

\$931,274,094



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2010-95**

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
MG	1	\$83,834,970	PT	(2)	ARB	31398NEC4	September 2025
MI	1	83,834,970 (3) (4)	NTL	2.00	FIX/IO	31398NED2	August 2013
MJ	2	62,159,510	PT	(2)	ARB	31398NEE0	September 2025
IM	2	62,159,510 (3) (4)	NTL	2.00	FIX/IO	31398NEF7	August 2013
BK(5) . . .	3	63,277,614	SEQ	1.50	FIX	31398NEG5	February 2020
BI(5) . . .	3	6,327,761(4)	NTL	5.00	FIX/IO	31398NEH3	February 2020
BH	3	1,000	SEQ	2.00	FIX	31398NEJ9	February 2020
AI	3	37,967,168(4)	NTL	5.00	FIX/IO	31398NEK6	February 2020
DA(5) . . .	4	40,000,000	SEQ	1.50	FIX	31398NEL4	November 2020
DI(5) . . .	4	26,666,666(4)	NTL	4.50	FIX/IO	31398NEM2	November 2020
BD	4	1,000	SEQ	4.50	FIX	31398NEN0	November 2020

(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 BG, DB, PE, PA, PG and PH 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—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 August 30, 2010.

Carefully consider the risk factors on page S-8 of this prospectus supplement and starting on page 11 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.

MORGAN STANLEY

The date of this Prospectus Supplement is August 24, 2010

<i>Class</i>	<i>Group</i>	<i>Original Class Balance</i>	<i>Principal Type(1)</i>	<i>Interest Rate</i>	<i>Interest Type(1)</i>	<i>CUSIP Number</i>	<i>Final Distribution Date</i>
<i>F</i>	5	\$100,000,000	<i>PT</i>	(6)	<i>FLT</i>	31398NEP5	September 2040
<i>S</i>	5	100,000,000(4)	<i>NTL</i>	(6)	<i>INV/IO</i>	31398NEQ3	September 2040
<i>FA(5)</i> . . .	5	60,638,170	<i>PAC/AD</i>	(6)	<i>FLT</i>	31398NER1	July 2040
<i>SA(5)</i> . . .	5	60,638,170(4)	<i>NTL</i>	(6)	<i>INV/IO</i>	31398NES9	July 2040
<i>PD(5)</i> . .	5	60,638,170	<i>PAC/AD</i>	2.50	<i>FIX</i>	31398NET7	July 2040
<i>PB</i>	5	1,980,305	<i>PAC/AD</i>	4.50	<i>FIX</i>	31398NEU4	September 2040
<i>ZA</i>	5	1,000	<i>PAC/AD</i>	4.50	<i>FIX/Z</i>	31398NEV2	September 2040
<i>Z</i>	5	26,742,355	<i>SUP</i>	4.50	<i>FIX/Z</i>	31398NEW0	September 2040
<i>FB</i>	6	189,303,202	<i>PAC/AD</i>	(6)	<i>FLT</i>	31398NEX8	September 2040
<i>SB</i>	6	189,303,202(4)	<i>NTL</i>	(6)	<i>INV/IO</i>	31398NEY6	September 2040
<i>KA</i>	6	150,150,000	<i>PAC/AD</i>	2.50%	<i>FIX</i>	31398NEZ3	July 2040
<i>KZ</i>	6	1,292,562	<i>PAC/AD</i>	2.50	<i>FIX/Z</i>	31398NFA7	September 2040
<i>ZK</i>	6	2,000	<i>PAC/AD</i>	5.00	<i>FIX/Z</i>	31398NFB5	September 2040
<i>ZC</i>	6	61,252,236	<i>SUP</i>	5.00	<i>FIX/Z</i>	31398NFC3	September 2040
<i>JH</i>	7	10,000,000	<i>PT</i>	2.00	<i>FIX</i>	31398NFD1	September 2025
<i>JM</i>	7	20,000,000	<i>PT</i>	2.50	<i>FIX</i>	31398NFE9	September 2025
<i>IO</i>	7	17,272,727(4)	<i>NTL</i>	5.50	<i>FIX/IO</i>	31398NFF6	September 2025
<i>R</i>		0	<i>NPR</i>	0	<i>NPR</i>	31398NFG4	September 2040
<i>RL</i>		0	<i>NPR</i>	0	<i>NPR</i>	31398NFH2	September 2040

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

(2) The MG and MJ Classes each will bear interest at an annual rate of 2.0% for the first 36 interest accrual periods, and will bear interest at an annual rate of 4.0% thereafter.

(3) After the first 36 interest accrual periods, the notional principal balances of the MI and IM Classes will be equal to zero. As a result, no distributions will be made on the MI and IM Classes following the distribution date in August 2013.

(4) Notional balances. These classes are interest only classes. See page S-6 for a description of how their notional balances are calculated.

(5) Exchangeable classes.

(6) 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 May 1, 2010 (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:

Morgan Stanley & Co. Incorporated
c/o Broadridge Financial Solutions
Prospectus Department
1155 Long Island Avenue
Edgewood, NY 11717
(telephone 631-274-2740).

SUMMARY

This summary contains only limited information about the certificates. Statistical information in this summary is provided as of August 1, 2010. You should purchase the certificates only after reading this prospectus supplement and each of the additional disclosure documents listed on page S-3. In particular, please see the discussion of risk factors that appears in each of those additional disclosure documents.

Assets Underlying Each Group of Classes

<u>Group</u>	<u>Assets</u>
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS
4	Group 4 MBS
5	Group 5 MBS
6	Group 6 MBS
7	Group 7 MBS

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

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	\$ 83,834,970	4.00%	4.25% to 6.50%	121 to 180
Group 2 MBS	\$ 62,159,510	4.00%	4.25% to 6.50%	121 to 180
Group 3 MBS	\$ 63,278,614	5.00%	5.25% to 7.50%	103 to 113
Group 4 MBS	\$ 39,942,234	4.50%	4.75% to 7.00%	91 to 122
	\$ 58,766	4.50%	4.75% to 7.00%	91 to 122
Group 5 MBS	\$250,000,000	5.50%	5.75% to 8.00%	241 to 360
Group 6 MBS	\$402,000,000	5.00%	5.25% to 7.50%	241 to 360
Group 7 MBS	\$ 30,000,000	5.50%	5.75% to 8.00%	109 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	\$ 83,834,970	180	157	19	4.572%
Group 2 MBS	\$ 62,159,510	180	177	2	4.520%
Group 3 MBS	\$ 63,278,614	180	104	69	5.390%
Group 4 MBS	\$ 39,942,234	180	100	74	4.924%
	\$ 58,766	180	117	59	5.217%
Group 5 MBS	\$250,000,000	360	327	23	6.180%
Group 6 MBS	\$402,000,000	360	345	10	5.410%
Group 7 MBS	\$ 30,000,000	180	109	65	5.902%

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

Settlement Date

We expect to issue the certificates on August 30, 2010.

Distribution Dates

We will make payments on the certificates on the 25th day of each calendar month, or on the next business day if the 25th day is not a business day.

Record Date

On each distribution date, we will make each monthly payment on the certificates to holders of record on the last day of the preceding month.

Book-Entry and Physical Certificates

We will issue the classes of certificates in the following forms:

<u>Fed Book-Entry</u>	<u>Physical</u>
All classes other than the R and RL Classes	R and RL Classes

Exchanging Certificates Through Combination and Recombination

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

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

Interest Rates

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

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

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate(1)</u>
F	0.751%	7.0%	0.4%	LIBOR + 40 basis points
S	6.249%	6.6%	0.0%	6.6% – LIBOR
FA	0.751%	6.5%	0.4%	LIBOR + 40 basis points
SA	5.749%	6.1%	0.0%	6.1% – LIBOR
FB	0.751%	7.0%	0.4%	LIBOR + 40 basis points
SB	6.249%	6.6%	0.0%	6.6% – 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>	
MI	100% of the MG Class*
IM	100% of the MJ Class*
BI	9.9999993679% of the BK Class
AI	59.9999993679% of the <i>sum</i> of the BK and BH Classes
DI	66.6666650000% of the DA Class
S	100% of the F Class
SA	100% of the FA Class
SB	100% of the FB Class
IO	57.5757566667% of the <i>sum</i> of the JH and JM Classes

* After the first 36 interest accrual periods, the notional principal balances of the MI and IM Classes will be equal to zero. As a result, no distributions will be made on the MI and IM Classes following the distribution date in August 2013.

