Prospectus Supplement
(To REMIC Prospectus dated May 1, 2010)

$3,396,494,247

FannieMae®

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2010-109

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own

- Fannie Mae MBS,
- Fannie Mae Stripped MBS and
- an underlying RCR certificate backed by Fannie Mae MBS.

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

Carefully consider the risk factors starting on page S-10 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.

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
M	1	$790,902,000	PAC	3.00%	FIX	31398NRT3	September 2040
IM	1	359,500,909(2)	NTL	5.50	FIX/IO	31398NRU0	September 2040
FW(3) . . .	1	9,073,167	PAC	(4)	FLT	31398NRV8	October 2040
SW(3) . . .	1	824,833	PAC	(4)	INV	31398NRW6	October 2040
FB(3)	1	481,448,610	SUP	(4)	FLT	31398NRX4	October 2040
SB(3)	1	43,768,056	SUP	(4)	INV	31398NRY2	October 2040
N	2	357,506,879	PAC	3.00	FIX	31398NRZ9	October 2040
NI	2	143,002,751(2)	NTL	5.00	FIX/IO	31398NSA3	October 2040
FY(3)	2	1,362,295	PAC	(4)	FLT	31398NSB1	October 2040
SY(3)	2	272,459	PAC	(4)	INV	31398NSC9	October 2040
NF(3) . . .	2	240,211,162	SUP	(4)	FLT	31398NSD7	October 2040
NS(3) . . .	2	48,042,233	SUP	(4)	INV	31398NSE5	October 2040
ST	3	49,063,825	SC/TAC	(4)	INV	31398NSF2	September 2040
SC	3	28,856,324	SC/SUP	(4)	INV	31398NSG0	September 2040
TS	3	9,618,775	SC/SUP	(4)	INV	31398NSH8	September 2040
CS	3	43,769,462(2)	NTL	(4)	INV/IO	31398NSJ4	September 2040
Q	4	315,331,000	PAC	3.00	FIX	31398NSK1	August 2040
IQ	4	143,332,272(2)	NTL	5.50	FIX/IO	31398NSL9	August 2040
YF(3)	4	4,911,500	PAC	(4)	FLT	31398NSM7	October 2040
YS(3)	4	446,500	PAC	(4)	INV	31398NSN5	October 2040
FQ(3) . . .	4	196,451,750	SUP	(4)	FLT	31398NSP0	October 2040
SQ(3) . . .	4	17,859,250	SUP	(4)	INV	31398NSQ8	October 2040
GA	5	100,000,000	SEQ/AD	4.00	FIX	31398NSR6	July 2036
GZ	5	11,322,625	SEQ	4.00	FIX/Z	31398NSS4	October 2040
DP	6	100,000,000	SEG(PAC)/PAC/AD	2.50	FIX	31398NST2	March 2039
UF	6	80,000,000	SEG(PAC)/PAC/AD	(4)	FLT	31398NSU9	March 2039
US	6	80,000,000(2)	NTL	(4)	INV/IO	31398NSV7	March 2039
UL	6	24,792,000	SEG(PAC)/PAC/AD	4.50	FIX	31398NSW5	October 2040
UP	6	736,000	SEG(PAC)/SUP/AD	4.50	FIX	31398NSX3	October 2040
Z	6	28,564,747	SUP	4.50	FIX/Z	31398NSY1	October 2040
JA	7	15,000,000	PT	6.00	FIX	31398NSZ8	October 2030
JB	7	36,400,000	SEQ	4.00	FIX	31398NTA2	August 2028
JC	7	8,600,000	SEQ	4.00	FIX	31398NTB0	October 2030
PH	8	100,000,000	PAC/AD	3.50	FIX	31398NTC8	October 2040
HP	8	100,000,000	PAC/AD	3.50	FIX	31398NTD6	October 2040
PF	8	150,000,000	PAC/AD	(4)	FLT	31398NTE4	October 2040
PS	8	150,000,000(2)	NTL	(4)	INV/IO	31398NTF1	October 2040
PZ(3)	8	241,000	PAC/AD	5.00	FIX/Z	31398NTG9	October 2040
ZC(3)	8	44,887,257	SUP	5.00	FIX/Z	31398NTH7	October 2040
R		0	NPR	0	NPR	31398NTJ3	October 2040
RL		0	NPR	0	NPR	31398NTK0	October 2040

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

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 BF, BS, FN, SN, QF, QS and HZ 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 September 30, 2010.

J.P. Morgan

September 24, 2010

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AVAILABLE INFORMATION

You should purchase the certificates only if you have read and understood this prospectus supplement and the following documents (the "Disclosure Documents"):

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated 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");
- if you are purchasing a Group 3 Class or the R or RL Class, the disclosure document relating to the underlying RCR certificate (the "Underlying REMIC Disclosure Document");
- if you are purchasing a Group 2 or Group 4 Class or the R or RL Class, our Prospectus for Fannie Mae Stripped Mortgage-Backed Securities dated
  - January 1, 2009, for all SMBS issued on or after January 1, 2009,
  - December 1, 2007, for all SMBS issued on or after December 1, 2007 and prior to January 1, 2009, or
  - May 1, 2002, for all other SMBS

  (as applicable, the "SMBS Prospectus"); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading "Incorporation by Reference" in the REMIC Prospectus.

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

The MBS Prospectus, the Underlying REMIC Disclosure Document and the SMBS Prospectus are incorporated by reference in this prospectus supplement. This means that we are disclosing information in those documents by referring you to them. Those documents are considered part of this prospectus supplement, so you should read this prospectus supplement, and any applicable supplements or amendments, together with those documents.

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

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

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

You also can obtain copies of the REMIC Prospectus, the MBS Prospectus, the Underlying REMIC Disclosure Document and the SMBS Prospectus by writing or calling the dealer at:

J.P. Morgan Securities LLC
c/o Broadridge Financial Solutions
Prospectus Department
1155 Long Island
Edgewood, NY 11717
(telephone 631-274-2635).

SUMMARY

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

Assets Underlying Each Group of Classes

Group	Assets
1	Group 1 MBS
2	Group 2 MBS Group 2 SMBS
3	Class 2010-99-SY RCR Certificate
4	Group 4 MBS Group 4 SMBS
5	Group 5 MBS
6	Group 6 MBS
7	Group 7 MBS
8	Group 8 MBS

Group 1, Group 2, Group 4, Group 5, Group 6, Group 7 and Group 8 MBS

Characteristics of the Trust MBS

	Approximate Principal Balance	Pass-Through Rate	Range of Weighted Average Coupons or WACs (annual percentages)	Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)
Group 1 MBS	$1,326,016,666	5.50%	5.75% to 8.00%	241 to 360
Group 2 MBS	$ 621,935,773	5.00%	5.25% to 7.50%	241 to 360
Group 4 MBS	$ 378,132,768	5.50%	5.75% to 8.00%	215 to 360
Group 5 MBS	$ 111,322,625	4.00%	4.25% to 6.50%	241 to 360
Group 6 MBS	$ 234,092,747	4.50%	4.75% to 7.00%	241 to 360
Group 7 MBS	$ 60,000,000	4.50%	4.75% to 7.00%	181 to 240
Group 8 MBS	$ 395,128,257	5.00%	5.25% to 7.50%	241 to 360

Assumed Characteristics of the Underlying Mortgage Loans

	Principal Balance	Original Term to Maturity (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Interest Rate
Group 1 MBS	$1,326,016,666	360	280	72	5.952%
Group 2 MBS	$ 621,935,773	360	295	58	5.616%
Group 4 MBS	$ 378,132,768	360	285	66	6.057%
Group 5 MBS	$ 111,322,625	360	358	1	4.550%
Group 6 MBS	$ 234,092,747	360	348	9	4.967%
Group 7 MBS	$ 60,000,000	240	239	1	4.900%
Group 8 MBS	$ 395,128,257	360	273	77	5.560%

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

Group 2 and Group 4 SMBS

Characteristics of the SMBS

	Approximate Balance	Pass-Through Rate	Range of Weighted Average Coupons or WACs (annual percentages)	Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)
Group 2 SMBS	$ 8,835,287*	5.00%	5.25% to 7.50%	241 to 360
	$ 8,835,287†	—		
	$16,623,968*	5.00%	5.25% to 7.50%	241 to 360
	$16,623,968†	—		
Group 4 SMBS	$28,206,345*	5.50%	5.75% to 8.00%	241 to 360
	$28,206,345†	—		
	$64,144,105*	5.50%	5.75% to 8.00%	241 to 360
	$64,144,105†	—		
	$15,177,580*	5.50%	5.75% to 8.00%	241 to 360
	$15,177,580†	—		
	$49,339,202*	5.50%	5.75% to 8.00%	241 to 360
	$49,339,202†	—		

* Notional principal balances. These are interest only SMBS certificates.
† Principal balances. These are principal only SMBS certificates.

Assumed Characteristics of the Underlying Mortgage Loans

	Principal Balance	Original Term to Maturity (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Interest Rate
Group 2 SMBS	$ 8,835,287	360	262	86	5.434%
	$16,623,968	360	282	69	5.571%
Group 4 SMBS	$28,206,345	360	294	60	5.914%
	$64,144,105	360	296	58	5.966%
	$15,177,580	360	312	43	6.100%
	$49,339,202	360	332	25	5.984%

The actual remaining terms to maturity, loan ages and interest rates of most of the mortgage loans underlying the Group 2 SMBS and Group 4 SMBS will differ from those shown above, perhaps significantly.

Group 3 Underlying RCR Certificate

Exhibit A describes the underlying RCR certificate in Group 3, including certain information about the related mortgage loans. To learn more about the underlying RCR certificate, you should obtain from us the current class factor and the related disclosure document as described on page S-3.

Settlement Date

We expect to issue the certificates on September 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:

Fed Book-Entry	Physical
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 (other than the ST, SC, TS and CS Classes) will bear interest at the initial interest rates listed below. The initial interest rates listed below for the ST, SC, TS and CS Classes are assumed rates. 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:

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate(1)
FW	1.26938%	6.00000%	1.0%	LIBOR + 100 basis points
SW	52.03682%	55.00000%	0.0%	55% − (11 × LIBOR)
FB	1.26938%	6.00000%	1.0%	LIBOR + 100 basis points
SB	52.03682%	55.00000%	0.0%	55% − (11 × LIBOR)
FY	1.27000%	6.00000%	1.0%	LIBOR + 100 basis points
SY	23.65000%	25.00000%	0.0%	25% − (5 × LIBOR)
NF	1.27000%	6.00000%	1.0%	LIBOR + 100 basis points
NS	23.65000%	25.00000%	0.0%	25% − (5 × LIBOR)
ST	11.69842%(2)	12.50000%	0.0%	12.5% − (2.5 × LIBOR)
SC	13.09789%(2)	14.16666%	0.0%	14.16666% − (3.33333335 x LIBOR)
TS	7.50000%(2)	7.50000%	0.0%	50% − (10 × LIBOR)
CS	4.67937%(2)	5.00000%	0.0%	5% − LIBOR
YF	1.25938%	6.00000%	1.0%	LIBOR + 100 basis points
YS	52.14682%	55.00000%	0.0%	55% − (11 × LIBOR)

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate(1)
FQ	1.25938%	6.00000%	1.0%	LIBOR + 100 basis points
SQ	52.14682%	55.00000%	0.0%	55% − (11 × LIBOR)
UF	0.65781%	7.00000%	0.4%	LIBOR + 40 basis points
US	6.34219%	6.60000%	0.0%	6.6% − LIBOR
PF	0.65734%	7.00000%	0.4%	LIBOR + 40 basis points
PS	6.34266%	6.60000%	0.0%	6.6% − LIBOR
BF	1.26938%	6.00000%	1.0%	LIBOR + 100 basis points
BS	52.03682%	55.00000%	0.0%	55% − (11 × LIBOR)
FN	1.27000%	6.00000%	1.0%	LIBOR + 100 basis points
SN	23.65000%	25.00000%	0.0%	25% − (5 × LIBOR)
QF	1.25938%	6.00000%	1.0%	LIBOR + 100 basis points
QS	52.14682%	55.0000%	0.0%	55% − (11 × LIBOR)

(1) We will establish LIBOR on the basis of the "BBA Method."
(2) Assumed initial interest rates. We will calculate the actual rates for these classes on September 23, 2010, using the applicable formulas.

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:

Class	
IM	45.4545454431% of the M Class
NI	39.9999998322% of the N Class
CS	50% of the *sum* of the ST, SC and TS Classes
IQ	45.4545452239% of the Q Class
US	100% of the UF Class
PS	100% of the PF 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)*

	PSA Prepayment Assumption								
Group 1 Classes	0%	100%	125%	380%	425%	700%	1000%	1300%	2000%
M and IM	15.9	4.5	4.1	4.1	4.1	2.5	1.5	1.0	0.1
FW and SW	24.4	16.9	16.9	16.9	16.9	10.2	6.3	3.9	0.1
FB and SB	27.4	15.4	13.8	2.4	1.4	0.6	0.3	0.2	0.1
BF and BS	27.4	15.4	13.9	2.7	1.7	0.8	0.4	0.3	0.1

	PSA Prepayment Assumption								
Group 2 Classes	0%	100%	117%	375%	465%	700%	1000%	1400%	2100%
N and NI	14.8	4.3	4.0	4.0	4.0	2.7	1.7	0.9	0.1
FY and SY	23.2	18.3	18.3	18.3	18.3	12.1	7.4	3.8	0.1
NF and NS	26.9	15.2	14.1	3.0	1.4	0.7	0.4	0.2	0.1
FN and SN	26.9	15.2	14.1	3.1	1.5	0.7	0.4	0.2	0.1

Group 3 Classes	PSA Prepayment Assumption 0%	100%	148%	298%	600%	900%	1400%	1800%
ST	23.6	11.6	8.2	9.1	3.7	2.2	1.6	1.3
SC and TS	28.3	22.1	18.8	4.0	1.3	1.0	0.7	0.6
CS	25.7	16.2	12.9	6.8	2.6	1.7	1.2	1.0

Group 4 Classes	PSA Prepayment Assumption 0%	100%	125%	380%	425%	700%	1000%	1300%	2000%
Q and IQ	15.8	4.6	4.1	4.1	4.1	2.5	1.5	1.0	0.1
YF and YS	24.3	16.2	16.2	16.2	16.2	9.8	6.0	3.7	0.1
FQ and SQ	27.4	15.9	14.2	2.4	1.5	0.6	0.3	0.2	0.1
QF and QS	27.3	15.9	14.3	2.8	1.8	0.8	0.5	0.3	0.1

Group 5 Classes	PSA Prepayment Assumption 0%	100%	255%	450%	600%	900%
GA	16.0	8.0	4.6	3.1	2.6	2.0
GZ	28.0	22.9	15.4	10.0	7.7	5.2

Group 6 Classes	PSA Prepayment Assumption 0%	100%	168%	185%	225%	265%	300%	500%	700%	1000%	1600%
DP, UF and US	14.1	6.1	4.7	4.7	4.7	4.7	4.3	2.8	2.1	1.6	1.0
UL	23.7	16.4	16.2	16.2	16.2	16.2	14.7	9.2	6.4	4.2	2.1
UP	24.4	14.1	3.6	1.6	1.6	1.6	1.5	1.1	0.7	0.5	0.3
Z	27.4	21.0	16.8	16.3	8.5	2.3	1.5	0.7	0.5	0.3	0.2

Group 7 Classes	PSA Prepayment Assumption 0%	100%	250%	402%	700%	1000%	1400%
JA	12.3	8.3	5.6	4.1	2.8	2.1	1.7
JB	10.7	6.3	3.9	2.9	2.1	1.7	1.4
JC	18.9	16.6	12.4	9.2	5.7	4.1	2.9

Group 8 Classes	PSA Prepayment Assumption 0%	100%	215%	265%	300%	500%	700%	1000%	1400%	2100%
PH, HP, PF and PS	15.4	6.3	4.7	4.7	4.7	2.9	2.0	1.2	0.6	0.1
PZ	24.4	21.9	21.9	21.9	21.9	18.0	13.3	8.5	4.4	0.1
ZC	27.4	17.7	13.0	5.7	1.5	0.3	0.2	0.1	0.1	0.1
HZ	27.4	17.7	13.1	5.8	1.8	0.5	0.3	0.2	0.1	0.1

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

ADDITIONAL RISK FACTORS

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.

