
February 2014	97	75	67	51	39	21	8	1	*	0	95	61	49	49	49	29	10	0	0	0
February 2015	95	69	60	42	30	14	4	*	*	0	93	52	39	39	39	18	4	0	0	0
February 2016	94	63	54	35	23	9	2	*	*	0	91	44	29	29	29	11	1	0	0	0
February 2017	93	58	48	29	18	6	1	*	0	0	89	36	21	21	21	6	0	0	0	0
February 2018	92	54	43	24	14	4	1	*	0	0	87	29	15	15	15	3	0	0	0	0
February 2019	90	49	38	20	11	3	*	*	0	0	85	22	10	10	10	1	0	0	0	0
February 2020	89	45	34	17	8	2	*	*	0	0	82	16	6	6	6	0	0	0	0	0
February 2021	87	41	30	14	6	1	*	*	0	0	80	10	3	3	3	0	0	0	0	0
February 2022	85	37	27	11	5	1	*	*	0	0	77	4	1	1	1	0	0	0	0	0
February 2023	83	34	24	9	4	*	*	*	0	0	74	0	0	0	0	0	0	0	0	0
February 2024	81	31	21	8	3	*	*	*	0	0	70	0	0	0	0	0	0	0	0	0
February 2025	78	28	18	6	2	*	*	0	0	0	66	0	0	0	0	0	0	0	0	0
February 2026	75	25	16	5	2	*	*	0	0	0	62	0	0	0	0	0	0	0	0	0
February 2027	72	22	14	4	1	*	*	0	0	0	58	0	0	0	0	0	0	0	0	0
February 2028	69	19	12	3	1	*	*	0	0	0	53	0	0	0	0	0	0	0	0	0
February 2029	66	17	10	3	1	*	*	0	0	0	47	0	0	0	0	0	0	0	0	0
February 2030	62	15	8	2	*	*	*	0	0	0	42	0	0	0	0	0	0	0	0	0
February 2031	58	12	7	2	*	*	*	0	0	0	35	0	0	0	0	0	0	0	0	0
February 2032	53	10	6	1	*	*	*	0	0	0	28	0	0	0	0	0	0	0	0	0
February 2033	49	8	4	1	*	*	*	0	0	0	21	0	0	0	0	0	0	0	0	0
February 2034	43	7	3	1	*	*	*	0	0	0	13	0	0	0	0	0	0	0	0	0
February 2035	37	5	2	*	*	*	*	0	0	0	4	0	0	0	0	0	0	0	0	0
February 2036	31	3	2	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2037	24	2	1	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2038	17	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2039	9	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)**	20.8	10.4	8.5	5.6	4.2	2.6	1.7	1.0	0.7	0.2	17.0	5.7	4.5	4.5	4.5	3.3	2.2	1.3	0.8	0.2

Date	MN Class									
	PSA Prepayment Assumption									
	0%	100%	144%	250%	350%	550%	800%	1200%	1600%	2400%
Initial Percent	100	100	100	100	100	100	100	100	100	100
February 2011	100	100	100	100	100	100	100	100	100	0
February 2012	100	100	100	100	100	100	100	100	11	0
February 2013	100	100	100	100	100	100	100	100	49	*
February 2014	100	100	100	100	100	100	100	14	*	0
February 2015	100	100	100	100	100	100	66	4	*	0
February 2016	100	100	100	100	100	100	34	1	*	0
February 2017	100	100	100	100	100	95	17	*	*	0
February 2018	100	100	100	100	100	62	9	*	0	0
February 2019	100	100	100	100	100	41	4	*	0	0
February 2020	100	100	92	92	92	27	2	*	0	0
February 2021	100	100	61	61	61	17	1	*	0	0
February 2022	100	69	37	37	37	11	1	*	0	0
February 2023	100	18	18	18	18	7	*	*	0	0
February 2024	100	4	4	4	4	5	*	*	0	0
February 2025	100	0	0	0	0	3	*	*	0	0
February 2026	100	0	0	0	0	2	*	*	0	0
February 2027	100	0	0	0	0	1	*	0	0	0
February 2028	100	0	0	0	0	1	*	0	0	0
February 2029	100	0	0	0	0	*	*	0	0	0
February 2030	100	0	0	0	0	*	*	0	0	0
February 2031	100	0	0	0	0	*	*	0	0	0
February 2032	100	0	0	0	0	*	*	0	0	0
February 2033	100	0	0	0	0	*	*	0	0	0
February 2034	100	0	0	0	0	*	*	0	0	0
February 2035	70	0	0	0	0	*	*	0	0	0
February 2036	0	0	0	0	0	*	*	0	0	0
February 2037	0	0	0	0	0	*	*	0	0	0
February 2038	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)**	25.2	12.5	11.7	11.7	11.7	9.3	5.9	3.3	1.7	0.2