Distributions of Principal

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

Weighted Average Lives (years)*

		PSA Prepayment Assumption									
<u>Group 1 Classes</u>		<u>0%</u>	<u>100%</u>	<u>322%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1200%</u>			
MG		8.7	5.6	3.4	2.5	1.8	1.4	1.0			
MI		2.8	2.5	2.1	1.8	1.5	1.3	0.9			
		PSA Prepayment Assumption									
<u>Group 2 Classes</u>		<u>0%</u>	<u>100%</u>	<u>335%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1200%</u>			
MJ		8.7	6.5	4.1	3.2	2.6	2.2	1.8			
IM		2.8	2.7	2.4	2.3	2.1	1.9	1.7			
		PSA Prepayment Assumption									
<u>Group 3 Classes</u>		<u>0%</u>	<u>100%</u>	<u>345%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1100%</u>	<u>1600%</u>		
BK, BI and BG	5.3	3.9	2.6	2.1	1.5	1.2	0.9	0.9	0.3		
BH	9.4	8.7	8.7	8.7	8.7	8.7	8.3	8.3	3.6		
AI	5.3	3.9	2.6	2.1	1.5	1.2	0.9	0.9	0.3		
		PSA Prepayment Assumption									
<u>Group 4 Classes</u>		<u>0%</u>	<u>100%</u>	<u>304%</u>	<u>500%</u>	<u>650%</u>	<u>1000%</u>	<u>1500%</u>			
DA, DI and DB	5.7	3.8	2.7	2.0	1.6	1.0	1.0	0.4			
BD	10.2	9.7	9.4	8.7	8.4	8.2	8.2	4.7			
		PSA Prepayment Assumption									
<u>Group 5 Classes</u>		<u>0%</u>	<u>100%</u>	<u>170%</u>	<u>210%</u>	<u>285%</u>	<u>450%</u>	<u>700%</u>	<u>1000%</u>	<u>1300%</u>	<u>2000%</u>
F and S	20.5	10.0	7.3	6.3	4.8	3.1	1.9	1.2	0.8	0.1	
FA, SA, PD, PE, PA, PG and PH	13.9	6.1	5.2	5.2	5.2	3.4	2.1	1.3	0.9	0.1	
PB	23.1	22.0	22.0	22.0	22.0	15.5	9.5	5.8	3.6	0.2	
ZA	27.2	27.2	27.2	27.2	27.2	26.7	20.6	13.2	8.3	0.2	
Z	26.7	18.8	15.7	9.8	1.8	0.6	0.3	0.2	0.1	0.1	

PSA Prepayment Assumption										
<u>Group 6 Classes</u>	<u>0%</u>	<u>100%</u>	<u>265%</u>	<u>300%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>	<u>1100%</u>	<u>1400%</u>	<u>2000%</u>
FB and SB . . .	14.1	6.6	4.3	4.3	4.3	3.0	2.3	1.7	1.3	0.8
KA	13.9	6.4	4.2	4.2	4.2	2.9	2.3	1.6	1.3	0.8
KZ.	22.7	18.4	18.4	18.4	18.4	12.6	9.1	6.0	4.0	1.2
ZK.	28.5	28.5	28.5	28.5	28.5	24.5	18.6	12.2	7.8	1.2
ZC.	26.7	20.1	12.6	9.0	1.7	0.7	0.5	0.3	0.3	0.2
PSA Prepayment Assumption										
<u>Group 7 Classes</u>	<u>0%</u>	<u>100%</u>	<u>315%</u>	<u>500%</u>	<u>650%</u>	<u>1000%</u>	<u>1500%</u>			
JH, JM and IO	9.0	4.1	2.8	2.1	1.7	1.0	0.4			

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

ADDITIONAL RISK FACTOR

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 delinquent loans, those MBS could as a result experience increased

prepayments. In turn, this may result in an increase in the rate of principal payments on your certificates. 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 May 1, 2010 and a supplement thereto dated as of August 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 May 1, 2010 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 seven 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” and “Group 7 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 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 15 years in the case of the Group 1 MBS, Group 2 MBS, Group 3 MBS, Group 4 MBS and Group 7 MBS, and up to 30 years in the case of the Group 5 MBS and Group 6 MBS.

For additional information, see “Summary—Group 1, Group 2, Group 3, Group 4, Group 5, Group 6 and Group 7—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. 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 and Ascending Rate Classes	Floating Rate and Inverse Floating Rate Classes

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

Accrual Classes. The ZA, Z, KZ, ZK and ZC Classes are Accrual Classes. Interest will accrue on each Accrual Class at the applicable annual rate specified on the cover of this prospectus supplement. However, we will not pay any interest on the Accrual Classes. Instead, interest accrued on each Accrual Class will be added as principal to its principal balance on each Distribution Date. We will pay principal on the Accrual Classes as described under “—Distributions of 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 MG until retired } Pass-Through Class

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

- *Group 2*

The Group 2 Principal Distribution Amount to MJ until retired } Pass-Through Class

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

- *Group 3*

The Group 3 Principal Distribution Amount to BK and BH, in that order, until retired. } Sequential Pay Classes

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

- *Group 4*

The Group 4 Principal Distribution Amount to DA and BD, in that order, until retired. } Sequential Pay Classes

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

- *Group 5*

The ZA Accrual Amount in the following priority:

1. To FA and PD, pro rata, until retired. } Accretion Directed Classes
2. To PB until retired.
3. Thereafter to ZA. } Accrual Class

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

The Group 5 Cash Flow Distribution Amount as follows:

—40% to F until retired. } Pass-Through Class

—60% in the following priority:

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

second, to Z until retired; and } Support Class

third, to Aggregate Group I to zero. } PAC Group

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

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

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

“Aggregate Group I” consists of the FA, PD and PB and ZA Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I as follows:

first, to FA and PD, pro rata, until retired; and

second, to PB and ZA, 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 6*

The KZ Accrual Amount to KA until retired, and thereafter to KZ. } Accretion Directed Class and Accrual Class

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

The ZK Accrual Amount as follows:

1. —55.5555554903% to FB until retired, and

—44.4444445097% to KA and KZ, in that order, until retired. } Accretion Directed Classes

2. Thereafter to ZK. } Accrual Class

The Group 6 Cash Flow Distribution Amount in the following priority:

1. To Aggregate Group II to its Planned Balance. } PAC Group

2. To ZC until retired. } Support Class

3. To Aggregate Group II to zero. } PAC Group

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

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

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

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

“Aggregate Group II” consists of the FB, KA, KZ and ZK Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II as follows:

first,—55.5555554903% to FB until retired, and

—44.4444445097% to KA and KZ, in that order, until retired; and

second, to ZK until retired.

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

- *Group 7*

The Group 7 Principal Distribution Amount to JH and JM, pro rata, until retired } **Pass-Through Classes**

The “Group 7 Principal Distribution Amount” is the principal then paid on the Group 7 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 (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 and Group 7—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 August 30, 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 for the Aggregate Groups 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, these Classes are designed to receive principal distributions in the same fashion as if separate schedules had been provided (with schedules based on the same underlying assumptions that apply to the related Aggregate Group schedules). If such separate schedules had been provided for the individual Classes included in the Aggregate Groups, we expect that the effective ranges for those Classes would not be narrower than those shown below for the Aggregate Groups.

<u>Groups</u>	<u>Structuring Ranges</u>	<u>Initial Effective Ranges</u>
Aggregate Group I Planned Balances	Between 170% and 285% PSA	Between 170% and 285% PSA
Aggregate Group II Planned Balances	Between 265% and 400% PSA	Between 265% and 400% PSA

The Aggregate Groups consist of the following Classes:

Aggregate Group I . . FA, PD, PB and ZA
Aggregate Group II. . FB, KA, KZ and ZK

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 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 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 the Structuring Ranges or the Effective Ranges, principal distributions may be insufficient to reduce the Aggregate Groups to their scheduled balances each month if prepayments do not occur at a *constant* PSA rate.
- The actual Effective Ranges at any time will be based upon the actual characteristics of the related Mortgage Loans at that time, which are likely to vary (and may vary considerably) from the Pricing Assumptions. As a result, the actual Effective Ranges will likely differ from the Initial Effective Ranges specified above. For the same reason, the Aggregate Groups might not be reduced to their scheduled balances each month even if the related Mortgage Loans prepay at a *constant* PSA rate within the applicable Initial Effective Ranges. This is so particularly if the rates fall at the lower or higher end of those 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 will be supported by one other Class. When the supporting Class is retired, the Aggregate Group, if still outstanding, may no longer have an Effective Range and will be much more sensitive to prepayments of the related Mortgage Loans.