Payments on the Group 3 Classes also will be affected by the payment priority governing the related underlying RCR certificate. If you invest in any Group 3 Class, the rate at which you receive payments will be affected by the priority sequence governing principal payments on the Group 3 Underlying RCR Certificate.

As described in the Underlying REMIC Disclosure Document, the Group 3 Underlying RCR Certificate is a support class. A support class is entitled to receive payments on a distribution date only if scheduled payments of principal have been made on certain other classes in the related underlying REMIC trust. Accordingly, a support class may receive no principal payments for extended periods or may receive principal payments that may vary widely from period to period.

You may obtain additional information about the Group 3 Underlying RCR Certificate by reviewing its current class factor in light of other information available in the Underlying REMIC Disclosure Document. You may obtain that document from us as described on page S-3.

"Jumbo-conforming" and "high-balance" mortgage loans, which have original principal balances that exceed our traditional conforming loan limits, may prepay at different rates than conforming balance mortgage loans generally. The pools underlying the Group 3 Underlying RCR Certificate and the Group 5 MBS have been designated as pools that include "jumbo-conforming" or "high-balance" mortgage loans. There is limited historical performance data regarding prepayment rates for jumbo-conforming and high-balance mortgage loans. If prevailing mortgage rates decline, borrowers with jumbo-conforming and high-balance mortgage loans may be more likely to refinance their mortgage loans than borrowers with conforming balance loans. This is because a relatively small reduction in the interest rate of a jumbo-conforming and high-balance mortgage loan can have a greater impact on the borrower's monthly payment than a similar interest rate change for a conforming balance loan.

Furthermore, jumbo-conforming and high-balance mortgage loans tend to be concentrated in certain geographic areas, which may experience relatively high rates of default in the event of adverse economic conditions. Defaults on jumbo-conforming and high-balance mortgage loans will result in larger prepayments to investors than defaults on conforming balance loans.

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

As a result of these factors, the Group 3 Classes and Group 5 Classes may receive payments of principal more quickly or more slowly than expected, and the weighted average lives and yields of those Classes may be affected, perhaps significantly.

DESCRIPTION OF THE CERTIFICATES

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

General

Structure. We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the "Trust") pursuant to a trust agreement dated as of May 1, 2010 and a supplement thereto dated as of September 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 4 MBS," "Group 5 MBS," "Group 6 MBS," "Group 7 MBS" and "Group 8 MBS," and together, the "Trust MBS"),

- two groups of Fannie Mae Stripped Mortgage-Backed Securities (the "Group 2 SMBS" and "Group 4 SMBS," and together, the "SMBS"), and

- a previously issued RCR certificate (the "Group 3 Underlying RCR Certificate") issued from the related Fannie Mae REMIC trust (the "Underlying REMIC Trust") as further described in Exhibit A.

The Group 3 Underlying RCR Certificate evidences a direct or indirect beneficial ownership interest in certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates.

The SMBS represent beneficial ownership interests in certain principal or interest distributions on mortgage loans underlying certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates (together with the Trust MBS and the Fannie Mae Guaranteed Mortgage Pass-Through Certificates backing the Group 3 Underlying RCR Certificate, 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."

REMIC Designation	Assets	Regular Interests	Residual Interest
Lower Tier REMIC	Trust MBS, SMBS and Group 3 Underlying RCR Certificate	Interests in the Lower Tier REMIC other than the RL Class (the "Lower Tier Regular Interests")	RL
Upper Tier REMIC	Lower Tier Regular Interests	All Classes of REMIC Certificates other than the R and RL Classes	R

Fannie Mae Guaranty. For a description of our guaranties of the Certificates, the MBS, the SMBS and the Group 3 Underlying RCR Certificate, see the applicable discussions appearing under the heading "Fannie Mae Guaranty" in the REMIC Prospectus, the MBS Prospectus, the SMBS Prospectus and the Underlying REMIC Disclosure Document. 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:

Classes	Denominations
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 Trust MBS

The Trust MBS provide that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the Trust MBS are conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 30 years in the case of the Group 1 MBS, Group 2 MBS, Group 4 MBS, Group 5 MBS, Group 6 MBS and Group 8 MBS, and up to 20 years in the case of the Group 7 MBS.

In addition, the pools underlying the Group 5 MBS have been designated as pools that include "jumbo-conforming" or "high balance" mortgage loans as described further under "The Mortgage Loans—Special Feature Mortgage Loans—*Loans with Original Principal Balances that Exceed our Traditional Conforming Loan Limits*" in the MBS Prospectus dated June 1, 2009. For additional information about the pools underlying the Group 5 MBS, see the Final Data Statement for the Trust and the related prospectus supplement for each MBS. See also "Additional Risk Factors—*"Jumbo-*

conforming" and "high-balance" mortgage loans, which have original principal balances that exceed our traditional conforming loan limits, may prepay at different rates than conforming balance mortgage loans generally" in this prospectus supplement.

For additional information, see "Summary—Group 1, Group 2, Group 4, Group 5, Group 6, Group 7 and Group 8 MBS—Characteristics of the Trust MBS" and "—Assumed Characteristics of the Underlying Mortgage Loans" in this prospectus supplement and "The Mortgage Pools" and "Yield, Maturity, and Prepayment Considerations" in the MBS Prospectus.

The SMBS

The general characteristics of the SMBS are described in the SMBS Prospectus. The SMBS provide that certain interest or principal amounts on the Mortgage Loans underlying the related MBS are passed through monthly.

The general characteristics of the MBS are described in the MBS Prospectus. Each MBS evidences beneficial ownership interest in a pool of conventional, fixed-rate, fully-amortizing Mortgage Loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 30 years. For additional information see "Summary—Group 2 and Group 4 SMBS—Characteristics of the SMBS" and "—Assumed Characteristics of the Underlying Mortgage Loans" in this prospectus supplement, and "The Mortgage Pools" and "Yield, Maturity, and Prepayment Considerations" in the MBS Prospectus.

The Group 3 Underlying RCR Certificate

The Group 3 Underlying RCR Certificate represents a beneficial ownership interest in the related Underlying REMIC Trust. The assets of that trust consist of MBS (or beneficial ownership interests in MBS) having the general characteristics set forth in the MBS Prospectus. Each MBS evidences beneficial ownership interests in a pool of conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties, as described under "The Mortgage Pools" and "Yield, Maturity, and Prepayment Considerations" in the MBS Prospectus.

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

Distributions on the Group 3 Underlying RCR Certificate will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Group 3 Underlying RCR Certificate are described in the Underlying REMIC Disclosure Document. See Exhibit A for certain additional information about the Group 3 Underlying RCR Certificate. Exhibit A is provided in lieu of a Final Data Statement with respect to the Group 3 Underlying RCR Certificate.

For further information about the Group 3 Underlying RCR Certificate telephone us at 1-800-237-8627. Additional information about the Group 3 Underlying RCR Certificate is also available at http://sls.fanniemae.com/slsSearch/Home.do. There may have been material changes in facts and circumstances since the date we prepared the Underlying REMIC Disclosure Document. These may include changes in prepayment speeds, prevailing interest rates and other economic factors. As a result, the usefulness of the information set forth in that document may be limited.

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:

Delay Classes	No-Delay Classes
Fixed Rate Classes and the FW, SW, FB, SB, FY, SY, NF, NS, YF, YS, FQ, SQ, BF, BS, FN, SN, QF and QS Classes	All other 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 GZ, Z, PZ, ZC and HZ Classes are Accrual Classes. Interest will accrue on the Accrual Classes at the applicable annual rates specified on the cover of this prospectus supplement or on Schedule 1. However, we will not pay any interest on the Accrual Classes. Instead, interest accrued on 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 in the following priority:

1. To Aggregate Group I to its Planned Balance. **PAC Group**
2. To FB and SB, pro rata, until retired. **Support Classes**
3. To Aggregate Group I to zero. **PAC Group**

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

"Aggregate Group I" consists of the M, FW and SW Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I as follows:

first, to M until retired; and

second, to FW and SW, pro rata, 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 in the following priority:

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

2. To NF and NS, pro rata, until retired. — **Support Classes**

3. To Aggregate Group II to zero. — **PAC Group**

The "Group 2 Principal Distribution Amount" is the aggregate amount of principal then paid on the Group 2 MBS and the Group 2 SMBS.

"Aggregate Group II" consists of the N, FY and SY Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II as follows:

first, to N until retired; and

second, to FY and SY, pro rata, until retired.

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

- *Group 3*

The Group 3 Principal Distribution Amount in the following priority:

1. To ST to its Targeted Balance. — **TAC Class**
2. To SC and TS, pro rata, until retired. — **Support Classes**
3. To ST until retired. — **TAC Class**

(1–3: **Structured Collateral**)

The "Group 3 Principal Distribution Amount" is the principal then paid on the Group 3 Underlying RCR Certificate.

- *Group 4*

The Group 4 Principal Distribution Amount in the following priority:

1. To Aggregate Group III to its Planned Balance. — **PAC Group**
2. To FQ and SQ, pro rata, until retired. — **Support Classes**
3. To Aggregate Group III to zero. — **PAC Group**

The "Group 4 Principal Distribution Amount" is the aggregate amount of principal then paid on the Group 4 MBS and the Group 4 SMBS.

"Aggregate Group III" consists of the Q, YF and YS Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group III as follows:

first, to Q until retired; and

second, to YF and YS, pro rata, until retired.

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

- *Group 5*

The Group 5 Principal Distribution Amount to GA and GZ, in that order, until retired. — **Sequential Pay Classes**

The "Group 5 Principal Distribution Amount" is the *sum* of principal then paid on the Group 5 MBS *plus* any interest then accrued and added to the principal balance of the GZ Class.

• *Group 6*

The Z Accrual Amount to Aggregate Group IV to its Planned Balance, and thereafter to Z.

Accretion Directed/PAC Group and Accrual Class

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

1. To Aggregate Group IV to its Planned Balance. **PAC Group**
2. To Z until retired. **Support Class**
3. To Aggregate Group IV to zero. **PAC Group**

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

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

"Aggregate Group IV" consists of Aggregate Group V and the UP Class. On each Distribution Date, we will apply payments of principal of Aggregate Group IV as follows:

first, to Aggregate Group V to its Planned Balance;

second, to UP until retired; and

third, to Aggregate Group V to zero.

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

"Aggregate Group V" consists of the DP, UF and UL Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group V as follows:

first, to DP and UF, pro rata, until retired; and

second, to UL until retired.

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

• *Group 7*

The Group 7 Principal Distribution Amount as follows:

— 25% to JA until retired, and **Pass-Through Class**

— 75% to JB and JC, in that order, until retired. **Sequential Pay Classes**

The "Group 7 Principal Distribution Amount" is the principal then paid on the Group 7 MBS.

• *Group 8*

The ZC Accrual Amount to Aggregate Group VI to its Planned Balance, and thereafter to ZC.

Accretion Directed/PAC Group and Accrual Class

The PZ Accrual Amount to PH, HP and PF, pro rata, until retired, and thereafter to PZ.

Accretion Directed Classes and Accrual Class

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

1. To Aggregate Group VI to its Planned Balance. **PAC Group**
2. To ZC until retired. **Support Class**
3. To Aggregate Group VI to zero. **PAC Group**

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

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

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

“Aggregate Group VI” consists of the PH, HP, PF and PZ Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group VI as follows:

first, to PH, HP and PF, pro rata, until retired; and

second, to PZ until retired.

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

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the actual characteristics of each pool of Mortgage Loans backing the Group 3 Underlying RCR Certificate, the priority sequence affecting principal payments on the Group 3 Underlying RCR Certificate, and the following assumptions (such characteristics and assumptions, collectively, the “Pricing Assumptions”):

- the Mortgage Loans underlying the Trust MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—Group 1, Group 2, Group 4, Group 5, Group 6, Group 7 and Group 8 MBS—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement;

- the Mortgage Loans underlying the SMBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—Group 2 and Group 4 SMBS—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 September 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 are set forth beginning on page B-1 of this prospectus supplement. The Principal Balance Schedules were prepared based on the Pricing Assumptions and the assumption that the related Mortgage Loans prepay at a *constant* rate within the applicable “Structuring Ranges” or at the applicable “Structuring Speed” specified in the chart below. The “Effective Range” for an Aggregate Group is the range of prepayment rates (measured by *constant* PSA rates) that would reduce that Aggregate Group to its scheduled balance each month based on the Pricing Assumptions. We have not provided separate schedules for the individual Classes included in the Aggregate Groups. However, those Classes are designed to receive principal distributions in the same fashion as if separate schedules had been provided (with schedules based on the same underlying assumptions that apply to the related Aggregate Group schedules). If such separate schedules had been provided for the individual Classes included in the

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

Groups and Class	Structuring Ranges and Speed	Initial Effective Ranges
Aggregate Group I Planned Balances	Between 125% and 425% PSA	Between 125% and 425% PSA
Aggregate Group II Planned Balances	Between 117% and 465% PSA	Between 117% and 465% PSA
ST Class Targeted Balances	148% PSA	—
Aggregate Group III Planned Balances	Between 125% and 425% PSA	Between 125% and 425% PSA
Aggregate Group IV Planned Balances	Between 185% and 265% PSA	Between 185% and 265% PSA
Aggregate Group V Planned Balances	Between 168% and 265% PSA	Between 168% and 265% PSA
Aggregate Group VI Planned Balances	Between 215% and 300% PSA	Between 215% and 300% PSA

The Aggregate Groups listed above consist of the following Classes and Group:

Aggregate Group I	M, FW and SW
Aggregate Group II.	N, FY and SY
Aggregate Group III	Q, YF and YS
Aggregate Group IV	Aggregate Group V and UP
Aggregate Group V	DP, UF and UL
Aggregate Group VI	PH, HP, PF and PZ

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

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

If you are considering the purchase of a PAC or TAC Class, you should first take into account the considerations set forth below.

- We will distribute any excess of principal distributions over the amount necessary to reduce an Aggregate Group or a Class to its scheduled balance in any month. As a result, the likelihood of reducing an Aggregate Group or a Class to its scheduled balance each month will not be improved by the averaging of high and low principal distributions from month to month.

- Even if the related Mortgage Loans prepay at rates falling within a Structuring Range or an Effective Range, principal distributions may be insufficient to reduce the 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 the applicable ranges.

- The actual Effective Ranges may narrow, widen or shift upward or downward to reflect actual prepayment experience over time.

- The principal payment stability of each Aggregate Group or Class that has scheduled balances will be supported by one or more other Classes. When the related supporting Classes are retired, the Aggregate Group or Class that has scheduled balances receiving the benefit of that support, if still outstanding, may no longer have an Effective Range and will be much more sensitive to prepayments of the related Mortgage Loans.