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

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

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

Characteristics of the Residual Class

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 Election and Special Tax Attributes

We will make a REMIC election with respect to the 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 Class will be designated as the “residual interest” in the REMIC 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	333% PSA
2	250% PSA

See “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Treatment of Original Issue Discount*” in the REMIC Prospectus. No representation is made as to whether the Mortgage Loans underlying the MBS will prepay at any of those rates or any other rate. See “Description of the Certificates—Weighted Average Lives of the Certificates” in this prospectus supplement and “Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates” in the REMIC Prospectus.

Taxation of Beneficial Owners of Residual Certificates

The Holder of a Residual Certificate will be considered to be the holder of the “residual interest” in the related REMIC. Such Holder generally will be required to report its daily portion of the taxable income or net loss of the REMIC to which that Certificate relates. In certain periods, a Holder of a Residual Certificate may be required to recognize taxable income without being entitled to receive a corresponding amount of cash. Pursuant to the Trust Agreement, we will be obligated to provide to the Holder of a Residual Certificate (i) information necessary to enable it to prepare its federal income tax returns and (ii) any reports regarding the Residual Class that may be required under the Code. See “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Residual Certificates” in the REMIC Prospectus.

Taxation of Beneficial Owners of RCR Certificates

The RCR Classes will be created, sold and administered pursuant to an arrangement that will be classified as a grantor trust under subpart E, part I of subchapter J of the Code. The Regular Certificates that are exchanged for RCR Certificates set forth in Schedule 1 (including any exchanges effective on the Settlement Date) will be the assets of the trust, and the RCR Certificates will represent an ownership interest of the underlying Regular Certificates. For a general discussion of the federal income tax treatment of beneficial owners of Regular Certificates, see “Material Federal Income Tax Consequences” in the REMIC Prospectus.

Generally, the ownership interest represented by an RCR certificate will be one of two types. A certificate of a 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 Deutsche Bank Securities Inc. (the “Dealer”) in exchange for the MBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealer.

LEGAL MATTERS

Sidley Austin LLP will provide legal representation for Fannie Mae. Sonnenschein Nath & Rosenthal LLP will provide legal representation for the Dealer.

Available Recombinations(1)

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 1								
MH	\$60,661,000	ML	\$65,078,000	PAC	4.5%	FIX	31398MFP6	December 2039
MJ	4,417,000							
Recombination 2								
MJ	4,417,000	MN	6,185,000	PAC	4.5	FIX	31398MFQ4	March 2040
MK	1,768,000							

(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.