Yield Tables

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

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

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

We cannot assure you that

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

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

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

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

<u>Class</u>	<u>% PSA</u>
MI	579%
IM	892%
BI	345%
AI	380%
DI	327%
IO	479%

For any of the Fixed Rate Interest Only Classes, 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 that 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>
MI.....	3.260000%
IM.....	3.700000%
BI	12.750000%
AI	12.040000%
DI	11.500000%
IO	11.572645%

* 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 MI Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>322%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1200%</u>
Pre-Tax Yields to Maturity . .	35.2%	32.2%	17.9%	5.7%	(9.1)%	(25.4)%	(54.1)%

Sensitivity of the IM Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>335%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1200%</u>
Pre-Tax Yields to Maturity . .	26.7%	25.2%	18.2%	13.1%	6.6%	(0.3)%	(11.4)%

Sensitivity of the BI Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>345%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1100%</u>	<u>1600%</u>
Pre-Tax Yields to Maturity . .	20.5%	17.1%	0.0%	(11.7)%	(28.1)%	(46.4)%	(67.5)%	*

Sensitivity of the AI Class to Prepayments

	PSA Prepayment Assumption							
	<u>50%</u>	<u>100%</u>	<u>345%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1100%</u>	<u>1600%</u>
Pre-Tax Yields to Maturity . .	23.3%	20.0%	2.6%	(9.3)%	(25.8)%	(44.3)%	(65.4)%	*

Sensitivity of the DI Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>304%</u>	<u>500%</u>	<u>650%</u>	<u>1000%</u>	<u>1500%</u>
Pre-Tax Yields to Maturity . .	19.0%	15.7%	1.6%	(13.0)%	(25.0)%	(57.4)%	*

Sensitivity of the IO Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>315%</u>	<u>500%</u>	<u>650%</u>	<u>1000%</u>	<u>1500%</u>
Pre-Tax Yields to Maturity . .	32.1%	28.6%	12.9%	(1.7)%	(14.4)%	(48.6)%	*

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

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

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

- the interest rates for the Inverse Floating Rate Classes for the initial Interest Accrual Period are the rates listed in the table under “Summary—Interest Rates” in this prospectus supplement and for each following Interest Accrual Period will be based on the specified level of the Index, and
- the aggregate purchase prices of these Classes (expressed in each case as a percentage of original principal balance) are as follows:

<u>Class</u>	<u>Price*</u>
S	16.50%
SA	16.00%
SB	17.25%

* 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 S 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>170%</u>	<u>210%</u>	<u>285%</u>	<u>450%</u>	<u>700%</u>	<u>1000%</u>	<u>1300%</u>	<u>2000%</u>
0.170%	36.7%	33.2%	28.2%	25.2%	19.7%	6.8%	(14.4)%	(43.8)%	(81.0)%	*
0.351%	35.4%	31.9%	27.0%	24.1%	18.5%	5.7%	(15.4)%	(44.8)%	(81.8)%	*
2.351%	21.8%	18.5%	13.7%	10.9%	5.6%	(6.6)%	(26.8)%	(54.8)%	(90.5)%	*
4.351%	8.0%	4.8%	0.3%	(2.4)%	(7.4)%	(19.0)%	(38.2)%	(65.2)%	*	*
6.600%	*	*	*	*	*	*	*	*	*	*

Sensitivity of the SA 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>170%</u>	<u>210%</u>	<u>285%</u>	<u>450%</u>	<u>700%</u>	<u>1000%</u>	<u>1300%</u>	<u>2000%</u>
0.170%	30.9%	25.6%	20.9%	20.9%	20.9%	9.9%	(13.6)%	(49.4)%	(94.5)%	*
0.351%	29.6%	24.3%	19.6%	19.6%	19.6%	8.5%	(15.1)%	(50.8)%	(95.9)%	*
2.351%	14.8%	9.3%	5.4%	5.4%	5.4%	(7.0)%	(31.5)%	(67.7)%	*	*
4.351%	(2.0)%	(7.7)%	(10.4)%	(10.4)%	(10.4)%	(24.8)%	(51.6)%	(88.9)%	*	*
6.100%	*	*	*	*	*	*	*	*	*	*

Sensitivity of the SB 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>265%</u>	<u>300%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>	<u>1100%</u>	<u>1400%</u>	<u>2000%</u>
0.170%	32.4%	28.2%	16.9%	16.9%	16.9%	5.7%	(7.9)%	(31.0)%	(57.7)%	*
0.351%	31.2%	26.9%	15.7%	15.7%	15.7%	4.4%	(9.3)%	(32.4)%	(59.3)%	*
2.351%	17.5%	12.8%	2.0%	2.0%	2.0%	(10.3)%	(24.5)%	(48.4)%	(76.5)%	*
4.351%	2.5%	(2.9)%	(12.1)%	(12.1)%	(12.1)%	(25.3)%	(40.3)%	(65.6)%	(95.8)%	*
6.600%	*	*	*	*	*	*	*	*	*	*

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions, and
- the priority sequences of distributions of principal of the Group 3, Group 4, Group 5 and Group 6 Classes.

See “—Distributions of Principal” above.

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

Decrement Tables

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

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

<u>Mortgage Loans Backing Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	180 months	180 months	6.50%
Group 2 MBS	180 months	180 months	6.50%
Group 3 MBS	180 months	113 months	7.50%
Group 4 MBS	180 months	122 months	7.00%
Group 5 MBS	360 months	360 months	8.00%
Group 6 MBS	360 months	360 months	7.50%
Group 7 MBS	180 months	180 months	8.00%

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	MG Class							MI† Class							MJ Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	322%	500%	700%	900%	1200%	0%	100%	322%	500%	700%	900%	1200%	0%	100%	335%	500%	700%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2011	96	89	79	70	61	51	36	96	89	79	70	61	51	36	96	93	90	87	84	80	75
August 2012	92	79	60	46	33	22	9	92	79	60	46	33	22	9	92	85	73	65	56	48	36
August 2013	87	69	45	30	18	9	2	0	0	0	0	0	0	0	87	75	55	43	31	21	10
August 2014	82	60	33	19	9	4	1	0	0	0	0	0	0	0	82	66	41	28	17	9	3
August 2015	77	51	24	12	5	2	*	0	0	0	0	0	0	0	77	57	30	18	9	4	1
August 2016	71	43	18	8	3	1	*	0	0	0	0	0	0	0	71	49	22	12	5	2	*
August 2017	65	35	12	5	1	*	*	0	0	0	0	0	0	0	65	42	16	7	3	1	*
August 2018	59	28	9	3	1	*	*	0	0	0	0	0	0	0	59	35	11	5	1	*	*
August 2019	52	22	6	2	*	*	*	0	0	0	0	0	0	0	52	29	8	3	1	*	*
August 2020	45	16	4	1	*	*	*	0	0	0	0	0	0	0	45	23	5	2	*	*	*
August 2021	37	10	2	*	*	*	*	0	0	0	0	0	0	0	37	17	3	1	*	*	*
August 2022	28	5	1	*	*	*	*	0	0	0	0	0	0	0	28	12	2	*	*	*	*
August 2023	20	*	*	*	*	*	0	0	0	0	0	0	0	0	20	7	1	*	*	*	*
August 2024	10	0	0	0	0	0	0	0	0	0	0	0	0	0	10	3	*	*	*	*	0
August 2025	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)**	8.7	5.6	3.4	2.5	1.8	1.4	1.0	2.8	2.5	2.1	1.8	1.5	1.3	0.9	8.7	6.5	4.1	3.2	2.6	2.2	1.8

Date	IM† Class							BK, BI† and BG Classes							
	PSA Prepayment Assumption							PSA Prepayment Assumption							
	0%	100%	335%	500%	700%	900%	1200%	0%	100%	345%	500%	700%	900%	1100%	1600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2011	96	93	90	87	84	80	75	92	85	72	63	53	42	31	4
August 2012	92	85	73	65	56	48	36	84	71	51	40	27	17	9	*
August 2013	0	0	0	0	0	0	0	75	59	35	24	14	7	3	*
August 2014	0	0	0	0	0	0	0	66	47	24	14	7	3	1	0
August 2015	0	0	0	0	0	0	0	56	35	15	8	3	1	*	0
August 2016	0	0	0	0	0	0	0	45	25	9	4	1	*	*	0
August 2017	0	0	0	0	0	0	0	33	15	5	2	1	*	*	0
August 2018	0	0	0	0	0	0	0	20	6	1	1	*	*	*	0
August 2019	0	0	0	0	0	0	0	6	0	0	0	0	0	0	0
August 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	2.8	2.7	2.4	2.3	2.1	1.9	1.7	5.3	3.9	2.6	2.1	1.5	1.2	0.9	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	BH Class								AI† Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	345%	500%	700%	900%	1100%	1600%	0%	100%	345%	500%	700%	900%	1100%	1600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2011	100	100	100	100	100	100	100	100	92	85	72	63	53	42	31	4
August 2012	100	100	100	100	100	100	100	100	84	71	51	40	27	17	9	*
August 2013	100	100	100	100	100	100	100	100	75	59	35	24	14	7	3	*
August 2014	100	100	100	100	100	100	100	10	66	47	24	14	7	3	1	*
August 2015	100	100	100	100	100	100	100	*	56	35	15	8	3	1	*	*
August 2016	100	100	100	100	100	100	100	*	45	25	9	4	1	*	*	0
August 2017	100	100	100	100	100	100	100	*	33	15	5	2	1	*	*	0
August 2018	100	100	100	100	100	100	100	*	20	6	1	1	*	*	*	0
August 2019	100	0	0	0	0	0	0	0	6	0	0	0	0	0	0	0
August 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	9.4	8.7	8.7	8.7	8.7	8.7	8.3	3.6	5.3	3.9	2.6	2.1	1.5	1.2	0.9	0.3