Yield Tables

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

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

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

We cannot assure you that

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

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

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

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

Class	% PSA
IM	1093%
NI	1175%
IQ	1093%

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

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

Class	Price*
IM	7.0%
NI	6.0%
IQ	7.0%

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

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

Sensitivity of the IM Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	125%	380%	425%	700%	1000%	1300%	2000%
Pre-Tax Yields to Maturity	74.7%	66.6%	62.5%	62.5%	62.5%	47.5%	13.9%	(38.8)%	*

Sensitivity of the NI Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	117%	375%	465%	700%	1000%	1400%	2100%
Pre-Tax Yields to Maturity	79.5%	70.5%	67.4%	67.4%	67.4%	56.7%	26.3%	(47.7)%	*

Sensitivity of the IQ Class to Prepayments

	PSA Prepayment Assumption								
	50%	100%	125%	380%	425%	700%	1000%	1300%	2000%
Pre-Tax Yields to Maturity	75.0%	66.9%	62.6%	62.6%	62.6%	47.8%	14.0%	(39.2)%	*

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 (other than the SC and TS 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:

Class	Price*
SW	250.00000%
SB	150.00000%
SY	150.00000%
NS	125.00000%
ST	103.00000%
SC	100.87500%
TS	99.87500%
CS	4.25000%
YS	250.00000%
SQ	150.00000%
US	8.00000%
PS	8.00000%
BS	151.84970%
SN	125.14098%
QS	152.43912%

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

	PSA Prepayment Assumption								
LIBOR	50%	100%	125%	380%	425%	700%	1000%	1300%	2000%
0.13000%	21.6%	21.6%	21.6%	21.6%	21.6%	19.9%	15.7%	7.6%	*
0.26938%	20.9%	20.9%	20.9%	20.9%	20.9%	19.1%	14.9%	6.8%	*
2.26938%	10.8%	10.8%	10.8%	10.8%	10.8%	8.2%	3.2%	(5.2)%	*
4.26938%	(0.5)%	(0.5)%	(0.5)%	(0.5)%	(0.5)%	(3.8)%	(9.1)%	(17.5)%	*
5.00000%	(5.3)%	(5.3)%	(5.3)%	(5.3)%	(5.3)%	(8.6)%	(13.9)%	(22.1)%	*

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

	PSA Prepayment Assumption								
LIBOR	50%	100%	125%	380%	425%	700%	1000%	1300%	2000%
0.13000%	37.5%	37.4%	37.2%	19.6%	11.6%	(26.9)%	(68.6)%	*	*
0.26938%	36.3%	36.2%	36.0%	18.6%	10.6%	(27.7)%	(69.2)%	*	*
2.26938%	20.3%	20.1%	19.8%	5.0%	(4.1)%	(39.9)%	(78.0)%	*	*
4.26938%	4.1%	3.7%	3.4%	(7.7)%	(18.5)%	(51.7)%	(86.5)%	*	*
5.00000%	(2.2)%	(2.6)%	(2.8)%	(12.1)%	(23.6)%	(55.8)%	(89.5)%	*	*

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

	PSA Prepayment Assumption								
LIBOR	**50%**	**100%**	**117%**	**375%**	**465%**	**700%**	**1000%**	**1400%**	**2100%**
0.13%	16.2%	16.2%	16.2%	16.2%	16.2%	15.5%	13.7%	8.5%	*
0.27%	15.7%	15.7%	15.7%	15.7%	15.7%	15.0%	13.2%	8.0%	*
2.27%	8.4%	8.4%	8.4%	8.4%	8.4%	7.4%	5.4%	0.2%	*
4.27%	0.7%	0.7%	0.7%	0.7%	0.7%	(0.4)%	(2.5)%	(7.5)%	*
5.00%	(2.2)%	(2.2)%	(2.2)%	(2.2)%	(2.2)%	(3.3)%	(5.4)%	(10.4)%	*

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

	PSA Prepayment Assumption								
LIBOR	**50%**	**100%**	**117%**	**375%**	**465%**	**700%**	**1000%**	**1400%**	**2100%**
0.13%	19.8%	19.6%	19.5%	11.9%	4.3%	(13.1)%	(37.4)%	(79.7)%	*
0.27%	19.2%	19.0%	18.9%	11.4%	3.8%	(13.6)%	(37.8)%	(79.9)%	*
2.27%	10.7%	10.4%	10.3%	3.8%	(4.0)%	(20.6)%	(43.5)%	(83.4)%	*
4.27%	2.0%	1.7%	1.6%	(3.6)%	(11.7)%	(27.5)%	(49.1)%	(86.8)%	*
5.00%	(1.2)%	(1.4)%	(1.6)%	(6.3)%	(14.5)%	(29.9)%	(51.1)%	(88.0)%	*

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

	PSA Prepayment Assumption							
LIBOR	**50%**	**100%**	**148%**	**298%**	**600%**	**900%**	**1400%**	**1800%**
0.16000%	12.0%	11.9%	11.8%	11.8%	11.3%	10.8%	10.2%	9.8%
0.32063%	11.6%	11.5%	11.4%	11.4%	10.9%	10.4%	9.8%	9.4%
2.32063%	6.5%	6.5%	6.4%	6.4%	5.9%	5.5%	5.0%	4.6%
4.32063%	1.5%	1.5%	1.4%	1.4%	1.1%	0.6%	0.2%	(0.1)%
5.00000%	(0.1)%	(0.2)%	(0.3)%	(0.2)%	(0.6)%	(1.0)%	(1.4)%	(1.7)%

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

	PSA Prepayment Assumption							
LIBOR	**50%**	**100%**	**148%**	**298%**	**600%**	**900%**	**1400%**	**1800%**
0.16000%	13.9%	13.9%	13.9%	13.6%	13.2%	13.0%	12.6%	12.3%
0.32063%	13.3%	13.3%	13.3%	13.1%	12.7%	12.4%	12.1%	11.8%
2.32063%	6.5%	6.5%	6.5%	6.4%	6.2%	6.1%	5.9%	5.8%
4.25000% and above . .	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%

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

	PSA Prepayment Assumption							
LIBOR	**50%**	**100%**	**148%**	**298%**	**600%**	**900%**	**1400%**	**1800%**
4.250% and below	7.6%	7.6%	7.6%	7.7%	7.7%	7.8%	7.8%	7.8%
4.625%	3.8%	3.8%	3.8%	3.9%	4.1%	4.2%	4.3%	4.4%
5.000%	0.0%	0.0%	0.0%	0.2%	0.5%	0.7%	0.9%	1.1%

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

LIBOR	PSA Prepayment Assumption 50%	100%	148%	298%	600%	900%	1400%	1800%
0.16000%	144.0%	144.0%	142.7%	132.7%	109.9%	84.9%	47.5%	19.5%
0.32063%	138.6%	138.6%	137.2%	127.2%	104.3%	79.0%	41.8%	13.8%
2.32063%	74.5%	74.4%	72.7%	62.4%	36.2%	7.4%	(27.7)%	(55.8)%
4.32063%	16.7%	15.4%	12.9%	3.1%	(22.8)%	(46.8)%	(87.6)%	*
5.00000%	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption 50%	100%	125%	380%	425%	700%	1000%	1300%	2000%
0.12000%	21.6%	21.6%	21.6%	21.6%	21.6%	19.6%	15.1%	6.6%	*
0.25938%	20.9%	20.9%	20.9%	20.9%	20.9%	18.9%	14.4%	5.8%	*
2.25938%	10.7%	10.7%	10.7%	10.7%	10.7%	7.9%	2.7%	(6.2)%	*
4.25938%	(0.7)%	(0.7)%	(0.7)%	(0.7)%	(0.7)%	(4.1)%	(9.7)%	(18.4)%	*
5.00000%	(5.6)%	(5.6)%	(5.6)%	(5.6)%	(5.6)%	(9.0)%	(14.5)%	(23.0)%	*

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

LIBOR	PSA Prepayment Assumption 50%	100%	125%	380%	425%	700%	1000%	1300%	2000%
0.12000%	37.6%	37.4%	37.3%	19.9%	12.2%	(25.8)%	(66.9)%	*	*
0.25938%	36.4%	36.3%	36.1%	18.9%	11.2%	(26.6)%	(67.5)%	*	*
2.25938%	20.5%	20.2%	19.9%	5.3%	(3.3)%	(38.9)%	(76.5)%	*	*
4.25938%	4.3%	3.9%	3.6%	(7.3)%	(16.1)%	(50.7)%	(85.0)%	*	*
5.00000%	(2.1)%	(2.5)%	(2.8)%	(11.8)%	(20.0)%	(55.0)%	(88.1)%	*	*

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

LIBOR	PSA Prepayment Assumption 50%	100%	168%	185%	225%	265%	300%	500%	700%	1000%	1600%
0.12000%	87.6%	83.5%	77.9%	77.9%	77.9%	77.9%	77.3%	66.6%	51.9%	26.6%	(26.4)%
0.25781%	85.4%	81.3%	75.6%	75.6%	75.6%	75.6%	75.0%	64.2%	49.4%	24.0%	(29.0)%
2.25781%	53.9%	49.6%	43.7%	43.7%	43.7%	43.7%	42.6%	29.2%	12.5%	(14.4)%	(66.0)%
4.25781%	23.5%	18.5%	12.0%	12.0%	12.0%	12.0%	9.9%	(7.6)%	(27.1)%	(56.1)%	*
6.60000%	*	*	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption									
	50%	100%	215%	265%	300%	500%	700%	1000%	1400%	2100%
0.12000%	86.0%	81.0%	70.3%	70.3%	70.3%	56.3%	35.7%	(1.8)%	(73.3)%	*
0.25734%	83.8%	78.9%	68.2%	68.2%	68.2%	54.2%	33.7%	(3.6)%	(74.6)%	*
2.25734%	52.8%	48.1%	38.5%	38.5%	38.5%	24.1%	5.2%	(28.9)%	(93.7)%	*
4.25734%	22.8%	18.2%	10.0%	10.0%	10.0%	(4.6)%	(22.3)%	(54.3)%	*	*
6.60000%	*	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption								
	50%	100%	125%	380%	425%	700%	1000%	1300%	2000%
0.13000%	37.0%	36.9%	36.7%	19.8%	13.0%	(8.4)%	(26.2)%	(49.6)%	*
0.26938%	35.9%	35.7%	35.6%	18.8%	12.1%	(8.9)%	(26.7)%	(49.9)%	*
2.26938%	20.1%	19.8%	19.5%	5.6%	(0.6)%	(16.2)%	(32.5)%	(54.8)%	*
4.26938%	4.0%	3.6%	3.3%	(6.5)%	(11.4)%	(23.2)%	(38.3)%	(59.7)%	*
5.00000%	(2.3)%	(2.6)%	(2.9)%	(10.9)%	(15.0)%	(25.8)%	(40.6)%	(61.6)%	*

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

LIBOR	PSA Prepayment Assumption								
	50%	100%	117%	375%	465%	700%	1000%	1400%	2100%
0.13%	19.8%	19.6%	19.5%	12.0%	5.0%	(8.7)%	(24.8)%	(55.1)%	*
0.27%	19.2%	19.0%	18.9%	11.5%	4.5%	(9.1)%	(25.1)%	(55.3)%	*
2.27%	10.7%	10.4%	10.3%	3.9%	(2.9)%	(14.5)%	(29.2)%	(58.2)%	*
4.27%	2.0%	1.7%	1.6%	(3.4)%	(9.7)%	(19.5)%	(33.2)%	(61.1)%	*
5.00%	(1.2)%	(1.5)%	(1.6)%	(6.1)%	(12.1)%	(21.2)%	(34.6)%	(62.1)%	*

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

LIBOR	PSA Prepayment Assumption								
	50%	100%	125%	380%	425%	700%	1000%	1300%	2000%
0.12000%	36.9%	36.8%	36.6%	20.1%	13.8%	(6.6)%	(24.0)%	(46.8)%	*
0.25938%	35.8%	35.7%	35.5%	19.1%	12.8%	(7.1)%	(24.4)%	(47.2)%	*
2.25938%	20.1%	19.8%	19.5%	6.0%	0.3%	(14.8)%	(30.6)%	(52.4)%	*
4.25938%	4.1%	3.7%	3.4%	(6.1)%	(10.5)%	(22.1)%	(36.9)%	(57.8)%	*
5.00000%	(2.2)%	(2.6)%	(2.9)%	(10.6)%	(14.2)%	(24.9)%	(39.3)%	(59.8)%	*

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions
- the priority sequences of distributions of principal of the Classes, and
- in the case of the Group 3 Classes, the priority sequence affecting principal payments on the Group 3 related Underlying RCR Certificate.

See "—Distributions of Principal" above and "Description of the Certificates—Distributions of Principal" in the Underlying REMIC Disclosure Document.

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 Term to Maturity	Remaining Term to Maturity	Interest Rates
Group 1 MBS	360 months	360 months	8.00%
Group 2 MBS and Group 2 SMBS	360 months	360 months	7.50%
Group 3 Underlying RCR Certificate	360 months	359 months	7.00%
Group 4 MBS and Group 4 SMBS	360 months	360 months	8.00%
Group 5 MBS	360 months	360 months	6.50%
Group 6 MBS	360 months	360 months	7.00%
Group 7 MBS	240 months	240 months	7.00%
Group 8 MBS	360 months	360 months	7.50%

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	M and IM† Classes — PSA Prepayment Assumption 0%	100%	125%	380%	425%	700%	1000%	1300%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100
September 2011	99	87	84	84	84	84	64	35	0
September 2012	97	74	70	70	70	53	24	7	0
September 2013	95	63	56	56	56	29	9	*	0
September 2014	94	52	44	44	44	16	3	0	0
September 2015	92	41	33	33	33	8	*	0	0
September 2016	90	31	23	23	23	4	0	0	0
September 2017	87	22	16	16	16	2	0	0	0
September 2018	85	14	11	11	11	*	0	0	0
September 2019	82	8	8	8	8	0	0	0	0
September 2020	79	5	5	5	5	0	0	0	0
September 2021	76	3	3	3	3	0	0	0	0
September 2022	73	2	2	2	2	0	0	0	0
September 2023	69	1	1	1	1	0	0	0	0
September 2024	65	*	*	*	*	0	0	0	0
September 2025	61	0	0	0	0	0	0	0	0
September 2026	56	0	0	0	0	0	0	0	0
September 2027	51	0	0	0	0	0	0	0	0
September 2028	46	0	0	0	0	0	0	0	0
September 2029	40	0	0	0	0	0	0	0	0
September 2030	34	0	0	0	0	0	0	0	0
September 2031	27	0	0	0	0	0	0	0	0
September 2032	19	0	0	0	0	0	0	0	0
September 2033	11	0	0	0	0	0	0	0	0
September 2034	3	0	0	0	0	0	0	0	0
September 2035	0	0	0	0	0	0	0	0	0
September 2036	0	0	0	0	0	0	0	0	0
September 2037	0	0	0	0	0	0	0	0	0
September 2038	0	0	0	0	0	0	0	0	0
September 2039	0	0	0	0	0	0	0	0	0
September 2040	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.9	4.5	4.1	4.1	4.1	2.5	1.5	1.0	0.1

Date	FW and SW Classes — PSA Prepayment Assumption 0%	100%	125%	380%	425%	700%	1000%	1300%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100
September 2011	100	100	100	100	100	100	100	100	0
September 2012	100	100	100	100	100	100	100	100	0
September 2013	100	100	100	100	100	100	100	100	0
September 2014	100	100	100	100	100	100	100	29	0
September 2015	100	100	100	100	100	100	100	6	0
September 2016	100	100	100	100	100	100	47	1	0
September 2017	100	100	100	100	100	100	18	*	0
September 2018	100	100	100	100	100	100	7	*	0
September 2019	100	100	100	100	100	76	3	*	0
September 2020	100	100	100	100	100	42	1	*	0
September 2021	100	100	100	100	100	23	*	*	0
September 2022	100	100	100	100	100	13	*	*	0
September 2023	100	100	100	100	100	7	*	*	0
September 2024	100	100	100	100	100	4	*	*	0
September 2025	100	84	84	84	84	2	*	0	0
September 2026	100	57	57	57	57	1	*	0	0
September 2027	100	38	38	38	38	1	*	0	0
September 2028	100	24	24	24	24	*	*	0	0
September 2029	100	15	15	15	15	*	*	0	0
September 2030	100	9	9	9	9	*	*	0	0
September 2031	100	5	5	5	5	*	*	0	0
September 2032	100	2	2	2	2	*	*	0	0
September 2033	100	*	*	*	*	*	0	0	0
September 2034	100	0	0	0	0	0	0	0	0
September 2035	0	0	0	0	0	0	0	0	0
September 2036	0	0	0	0	0	0	0	0	0
September 2037	0	0	0	0	0	0	0	0	0
September 2038	0	0	0	0	0	0	0	0	0
September 2039	0	0	0	0	0	0	0	0	0
September 2040	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.4	16.9	16.9	16.9	16.9	10.2	6.3	3.9	0.1