Principal Balance Schedules

Aggregate Group I Scheduled Balances

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
Initial Balance	\$125,001,666.00	June 2014.	\$ 62,914,117.72	October 2018.	\$ 22,794,289.39
March 2010	124,264,061.00	July 2014	61,853,998.16	November 2018	22,316,920.77
April 2010	123,485,100.15	August 2014	60,804,671.95	December 2018	21,848,210.61
May 2010	122,665,313.55	September 2014 . . .	59,766,036.93	January 2019	21,388,012.27
June 2010.	121,805,267.01	October 2014.	58,737,991.85	February 2019.	20,936,181.49
July 2010	120,905,562.32	November 2014. . . .	57,720,436.42	March 2019	20,492,576.37
August 2010	119,966,836.63	December 2014	56,713,271.25	April 2019	20,057,057.32
September 2010 . . .	118,989,761.74	January 2015	55,716,397.88	May 2019	19,629,487.02
October 2010.	117,975,043.26	February 2015.	54,729,718.73	June 2019.	19,209,730.42
November 2010	116,923,419.89	March 2015	53,753,137.13	July 2019	18,797,654.65
December 2010	115,835,662.47	April 2015	52,786,557.31	August 2019	18,393,129.02
January 2011	114,712,573.11	May 2015	51,829,884.36	September 2019 . . .	17,996,024.96
February 2011.	113,554,984.18	June 2015.	50,883,024.24	October 2019.	17,606,216.04
March 2011	112,363,757.32	July 2015	49,945,883.79	November 2019	17,223,577.86
April 2011	111,139,782.39	August 2015	49,018,370.70	December 2019	16,847,988.07
May 2011	109,883,976.32	September 2015 . . .	48,100,393.51	January 2020	16,479,326.33
June 2011.	108,597,282.00	October 2015.	47,191,861.58	February 2020.	16,117,474.27
July 2011	107,280,667.08	November 2015. . . .	46,292,685.13	March 2020	15,762,315.44
August 2011	105,935,122.76	December 2015	45,402,775.20	April 2020	15,413,735.32
September 2011 . . .	104,561,662.50	January 2016	44,523,850.09	May 2020	15,071,621.26
October 2011.	103,161,320.74	February 2016.	43,660,308.11	June 2020.	14,735,862.46
November 2011. . . .	101,735,151.62	March 2016	42,811,893.73	July 2020	14,406,349.93
December 2011	100,284,227.53	April 2016	41,978,355.54	August 2020	14,082,976.49
January 2012	98,847,779.09	May 2016	41,159,446.17	September 2020 . . .	13,765,636.70
February 2012.	97,425,670.40	June 2016.	40,354,922.27	October 2020.	13,454,226.86
March 2012	96,017,766.83	July 2016	39,564,544.39	November 2020	13,148,644.97
April 2012	94,623,934.96	August 2016	38,788,076.94	December 2020	12,848,790.72
May 2012	93,244,042.59	September 2016 . . .	38,025,288.14	January 2021	12,554,565.44
June 2012.	91,877,958.75	October 2016.	37,275,949.95	February 2021.	12,265,872.09
July 2012	90,525,553.63	November 2016. . . .	36,539,838.02	March 2021	11,982,615.23
August 2012	89,186,698.64	December 2016	35,816,731.60	April 2021	11,704,700.97
September 2012 . . .	87,861,266.36	January 2017	35,106,413.54	May 2021	11,432,037.01
October 2012.	86,549,130.53	February 2017.	34,408,670.18	June 2021.	11,164,532.53
November 2012. . . .	85,250,166.05	March 2017	33,723,291.32	July 2021	10,902,098.23
December 2012	83,964,248.95	April 2017	33,050,070.14	August 2021	10,644,646.29
January 2013	82,691,256.42	May 2017	32,388,803.21	September 2021 . . .	10,392,090.32
February 2013.	81,431,066.75	June 2017.	31,739,290.34	October 2021.	10,144,345.38
March 2013	80,183,559.36	July 2017	31,101,334.63	November 2021	9,901,327.91
April 2013	78,948,614.76	August 2017	30,474,742.33	December 2021	9,662,955.75
May 2013	77,726,114.57	September 2017 . . .	29,859,322.86	January 2022	9,429,148.09
June 2013.	76,515,941.48	October 2017.	29,254,888.70	February 2022.	9,199,825.47
July 2013	75,317,979.27	November 2017. . . .	28,661,255.39	March 2022	8,974,909.72
August 2013	74,132,112.77	December 2017	28,078,241.45	April 2022	8,754,324.01
September 2013 . . .	72,958,227.87	January 2018	27,505,668.36	May 2022	8,537,992.73
October 2013.	71,796,211.51	February 2018.	26,943,360.47	June 2022.	8,325,841.57
November 2013. . . .	70,645,951.65	March 2018	26,391,145.02	July 2022	8,117,797.42
December 2013	69,507,337.30	April 2018	25,848,852.02	August 2022	7,913,788.40
January 2014	68,380,258.47	May 2018	25,316,314.26	September 2022 . . .	7,713,743.83
February 2014.	67,264,606.18	June 2018.	24,793,367.24	October 2022.	7,517,594.19
March 2014	66,160,272.46	July 2018	24,279,849.15	November 2022	7,325,271.11
April 2014	65,067,150.32	August 2018	23,775,600.78	December 2022	7,136,707.39
May 2014	63,985,133.75	September 2018 . . .	23,280,465.55	January 2023	6,951,836.92

Aggregate Group I (Continued)