Date	DA, DI† and DB Classes								BD Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	304%	500%	650%	1000%	1500%		0%	100%	304%	500%	650%	1000%	1500%	
Initial Percent	100	100	100	100	100	100	100		100	100	100	100	100	100	100	
August 2011	93	85	74	63	55	36	9		100	100	100	100	100	100	100	
August 2012	86	70	53	39	30	13	1		100	100	100	100	100	100	100	
August 2013	77	57	38	24	16	4	*		100	100	100	100	100	100	100	
August 2014	69	45	26	14	8	1	*		100	100	100	100	100	100	100	
August 2015	60	33	16	8	4	*	0		100	100	100	100	100	100	18	
August 2016	50	22	10	4	2	*	0		100	100	100	100	100	100	1	
August 2017	39	12	5	2	1	*	0		100	100	100	100	100	100	*	
August 2018	28	3	1	*	*	*	0		100	100	100	100	100	100	*	
August 2019	15	*	0	0	0	0	0		100	100	92	23	7	*	0	
August 2020	2	0	0	0	0	0	0		100	0	0	0	0	0	0	
August 2021	0	0	0	0	0	0	0		0	0	0	0	0	0	0	
August 2022	0	0	0	0	0	0	0		0	0	0	0	0	0	0	
August 2023	0	0	0	0	0	0	0		0	0	0	0	0	0	0	
August 2024	0	0	0	0	0	0	0		0	0	0	0	0	0	0	
August 2025	0	0	0	0	0	0	0		0	0	0	0	0	0	0	
Weighted Average Life (years)**	5.7	3.8	2.7	2.0	1.6	1.0	0.4		10.2	9.7	9.4	8.7	8.4	8.2	4.7	

* 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	F and S† Classes										FA, SA†, PD, PE, PA, PG and PH Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	170%	210%	285%	450%	700%	1000%	1300%	2000%	0%	100%	170%	210%	285%	450%	700%	1000%	1300%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2011	99	93	89	87	83	73	59	43	26	0	98	90	86	86	86	86	72	51	30	0
August 2012	98	86	79	75	67	53	34	17	6	0	96	81	74	74	74	64	40	19	5	0
August 2013	97	79	69	64	55	38	19	7	1	0	93	71	62	62	62	45	22	7	0	0
August 2014	96	73	61	55	45	27	11	3	*	0	91	63	52	52	52	32	12	2	0	0
August 2015	95	68	54	47	36	19	6	1	*	0	88	54	43	43	43	22	6	0	0	0
August 2016	94	62	47	40	29	14	4	*	*	0	86	46	35	35	35	16	3	0	0	0
August 2017	92	57	42	34	24	10	2	*	*	0	83	39	28	28	28	11	1	0	0	0
August 2018	91	52	36	29	19	7	1	*	*	0	79	31	22	22	22	7	0	0	0	0
August 2019	89	48	32	25	16	5	1	*	*	0	76	24	18	18	18	5	0	0	0	0
August 2020	88	44	28	21	12	4	*	*	*	0	72	18	14	14	14	3	0	0	0	0
August 2021	86	40	24	18	10	2	*	*	*	0	68	11	11	11	11	1	0	0	0	0
August 2022	84	36	21	15	8	2	*	*	*	0	64	8	8	8	8	1	0	0	0	0
August 2023	82	32	18	13	6	1	*	*	*	0	60	6	6	6	6	0	0	0	0	0
August 2024	79	29	15	10	5	1	*	*	*	0	55	5	5	5	5	0	0	0	0	0
August 2025	77	26	13	9	4	1	*	*	*	0	50	3	3	3	3	0	0	0	0	0
August 2026	74	23	11	7	3	*	*	*	*	0	45	2	2	2	2	0	0	0	0	0
August 2027	71	20	9	6	2	*	*	*	*	0	39	1	1	1	1	0	0	0	0	0
August 2028	68	18	8	5	2	*	*	*	*	0	33	1	1	1	1	0	0	0	0	0
August 2029	64	15	6	4	1	*	*	*	*	0	26	*	*	*	*	0	0	0	0	0
August 2030	60	13	5	3	1	*	*	*	*	0	19	0	0	0	0	0	0	0	0	0
August 2031	56	11	4	2	1	*	*	*	*	0	11	0	0	0	0	0	0	0	0	0
August 2032	52	9	3	2	1	*	*	*	*	0	3	0	0	0	0	0	0	0	0	0
August 2033	47	7	2	1	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0
August 2034	42	5	2	1	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0
August 2035	36	3	1	1	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0
August 2036	30	2	1	*	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0
August 2037	23	*	*	*	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0
August 2038	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2039	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 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)**	20.5	10.0	7.3	6.3	4.8	3.1	1.9	1.2	0.8	0.1	13.9	6.1	5.2	5.2	5.2	3.4	2.1	1.3	0.9	0.1

Date	PB Class										ZA Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	170%	210%	285%	450%	700%	1000%	1300%	2000%	0%	100%	170%	210%	285%	450%	700%	1000%	1300%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2011	100	100	100	100	100	100	100	100	100	0	105	105	105	105	105	105	105	105	105	0
August 2012	100	100	100	100	100	100	100	100	100	0	109	109	109	109	109	109	109	109	109	0
August 2013	100	100	100	100	100	100	100	100	91	0	114	114	114	114	114	114	114	114	114	0
August 2014	100	100	100	100	100	100	100	100	20	0	120	120	120	120	120	120	120	120	120	0
August 2015	100	100	100	100	100	100	100	77	4	0	125	125	125	125	125	125	125	125	125	0
August 2016	100	100	100	100	100	100	100	30	1	0	131	131	131	131	131	131	131	131	131	0
August 2017	100	100	100	100	100	100	100	12	*	0	137	137	137	137	137	137	137	137	137	0
August 2018	100	100	100	100	100	100	86	5	0	0	143	143	143	143	143	143	143	143	83	0
August 2019	100	100	100	100	100	100	49	2	0	0	150	150	150	150	150	150	150	150	18	0
August 2020	100	100	100	100	100	100	27	1	0	0	157	157	157	157	157	157	157	157	4	0
August 2021	100	100	100	100	100	100	15	*	0	0	164	164	164	164	164	164	164	164	1	0
August 2022	100	100	100	100	100	100	8	*	0	0	171	171	171	171	171	171	171	171	*	0
August 2023	100	100	100	100	100	93	5	0	0	0	179	179	179	179	179	179	179	78	*	0
August 2024	100	100	100	100	100	65	3	0	0	0	188	188	188	188	188	188	188	30	*	0
August 2025	100	100	100	100	100	45	1	0	0	0	196	196	196	196	196	196	196	11	*	0
August 2026	100	100	100	100	100	31	1	0	0	0	205	205	205	205	205	205	205	4	*	0
August 2027	100	100	100	100	100	21	*	0	0	0	215	215	215	215	215	215	215	2	*	0
August 2028	100	100	100	100	100	14	*	0	0	0	224	224	224	224	224	224	224	1	*	0
August 2029	100	100	100	100	100	9	*	0	0	0	235	235	235	235	235	235	235	*	*	0
August 2030	100	80	80	80	80	6	0	0	0	0	246	246	246	246	246	246	128	*	0	0
August 2031	100	59	59	59	59	4	0	0	0	0	257	257	257	257	257	257	66	*	0	0
August 2032	100	42	42	42	42	2	0	0	0	0	269	269	269	269	269	269	33	*	0	0
August 2033	29	29	29	29	29	1	0	0	0	0	281	281	281	281	281	281	16	*	0	0
August 2034	19	19	19	19	19	1	0	0	0	0	294	294	294	294	294	294	7	*	0	0
August 2035	11	11	11	11	11	*	0	0	0	0	307	307	307	307	307	307	3	*	0	0
August 2036	5	5	5	5	5	*	0	0	0	0	321	321	321	321	321	321	1	*	0	0
August 2037	1	1	1	1	1	0	0	0	0	0	336	336	336	336	336	59	*	*	0	0
August 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 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)**	23.1	22.0	22.0	22.0	22.0	15.5	9.5	5.8	3.6	0.2	27.2	27.2	27.2	27.2	27.2	26.7	20.6	13.2	8.3	0.2