Date	FB and SB Classes — PSA Prepayment Assumption 0%	100%	125%	380%	425%	700%	1000%	1300%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100
September 2011	100	100	100	62	55	15	0	0	0
September 2012	100	100	100	37	27	0	0	0	0
September 2013	100	100	100	22	11	0	0	0	0
September 2014	100	100	100	13	3	0	0	0	0
September 2015	100	100	100	10	*	0	0	0	0
September 2016	100	100	99	9	*	0	0	0	0
September 2017	100	100	94	8	*	0	0	0	0
September 2018	100	100	89	6	*	0	0	0	0
September 2019	100	97	82	5	*	0	0	0	0
September 2020	100	89	75	4	*	0	0	0	0
September 2021	100	82	67	3	*	0	0	0	0
September 2022	100	74	60	3	*	0	0	0	0
September 2023	100	66	53	2	*	0	0	0	0
September 2024	100	58	46	2	*	0	0	0	0
September 2025	100	50	39	1	*	0	0	0	0
September 2026	100	43	33	1	*	0	0	0	0
September 2027	100	36	27	1	*	0	0	0	0
September 2028	100	30	22	*	*	0	0	0	0
September 2029	100	23	17	*	*	0	0	0	0
September 2030	100	17	13	*	*	0	0	0	0
September 2031	100	12	8	*	*	0	0	0	0
September 2032	100	7	5	*	*	0	0	0	0
September 2033	100	2	1	*	*	0	0	0	0
September 2034	100	0	0	0	0	0	0	0	0
September 2035	91	0	0	0	0	0	0	0	0
September 2036	76	0	0	0	0	0	0	0	0
September 2037	59	0	0	0	0	0	0	0	0
September 2038	41	0	0	0	0	0	0	0	0
September 2039	21	0	0	0	0	0	0	0	0
September 2040	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.4	15.4	13.8	2.4	1.4	0.6	0.3	0.2	0.1

Date	BF and BS Classes — PSA Prepayment Assumption 0%	100%	125%	380%	425%	700%	1000%	1300%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100
September 2011	100	100	100	63	56	16	2	2	0
September 2012	100	100	100	38	29	2	2	2	0
September 2013	100	100	100	23	12	2	2	2	0
September 2014	100	100	100	15	4	2	2	1	0
September 2015	100	100	100	12	2	2	2	*	0
September 2016	100	100	99	10	2	2	1	*	0
September 2017	100	100	95	9	2	2	*	*	0
September 2018	100	100	89	8	2	2	*	*	0
September 2019	100	97	82	7	2	1	*	*	0
September 2020	100	90	75	6	2	1	*	*	0
September 2021	100	82	68	5	2	*	*	*	0
September 2022	100	74	61	4	2	*	*	*	0
September 2023	100	66	54	4	2	*	*	0	0
September 2024	100	59	47	3	2	*	*	0	0
September 2025	100	51	40	3	2	*	*	0	0
September 2026	100	43	34	2	1	*	*	0	0
September 2027	100	36	28	1	1	*	*	0	0
September 2028	100	29	22	1	*	*	*	0	0
September 2029	100	23	17	1	*	*	*	0	0
September 2030	100	17	12	*	*	*	0	0	0
September 2031	100	12	8	*	*	*	0	0	0
September 2032	100	6	5	*	*	*	0	0	0
September 2033	100	2	1	*	*	*	0	0	0
September 2034	100	0	0	0	0	0	0	0	0
September 2035	90	0	0	0	0	0	0	0	0
September 2036	74	0	0	0	0	0	0	0	0
September 2037	58	0	0	0	0	0	0	0	0
September 2038	40	0	0	0	0	0	0	0	0
September 2039	21	0	0	0	0	0	0	0	0
September 2040	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.4	15.4	13.9	2.7	1.7	0.8	0.4	0.3	0.1

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

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

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

Date	N and NI† Classes PSA Prepayment Assumption								
	0%	100%	117%	375%	465%	700%	1000%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100
September 2011	98	86	84	84	84	84	71	28	0
September 2012	97	72	69	69	69	58	27	4	0
September 2013	95	60	55	55	55	33	10	*	0
September 2014	93	48	43	43	43	18	4	0	0
September 2015	90	37	31	31	31	10	1	0	0
September 2016	88	27	22	22	22	6	*	0	0
September 2017	85	17	15	15	15	3	0	0	0
September 2018	82	10	10	10	10	1	0	0	0
September 2019	79	7	7	7	7	1	0	0	0
September 2020	76	5	5	5	5	*	0	0	0
September 2021	73	3	3	3	3	0	0	0	0
September 2022	69	2	2	2	2	0	0	0	0
September 2023	65	1	1	1	1	0	0	0	0
September 2024	60	1	1	1	1	0	0	0	0
September 2025	56	*	*	*	*	0	0	0	0
September 2026	50	*	*	*	*	0	0	0	0
September 2027	45	0	0	0	0	0	0	0	0
September 2028	39	0	0	0	0	0	0	0	0
September 2029	32	0	0	0	0	0	0	0	0
September 2030	26	0	0	0	0	0	0	0	0
September 2031	18	0	0	0	0	0	0	0	0
September 2032	10	0	0	0	0	0	0	0	0
September 2033	1	0	0	0	0	0	0	0	0
September 2034	0	0	0	0	0	0	0	0	0
September 2035	0	0	0	0	0	0	0	0	0
September 2036	0	0	0	0	0	0	0	0	0
September 2037	0	0	0	0	0	0	0	0	0
September 2038	0	0	0	0	0	0	0	0	0
September 2039	0	0	0	0	0	0	0	0	0
September 2040	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.8	4.3	4.0	4.0	4.0	2.7	1.7	0.9	0.1

Date	FY and SY Classes PSA Prepayment Assumption								
	0%	100%	117%	375%	465%	700%	1000%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100
September 2011	100	100	100	100	100	100	100	100	0
September 2012	100	100	100	100	100	100	100	100	0
September 2013	100	100	100	100	100	100	100	100	0
September 2014	100	100	100	100	100	100	100	24	0
September 2015	100	100	100	100	100	100	100	4	0
September 2016	100	100	100	100	100	100	100	1	0
September 2017	100	100	100	100	100	100	54	*	0
September 2018	100	100	100	100	100	100	21	*	0
September 2019	100	100	100	100	100	100	8	*	0
September 2020	100	100	100	100	100	100	3	*	0
September 2021	100	100	100	100	100	70	1	*	0
September 2022	100	100	100	100	100	39	*	*	0
September 2023	100	100	100	100	100	21	*	*	0
September 2024	100	100	100	100	100	12	*	0	0
September 2025	100	100	100	100	100	6	*	0	0
September 2026	100	100	100	100	100	3	*	0	0
September 2027	100	70	70	70	70	2	*	0	0
September 2028	100	45	45	45	45	1	*	0	0
September 2029	100	28	28	28	28	*	*	0	0
September 2030	100	17	17	17	17	*	*	0	0
September 2031	100	10	10	10	10	*	*	0	0
September 2032	100	5	5	5	5	*	*	0	0
September 2033	100	2	2	2	2	*	*	0	0
September 2034	1	1	1	1	1	*	0	0	0
September 2035	0	0	0	0	0	0	0	0	0
September 2036	0	0	0	0	0	0	0	0	0
September 2037	0	0	0	0	0	0	0	0	0
September 2038	0	0	0	0	0	0	0	0	0
September 2039	0	0	0	0	0	0	0	0	0
September 2040	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	23.2	18.3	18.3	18.3	18.3	12.1	7.4	3.8	0.1

Date	NF and NS Classes PSA Prepayment Assumption								
	0%	100%	117%	375%	465%	700%	1000%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100
September 2011	100	100	100	66	54	23	0	0	0
September 2012	100	100	100	43	26	0	0	0	0
September 2013	100	100	100	29	10	0	0	0	0
September 2014	100	100	100	21	2	0	0	0	0
September 2015	100	100	100	17	0	0	0	0	0
September 2016	100	100	98	15	0	0	0	0	0
September 2017	100	100	94	13	0	0	0	0	0
September 2018	100	97	88	10	0	0	0	0	0
September 2019	100	91	82	8	0	0	0	0	0
September 2020	100	84	74	7	0	0	0	0	0
September 2021	100	76	67	5	0	0	0	0	0
September 2022	100	69	60	4	0	0	0	0	0
September 2023	100	62	53	3	0	0	0	0	0
September 2024	100	55	47	2	0	0	0	0	0
September 2025	100	48	41	2	0	0	0	0	0
September 2026	100	42	35	1	0	0	0	0	0
September 2027	100	36	30	1	0	0	0	0	0
September 2028	100	30	25	1	0	0	0	0	0
September 2029	100	24	20	*	0	0	0	0	0
September 2030	100	19	16	*	0	0	0	0	0
September 2031	100	15	12	*	0	0	0	0	0
September 2032	100	10	8	*	0	0	0	0	0
September 2033	100	6	5	*	0	0	0	0	0
September 2034	91	2	2	*	0	0	0	0	0
September 2035	78	0	0	0	0	0	0	0	0
September 2036	65	0	0	0	0	0	0	0	0
September 2037	50	0	0	0	0	0	0	0	0
September 2038	35	0	0	0	0	0	0	0	0
September 2039	18	0	0	0	0	0	0	0	0
September 2040	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.9	15.2	14.1	3.0	1.4	0.7	0.4	0.2	0.1

Date	FN and SN Classes PSA Prepayment Assumption								
	0%	100%	117%	375%	465%	700%	1000%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100
September 2011	100	100	100	66	54	23	1	1	0
September 2012	100	100	100	43	26	1	1	1	0
September 2013	100	100	100	29	10	1	1	1	0
September 2014	100	100	100	21	3	1	1	*	0
September 2015	100	100	100	17	1	1	1	*	0
September 2016	100	100	98	15	1	1	1	*	0
September 2017	100	100	94	13	1	1	*	*	0
September 2018	100	97	88	11	1	1	*	*	0
September 2019	100	91	82	9	1	1	*	*	0
September 2020	100	84	75	7	1	1	*	*	0
September 2021	100	77	68	6	1	*	*	0	0
September 2022	100	69	61	5	1	*	*	0	0
September 2023	100	62	54	4	1	*	*	0	0
September 2024	100	55	47	3	1	*	*	0	0
September 2025	100	48	41	2	1	*	*	0	0
September 2026	100	42	35	2	1	*	*	0	0
September 2027	100	36	30	1	*	*	*	0	0
September 2028	100	30	25	1	*	*	*	0	0
September 2029	100	25	20	1	*	*	*	0	0
September 2030	100	19	16	*	*	*	0	0	0
September 2031	100	15	12	*	*	*	0	0	0
September 2032	100	10	8	*	*	*	0	0	0
September 2033	100	6	5	*	*	*	0	0	0
September 2034	90	2	2	*	*	*	0	0	0
September 2035	78	0	0	0	0	0	0	0	0
September 2036	65	0	0	0	0	0	0	0	0
September 2037	50	0	0	0	0	0	0	0	0
September 2038	35	0	0	0	0	0	0	0	0
September 2039	18	0	0	0	0	0	0	0	0
September 2040	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.9	15.2	14.1	3.1	1.5	0.7	0.4	0.2	0.1

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

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

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

Date	ST Class PSA Prepayment Assumption 0%	100%	148%	298%	600%	900%	1400%	1800%
Initial Percent	100	100	100	100	100	100	100	100
September 2011	100	100	99	99	99	99	99	89
September 2012	100	100	96	96	96	58	1	1
September 2013	100	100	91	91	49	1	1	0
September 2014	100	100	87	87	22	1	1	0
September 2015	100	100	84	84	12	1	*	0
September 2016	100	100	79	79	9	1	*	0
September 2017	100	100	69	69	7	1	*	0
September 2018	100	92	57	58	5	1	*	0
September 2019	100	80	45	47	4	1	*	0
September 2020	100	68	32	38	3	*	*	0
September 2021	100	56	20	30	2	*	*	0
September 2022	100	45	9	24	2	*	0	0
September 2023	100	33	0	18	1	*	0	0
September 2024	100	22	0	13	1	*	0	0
September 2025	100	12	0	9	*	*	0	0
September 2026	100	3	0	6	*	*	0	0
September 2027	100	0	0	4	*	*	0	0
September 2028	100	0	0	2	*	*	0	0
September 2029	100	0	0	*	*	*	0	0
September 2030	100	0	0	0	*	*	0	0
September 2031	90	0	0	0	*	*	0	0
September 2032	76	0	0	0	*	*	0	0
September 2033	61	0	0	0	*	*	0	0
September 2034	45	0	0	0	*	*	0	0
September 2035	27	0	0	0	*	0	0	0
September 2036	9	0	0	0	*	0	0	0
September 2037	0	0	0	0	*	0	0	0
September 2038	0	0	0	0	*	0	0	0
September 2039	0	0	0	0	*	0	0	0
September 2040	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	23.6	11.6	8.2	9.1	3.7	2.2	1.6	1.3

Date	SC and TS Classes PSA Prepayment Assumption 0%	100%	148%	298%	600%	900%	1400%	1800%
Initial Percent	100	100	100	100	100	100	100	100
September 2011	100	100	100	90	70	50	15	0
September 2012	100	100	100	68	7	0	0	0
September 2013	100	100	100	43	0	0	0	0
September 2014	100	100	100	25	0	0	0	0
September 2015	100	100	100	14	0	0	0	0
September 2016	100	100	100	8	0	0	0	0
September 2017	100	100	100	6	0	0	0	0
September 2018	100	100	100	6	0	0	0	0
September 2019	100	100	100	6	0	0	0	0
September 2020	100	100	100	6	0	0	0	0
September 2021	100	100	100	6	0	0	0	0
September 2022	100	100	100	6	0	0	0	0
September 2023	100	100	98	6	0	0	0	0
September 2024	100	100	86	6	0	0	0	0
September 2025	100	100	75	6	0	0	0	0
September 2026	100	100	65	6	0	0	0	0
September 2027	100	92	56	6	0	0	0	0
September 2028	100	82	48	6	0	0	0	0
September 2029	100	72	41	6	0	0	0	0
September 2030	100	63	35	5	0	0	0	0
September 2031	100	54	29	4	0	0	0	0
September 2032	100	46	24	3	0	0	0	0
September 2033	100	39	20	2	0	0	0	0
September 2034	100	32	16	1	0	0	0	0
September 2035	100	26	12	1	0	0	0	0
September 2036	100	20	9	1	0	0	0	0
September 2037	85	14	6	*	0	0	0	0
September 2038	58	9	4	*	0	0	0	0
September 2039	29	4	2	*	0	0	0	0
September 2040	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.3	22.1	18.8	4.0	1.3	1.0	0.7	0.6

Date	CS† Class PSA Prepayment Assumption 0%	100%	148%	298%	600%	900%	1400%	1800%
Initial Percent	100	100	100	100	100	100	100	100
September 2011	100	100	100	95	86	78	62	50
September 2012	100	100	98	84	57	32	1	1
September 2013	100	100	95	70	28	1	1	0
September 2014	100	100	93	60	13	1	1	0
September 2015	100	100	91	53	7	1	*	0
September 2016	100	100	88	48	5	1	*	0
September 2017	100	100	83	41	4	1	*	0
September 2018	100	95	76	35	3	1	*	0
September 2019	100	89	69	29	2	*	*	0
September 2020	100	82	62	24	2	*	*	0
September 2021	100	76	55	20	1	*	*	0
September 2022	100	69	49	16	1	*	0	0
September 2023	100	63	43	13	1	*	0	0
September 2024	100	57	38	10	*	*	0	0
September 2025	100	51	33	8	*	*	0	0
September 2026	100	46	29	6	*	*	0	0
September 2027	100	41	25	5	*	*	0	0
September 2028	100	36	21	4	*	*	0	0
September 2029	100	32	18	3	*	*	0	0
September 2030	100	28	15	2	*	*	0	0
September 2031	95	24	13	2	*	*	0	0
September 2032	87	20	11	1	*	*	0	0
September 2033	78	17	9	1	*	*	0	0
September 2034	69	14	7	1	*	*	0	0
September 2035	59	11	5	*	*	0	0	0
September 2036	49	9	4	*	*	0	0	0
September 2037	38	6	3	*	*	0	0	0
September 2038	26	4	2	*	*	0	0	0
September 2039	13	2	1	*	*	0	0	0
September 2040	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.7	16.2	12.9	6.8	2.6	1.7	1.2	1.0