<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>	<u>Distribution Date</u>	<u>Scheduled Balance</u>
February 2023	\$ 6,770,594.70	April 2025	\$ 3,142,641.54	June 2027	\$ 1,049,228.48
March 2023	6,592,916.80	May 2025	3,038,364.86	July 2027	990,568.43
April 2023	6,418,740.39	June 2025	2,936,278.33	August 2027	933,257.36
May 2023	6,248,003.64	July 2025	2,836,342.18	September 2027 . . .	877,269.86
June 2023	6,080,645.80	August 2025	2,738,517.32	October 2027	822,580.96
July 2023	5,916,607.10	September 2025 . . .	2,642,765.29	November 2027	769,166.13
August 2023	5,755,828.79	October 2025	2,549,048.33	December 2027	717,001.27
September 2023 . . .	5,598,253.08	November 2025	2,457,329.28	January 2028	666,062.67
October 2023	5,443,823.17	December 2025	2,367,571.64	February 2028	616,327.06
November 2023	5,292,483.20	January 2026	2,279,739.51	March 2028	567,771.56
December 2023	5,144,178.24	February 2026	2,193,797.61	April 2028	520,373.69
January 2024	4,998,854.29	March 2026	2,109,711.27	May 2028	474,111.36
February 2024	4,856,458.24	April 2026	2,027,446.38	June 2028	428,962.86
March 2024	4,716,937.89	May 2026	1,946,969.46	July 2028	384,906.86
April 2024	4,580,241.91	June 2026	1,868,247.56	August 2028	341,922.41
May 2024	4,446,319.83	July 2026	1,791,248.31	September 2028 . . .	299,988.92
June 2024	4,315,122.02	August 2026	1,715,939.88	October 2028	259,086.14
July 2024	4,186,599.70	September 2026 . . .	1,642,291.00	November 2028	219,194.21
August 2024	4,060,704.90	October 2026	1,570,270.94	December 2028	180,293.58
September 2024 . . .	3,937,390.45	November 2026	1,499,849.47	January 2029	142,365.07
October 2024	3,816,610.00	December 2026	1,430,996.90	February 2029	105,389.82
November 2024	3,698,317.96	January 2027	1,363,684.05	March 2029	69,349.30
December 2024	3,582,469.51	February 2027	1,297,882.21	April 2029	34,225.33
January 2025	3,469,020.59	March 2027	1,233,563.21	May 2029 and thereafter	0.00
February 2025	3,357,927.90	April 2027	1,170,699.33		
March 2025	3,249,148.83	May 2027	1,109,263.34		

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	\$66,846,000.00	February 2012	\$49,523,787.43	February 2014	\$33,734,203.31
March 2010	66,276,492.81	March 2012	48,804,891.81	March 2014	33,138,691.10
April 2010	65,683,724.31	April 2012	48,091,599.84	April 2014	32,547,846.41
May 2010	65,068,777.41	May 2012	47,383,869.03	May 2014	31,961,633.80
June 2010	64,432,029.65	June 2012	46,681,657.22	June 2014	31,380,018.08
July 2010	63,773,874.35	July 2012	45,984,922.56	July 2014	30,802,964.35
August 2010	63,094,720.19	August 2012	45,293,623.51	August 2014	30,230,437.96
September 2010	62,394,990.80	September 2012	44,607,718.84	September 2014	29,662,404.52
October 2010	61,675,124.33	October 2012	43,927,167.65	October 2014	29,098,829.91
November 2010	60,935,572.97	November 2012	43,251,929.34	November 2014	28,539,680.25
December 2010	60,176,802.51	December 2012	42,581,963.59	December 2014	27,984,921.93
January 2011	59,399,291.84	January 2013	41,917,230.42	January 2015	27,434,521.58
February 2011	58,603,532.41	February 2013	41,257,690.13	February 2015	26,888,446.09
March 2011	57,813,959.20	March 2013	40,603,303.32	March 2015	26,346,662.61
April 2011	57,030,525.33	April 2013	39,954,030.89	April 2015	25,809,138.51
May 2011	56,253,184.27	May 2013	39,309,834.05	May 2015	25,275,841.42
June 2011	55,481,889.87	June 2013	38,670,674.26	June 2015	24,746,739.22
July 2011	54,716,596.30	July 2013	38,036,513.32	July 2015	24,221,800.03
August 2011	53,957,258.09	August 2013	37,407,313.28	August 2015	23,700,992.19
September 2011	53,203,830.10	September 2013	36,783,036.49	September 2015	23,184,284.31
October 2011	52,456,267.54	October 2013	36,163,645.59	October 2015	22,671,645.22
November 2011	51,714,525.95	November 2013	35,549,103.49	November 2015	22,163,043.98
December 2011	50,978,561.21	December 2013	34,939,373.39	December 2015	21,658,449.89
January 2012	50,248,329.52	January 2014	34,334,418.74	January 2016	21,157,832.48