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

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

Date	Z Class										FB and SB† Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	170%	210%	285%	450%	700%	1000%	1300%	2000%	0%	100%	265%	300%	400%	600%	800%	1100%	1400%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2011	105	105	100	88	64	13	0	0	0	0	98	93	88	88	88	88	85	73	61	36
August 2012	109	109	100	78	37	0	0	0	0	0	96	85	71	71	71	61	47	28	13	0
August 2013	114	114	100	71	19	0	0	0	0	0	94	76	56	56	56	38	24	9	2	0
August 2014	120	120	100	66	8	0	0	0	0	0	91	67	43	43	43	24	12	3	*	0
August 2015	125	125	100	63	2	0	0	0	0	0	89	59	32	32	32	15	6	1	*	0
August 2016	131	131	100	61	*	0	0	0	0	0	86	51	24	24	24	9	3	*	*	0
August 2017	137	137	99	59	*	0	0	0	0	0	83	44	18	18	18	6	2	*	*	0
August 2018	143	143	96	56	*	0	0	0	0	0	80	37	13	13	13	4	1	*	0	0
August 2019	150	150	91	53	*	0	0	0	0	0	76	30	10	10	10	2	*	*	0	0
August 2020	157	157	85	48	*	0	0	0	0	0	73	23	7	7	7	1	*	*	0	0
August 2021	164	164	78	44	*	0	0	0	0	0	69	17	5	5	5	1	*	*	0	0
August 2022	171	156	72	39	*	0	0	0	0	0	65	11	4	4	4	1	*	0	0	0
August 2023	179	145	65	35	*	0	0	0	0	0	61	5	3	3	3	*	*	0	0	0
August 2024	188	134	58	31	*	0	0	0	0	0	56	2	2	2	2	*	*	0	0	0
August 2025	196	123	51	27	*	0	0	0	0	0	51	1	1	1	1	*	*	0	0	0
August 2026	205	111	45	23	*	0	0	0	0	0	46	1	1	1	1	*	*	0	0	0
August 2027	215	100	39	20	*	0	0	0	0	0	40	1	1	1	1	*	*	0	0	0
August 2028	224	88	33	16	*	0	0	0	0	0	34	1	1	1	1	*	0	0	0	0
August 2029	235	77	28	14	*	0	0	0	0	0	28	*	*	*	*	*	0	0	0	0
August 2030	246	66	23	11	*	0	0	0	0	0	21	*	*	*	*	*	0	0	0	0
August 2031	257	56	19	9	*	0	0	0	0	0	13	*	*	*	*	*	0	0	0	0
August 2032	269	46	15	7	*	0	0	0	0	0	6	*	*	*	*	*	0	0	0	0
August 2033	262	36	11	5	*	0	0	0	0	0	*	*	*	*	*	0	0	0	0	0
August 2034	233	27	8	4	*	0	0	0	0	0	*	*	*	*	*	0	0	0	0	0
August 2035	202	18	5	2	*	0	0	0	0	0	*	*	*	*	*	0	0	0	0	0
August 2036	168	10	3	1	*	0	0	0	0	0	*	*	*	*	*	0	0	0	0	0
August 2037	131	2	1	*	*	0	0	0	0	0	*	*	*	*	*	0	0	0	0	0
August 2038	91	0	0	0	0	0	0	0	0	0	*	*	*	*	*	0	0	0	0	0
August 2039	47	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 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)**	26.7	18.8	15.7	9.8	1.8	0.6	0.3	0.2	0.1	0.1	14.1	6.6	4.3	4.3	4.3	3.0	2.3	1.7	1.3	0.8

Date	KA Class										KZ Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	265%	300%	400%	600%	800%	1100%	1400%	2000%	0%	100%	265%	300%	400%	600%	800%	1100%	1400%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2011	98	93	88	88	88	88	85	73	61	35	103	103	103	103	103	103	103	103	103	103
August 2012	96	84	71	71	71	61	46	27	12	0	105	105	105	105	105	105	105	105	105	0
August 2013	93	75	55	55	55	38	23	9	1	0	108	108	108	108	108	108	108	108	108	0
August 2014	91	67	42	42	42	23	11	2	0	0	111	111	111	111	111	111	111	111	38	0
August 2015	88	59	31	31	31	14	5	*	0	0	113	113	113	113	113	113	113	113	6	0
August 2016	86	51	23	23	23	9	2	0	0	0	116	116	116	116	116	116	116	41	1	0
August 2017	83	43	17	17	17	5	1	0	0	0	119	119	119	119	119	119	119	13	*	0
August 2018	79	36	12	12	12	3	0	0	0	0	122	122	122	122	122	122	95	4	0	0
August 2019	76	29	9	9	9	1	0	0	0	0	125	125	125	125	125	125	48	1	0	0
August 2020	72	23	6	6	6	*	0	0	0	0	128	128	128	128	128	128	24	*	0	0
August 2021	68	16	4	4	4	0	0	0	0	0	132	132	132	132	132	104	12	*	0	0
August 2022	64	10	3	3	3	0	0	0	0	0	135	135	135	135	135	64	6	0	0	0
August 2023	60	4	2	2	2	0	0	0	0	0	138	138	138	138	138	39	3	0	0	0
August 2024	55	1	1	1	1	0	0	0	0	0	142	142	142	142	142	24	1	0	0	0
August 2025	50	*	*	*	*	0	0	0	0	0	145	145	145	145	145	15	1	0	0	0
August 2026	45	0	0	0	0	0	0	0	0	0	149	126	126	126	126	9	*	0	0	0
August 2027	39	0	0	0	0	0	0	0	0	0	153	91	91	91	91	5	*	0	0	0
August 2028	33	0	0	0	0	0	0	0	0	0	157	64	64	64	64	3	0	0	0	0
August 2029	26	0	0	0	0	0	0	0	0	0	161	45	45	45	45	2	0	0	0	0
August 2030	19	0	0	0	0	0	0	0	0	0	165	32	32	32	32	1	0	0	0	0
August 2031	12	0	0	0	0	0	0	0	0	0	169	22	22	22	22	*	0	0	0	0
August 2032	4	0	0	0	0	0	0	0	0	0	173	15	15	15	15	*	0	0	0	0
August 2033	0	0	0	0	0	0	0	0	0	0	10	10	10	10	10	0	0	0	0	0
August 2034	0	0	0	0	0	0	0	0	0	0	6	6	6	6	6	0	0	0	0	0
August 2035	0	0	0	0	0	0	0	0	0	0	4	4	4	4	4	0	0	0	0	0
August 2036	0	0	0	0	0	0	0	0	0	0	2	2	2	2	2	0	0	0	0	0
August 2037	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	0	0	0	0	0
August 2038	0	0	0	0	0	0	0	0	0	0	*	*	*	*	*	0	0	0	0	0
August 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 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)**	13.9	6.4	4.2	4.2	4.2	2.9	2.3	1.6	1.3	0.8	22.7	18.4	18.4	18.4	18.4	12.6	9.1	6.0	4.0	1.2

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

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

Date	ZK Class										ZC Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	265%	300%	400%	600%	800%	1100%	1400%	2000%	0%	100%	265%	300%	400%	600%	800%	1100%	1400%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2011	105	105	105	105	105	105	105	105	105	105	105	105	100	93	71	28	0	0	0	0
August 2012	110	110	110	110	110	110	110	110	110	0	110	110	100	83	35	0	0	0	0	0
August 2013	116	116	116	116	116	116	116	116	116	0	116	116	100	76	12	0	0	0	0	0
August 2014	122	122	122	122	122	122	122	122	122	0	122	122	100	72	2	0	0	0	0	0
August 2015	128	128	128	128	128	128	128	128	128	0	128	128	100	71	*	0	0	0	0	0
August 2016	135	135	135	135	135	135	135	135	135	0	135	135	97	67	*	0	0	0	0	0
August 2017	142	142	142	142	142	142	142	142	142	0	142	142	90	62	*	0	0	0	0	0
August 2018	149	149	149	149	149	149	149	149	33	0	149	149	82	55	*	0	0	0	0	0
August 2019	157	157	157	157	157	157	157	157	5	0	157	157	72	48	*	0	0	0	0	0
August 2020	165	165	165	165	165	165	165	165	1	0	165	165	63	42	*	0	0	0	0	0
August 2021	173	173	173	173	173	173	173	173	*	0	173	173	55	35	*	0	0	0	0	0
August 2022	182	182	182	182	182	182	182	77	*	0	182	182	47	30	*	0	0	0	0	0
August 2023	191	191	191	191	191	191	191	25	*	0	191	191	40	25	*	0	0	0	0	0
August 2024	201	201	201	201	201	201	201	8	*	0	201	187	33	20	*	0	0	0	0	0
August 2025	211	211	211	211	211	211	211	3	*	0	211	170	27	17	*	0	0	0	0	0
August 2026	222	222	222	222	222	222	222	1	*	0	222	153	23	13	*	0	0	0	0	0
August 2027	234	234	234	234	234	234	234	*	*	0	234	137	18	11	*	0	0	0	0	0
August 2028	246	246	246	246	246	246	131	*	0	0	246	121	15	8	*	0	0	0	0	0
August 2029	258	258	258	258	258	258	63	*	0	0	258	107	12	7	*	0	0	0	0	0
August 2030	271	271	271	271	271	271	30	*	0	0	271	92	9	5	*	0	0	0	0	0
August 2031	285	285	285	285	285	285	14	*	0	0	285	79	7	4	*	0	0	0	0	0
August 2032	300	300	300	300	300	300	7	*	0	0	300	67	5	3	*	0	0	0	0	0
August 2033	315	315	315	315	315	309	3	*	0	0	299	55	4	2	*	0	0	0	0	0
August 2034	331	331	331	331	331	168	1	*	0	0	265	44	3	1	*	0	0	0	0	0
August 2035	348	348	348	348	348	87	1	*	0	0	229	33	2	1	*	0	0	0	0	0
August 2036	366	366	366	366	366	42	*	*	0	0	190	24	1	1	*	0	0	0	0	0
August 2037	385	385	385	385	385	18	*	*	0	0	147	15	1	*	*	0	0	0	0	0
August 2038	404	404	404	404	404	5	*	0	0	0	102	6	*	*	*	0	0	0	0	0
August 2039	0	0	0	0	0	0	0	0	0	0	53	0	0	0	0	0	0	0	0	0
August 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)**	28.5	28.5	28.5	28.5	28.5	24.5	18.6	12.2	7.8	1.2	26.7	20.1	12.6	9.0	1.7	0.7	0.5	0.3	0.3	0.2