Date	Q and IQ† Classes PSA Prepayment Assumption 0%	100%	125%	380%	425%	700%	1000%	1300%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100
September 2011	99	87	84	84	84	84	65	35	0
September 2012	97	74	70	70	70	53	24	6	0
September 2013	95	63	57	57	57	29	9	*	0
September 2014	94	52	44	44	44	16	2	0	0
September 2015	92	42	33	33	33	8	0	0	0
September 2016	90	32	23	23	23	4	0	0	0
September 2017	87	23	16	16	16	1	0	0	0
September 2018	85	14	11	11	11	*	0	0	0
September 2019	82	8	8	8	8	0	0	0	0
September 2020	79	5	5	5	5	0	0	0	0
September 2021	76	3	3	3	3	0	0	0	0
September 2022	73	2	2	2	2	0	0	0	0
September 2023	69	1	1	1	1	0	0	0	0
September 2024	65	0	0	0	0	0	0	0	0
September 2025	61	0	0	0	0	0	0	0	0
September 2026	56	0	0	0	0	0	0	0	0
September 2027	51	0	0	0	0	0	0	0	0
September 2028	45	0	0	0	0	0	0	0	0
September 2029	39	0	0	0	0	0	0	0	0
September 2030	33	0	0	0	0	0	0	0	0
September 2031	26	0	0	0	0	0	0	0	0
September 2032	18	0	0	0	0	0	0	0	0
September 2033	10	0	0	0	0	0	0	0	0
September 2034	1	0	0	0	0	0	0	0	0
September 2035	0	0	0	0	0	0	0	0	0
September 2036	0	0	0	0	0	0	0	0	0
September 2037	0	0	0	0	0	0	0	0	0
September 2038	0	0	0	0	0	0	0	0	0
September 2039	0	0	0	0	0	0	0	0	0
September 2040	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.8	4.6	4.1	4.1	4.1	2.5	1.5	1.0	0.1

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

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

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

YF and YS Classes

Date	PSA Prepayment Assumption 0%	100%	125%	380%	425%	700%	1000%	1300%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100
September 2011	100	100	100	100	100	100	100	100	0
September 2012	100	100	100	100	100	100	100	100	0
September 2013	100	100	100	100	100	100	100	100	0
September 2014	100	100	100	100	100	100	100	22	0
September 2015	100	100	100	100	100	100	92	5	0
September 2016	100	100	100	100	100	100	36	1	0
September 2017	100	100	100	100	100	100	14	*	0
September 2018	100	100	100	100	100	100	5	*	0
September 2019	100	100	100	100	100	58	2	*	0
September 2020	100	100	100	100	100	32	1	*	0
September 2021	100	100	100	100	100	18	*	*	0
September 2022	100	100	100	100	100	10	*	*	0
September 2023	100	100	100	100	100	5	*	*	0
September 2024	100	94	94	94	94	3	*	*	0
September 2025	100	64	64	64	64	2	*	0	0
September 2026	100	43	43	43	43	1	*	0	0
September 2027	100	28	28	28	28	*	*	0	0
September 2028	100	17	17	17	17	*	*	0	0
September 2029	100	10	10	10	10	*	*	0	0
September 2030	100	5	5	5	5	*	*	0	0
September 2031	100	2	2	2	2	*	*	0	0
September 2032	100	0	0	0	0	*	*	0	0
September 2033	100	0	0	0	0	*	0	0	0
September 2034	100	0	0	0	0	*	0	0	0
September 2035	0	0	0	0	0	*	0	0	0
September 2036	0	0	0	0	0	*	0	0	0
September 2037	0	0	0	0	0	*	0	0	0
September 2038	0	0	0	0	0	0	0	0	0
September 2039	0	0	0	0	0	0	0	0	0
September 2040	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.3	16.2	16.2	16.2	16.2	9.8	6.0	3.7	0.1

FQ and SQ Classes

Date	PSA Prepayment Assumption 0%	100%	125%	380%	425%	700%	1000%	1300%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100
September 2011	100	100	100	63	56	16	0	0	0
September 2012	100	100	100	38	28	0	0	0	0
September 2013	100	100	100	22	11	0	0	0	0
September 2014	100	100	100	14	3	0	0	0	0
September 2015	100	100	100	10	*	0	0	0	0
September 2016	100	100	99	9	*	0	0	0	0
September 2017	100	100	95	8	*	0	0	0	0
September 2018	100	100	90	6	*	0	0	0	0
September 2019	100	98	83	5	*	0	0	0	0
September 2020	100	91	76	4	*	0	0	0	0
September 2021	100	84	69	3	*	0	0	0	0
September 2022	100	76	62	3	*	0	0	0	0
September 2023	100	68	55	2	*	0	0	0	0
September 2024	100	61	48	2	*	0	0	0	0
September 2025	100	53	42	1	*	0	0	0	0
September 2026	100	46	36	1	*	0	0	0	0
September 2027	100	40	30	1	*	0	0	0	0
September 2028	100	33	25	1	*	0	0	0	0
September 2029	100	27	20	*	*	0	0	0	0
September 2030	100	21	15	*	*	0	0	0	0
September 2031	100	16	11	*	*	0	0	0	0
September 2032	100	11	7	*	*	0	0	0	0
September 2033	100	6	4	*	*	0	0	0	0
September 2034	100	2	1	*	*	0	0	0	0
September 2035	90	1	1	*	*	0	0	0	0
September 2036	75	1	*	*	*	0	0	0	0
September 2037	58	*	*	*	*	0	0	0	0
September 2038	41	0	0	0	0	0	0	0	0
September 2039	21	0	0	0	0	0	0	0	0
September 2040	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.4	15.9	14.2	2.4	1.5	0.6	0.3	0.2	0.1

QF and QS Classes

Date	PSA Prepayment Assumption 0%	100%	125%	380%	425%	700%	1000%	1300%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100
September 2011	100	100	100	64	57	18	2	2	0
September 2012	100	100	100	39	30	2	2	2	0
September 2013	100	100	100	24	14	2	2	2	0
September 2014	100	100	100	16	5	2	2	1	0
September 2015	100	100	100	12	3	2	2	*	0
September 2016	100	100	99	11	3	2	1	*	0
September 2017	100	100	95	10	3	2	*	*	0
September 2018	100	100	90	9	3	2	*	*	0
September 2019	100	98	84	8	3	1	*	*	0
September 2020	100	91	77	7	3	1	*	*	0
September 2021	100	84	70	6	3	*	*	*	0
September 2022	100	76	63	5	3	*	*	*	0
September 2023	100	69	56	5	3	*	*	0	0
September 2024	100	61	49	4	2	*	*	0	0
September 2025	100	54	42	3	2	*	*	0	0
September 2026	100	46	36	2	1	*	*	0	0
September 2027	100	39	30	1	1	*	*	0	0
September 2028	100	33	24	1	*	*	*	0	0
September 2029	100	27	20	1	*	*	*	0	0
September 2030	100	21	15	*	*	*	0	0	0
September 2031	100	15	11	*	*	*	0	0	0
September 2032	100	10	7	*	*	*	0	0	0
September 2033	100	6	4	*	*	*	0	0	0
September 2034	100	2	1	*	*	*	0	0	0
September 2035	88	1	1	*	*	*	0	0	0
September 2036	73	1	*	*	*	*	0	0	0
September 2037	57	*	*	*	*	0	0	0	0
September 2038	40	0	0	0	0	0	0	0	0
September 2039	21	0	0	0	0	0	0	0	0
September 2040	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.3	15.9	14.3	2.8	1.8	0.8	0.5	0.3	0.1

GA Class

Date	PSA Prepayment Assumption 0%	100%	255%	450%	600%	900%
Initial Percent	100	100	100	100	100	100
September 2011	98	96	94	90	88	83
September 2012	96	90	81	70	63	48
September 2013	95	81	65	47	35	15
September 2014	93	74	51	30	17	0
September 2015	90	66	40	17	5	0
September 2016	88	59	30	7	0	0
September 2017	86	52	22	1	0	0
September 2018	83	46	15	0	0	0
September 2019	80	40	9	0	0	0
September 2020	77	35	4	0	0	0
September 2021	74	29	0	0	0	0
September 2022	71	24	0	0	0	0
September 2023	68	19	0	0	0	0
September 2024	64	15	0	0	0	0
September 2025	60	11	0	0	0	0
September 2026	56	6	0	0	0	0
September 2027	52	3	0	0	0	0
September 2028	47	0	0	0	0	0
September 2029	42	0	0	0	0	0
September 2030	37	0	0	0	0	0
September 2031	31	0	0	0	0	0
September 2032	25	0	0	0	0	0
September 2033	19	0	0	0	0	0
September 2034	12	0	0	0	0	0
September 2035	5	0	0	0	0	0
September 2036	0	0	0	0	0	0
September 2037	0	0	0	0	0	0
September 2038	0	0	0	0	0	0
September 2039	0	0	0	0	0	0
September 2040	0	0	0	0	0	0
Weighted Average Life (years)**	16.0	8.0	4.6	3.1	2.6	2.0

* 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	GZ Class PSA Prepayment Assumption					
	0%	100%	255%	450%	600%	900%
Initial Percent	100	100	100	100	100	100
September 2011	104	104	104	104	104	104
September 2012	108	108	108	108	108	108
September 2013	113	113	113	113	113	113
September 2014	117	117	117	117	117	111
September 2015	122	122	122	122	122	50
September 2016	127	127	127	127	104	23
September 2017	132	132	132	132	65	10
September 2018	138	138	138	98	40	5
September 2019	143	143	143	69	25	2
September 2020	149	149	149	49	16	1
September 2021	155	155	149	35	10	*
September 2022	161	161	122	25	6	*
September 2023	168	168	99	17	4	*
September 2024	175	175	81	12	2	*
September 2025	182	182	65	8	1	*
September 2026	189	189	53	6	1	*
September 2027	197	197	42	4	1	*
September 2028	205	194	34	3	*	*
September 2029	214	171	27	2	*	*
September 2030	222	149	21	1	*	*
September 2031	231	128	16	1	*	*
September 2032	241	109	12	1	*	*
September 2033	251	91	9	*	*	*
September 2034	261	75	7	*	*	*
September 2035	271	60	5	*	*	*
September 2036	262	45	3	*	*	0
September 2037	203	32	2	*	*	0
September 2038	140	20	1	*	*	0
September 2039	72	9	*	*	*	0
September 2040	0	0	0	0	0	0
Weighted Average Life (years)**	28.0	22.9	15.4	10.0	7.7	5.2

Date	DP, UF and US† Classes PSA Prepayment Assumption										
	0%	100%	168%	185%	225%	265%	300%	500%	700%	1000%	1600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
September 2011	98	93	91	91	91	91	91	91	86	74	49
September 2012	96	84	77	77	77	77	77	64	47	26	0
September 2013	93	74	63	63	63	63	63	39	21	2	0
September 2014	91	65	52	52	52	52	48	23	6	0	0
September 2015	88	56	41	41	41	41	36	11	0	0	0
September 2016	86	48	32	32	32	32	26	3	0	0	0
September 2017	83	40	24	24	24	24	18	0	0	0	0
September 2018	79	33	17	17	17	17	12	0	0	0	0
September 2019	76	26	11	11	11	11	7	0	0	0	0
September 2020	73	19	7	7	7	7	2	0	0	0	0
September 2021	69	13	3	3	3	3	0	0	0	0	0
September 2022	65	7	0	0	0	0	0	0	0	0	0
September 2023	60	1	0	0	0	0	0	0	0	0	0
September 2024	56	0	0	0	0	0	0	0	0	0	0
September 2025	51	0	0	0	0	0	0	0	0	0	0
September 2026	46	0	0	0	0	0	0	0	0	0	0
September 2027	40	0	0	0	0	0	0	0	0	0	0
September 2028	34	0	0	0	0	0	0	0	0	0	0
September 2029	28	0	0	0	0	0	0	0	0	0	0
September 2030	21	0	0	0	0	0	0	0	0	0	0
September 2031	14	0	0	0	0	0	0	0	0	0	0
September 2032	7	0	0	0	0	0	0	0	0	0	0
September 2033	0	0	0	0	0	0	0	0	0	0	0
September 2034	0	0	0	0	0	0	0	0	0	0	0
September 2035	0	0	0	0	0	0	0	0	0	0	0
September 2036	0	0	0	0	0	0	0	0	0	0	0
September 2037	0	0	0	0	0	0	0	0	0	0	0
September 2038	0	0	0	0	0	0	0	0	0	0	0
September 2039	0	0	0	0	0	0	0	0	0	0	0
September 2040	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.1	6.1	4.7	4.7	4.7	4.7	4.3	2.8	2.1	1.6	1.0

Date	UL Class PSA Prepayment Assumption										
	0%	100%	168%	185%	225%	265%	300%	500%	700%	1000%	1600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
September 2011	100	100	100	100	100	100	100	100	100	100	100
September 2012	100	100	100	100	100	100	100	100	100	100	47
September 2013	100	100	100	100	100	100	100	100	100	100	2
September 2014	100	100	100	100	100	100	100	100	100	44	*
September 2015	100	100	100	100	100	100	100	100	82	17	*
September 2016	100	100	100	100	100	100	100	100	46	7	*
September 2017	100	100	100	100	100	100	100	85	26	3	*
September 2018	100	100	100	100	100	100	100	58	15	1	0
September 2019	100	100	100	100	100	100	100	40	8	*	0
September 2020	100	100	100	100	100	100	100	27	5	*	0
September 2021	100	100	100	100	100	100	93	18	3	*	0
September 2022	100	100	98	98	98	98	74	12	1	*	0
September 2023	100	100	79	79	79	79	58	8	1	*	0
September 2024	100	64	64	64	64	64	46	6	*	*	0
September 2025	100	51	51	51	51	51	36	4	*	*	0
September 2026	100	41	41	41	41	41	28	2	*	*	0
September 2027	100	33	33	33	33	33	21	2	*	*	0
September 2028	100	26	26	26	26	26	17	1	*	*	0
September 2029	100	20	20	20	20	20	13	1	*	*	0
September 2030	100	16	16	16	16	16	10	*	*	*	0
September 2031	100	12	12	12	12	12	7	*	*	*	0
September 2032	100	9	9	9	9	9	5	*	*	*	0
September 2033	90	7	7	7	7	7	4	*	*	0	0
September 2034	27	5	5	5	5	5	3	*	*	0	0
September 2035	3	3	3	3	3	3	2	*	*	0	0
September 2036	2	2	2	2	2	2	1	*	*	0	0
September 2037	1	1	1	1	1	1	1	*	*	0	0
September 2038	1	1	1	1	1	1	*	*	*	0	0
September 2039	0	0	0	0	0	0	0	0	0	0	0
September 2040	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	23.7	16.4	16.2	16.2	16.2	16.2	14.7	9.2	6.4	4.2	2.1

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

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

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

	UP Class										
	PSA Prepayment Assumption										
Date	0%	100%	168%	185%	225%	265%	300%	500%	700%	1000%	1600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
September 2011	100	100	91	83	83	83	83	83	0	0	0
September 2012	100	100	91	21	21	21	21	0	0	0	0
September 2013	100	100	88	*	*	*	0	0	0	0	0
September 2014	100	100	38	*	*	*	0	0	0	0	0
September 2015	100	100	*	*	*	*	0	0	0	0	0
September 2016	100	100	*	*	*	*	0	0	0	0	0
September 2017	100	100	*	*	*	*	0	0	0	0	0
September 2018	100	100	*	*	*	*	0	0	0	0	0
September 2019	100	100	*	*	*	*	0	0	0	0	0
September 2020	100	100	*	*	*	*	0	0	0	0	0
September 2021	100	100	*	*	*	*	0	0	0	0	0
September 2022	100	100	*	*	*	*	0	0	0	0	0
September 2023	100	100	*	*	*	*	0	0	0	0	0
September 2024	100	100	*	*	*	*	0	0	0	0	0
September 2025	100	*	*	*	*	*	0	0	0	0	0
September 2026	100	*	*	*	*	*	0	0	0	0	0
September 2027	100	*	*	*	*	*	0	0	0	0	0
September 2028	100	*	*	*	*	*	0	0	0	0	0
September 2029	100	*	*	*	*	*	0	0	0	0	0
September 2030	100	*	*	*	*	*	0	0	0	0	0
September 2031	100	*	*	*	*	*	0	0	0	0	0
September 2032	100	*	*	*	*	*	0	0	0	0	0
September 2033	100	*	*	*	*	*	0	0	0	0	0
September 2034	100	*	*	*	*	*	0	0	0	0	0
September 2035	*	*	*	*	*	*	0	0	0	0	0
September 2036	*	*	*	*	*	*	0	0	0	0	0
September 2037	*	*	*	*	*	*	0	0	0	0	0
September 2038	*	*	*	*	*	*	0	0	0	0	0
September 2039	0	0	0	0	0	0	0	0	0	0	0
September 2040	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.4	14.1	3.6	1.6	1.6	1.6	1.5	1.1	0.7	0.5	0.3