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>
February 2016	\$20,661,161.50	January 2019	\$ 8,388,566.55	December 2021	\$ 2,510,853.19
March 2016	20,172,317.15	February 2019	8,153,329.23	January 2022	2,398,986.24
April 2016	19,693,517.92	March 2019	7,922,993.34	February 2022	2,289,493.06
May 2016	19,224,560.82	April 2019	7,697,458.93	March 2022	2,182,324.67
June 2016	18,765,246.94	May 2019	7,476,628.06	April 2022	2,077,433.11
July 2016	18,315,381.32	June 2019	7,260,404.75	May 2022	1,974,771.36
August 2016	17,874,772.90	July 2019	7,048,694.98	June 2022	1,874,293.36
September 2016	17,443,234.45	August 2019	6,841,406.59	July 2022	1,775,954.00
October 2016	17,020,582.47	September 2019	6,638,449.28	August 2022	1,679,709.07
November 2016	16,606,637.15	October 2019	6,439,734.58	September 2022	1,585,515.25
December 2016	16,201,222.26	November 2019	6,245,175.80	October 2022	1,493,330.13
January 2017	15,804,165.09	December 2019	6,054,687.97	November 2022	1,403,112.13
February 2017	15,415,296.39	January 2020	5,868,187.87	December 2022	1,314,820.52
March 2017	15,034,450.32	February 2020	5,685,593.93	January 2023	1,228,415.41
April 2017	14,661,464.32	March 2020	5,506,826.22	February 2023	1,143,857.71
May 2017	14,296,179.11	April 2020	5,331,806.43	March 2023	1,061,109.12
June 2017	13,938,438.60	May 2020	5,160,457.85	April 2023	980,132.14
July 2017	13,588,089.80	June 2020	4,992,705.26	May 2023	900,890.00
August 2017	13,244,982.82	July 2020	4,828,475.02	June 2023	823,346.70
September 2017	12,908,970.74	August 2020	4,667,694.94	July 2023	747,466.97
October 2017	12,579,909.60	September 2020	4,510,294.28	August 2023	673,216.25
November 2017	12,257,658.32	October 2020	4,356,203.74	September 2023	600,560.70
December 2017	11,942,078.66	November 2020	4,205,355.43	October 2023	529,467.14
January 2018	11,633,035.12	December 2020	4,057,682.81	November 2023	459,903.09
February 2018	11,330,394.95	January 2021	3,913,120.69	December 2023	391,836.73
March 2018	11,034,028.04	February 2021	3,771,605.21	January 2024	325,236.87
April 2018	10,743,806.91	March 2021	3,633,073.77	February 2024	260,072.97
May 2018	10,459,606.61	April 2021	3,497,465.06	March 2024	196,315.12
June 2018	10,181,304.71	May 2021	3,364,719.00	April 2024	133,934.00
July 2018	9,908,781.25	June 2021	3,234,776.73	May 2024	72,900.91
August 2018	9,641,918.66	July 2021	3,107,580.57	June 2024	13,187.71
September 2018	9,380,601.73	August 2021	2,983,074.02	July 2024	0.01
October 2018	9,124,717.57	September 2021	2,861,201.70	August 2024 and thereafter	0.00
November 2018	8,874,155.56	October 2021	2,741,909.37		
December 2018	8,628,807.30	November 2021	2,625,143.89		

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.

TABLE OF CONTENTS

	Page
Table of Contents	S- 2
Available Information	S- 3
Recent Developments	S- 4
Summary	S- 6
Additional Risk Factor	S- 9
Description of the Certificates	S- 9
Certain Additional Federal Income Tax Consequences	S-19
Plan of Distribution	S-21
Legal Matters	S-21
Schedule 1	A- 1
Principal Balance Schedules	B- 1

\$396,829,308



**Guaranteed REMIC
Pass-Through Certificates
Fannie Mae REMIC Trust 2010-20**

PROSPECTUS SUPPLEMENT



February 19, 2010