Date	JH, JM and IO† Classes						
	PSA Prepayment Assumption						
	0%	100%	315%	500%	650%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100
August 2011	96	86	74	64	56	37	9
August 2012	93	73	54	40	31	13	1
August 2013	88	60	39	25	16	5	*
August 2014	84	49	27	15	9	2	*
August 2015	79	38	18	9	4	1	*
August 2016	73	28	11	5	2	*	*
August 2017	68	18	6	2	1	*	*
August 2018	61	9	3	1	*	*	0
August 2019	55	1	*	*	*	*	0
August 2020	47	0	0	0	0	0	0
August 2021	39	0	0	0	0	0	0
August 2022	30	0	0	0	0	0	0
August 2023	21	0	0	0	0	0	0
August 2024	11	0	0	0	0	0	0
August 2025	0	0	0	0	0	0	0
Weighted Average							
Life (years)**	9.0	4.1	2.8	2.1	1.7	1.0	0.4

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

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

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

Characteristics of the Residual Classes

A Residual Certificate will be subject to certain transfer restrictions. See “Description of the Certificates—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—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	322% PSA
2	335% PSA
3	345% PSA
4	304% PSA
5	210% PSA
6	300% PSA
7	315% PSA

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

Taxation of Beneficial Owners of Residual Certificates

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

Taxation of Beneficial Owners of RCR Certificates

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

Generally, the ownership interest represented by an RCR certificate will be one of two types. A certificate of a Combination RCR Class (a “Combination RCR Certificate”) will represent beneficial ownership of undivided interests in one or more underlying Regular Certificates. A certificate of a Strip RCR Class (a “Strip RCR Certificate”) will represent the right to receive a disproportionate part of the principal or interest payments on one or more underlying Regular Certificates. The Classes of RCR Certificates are Combination RCR Certificates. See “Material Federal Income Tax

Consequences—Taxation of Beneficial Owners of RCR Certificates” in the REMIC Prospectus for a general discussion of the federal income tax treatment of beneficial owners of RCR Certificates.

PLAN OF DISTRIBUTION

We are obligated to deliver the Certificates to Morgan Stanley & Co. Incorporated (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.

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								
BK	\$63,277,614	BG	\$ 63,277,614	SEQ	2.00%	FIX	31398NFFJ8	February 2020
BI	6,327,761(3)							
Recombination 2								
DA	40,000,000	DB	40,000,000	SEQ	2.00	FIX	31398NFK5	November 2020
DI	4,444,445(3)							
Recombination 3								
PD	60,638,170	PE	69,300,765	PAC/AD	3.00	FIX	31398NFL3	July 2040
FA	8,662,595							
SA	8,662,595(3)							
Recombination 4								
PD	60,638,170	PA	80,850,893	PAC/AD	3.50	FIX	31398NFM1	July 2040
FA	20,212,723							
SA	20,212,723(3)							
Recombination 5								
PD	60,638,170	PG	97,021,072	PAC/AD	4.00	FIX	31398NFN9	July 2040
FA	36,382,902							
SA	36,382,902(3)							
Recombination 6								
PD	60,638,170	PH	121,276,340	PAC/AD	4.50	FIX	31398NFP4	July 2040
FA	60,638,170							
SA	60,638,170(3)							

- (1) REMIC Certificates and RCR Certificates in each Recombination may be exchanged only in the proportions of *original* principal balances of 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—The Certificates—Class Definitions and Abbreviations" in the REMIC Prospectus.
- (3) Notional balances. These classes are Interest Only Classes. See page S-6 for a description of how their notional balances are calculated.

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	\$123,257,645.00	December 2014	\$ 61,238,768.34	April 2019	\$ 25,045,279.12
September 2010 . . .	121,921,336.66	January 2015	60,307,898.88	May 2019	24,597,689.29
October 2010	120,648,798.77	February 2015	59,385,890.76	June 2019	24,157,658.08
November 2010	119,340,685.50	March 2015	58,472,662.78	July 2019	23,725,061.85
December 2010	117,997,963.76	April 2015	57,568,134.45	August 2019	23,299,778.92
January 2011	116,621,628.18	May 2015	56,672,226.05	September 2019 . . .	22,881,689.58
February 2011	115,212,699.88	June 2015	55,784,858.53	October 2019	22,470,676.02
March 2011	113,772,225.20	July 2015	54,905,953.60	November 2019	22,066,622.33
April 2011	112,345,266.77	August 2015	54,035,433.65	December 2019	21,669,414.48
May 2011	110,931,701.41	September 2015 . . .	53,173,221.76	January 2020	21,278,940.26
June 2011	109,531,407.10	October 2015	52,319,241.74	February 2020	20,895,089.24
July 2011	108,144,262.87	November 2015	51,473,418.06	March 2020	20,517,752.81
August 2011	106,770,148.87	December 2015	50,635,675.88	April 2020	20,146,824.07
September 2011 . . .	105,408,946.31	January 2016	49,805,941.03	May 2020	19,782,197.85
October 2011	104,060,537.49	February 2016	48,984,140.03	June 2020	19,423,770.68
November 2011	102,724,805.74	March 2016	48,170,200.04	July 2020	19,071,440.74
December 2011	101,401,635.48	April 2016	47,364,048.89	August 2020	18,725,107.86
January 2012	100,090,912.14	May 2016	46,565,615.05	September 2020 . . .	18,384,673.48
February 2012	98,792,522.20	June 2016	45,774,827.66	October 2020	18,050,040.62
March 2012	97,506,353.14	July 2016	44,991,616.47	November 2020	17,721,113.86
April 2012	96,232,293.48	August 2016	44,215,911.89	December 2020	17,397,799.32
May 2012	94,970,232.72	September 2016 . . .	43,447,644.95	January 2021	17,080,004.65
June 2012	93,720,061.38	October 2016	42,691,936.54	February 2021	16,767,638.96
July 2012	92,481,670.95	November 2016	41,948,802.15	March 2021	16,460,612.84
August 2012	91,254,953.90	December 2016	41,218,037.87	April 2021	16,158,838.31
September 2012 . . .	90,039,803.67	January 2017	40,499,443.05	May 2021	15,862,228.83
October 2012	88,836,114.66	February 2017	39,792,820.24	June 2021	15,570,699.22
November 2012	87,643,782.23	March 2017	39,097,975.15	July 2021	15,284,165.71
December 2012	86,462,702.67	April 2017	38,414,716.58	August 2021	15,002,545.86
January 2013	85,292,773.21	May 2017	37,742,856.39	September 2021 . . .	14,725,758.56
February 2013	84,133,892.00	June 2017	37,082,209.44	October 2021	14,453,724.03
March 2013	82,985,958.12	July 2017	36,432,593.57	November 2021	14,186,363.75
April 2013	81,848,871.55	August 2017	35,793,829.51	December 2021	13,923,600.49
May 2013	80,722,533.18	September 2017 . . .	35,165,740.86	January 2022	13,665,358.25
June 2013	79,606,844.79	October 2017	34,548,154.03	February 2022	13,411,562.26
July 2013	78,501,709.03	November 2017	33,940,898.24	March 2022	13,162,138.98
August 2013	77,407,029.46	December 2017	33,343,805.40	April 2022	12,917,016.03
September 2013 . . .	76,322,710.48	January 2018	32,756,710.14	May 2022	12,676,122.22
October 2013	75,248,657.36	February 2018	32,179,449.72	June 2022	12,439,387.49
November 2013	74,184,776.23	March 2018	31,611,864.00	July 2022	12,206,742.93
December 2013	73,130,974.07	April 2018	31,053,795.41	August 2022	11,978,120.75
January 2014	72,087,158.68	May 2018	30,505,088.91	September 2022 . . .	11,753,454.24
February 2014	71,053,238.71	June 2018	29,965,591.93	October 2022	11,532,677.77
March 2014	70,029,123.63	July 2018	29,435,154.35	November 2022	11,315,726.80
April 2014	69,014,723.72	August 2018	28,913,628.44	December 2022	11,102,537.79
May 2014	68,009,950.07	September 2018 . . .	28,400,868.86	January 2023	10,893,048.27
June 2014	67,014,714.59	October 2018	27,896,732.59	February 2023	10,687,196.76
July 2014	66,028,929.95	November 2018	27,401,078.88	March 2023	10,484,922.78
August 2014	65,052,509.63	December 2018	26,913,769.26	April 2023	10,286,166.84
September 2014 . . .	64,085,367.90	January 2019	26,434,667.47	May 2023	10,090,870.40
October 2014	63,127,419.78	February 2019	25,963,639.45	June 2023	9,898,975.87
November 2014	62,178,581.07	March 2019	25,500,553.27	July 2023	9,710,426.61