	Z Class										
	PSA Prepayment Assumption										
Date	0%	100%	168%	185%	225%	265%	300%	500%	700%	1000%	1600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
September 2011	105	105	104	100	90	80	72	21	0	0	0
September 2012	109	109	109	100	76	51	30	0	0	0	0
September 2013	114	114	114	100	63	28	0	0	0	0	0
September 2014	120	120	120	100	55	13	0	0	0	0	0
September 2015	125	125	123	100	50	4	0	0	0	0	0
September 2016	131	131	125	100	47	1	0	0	0	0	0
September 2017	137	137	126	100	46	*	0	0	0	0	0
September 2018	143	143	123	98	45	*	0	0	0	0	0
September 2019	150	150	119	94	42	*	0	0	0	0	0
September 2020	157	157	113	88	39	*	0	0	0	0	0
September 2021	164	164	105	82	36	*	0	0	0	0	0
September 2022	171	171	97	75	32	*	0	0	0	0	0
September 2023	179	179	89	68	29	*	0	0	0	0	0
September 2024	188	188	80	61	25	*	0	0	0	0	0
September 2025	196	176	72	54	22	*	0	0	0	0	0
September 2026	205	161	64	48	19	*	0	0	0	0	0
September 2027	215	146	56	42	17	*	0	0	0	0	0
September 2028	224	132	49	36	14	*	0	0	0	0	0
September 2029	235	117	42	31	12	*	0	0	0	0	0
September 2030	246	103	36	26	10	*	0	0	0	0	0
September 2031	257	89	30	22	8	*	0	0	0	0	0
September 2032	269	76	25	18	6	*	0	0	0	0	0
September 2033	281	63	20	14	5	*	0	0	0	0	0
September 2034	294	51	16	11	4	*	0	0	0	0	0
September 2035	273	40	12	8	3	*	0	0	0	0	0
September 2036	226	29	8	6	2	*	0	0	0	0	0
September 2037	176	19	5	3	1	*	0	0	0	0	0
September 2038	121	9	2	2	1	*	0	0	0	0	0
September 2039	63	0	0	0	0	0	0	0	0	0	0
September 2040	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.4	21.0	16.8	16.3	8.5	2.3	1.5	0.7	0.5	0.3	0.2

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

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

Date	JA Class							JB Class							JC Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	250%	402%	700%	1000%	1400%	0%	100%	250%	402%	700%	1000%	1400%	0%	100%	250%	402%	700%	1000%	1400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2011	98	96	93	91	87	82	76	97	94	92	89	83	78	70	100	100	100	100	100	100	100
September 2012	95	89	81	74	61	48	33	94	86	77	68	52	36	17	100	100	100	100	100	100	100
September 2013	92	81	67	55	35	19	6	91	76	59	44	19	*	0	100	100	100	100	100	100	30
September 2014	89	73	55	40	19	7	1	87	66	44	26	*	0	0	100	100	100	100	100	39	5
September 2015	86	66	45	29	11	3	*	83	57	31	12	0	0	0	100	100	100	100	56	15	1
September 2016	83	59	36	21	6	1	*	79	49	21	2	0	0	0	100	100	100	100	31	6	*
September 2017	79	52	29	15	3	*	*	74	41	12	0	0	0	0	100	100	100	79	17	2	*
September 2018	75	46	23	11	2	*	*	70	34	5	0	0	0	0	100	100	100	57	9	1	*
September 2019	71	41	19	8	1	*	*	64	27	0	0	0	0	0	100	100	97	40	5	*	*
September 2020	67	36	15	5	1	*	*	59	20	0	0	0	0	0	100	100	77	28	3	*	*
September 2021	62	31	11	4	*	*	*	53	15	0	0	0	0	0	100	100	60	20	1	*	*
September 2022	57	26	9	3	*	*	0	47	9	0	0	0	0	0	100	100	46	14	1	*	*
September 2023	51	22	7	2	*	*	0	40	4	0	0	0	0	0	100	100	35	9	*	*	0
September 2024	45	18	5	1	*	*	0	33	0	0	0	0	0	0	100	95	26	6	*	*	0
September 2025	39	15	4	1	*	*	0	25	0	0	0	0	0	0	100	76	19	4	*	*	0
September 2026	32	11	3	*	*	*	0	16	0	0	0	0	0	0	100	58	13	2	*	*	0
September 2027	25	8	2	*	*	*	0	7	0	0	0	0	0	0	100	42	9	1	*	*	0
September 2028	17	5	1	*	*	*	0	0	0	0	0	0	0	0	91	27	5	1	*	*	0
September 2029	9	2	*	*	*	0	0	0	0	0	0	0	0	0	47	12	2	*	*	*	0
September 2030	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)**	12.3	8.3	5.6	4.1	2.8	2.1	1.7	10.7	6.3	3.9	2.9	2.1	1.7	1.4	18.9	16.6	12.4	9.2	5.7	4.1	2.9

Date	PH, HP, PF and PS† Classes										PZ Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	215%	265%	300%	500%	700%	1000%	1400%	2100%	0%	100%	215%	265%	300%	500%	700%	1000%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2011	98	90	83	83	83	77	64	44	18	0	105	105	105	105	105	105	105	105	105	0
September 2012	96	81	69	69	69	53	36	17	3	0	110	110	110	110	110	110	110	110	110	0
September 2013	95	72	56	56	56	36	20	7	*	0	116	116	116	116	116	116	116	116	116	0
September 2014	92	64	46	46	46	24	11	3	0	0	122	122	122	122	122	122	122	122	97	0
September 2015	90	56	36	36	36	16	6	1	0	0	128	128	128	128	128	128	128	128	15	0
September 2016	88	48	29	29	29	11	4	*	0	0	135	135	135	135	135	135	135	135	2	0
September 2017	85	41	23	23	23	7	2	*	0	0	142	142	142	142	142	142	142	142	*	0
September 2018	83	34	18	18	18	5	1	0	0	0	149	149	149	149	149	149	149	84	*	0
September 2019	80	28	14	14	14	3	1	0	0	0	157	157	157	157	157	157	157	32	*	0
September 2020	77	22	11	11	11	2	*	0	0	0	165	165	165	165	165	165	165	12	*	0
September 2021	73	16	8	8	8	1	*	0	0	0	173	173	173	173	173	173	173	5	*	0
September 2022	70	10	6	6	6	1	0	0	0	0	182	182	182	182	182	182	149	2	*	0
September 2023	66	5	5	5	5	1	0	0	0	0	191	191	191	191	191	191	80	1	*	0
September 2024	62	4	4	4	4	*	0	0	0	0	201	201	201	201	201	201	43	*	0	0
September 2025	58	3	3	3	3	*	0	0	0	0	211	211	211	211	211	211	23	*	0	0
September 2026	53	2	2	2	2	*	0	0	0	0	222	222	222	222	222	222	12	*	0	0
September 2027	48	1	1	1	1	0	0	0	0	0	234	234	234	234	234	145	6	*	0	0
September 2028	43	1	1	1	1	0	0	0	0	0	246	246	246	246	246	86	3	*	0	0
September 2029	38	1	1	1	1	0	0	0	0	0	258	258	258	258	258	49	1	*	0	0
September 2030	32	*	*	*	*	0	0	0	0	0	271	271	271	271	271	26	1	*	0	0
September 2031	25	*	*	*	*	0	0	0	0	0	285	285	285	285	285	12	*	*	0	0
September 2032	18	0	0	0	0	0	0	0	0	0	300	118	118	118	118	4	*	*	0	0
September 2033	11	0	0	0	0	0	0	0	0	0	315	0	0	0	0	0	0	0	0	0
September 2034	3	0	0	0	0	0	0	0	0	0	331	0	0	0	0	0	0	0	0	0
September 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
September 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)**	15.4	6.3	4.7	4.7	4.7	2.9	2.0	1.2	0.6	0.1	24.4	21.9	21.9	21.9	21.9	18.0	13.3	8.5	4.4	0.1

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

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

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

Date	ZC Class PSA Prepayment Assumption 0%	100%	215%	265%	300%	500%	700%	1000%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100	100
September 2011	105	105	100	75	57	0	0	0	0	0
September 2012	110	110	100	57	28	0	0	0	0	0
September 2013	116	116	100	47	11	0	0	0	0	0
September 2014	122	122	100	41	2	0	0	0	0	0
September 2015	128	128	100	38	*	0	0	0	0	0
September 2016	135	135	99	37	*	0	0	0	0	0
September 2017	142	142	94	35	*	0	0	0	0	0
September 2018	149	149	87	31	*	0	0	0	0	0
September 2019	157	157	79	28	*	0	0	0	0	0
September 2020	165	165	71	25	*	0	0	0	0	0
September 2021	173	173	62	21	*	0	0	0	0	0
September 2022	182	182	54	18	*	0	0	0	0	0
September 2023	191	191	46	15	*	0	0	0	0	0
September 2024	201	169	39	12	*	0	0	0	0	0
September 2025	211	148	32	10	*	0	0	0	0	0
September 2026	222	126	26	8	*	0	0	0	0	0
September 2027	234	106	21	6	*	0	0	0	0	0
September 2028	246	85	16	5	*	0	0	0	0	0
September 2029	258	66	11	3	*	0	0	0	0	0
September 2030	271	47	8	2	*	0	0	0	0	0
September 2031	285	29	4	1	*	0	0	0	0	0
September 2032	300	12	2	*	*	0	0	0	0	0
September 2033	315	0	0	0	0	0	0	0	0	0
September 2034	331	0	0	0	0	0	0	0	0	0
September 2035	307	0	0	0	0	0	0	0	0	0
September 2036	255	0	0	0	0	0	0	0	0	0
September 2037	198	0	0	0	0	0	0	0	0	0
September 2038	137	0	0	0	0	0	0	0	0	0
September 2039	71	0	0	0	0	0	0	0	0	0
September 2040	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.4	17.7	13.0	5.7	1.5	0.3	0.2	0.1	0.1	0.1

Date	HZ Class PSA Prepayment Assumption 0%	100%	215%	265%	300%	500%	700%	1000%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100	100
September 2011	105	105	100	75	57	1	1	1	1	0
September 2012	110	110	100	58	28	1	1	1	1	0
September 2013	116	116	101	47	12	1	1	1	1	0
September 2014	122	122	101	41	3	1	1	1	1	0
September 2015	128	128	101	39	1	1	1	1	*	0
September 2016	135	135	99	38	1	1	1	1	*	0
September 2017	142	142	94	35	1	1	1	1	*	0
September 2018	149	149	87	32	1	1	1	*	*	0
September 2019	157	157	80	29	1	1	1	*	*	0
September 2020	165	165	71	25	1	1	1	*	*	0
September 2021	173	173	63	22	1	1	1	*	*	0
September 2022	182	182	55	19	1	1	1	*	0	0
September 2023	191	191	47	16	1	1	*	*	0	0
September 2024	201	169	40	13	1	1	*	*	0	0
September 2025	211	148	33	11	1	1	*	*	0	0
September 2026	222	127	27	9	1	1	*	*	0	0
September 2027	234	106	22	7	1	1	*	*	0	0
September 2028	246	86	17	6	1	*	*	*	0	0
September 2029	258	67	13	5	1	*	*	*	0	0
September 2030	271	48	9	4	1	*	*	*	0	0
September 2031	285	31	6	3	2	*	*	0	0	0
September 2032	300	13	2	1	1	*	*	0	0	0
September 2033	315	0	0	0	0	0	0	0	0	0
September 2034	331	0	0	0	0	0	0	0	0	0
September 2035	306	0	0	0	0	0	0	0	0	0
September 2036	253	0	0	0	0	0	0	0	0	0
September 2037	197	0	0	0	0	0	0	0	0	0
September 2038	136	0	0	0	0	0	0	0	0	0
September 2039	71	0	0	0	0	0	0	0	0	0
September 2040	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.4	17.7	13.1	5.8	1.8	0.5	0.3	0.2	0.1	0.1

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

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

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, the SW, SB, SY, NS, YS, SQ, UL and JA Classes will be treated as having been issued at a premium, and certain other Classes of REMIC Certificates may be treated as having been issued at a premium. We intend to furnish tax information to Holders of the SW, SB, SY, YS and SQ Classes in accordance with the rules described under the caption "Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Regular Certificates Purchased at a Premium*" in the REMIC Prospectus. It is possible, however, that the IRS could take the position that these Classes have OID equal to the excess of the total payments to be received thereon over their issue price.

The Prepayment Assumptions that will be used in determining the rate of accrual of OID will be as follows:

Group	Prepayment Assumption
1	380% PSA
2	375% PSA
3	298% PSA
4	380% PSA
5	255% PSA
6	225% PSA
7	402% PSA
8	265% 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 J.P. Morgan Securities LLC (the "Dealer") in exchange for the Trust MBS, the SMBS and the Group 3 Underlying RCR Certificate. 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.

Exhibit A

Group 3 Underlying RCR Certificate

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	September 2010 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2010-099	SY	August 2010	31398T5U1	(2)	INV	September 2040	SUP	$88,475,099	0.98941878	$87,538,924	4.928%	358	2

(1) See "Description of the Certificates—The Certificates—*Class Definitions and Abbreviations*" in the REMIC Prospectus.
(2) This class bears interest as described in the Underlying REMIC Disclosure Document.

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

Available Recombinations(1)

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 1								
FW	$ 9,073,167	BF	$490,521,777	SUP	(3)	FLT	31398NTL8	October 2040
FB	481,448,610							
Recombination 2								
SW	824,833	BS	44,592,889	SUP	(3)	INV	31398NTM6	October 2040
SB	43,768,056							
Recombination 3								
FY	1,362,295	FN	241,573,457	SUP	(3)	FLT	31398NTN4	October 2040
NF	240,211,162							
Recombination 4								
SY	272,459	SN	48,314,692	SUP	(3)	INV	31398NTP9	October 2040
NS	48,042,233							
Recombination 5								
YF	4,911,500	QF	201,363,250	SUP	(3)	FLT	31398NTQ7	October 2040
FQ	196,451,750							
Recombination 6								
YS	446,500	QS	18,305,750	SUP	(3)	INV	31398NTR5	October 2040
SQ	17,859,250							
Recombination 7								
PZ	241,000	HZ	45,128,257	SUP	5.0%	FIX/Z	31398NTS3	October 2040
ZC	44,887,257							

(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) For a description of these interest rates, see "Summary—Interest Rates" in this prospectus supplement.