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 2023	\$ 9,525,166.88	March 2028	\$ 3,096,881.20	October 2032	\$ 785,638.35
September 2023 . . .	9,343,141.87	April 2028	3,029,584.39	November 2032	762,631.46
October 2023	9,164,297.62	May 2028	2,963,532.27	December 2032	740,094.28
November 2023	8,988,581.09	June 2028	2,898,703.45	January 2033	718,018.36
December 2023	8,815,940.06	July 2028	2,835,076.88	February 2033	696,395.39
January 2024	8,646,323.20	August 2028	2,772,631.87	March 2033	675,217.18
February 2024	8,479,679.98	September 2028 . . .	2,711,348.04	April 2033	654,475.69
March 2024	8,315,960.71	October 2028	2,651,205.40	May 2033	634,163.02
April 2024	8,155,116.50	November 2028	2,592,184.24	June 2033	614,271.40
May 2024	7,997,099.26	December 2028	2,534,265.20	July 2033	594,793.20
June 2024	7,841,861.68	January 2029	2,477,429.26	August 2033	575,720.91
July 2024	7,689,357.22	February 2029	2,421,657.67	September 2033 . . .	557,047.16
August 2024	7,539,540.10	March 2029	2,366,932.03	October 2033	538,764.68
September 2024 . . .	7,392,365.27	April 2029	2,313,234.22	November 2033	520,866.35
October 2024	7,247,788.44	May 2029	2,260,546.45	December 2033	503,345.17
November 2024	7,105,766.03	June 2029	2,208,851.19	January 2034	486,194.24
December 2024	6,966,255.15	July 2029	2,158,131.22	February 2034	469,406.80
January 2025	6,829,213.65	August 2029	2,108,369.61	March 2034	452,976.19
February 2025	6,694,600.03	September 2029 . . .	2,059,549.70	April 2034	436,895.87
March 2025	6,562,373.49	October 2029	2,011,655.11	May 2034	421,159.41
April 2025	6,432,493.88	November 2029	1,964,669.75	June 2034	405,760.50
May 2025	6,304,921.71	December 2029	1,918,577.77	July 2034	390,692.92
June 2025	6,179,618.15	January 2030	1,873,363.60	August 2034	375,950.57
July 2025	6,056,544.98	February 2030	1,829,011.93	September 2034 . . .	361,527.45
August 2025	5,935,664.62	March 2030	1,785,507.69	October 2034	347,417.67
September 2025 . . .	5,816,940.09	April 2030	1,742,836.08	November 2034	333,615.43
October 2025	5,700,335.04	May 2030	1,700,982.55	December 2034	320,115.03
November 2025	5,585,813.69	June 2030	1,659,932.77	January 2035	306,910.88
December 2025	5,473,340.85	July 2030	1,619,672.66	February 2035	293,997.48
January 2026	5,362,881.92	August 2030	1,580,188.38	March 2035	281,369.42
February 2026	5,254,402.84	September 2030 . . .	1,541,466.32	April 2035	269,021.39
March 2026	5,147,870.13	October 2030	1,503,493.09	May 2035	256,948.17
April 2026	5,043,250.86	November 2030	1,466,255.54	June 2035	245,144.62
May 2026	4,940,512.61	December 2030	1,429,740.73	July 2035	233,605.71
June 2026	4,839,623.53	January 2031	1,393,935.92	August 2035	222,326.48
July 2026	4,740,552.27	February 2031	1,358,828.62	September 2035 . . .	211,302.05
August 2026	4,643,267.99	March 2031	1,324,406.51	October 2035	200,527.66
September 2026 . . .	4,547,740.37	April 2031	1,290,657.51	November 2035	189,998.58
October 2026	4,453,939.58	May 2031	1,257,569.72	December 2035	179,710.21
November 2026	4,361,836.27	June 2031	1,225,131.45	January 2036	169,657.99
December 2026	4,271,401.60	July 2031	1,193,331.21	February 2036	159,837.48
January 2027	4,182,607.18	August 2031	1,162,157.69	March 2036	150,244.28
February 2027	4,095,425.09	September 2031 . . .	1,131,599.78	April 2036	140,874.09
March 2027	4,009,827.86	October 2031	1,101,646.55	May 2036	131,722.67
April 2027	3,925,788.51	November 2031	1,072,287.27	June 2036	122,785.87
May 2027	3,843,280.45	December 2031	1,043,511.37	July 2036	114,059.60
June 2027	3,762,277.57	January 2032	1,015,308.46	August 2036	105,539.84
July 2027	3,682,754.17	February 2032	987,668.35	September 2036 . . .	97,222.65
August 2027	3,604,684.98	March 2032	960,580.98	October 2036	89,104.15
September 2027 . . .	3,528,045.13	April 2032	934,036.51	November 2036	81,180.53
October 2027	3,452,810.19	May 2032	908,025.22	December 2036	73,448.05
November 2027	3,378,956.11	June 2032	882,537.57	January 2037	65,903.03
December 2027	3,306,459.23	July 2032	857,564.21	February 2037	58,541.87
January 2028	3,235,296.31	August 2032	833,095.90	March 2037	51,361.01
February 2028	3,165,444.46	September 2032 . . .	809,123.58	April 2037	44,356.97

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>
May 2037	\$ 37,526.32	August 2037	\$ 18,041.38	October 2037	\$ 5,858.25
June 2037	30,865.70			November 2037 and thereafter	0.00
July 2037	24,371.80	September 2037 . . .	11,871.24		

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	\$340,747,764.00	July 2014	\$148,845,056.64	June 2018	\$ 47,015,693.75
September 2010 . . .	338,000,564.03	August 2014	145,500,026.03	July 2018	45,853,663.29
October 2010	335,334,578.12	September 2014 . . .	142,206,193.59	August 2018	44,719,708.68
November 2010	332,497,214.63	October 2014	138,962,793.46	September 2018 . . .	43,613,162.32
December 2010	329,491,337.53	November 2014	135,769,071.05	October 2018	42,533,372.28
January 2011	326,320,044.53	December 2014	132,624,282.93	November 2018	41,479,702.00
February 2011	322,986,662.22	January 2015	129,527,696.62	December 2018	40,451,529.83
March 2011	319,494,740.71	February 2015	126,478,590.42	January 2019	39,448,248.79
April 2011	315,848,047.78	March 2015	123,476,253.33	February 2019	38,469,266.16
May 2011	312,050,562.36	April 2015	120,519,984.78	March 2019	37,514,003.16
June 2011	308,106,467.68	May 2015	117,609,094.59	April 2019	36,581,894.65
July 2011	304,020,143.75	June 2015	114,754,572.31	May 2019	35,672,388.76
August 2011	299,796,159.49	July 2015	111,968,147.60	June 2019	34,784,946.65
September 2011 . . .	295,439,264.31	August 2015	109,248,216.02	July 2019	33,919,042.15
October 2011	290,954,379.29	September 2015 . . .	106,593,210.59	August 2019	33,074,161.49
November 2011	286,346,587.95	October 2015	104,001,600.91	September 2019 . . .	32,249,803.00
December 2011	281,621,126.58	November 2015	101,471,892.33	October 2019	31,445,476.83
January 2012	276,783,374.22	December 2015	99,002,625.10	November 2019	30,660,704.69
February 2012	271,838,842.32	January 2016	96,592,373.57	December 2019	29,895,019.54
March 2012	266,793,164.04	February 2016	94,239,745.42	January 2020	29,147,965.38
April 2012	261,652,083.29	March 2016	91,943,380.82	February 2020	28,419,096.96
May 2012	256,588,982.16	April 2016	89,701,951.77	March 2020	27,707,979.52
June 2012	251,602,700.73	May 2016	87,514,161.30	April 2020	27,014,188.56
July 2012	246,692,096.10	June 2016	85,378,742.74	May 2020	26,337,309.62
August 2012	241,856,042.17	July 2016	83,294,459.07	June 2020	25,676,938.01
September 2012 . . .	237,093,429.38	August 2016	81,260,102.19	July 2020	25,032,678.59
October 2012	232,403,164.50	September 2016 . . .	79,274,492.26	August 2020	24,404,145.56
November 2012	227,784,170.34	October 2016	77,336,477.04	September 2020 . . .	23,790,962.25
December 2012	223,235,385.55	November 2016	75,444,931.27	October 2020	23,192,760.86
January 2013	218,755,764.41	December 2016	73,598,756.01	November 2020	22,609,182.30
February 2013	214,344,276.53	January 2017	71,796,878.06	December 2020	22,039,875.97
March 2013	209,999,906.72	February 2017	70,038,249.33	January 2021	21,484,499.57
April 2013	205,721,654.69	March 2017	68,321,846.29	February 2021	20,942,718.87
May 2013	201,508,534.87	April 2017	66,646,669.37	March 2021	20,414,207.58
June 2013	197,359,576.19	May 2017	65,011,742.43	April 2021	19,898,647.09
July 2013	193,273,821.87	June 2017	63,416,112.20	May 2021	19,395,726.38
August 2013	189,250,329.20	July 2017	61,858,847.74	June 2021	18,905,141.76
September 2013 . . .	185,288,169.36	August 2017	60,339,039.94	July 2021	18,426,596.75
October 2013	181,386,427.19	September 2017 . . .	58,855,801.00	August 2021	17,959,801.87
November 2013	177,544,200.99	October 2017	57,408,263.93	September 2021 . . .	17,504,474.54
December 2013	173,760,602.36	November 2017	55,995,582.10	October 2021	17,060,338.83
January 2014	170,034,755.96	December 2017	54,616,928.71	November 2021	16,627,125.38
February 2014	166,365,799.36	January 2018	53,271,496.37	December 2021	16,204,571.21
March 2014	162,752,882.81	February 2018	51,958,496.64	January 2022	15,792,419.59
April 2014	159,195,169.09	March 2018	50,677,159.59	February 2022	15,390,419.86
May 2014	155,691,833.32	April 2018	49,426,733.36	March 2022	14,998,327.32
June 2014	152,242,062.75	May 2018	48,206,483.73	April 2022	14,615,903.08

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>
May 2022	\$ 14,242,913.91	December 2026	\$ 3,292,857.54	July 2031	\$ 660,841.82
June 2022	13,879,132.15	January 2027	3,203,207.06	August 2031	640,366.94
July 2022	13,524,335.51	February 2027	3,115,860.27	September 2031 . . .	620,455.72
August 2022	13,178,307.01	March 2027	3,030,760.04	October 2031	601,093.60
September 2022 . . .	12,840,834.82	April 2027	2,947,850.63	November 2031	582,266.34
October 2022	12,511,712.14	May 2027	2,867,077.64	December 2031	563,960.10
November 2022	12,190,737.09	June 2027	2,788,388.01	January 2032	546,161.34
December 2022	11,877,712.60	July 2027	2,711,729.96	February 2032	528,856.91
January 2023	11,572,446.29	August 2027	2,637,052.95	March 2032	512,033.94
February 2023	11,274,750.35	September 2027 . . .	2,564,307.69	April 2032	495,679.92
March 2023	10,984,441.46	October 2027	2,493,446.06	May 2032	479,782.62
April 2023	10,701,340.64	November 2027	2,424,421.13	June 2032	464,330.13
May 2023	10,425,273.19	December 2027	2,357,187.10	July 2032	449,310.84
June 2023	10,156,068.59	January 2028	2,291,699.29	August 2032	434,713.44
July 2023	9,893,560.34	February 2028	2,227,914.10	September 2032 . . .	420,526.88
August 2023	9,637,585.95	March 2028	2,165,789.00	October 2032	406,740.41
September 2023 . . .	9,387,986.80	April 2028	2,105,282.48	November 2032	393,343.54
October 2023	9,144,608.04	May 2028	2,046,354.05	December 2032	380,326.03
November 2023	8,907,298.52	June 2028	1,988,964.21	January 2033	367,677.92
December 2023	8,675,910.71	July 2028	1,933,074.42	February 2033	355,389.50
January 2024	8,450,300.60	August 2028	1,878,647.07	March 2033	343,451.28
February 2024	8,230,327.60	September 2028 . . .	1,825,645.48	April 2033	331,854.03
March 2024	8,015,854.51	October 2028	1,774,033.87	May 2033	320,588.75
April 2024	7,806,747.39	November 2028	1,723,777.31	June 2033	309,646.66
May 2024	7,602,875.52	December 2028	1,674,841.74	July 2033	299,019.21
June 2024	7,404,111.27	January 2029	1,627,193.94	August 2033	288,698.06
July 2024	7,210,330.12	February 2029	1,580,801.49	September 2033 . . .	278,675.08
August 2024	7,021,410.48	March 2029	1,535,632.75	October 2033	268,942.36
September 2024 . . .	6,837,233.69	April 2029	1,491,656.89	November 2033	259,492.17
October 2024	6,657,683.94	May 2029	1,448,843.81	December 2033	250,316.98
November 2024	6,482,648.19	June 2029	1,407,164.14	January 2034	241,409.46
December 2024	6,312,016.10	July 2029	1,366,589.26	February 2034	232,762.47
January 2025	6,145,679.99	August 2029	1,327,091.23	March 2034	224,369.03
February 2025	5,983,534.74	September 2029 . . .	1,288,642.79	April 2034	216,222.36
March 2025	5,825,477.78	October 2029	1,251,217.36	May 2034	208,315.84
April 2025	5,671,408.99	November 2029	1,214,789.02	June 2034	200,643.02
May 2025	5,521,230.64	December 2029	1,179,332.48	July 2034	193,197.62
June 2025	5,374,847.37	January 2030	1,144,823.07	August 2034	185,973.51
July 2025	5,232,166.10	February 2030	1,111,236.71	September 2034 . . .	178,964.73
August 2025	5,093,095.97	March 2030	1,078,549.95	October 2034	172,165.45
September 2025 . . .	4,957,548.34	April 2030	1,046,739.90	November 2034	165,570.03
October 2025	4,825,436.67	May 2030	1,015,784.21	December 2034	159,172.92
November 2025	4,696,676.53	June 2030	985,661.13	January 2035	152,968.76
December 2025	4,571,185.49	July 2030	956,349.39	February 2035	146,952.31
January 2026	4,448,883.13	August 2030	927,828.30	March 2035	141,118.44
February 2026	4,329,690.96	September 2030 . . .	900,077.64	April 2035	135,462.20
March 2026	4,213,532.38	October 2030	873,077.71	May 2035	129,978.73
April 2026	4,100,332.63	November 2030	846,809.29	June 2035	124,663.30
May 2026	3,990,018.75	December 2030	821,253.64	July 2035	119,511.32
June 2026	3,882,519.57	January 2031	796,392.48	August 2035	114,518.30
July 2026	3,777,765.60	February 2031	772,207.98	September 2035 . . .	109,679.88
August 2026	3,675,689.05	March 2031	748,682.76	October 2035	104,991.80
September 2026 . . .	3,576,223.75	April 2031	725,799.86	November 2035	100,449.91
October 2026	3,479,305.15	May 2031	703,542.75	December 2035	96,050.18
November 2026	3,384,870.24	June 2031	681,895.31	January 2036	91,788.68

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 2036.	\$	87,661.57	April 2037	\$	42,070.46	June 2038.	\$	13,862.95
March 2036		83,665.13	May 2037		39,561.67	July 2038		12,345.18
April 2036		79,795.71	June 2037.		37,137.97	August 2038		10,883.65
May 2036		76,049.79	July 2037		34,796.90	September 2038 . . .		9,476.69
June 2036.		72,423.91	August 2037		32,536.10	October 2038.		8,122.67
July 2036		68,914.71	September 2037 . . .		30,353.24	November 2038		6,820.01
August 2036		65,518.93	October 2037.		28,246.09	December 2038		5,567.18
September 2036 . . .		62,233.38	November 2037		26,212.44	January 2039		4,362.67
October 2036.		59,054.96	December 2037		24,250.17	February 2039.		3,205.03
November 2036		55,980.65	January 2038		22,357.20	March 2039		2,092.85
December 2036		53,007.51	February 2038.		20,531.50	April 2039		1,024.73
January 2037		50,132.67	March 2038		18,771.12	May 2039 and thereafter		0.00
February 2037.		47,353.34	April 2038		17,074.14			
March 2037		44,666.82	May 2038		15,438.68			

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Neither the Securities and Exchange Commission nor any state securities commission has approved or disapproved the Certificates or determined if this Prospectus Supplement is truthful and complete. Any representation to the contrary is a criminal offense.

\$931,274,094



***Guaranteed REMIC
Pass-Through Certificates
Fannie Mae REMIC Trust 2010-95***

PROSPECTUS SUPPLEMENT

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MORGAN STANLEY

August 24, 2010