Principal Balance Schedules

Aggregate Group I Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$800,800,000.00	January 2015	$328,026,307.29	May 2019	$ 80,187,387.27
October 2010.	790,032,219.92	February 2015.	320,488,865.18	June 2019.	77,964,807.36
November 2010	779,337,544.77	March 2015	313,003,347.95	July 2019	75,801,505.15
December 2010	768,715,495.94	April 2015	305,569,414.52	August 2019	73,695,939.09
January 2011	758,165,597.89	May 2015	298,186,726.04	September 2019 . . .	71,646,607.05
February 2011.	747,687,378.19	June 2015.	290,854,945.86	October 2019.	69,652,045.29
March 2011	737,280,367.46	July 2015	283,573,739.50	November 2019	67,710,827.48
April 2011	726,944,099.38	August 2015	276,342,774.68	December 2019	65,821,563.81
May 2011	716,678,110.65	September 2015 . . .	269,161,721.25	January 2020	63,982,900.00
June 2011.	706,481,941.00	October 2015.	262,030,251.24	February 2020.	62,193,516.45
July 2011	696,355,133.11	November 2015	255,031,977.51	March 2020	60,452,127.36
August 2011	686,297,232.67	December 2015	248,215,867.98	April 2020	58,757,479.85
September 2011 . . .	676,307,788.28	January 2016	241,577,264.42	May 2020	57,108,353.14
October 2011.	666,386,351.51	February 2016.	235,111,626.21	June 2020.	55,503,557.76
November 2011	656,532,476.82	March 2016	228,814,527.41	July 2020	53,941,934.71
December 2011	646,745,721.56	April 2016	222,681,653.88	August 2020	52,422,354.75
January 2012	637,025,645.97	May 2016	216,708,800.47	September 2020 . . .	50,943,717.60
February 2012.	627,371,813.13	June 2016.	210,891,868.33	October 2020.	49,504,951.22
March 2012	617,783,788.97	July 2016	205,226,862.19	November 2020	48,105,011.10
April 2012	608,261,142.23	August 2016	199,709,887.84	December 2020	46,742,879.57
May 2012	598,803,444.45	September 2016 . . .	194,337,149.52	January 2021	45,417,565.09
June 2012.	589,410,269.96	October 2016.	189,104,947.54	February 2021.	44,128,101.62
July 2012	580,081,195.86	November 2016	184,009,675.79	March 2021	42,873,547.98
August 2012	570,815,801.97	December 2016	179,047,819.45	April 2021	41,652,987.17
September 2012 . . .	561,613,670.87	January 2017	174,215,952.69	May 2021	40,465,525.80
October 2012.	552,474,387.82	February 2017.	169,510,736.43	June 2021.	39,310,293.49
November 2012	543,397,540.81	March 2017	164,928,916.17	July 2021	38,186,442.27
December 2012	534,382,720.48	April 2017	160,467,319.89	August 2021	37,093,146.02
January 2013	525,429,520.14	May 2017	156,122,855.94	September 2021 . . .	36,029,599.90
February 2013.	516,537,535.72	June 2017.	151,892,511.04	October 2021.	34,995,019.83
March 2013	507,706,365.80	July 2017	147,773,348.35	November 2021	33,988,641.97
April 2013	498,935,611.56	August 2017	143,762,505.50	December 2021	33,009,722.16
May 2013	490,224,876.77	September 2017 . . .	139,857,192.75	January 2022	32,057,535.48
June 2013.	481,573,767.76	October 2017.	136,054,691.15	February 2022.	31,131,375.72
July 2013	472,981,893.45	November 2017	132,352,350.80	March 2022	30,230,554.90
August 2013	464,448,865.26	December 2017	128,747,589.05	April 2022	29,354,402.86
September 2013 . . .	455,974,297.17	January 2018	125,237,888.88	May 2022	28,502,266.73
October 2013.	447,557,805.63	February 2018.	121,820,797.21	June 2022.	27,673,510.55
November 2013	439,199,009.63	March 2018	118,493,923.29	July 2022	26,867,514.81
December 2013	430,897,530.58	April 2018	115,254,937.18	August 2022	26,083,676.04
January 2014	422,652,992.39	May 2018	112,101,568.14	September 2022 . . .	25,321,406.41
February 2014.	414,465,021.40	June 2018.	109,031,603.24	October 2022.	24,580,133.31
March 2014	406,333,246.37	July 2018	106,042,885.83	November 2022	23,859,298.97
April 2014	398,257,298.49	August 2018	103,133,314.14	December 2022	23,158,360.11
May 2014	390,236,811.32	September 2018 . . .	100,300,839.92	January 2023	22,476,787.53
June 2014.	382,271,420.83	October 2018.	97,543,467.10	February 2023.	21,814,065.75
July 2014	374,360,765.33	November 2018	94,859,250.43	March 2023	21,169,692.70
August 2014	366,504,485.50	December 2018	92,246,294.25	April 2023	20,543,179.36
September 2014 . . .	358,702,224.33	January 2019	89,702,751.20	May 2023	19,934,049.40
October 2014.	350,953,627.16	February 2019.	87,226,821.04	June 2023.	19,341,838.89
November 2014	343,258,341.60	March 2019	84,816,749.44	July 2023	18,766,095.96
December 2014	335,616,017.58	April 2019	82,470,826.83	August 2023	18,206,380.51

Aggregate Group I (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
September 2023	$ 17,662,263.91	March 2027	$ 4,584,473.33	September 2030	$ 880,873.40
October 2023	17,133,328.67	April 2027	4,429,035.09	October 2030	840,044.40
November 2023	16,619,168.21	May 2027	4,278,223.45	November 2030	800,582.58
December 2023	16,119,386.54	June 2027	4,131,909.61	December 2030	762,447.49
January 2024	15,633,598.00	July 2027	3,989,968.22	January 2031	725,599.80
February 2024	15,161,427.01	August 2027	3,852,277.30	February 2031	690,001.26
March 2024	14,702,507.77	September 2027	3,718,718.12	March 2031	655,614.70
April 2024	14,256,484.09	October 2027	3,589,175.13	April 2031	622,403.98
May 2024	13,823,009.03	November 2027	3,463,535.90	May 2031	590,333.95
June 2024	13,401,744.77	December 2027	3,341,691.00	June 2031	559,370.46
July 2024	12,992,362.32	January 2028	3,223,533.94	July 2031	529,480.31
August 2024	12,594,541.29	February 2028	3,108,961.10	August 2031	500,631.22
September 2024	12,207,969.70	March 2028	2,997,871.64	September 2031	472,791.82
October 2024	11,832,343.74	April 2028	2,890,167.44	October 2031	445,931.63
November 2024	11,467,367.56	May 2028	2,785,753.03	November 2031	420,021.01
December 2024	11,112,753.09	June 2028	2,684,535.49	December 2031	395,031.15
January 2025	10,768,219.81	July 2028	2,586,424.44	January 2032	370,934.06
February 2025	10,433,494.57	August 2028	2,491,331.91	February 2032	347,702.54
March 2025	10,108,311.40	September 2028	2,399,172.33	March 2032	325,310.16
April 2025	9,792,411.33	October 2028	2,309,862.44	April 2032	303,731.21
May 2025	9,485,542.19	November 2028	2,223,321.22	May 2032	282,940.75
June 2025	9,187,458.46	December 2028	2,139,469.87	June 2032	262,914.51
July 2025	8,897,921.08	January 2029	2,058,231.70	July 2032	243,628.92
August 2025	8,616,697.30	February 2029	1,979,532.12	August 2032	225,061.08
September 2025	8,343,560.49	March 2029	1,903,298.56	September 2032	207,188.75
October 2025	8,078,290.02	April 2029	1,829,460.43	October 2032	189,990.30
November 2025	7,820,671.07	May 2029	1,757,949.03	November 2032	173,444.74
December 2025	7,570,494.50	June 2029	1,688,697.58	December 2032	157,531.67
January 2026	7,327,556.71	July 2029	1,621,641.09	January 2033	142,231.27
February 2026	7,091,659.46	August 2029	1,556,716.33	February 2033	127,524.29
March 2026	6,862,609.77	September 2029	1,493,861.84	March 2033	113,392.04
April 2026	6,640,219.78	October 2029	1,433,017.80	April 2033	99,816.34
May 2026	6,424,306.59	November 2029	1,374,126.04	May 2033	86,779.57
June 2026	6,214,692.16	December 2029	1,317,130.00	June 2033	74,264.59
July 2026	6,011,203.17	January 2030	1,261,974.63	July 2033	62,254.77
August 2026	5,813,670.90	February 2030	1,208,606.43	August 2033	50,733.94
September 2026	5,621,931.11	March 2030	1,156,973.35	September 2033	39,686.43
October 2026	5,435,823.94	April 2030	1,107,024.78	October 2033	29,096.99
November 2026	5,255,193.76	May 2030	1,058,711.49	November 2033	18,950.83
December 2026	5,079,889.10	June 2030	1,011,985.62	December 2033	9,233.60
January 2027	4,909,762.51	July 2030	966,800.61	January 2034 and thereafter	0.00
February 2027	4,744,670.48	August 2030	923,111.21		

Aggregate Group II Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$359,141,633.00	May 2011	$320,512,383.00	January 2012	$283,801,535.62
October 2010	354,204,813.31	June 2011	315,820,541.27	February 2012	279,342,944.23
November 2010	349,299,276.93	July 2011	311,158,485.50	March 2012	274,912,712.56
December 2010	344,424,832.68	August 2011	306,526,033.61	April 2012	270,510,667.16
January 2011	339,581,290.55	September 2011	301,923,004.58	May 2012	266,136,635.63
February 2011	334,768,461.66	October 2011	297,349,218.54	June 2012	261,790,446.62
March 2011	329,986,158.31	November 2011	292,804,496.66	July 2012	257,471,929.82
April 2011	325,234,193.90	December 2011	288,288,661.24	August 2012	253,180,915.93

Aggregate Group II (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
September 2012	$248,917,236.70	April 2017	$ 63,772,919.51	November 2021	$ 11,829,970.29
October 2012	244,680,724.91	May 2017	61,890,078.45	December 2021	11,463,389.40
November 2012	240,471,214.31	June 2017	60,061,620.64	January 2022	11,107,748.95
December 2012	236,288,539.71	July 2017	58,285,999.85	February 2022	10,762,730.55
January 2013	232,132,536.89	August 2017	56,561,713.28	March 2022	10,428,024.91
February 2013	228,003,042.62	September 2017	54,887,300.38	April 2022	10,103,331.59
March 2013	223,899,894.69	October 2017	53,261,341.66	May 2022	9,788,358.74
April 2013	219,822,931.86	November 2017	51,682,457.58	June 2022	9,482,822.88
May 2013	215,771,993.85	December 2017	50,149,307.37	July 2022	9,186,448.62
June 2013	211,746,921.37	January 2018	48,660,588.01	August 2022	8,898,968.49
July 2013	207,747,556.09	February 2018	47,215,033.15	September 2022	8,620,122.64
August 2013	203,773,740.65	March 2018	45,811,412.09	October 2022	8,349,658.72
September 2013	199,825,318.64	April 2018	44,448,528.79	November 2022	8,087,331.58
October 2013	195,902,134.58	May 2018	43,125,220.90	December 2022	7,832,903.12
November 2013	192,004,033.96	June 2018	41,840,358.82	January 2023	7,586,142.07
December 2013	188,130,863.19	July 2018	40,592,844.79	February 2023	7,346,823.81
January 2014	184,282,469.62	August 2018	39,381,611.99	March 2023	7,114,730.14
February 2014	180,458,701.51	September 2018	38,205,623.71	April 2023	6,889,649.17
March 2014	176,659,408.07	October 2018	37,063,872.43	May 2023	6,671,375.09
April 2014	172,884,439.41	November 2018	35,955,379.12	June 2023	6,459,707.99
May 2014	169,133,646.52	December 2018	34,879,192.34	July 2023	6,254,453.74
June 2014	165,406,881.34	January 2019	33,834,387.53	August 2023	6,055,423.78
July 2014	161,703,996.69	February 2019	32,820,066.22	September 2023	5,862,434.98
August 2014	158,024,846.26	March 2019	31,835,355.34	October 2023	5,675,309.51
September 2014	154,369,284.67	April 2019	30,879,406.48	November 2023	5,493,874.63
October 2014	150,737,167.39	May 2019	29,951,395.21	December 2023	5,317,962.61
November 2014	147,128,350.78	June 2019	29,050,520.42	January 2024	5,147,410.54
December 2014	143,542,692.05	July 2019	28,176,003.64	February 2024	4,982,060.23
January 2015	139,980,049.32	August 2019	27,327,088.43	March 2024	4,821,758.05
February 2015	136,440,281.53	September 2019	26,503,039.75	April 2024	4,666,354.80
March 2015	132,923,248.49	October 2019	25,703,143.39	May 2024	4,515,705.60
April 2015	129,428,810.86	November 2019	24,926,705.33	June 2024	4,369,669.77
May 2015	125,956,830.15	December 2019	24,173,051.23	July 2024	4,228,110.69
June 2015	122,507,168.70	January 2020	23,441,525.85	August 2024	4,090,895.68
July 2015	119,079,689.69	February 2020	22,731,492.51	September 2024	3,957,895.93
August 2015	115,674,257.13	March 2020	22,042,332.61	October 2024	3,828,986.34
September 2015	112,299,800.09	April 2020	21,373,445.07	November 2024	3,704,045.46
October 2015	109,021,980.84	May 2020	20,724,245.85	December 2024	3,582,955.33
November 2015	105,838,068.96	June 2020	20,094,167.52	January 2025	3,465,601.44
December 2015	102,745,410.43	July 2020	19,482,658.73	February 2025	3,351,872.58
January 2016	99,741,425.46	August 2020	18,889,183.80	March 2025	3,241,660.81
February 2016	96,823,606.43	September 2020	18,313,222.26	April 2025	3,134,861.29
March 2016	93,989,515.94	October 2020	17,754,268.43	May 2025	3,031,372.23
April 2016	91,236,784.79	November 2020	17,211,831.02	June 2025	2,931,094.82
May 2016	88,563,110.13	December 2020	16,685,432.67	July 2025	2,833,933.12
June 2016	85,966,253.61	January 2021	16,174,609.65	August 2025	2,739,793.97
July 2016	83,444,039.58	February 2021	15,678,911.38	September 2025	2,648,586.95
August 2016	80,994,353.35	March 2021	15,197,900.14	October 2025	2,560,224.25
September 2016	78,615,139.50	April 2021	14,731,150.64	November 2025	2,474,620.64
October 2016	76,304,400.23	May 2021	14,278,249.74	December 2025	2,391,693.37
November 2016	74,060,193.76	June 2021	13,838,796.05	January 2026	2,311,362.09
December 2016	71,880,632.76	July 2021	13,412,399.61	February 2026	2,233,548.84
January 2017	69,763,882.85	August 2021	12,998,681.62	March 2026	2,158,177.89
February 2017	67,708,161.15	September 2021	12,597,274.05	April 2026	2,085,175.77
March 2017	65,711,734.77	October 2021	12,207,819.37	May 2026	2,014,471.12

Aggregate Group II (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
June 2026	$ 1,945,994.69	June 2029	$ 518,714.93	June 2032	$ 101,022.58
July 2026	1,879,679.27	July 2029	498,565.73	July 2032	95,557.05
August 2026	1,815,459.60	August 2029	479,096.88	August 2032	90,344.29
September 2026	1,753,272.33	September 2029	460,287.01	September 2032	85,330.76
October 2026	1,693,056.01	October 2029	442,115.36	October 2032	80,509.77
November 2026	1,634,750.94	November 2029	424,561.80	November 2032	75,874.85
December 2026	1,578,299.22	December 2029	407,606.84	December 2032	71,419.75
January 2027	1,523,644.62	January 2030	391,231.54	January 2033	67,138.40
February 2027	1,470,732.58	February 2030	375,417.55	February 2033	63,024.91
March 2027	1,419,510.16	March 2030	360,147.08	March 2033	59,073.59
April 2027	1,369,925.95	April 2030	345,402.87	April 2033	55,278.94
May 2027	1,321,930.07	May 2030	331,168.17	May 2033	51,635.61
June 2027	1,275,474.12	June 2030	317,426.78	June 2033	48,138.44
July 2027	1,230,511.11	July 2030	304,162.94	July 2033	44,782.41
August 2027	1,186,995.46	August 2030	291,361.41	August 2033	41,562.68
September 2027	1,144,882.92	September 2030	279,007.39	September 2033	38,474.56
October 2027	1,104,130.56	October 2030	267,086.55	October 2033	35,513.49
November 2027	1,064,696.71	November 2030	255,584.98	November 2033	32,675.09
December 2027	1,026,540.94	December 2030	244,489.19	December 2033	29,955.08
January 2028	989,624.02	January 2031	233,786.12	January 2034	27,349.35
February 2028	953,907.88	February 2031	223,463.11	February 2034	24,853.91
March 2028	919,355.59	March 2031	213,507.87	March 2034	22,464.89
April 2028	885,931.29	April 2031	203,908.49	April 2034	20,225.79
May 2028	853,600.23	May 2031	194,653.45	May 2034	18,083.42
June 2028	822,328.64	June 2031	185,731.54	June 2034	16,034.37
July 2028	792,083.81	July 2031	177,131.94	July 2034	14,075.33
August 2028	762,833.96	August 2031	168,844.13	August 2034	12,203.09
September 2028	734,548.28	September 2031	160,857.94	September 2034	10,414.57
October 2028	707,196.87	October 2031	153,163.48	October 2034	8,706.77
November 2028	680,750.74	November 2031	145,751.20	November 2034	7,076.78
December 2028	655,181.74	December 2031	138,611.82	December 2034	5,521.81
January 2029	630,462.58	January 2032	131,736.37	January 2035	4,039.13
February 2029	606,566.79	February 2032	125,116.13	February 2035	2,626.12
March 2029	583,468.67	March 2032	118,742.68	March 2035	1,280.25
April 2029	561,143.31	April 2032	112,607.85	April 2035 and thereafter	0.00
May 2029	539,566.54	May 2032	106,703.70		

ST Class Targeted Balances

Distribution Date	Targeted Balance	Distribution Date	Targeted Balance	Distribution Date	Targeted Balance
Initial Balance through January 2011	$49,063,825.00	February 2012	$48,198,358.29	April 2013	$45,835,681.51
February 2011	49,062,491.34	March 2012	48,076,032.03	May 2013	45,627,704.52
March 2011	49,036,118.09	April 2012	47,946,862.84	June 2013	45,423,484.18
April 2011	49,001,139.48	May 2012	47,811,040.29	July 2013	45,222,978.28
May 2011	48,957,620.62	June 2012	47,668,763.32	August 2013	45,026,145.05
June 2011	48,905,638.39	July 2012	47,520,239.89	September 2013	44,832,943.07
July 2011	48,845,281.31	August 2012	47,365,686.67	October 2013	44,643,331.35
August 2011	48,776,649.45	September 2012	47,205,328.75	November 2013	44,457,269.28
September 2011	48,699,854.30	October 2012	47,039,401.94	December 2013	44,274,716.64
October 2011	48,615,018.62	November 2012	46,868,146.95	January 2014	44,095,633.59
November 2011	48,522,276.30	December 2012	46,691,811.75	February 2014	43,919,980.67
December 2011	48,421,772.14	January 2013	46,482,580.38	March 2014	43,747,718.80
January 2012	48,313,661.68	February 2013	46,263,076.22	April 2014	43,578,809.28
		March 2013	46,047,457.74	May 2014	43,413,213.78

ST Class (Continued)

Distribution Date	Targeted Balance	Distribution Date	Targeted Balance	Distribution Date	Targeted Balance
June 2014	$43,250,894.32	August 2017	$34,384,360.67	October 2020	$15,377,143.88
July 2014	43,091,813.29	September 2017	33,935,207.29	November 2020	14,881,549.44
August 2014	42,935,933.47	October 2017	33,478,976.56	December 2020	14,388,088.38
September 2014	42,783,217.96	November 2017	33,016,184.67	January 2021	13,896,834.41
October 2014	42,633,630.24	December 2017	32,547,324.61	February 2021	13,407,856.81
November 2014	42,487,134.12	January 2018	32,072,867.07	March 2021	12,921,220.69
December 2014	42,343,693.78	February 2018	31,593,261.43	April 2021	12,436,987.07
January 2015	42,203,273.73	March 2018	31,108,936.64	May 2021	11,955,213.17
February 2015	42,065,838.82	April 2018	30,620,302.08	June 2021	11,475,952.50
March 2015	41,931,354.27	May 2018	30,127,748.39	July 2021	10,999,255.07
April 2015	41,799,785.59	June 2018	29,631,648.24	August 2021	10,525,167.52
May 2015	41,671,098.66	July 2018	29,132,357.13	September 2021	10,053,733.30
June 2015	41,545,259.66	August 2018	28,630,214.06	October 2021	9,584,992.76
July 2015	41,422,235.14	September 2018	28,125,542.30	November 2021	9,118,983.34
August 2015	41,301,991.93	October 2018	27,618,649.95	December 2021	8,655,739.71
September 2015	41,184,497.21	November 2018	27,109,830.72	January 2022	8,195,293.82
October 2015	41,069,718.45	December 2018	26,599,364.40	February 2022	7,737,675.10
November 2015	40,957,623.48	January 2019	26,087,517.55	March 2022	7,282,910.56
December 2015	40,830,480.19	February 2019	25,574,544.03	April 2022	6,831,024.86
January 2016	40,677,783.69	March 2019	25,060,685.52	May 2022	6,382,040.46
February 2016	40,500,857.65	April 2019	24,546,172.07	June 2022	5,935,977.70
March 2016	40,300,968.75	May 2019	24,031,222.56	July 2022	5,492,854.91
April 2016	40,079,329.10	June 2019	23,516,045.23	August 2022	5,052,688.49
May 2016	39,837,098.50	July 2019	23,000,838.06	September 2022	4,601,832.98
June 2016	39,575,386.60	August 2019	22,485,789.29	October 2022	4,144,429.47
July 2016	39,295,254.99	September 2019	21,971,077.77	November 2022	3,691,011.93
August 2016	38,997,719.24	October 2019	21,456,873.39	December 2022	3,241,547.94
September 2016	38,683,750.78	November 2019	20,943,337.48	January 2023	2,796,005.32
October 2016	38,354,278.74	December 2019	20,430,623.13	February 2023	2,354,352.16
November 2016	38,010,191.74	January 2020	19,918,875.60	March 2023	1,916,556.80
December 2016	37,652,339.57	February 2020	19,408,232.61	April 2023	1,482,587.82
January 2017	37,281,534.81	March 2020	18,898,824.72	May 2023	1,052,414.05
February 2017	36,898,554.38	April 2020	18,390,775.57	June 2023	626,004.58
March 2017	36,504,141.03	May 2020	17,884,202.22	July 2023	203,328.72
April 2017	36,099,004.78	June 2020	17,379,215.45	August 2023 and thereafter	0.00
May 2017	35,683,824.30	July 2020	16,875,919.99		
June 2017	35,259,248.18	August 2020	16,374,414.81		
July 2017	34,825,896.23	September 2020	15,874,793.38		

Aggregate Group III Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$320,689,000.00	September 2011	$271,384,077.28	September 2012	$225,837,994.61
October 2010	316,460,395.69	October 2011	267,444,966.54	October 2012	222,207,808.26
November 2010	312,249,162.42	November 2011	263,532,538.96	November 2012	218,602,283.84
December 2010	308,055,316.43	December 2011	259,646,620.00	December 2012	215,021,259.97
January 2011	303,878,880.31	January 2012	255,787,036.26	January 2013	211,464,576.26
February 2011	299,719,882.79	February 2012	251,953,615.48	February 2013	207,932,073.40
March 2011	295,589,006.35	March 2012	248,146,186.49	March 2013	204,423,593.09
April 2011	291,486,067.14	April 2012	244,364,579.25	April 2013	200,938,978.08
May 2011	287,410,882.49	May 2012	240,608,624.82	May 2013	197,478,072.13
June 2011	283,363,270.89	June 2012	236,878,155.35	June 2013	194,040,720.00
July 2011	279,343,052.06	July 2012	233,173,004.10	July 2013	190,626,767.48
August 2011	275,350,046.85	August 2012	229,493,005.39	August 2013	187,236,061.36

Aggregate Group III (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
September 2013	$183,868,449.40	April 2018	$ 47,236,576.80	November 2022	$ 9,874,571.84
October 2013	180,523,780.37	May 2018	45,953,455.65	December 2022	9,585,322.46
November 2013	177,201,904.03	June 2018	44,704,026.40	January 2023	9,303,970.73
December 2013	173,902,671.09	July 2018	43,487,422.39	February 2023	9,030,308.12
January 2014	170,625,933.24	August 2018	42,302,798.93	March 2023	8,764,131.46
February 2014	167,371,543.15	September 2018	41,149,332.76	April 2023	8,505,242.83
March 2014	164,139,354.42	October 2018	40,026,221.50	May 2023	8,253,449.44
April 2014	160,929,221.61	November 2018	38,932,683.11	June 2023	8,008,563.46
May 2014	157,741,000.23	December 2018	37,867,955.42	July 2023	7,770,401.95
June 2014	154,574,546.72	January 2019	36,831,295.61	August 2023	7,538,786.67
July 2014	151,429,718.46	February 2019	35,821,979.71	September 2023	7,313,544.02
August 2014	148,306,373.76	March 2019	34,839,302.15	October 2023	7,094,504.90
September 2014	145,204,371.83	April 2019	33,882,575.29	November 2023	6,881,504.56
October 2014	142,123,572.81	May 2019	32,951,128.95	December 2023	6,674,382.54
November 2014	139,063,837.75	June 2019	32,044,310.01	January 2024	6,472,982.56
December 2014	136,025,028.59	July 2019	31,161,481.95	February 2024	6,277,152.36
January 2015	133,007,008.18	August 2019	30,302,024.45	March 2024	6,086,743.65
February 2015	130,009,640.25	September 2019	29,465,332.95	April 2024	5,901,611.99
March 2015	127,032,789.42	October 2019	28,650,818.32	May 2024	5,721,616.70
April 2015	124,076,321.18	November 2019	27,857,906.39	June 2024	5,546,620.74
May 2015	121,140,101.92	December 2019	27,086,037.64	July 2024	5,376,490.64
June 2015	118,223,998.86	January 2020	26,334,666.79	August 2024	5,211,096.41
July 2015	115,327,880.11	February 2020	25,603,262.46	September 2024	5,050,311.44
August 2015	112,451,614.63	March 2020	24,891,306.83	October 2024	4,894,012.41
September 2015	109,595,072.23	April 2020	24,198,295.27	November 2024	4,742,079.22
October 2015	106,758,123.56	May 2020	23,523,736.03	December 2024	4,594,394.89
November 2015	103,940,640.11	June 2020	22,867,149.89	January 2025	4,450,845.51
December 2015	101,181,097.09	July 2020	22,228,069.90	February 2025	4,311,320.13
January 2016	98,493,001.14	August 2020	21,606,040.99	March 2025	4,175,710.70
February 2016	95,874,532.49	September 2020	21,000,619.75	April 2025	4,043,911.98
March 2016	93,323,917.14	October 2020	20,411,374.07	May 2025	3,915,821.49
April 2016	90,839,425.79	November 2020	19,837,882.90	June 2025	3,791,339.44
May 2016	88,419,372.69	December 2020	19,279,735.95	July 2025	3,670,368.63
June 2016	86,062,114.52	January 2021	18,736,533.44	August 2025	3,552,814.42
July 2016	83,766,049.39	February 2021	18,207,885.78	September 2025	3,438,584.63
August 2016	81,529,615.77	March 2021	17,693,413.40	October 2025	3,327,589.52
September 2016	79,351,291.49	April 2021	17,192,746.40	November 2025	3,219,741.68
October 2016	77,229,592.76	May 2021	16,705,524.39	December 2025	3,114,956.01
November 2016	75,163,073.20	June 2021	16,231,396.18	January 2026	3,013,149.61
December 2016	73,150,322.92	July 2021	15,770,019.62	February 2026	2,914,241.81
January 2017	71,189,967.60	August 2021	15,321,061.31	March 2026	2,818,154.01
February 2017	69,280,667.60	September 2021	14,884,196.38	April 2026	2,724,809.71
March 2017	67,421,117.10	October 2021	14,459,108.33	May 2026	2,634,134.39
April 2017	65,610,043.25	November 2021	14,045,488.77	June 2026	2,546,055.52
May 2017	63,846,205.33	December 2021	13,643,037.23	July 2026	2,460,502.47
June 2017	62,128,393.98	January 2022	13,251,460.94	August 2026	2,377,406.46
July 2017	60,455,430.39	February 2022	12,870,474.68	September 2026	2,296,700.53
August 2017	58,826,165.55	March 2022	12,499,800.54	October 2026	2,218,319.50
September 2017	57,239,479.46	April 2022	12,139,167.76	November 2026	2,142,199.88
October 2017	55,694,280.50	May 2022	11,788,312.56	December 2026	2,068,279.89
November 2017	54,189,504.61	June 2022	11,446,977.92	January 2027	1,996,499.35
December 2017	52,724,114.67	July 2022	11,114,913.45	February 2027	1,926,799.70
January 2018	51,297,099.79	August 2022	10,791,875.22	March 2027	1,859,123.92
February 2018	49,907,474.70	September 2022	10,477,625.57	April 2027	1,793,416.47
March 2018	48,554,279.05	October 2022	10,171,932.97	May 2027	1,729,623.33

Aggregate Group III (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
June 2027.	$ 1,667,691.88	March 2029	$ 717,411.90	December 2030	$ 221,174.00
July 2027	1,607,570.91	April 2029	685,602.92	January 2031	204,897.75
August 2027	1,549,210.55	May 2029	654,766.37	February 2031.	189,149.74
September 2027 . . .	1,492,562.27	June 2029.	624,874.78	March 2031	173,914.58
October 2027.	1,437,578.83	July 2029	595,901.43	April 2031	159,177.31
November 2027	1,384,214.24	August 2029	567,820.33	May 2031	144,923.39
December 2027	1,332,423.73	September 2029 . . .	540,606.18	June 2031.	131,138.65
January 2028	1,282,163.74	October 2029.	514,234.37	July 2031	117,809.33
February 2028.	1,233,391.84	November 2029	488,680.94	August 2031	104,922.05
March 2028	1,186,066.76	December 2029	463,922.61	September 2031 . . .	92,463.81
April 2028	1,140,148.32	January 2030	439,936.71	October 2031.	80,421.94
May 2028	1,095,597.41	February 2030.	416,701.19	November 2031	68,784.15
June 2028.	1,052,375.97	March 2030	394,194.59	December 2031	57,538.47
July 2028	1,010,446.95	April 2030	372,396.05	January 2032	46,673.28
August 2028	969,774.29	May 2030	351,285.26	February 2032.	36,177.27
September 2028 . . .	930,322.92	June 2030.	330,842.47	March 2032	26,039.44
October 2028.	892,058.67	July 2030	311,048.48	April 2032	16,249.11
November 2028	854,948.31	August 2030	291,884.60	May 2032	6,795.89
December 2028	818,959.51	September 2030 . . .	273,332.65	June 2032 and thereafter	0.00
January 2029	784,060.79	October 2030.	255,374.95		
February 2029.	750,221.52	November 2030	237,994.31		

Aggregate Group IV Planned Balances

Distribution Date	Planed Balance	Distribution Date	Planed Balance	Distribution Date	Planed Balance
Initial Balance	$205,528,000.00	February 2013.	$152,921,988.71	July 2015	$101,620,435.92
October 2010.	204,385,651.13	March 2013	150,878,017.74	August 2015	100,118,306.29
November 2010	203,278,947.69	April 2013	148,855,529.64	September 2015 . . .	98,632,139.17
December 2010	202,101,539.10	May 2013	146,854,306.08	October 2015.	97,161,771.42
January 2011	200,854,259.45	June 2013.	144,874,130.93	November 2015	95,707,041.54
February 2011.	199,538,009.87	July 2013	142,914,790.21	December 2015	94,267,789.63
March 2011	198,153,757.61	August 2013	140,976,072.07	January 2016	92,843,857.42
April 2011	196,702,534.89	September 2013 . . .	139,057,766.77	February 2016.	91,435,088.21
May 2011	195,185,437.75	October 2013.	137,159,666.69	March 2016	90,041,326.87
June 2011.	193,603,624.68	November 2013	135,281,566.25	April 2016	88,662,419.82
July 2011	191,958,315.29	December 2013	133,423,261.96	May 2016	87,298,215.02
August 2011	190,250,788.72	January 2014	131,584,552.33	June 2016.	85,948,561.98
September 2011 . . .	188,482,382.07	February 2014.	129,765,237.89	July 2016	84,613,311.67
October 2011.	186,654,488.69	March 2014	127,965,121.19	August 2016	83,292,316.60
November 2011	184,768,556.38	April 2014	126,184,006.72	September 2016 . . .	81,985,430.72
December 2011	182,826,085.48	May 2014	124,421,700.94	October 2016.	80,692,509.48
January 2012	180,828,626.90	June 2014.	122,678,012.23	November 2016	79,413,409.76
February 2012.	178,777,780.07	July 2014	120,952,750.92	December 2016	78,147,989.86
March 2012	176,675,190.81	August 2014	119,245,729.19	January 2017	76,896,109.54
April 2012	174,522,549.05	September 2014 . . .	117,556,761.13	February 2017.	75,657,629.94
May 2012	172,321,586.63	October 2014.	115,885,662.69	March 2017	74,432,413.59
June 2012.	170,074,074.87	November 2014	114,232,251.63	April 2017	73,220,324.41
July 2012	167,850,112.60	December 2014	112,596,347.56	May 2017	72,024,722.10
August 2012	165,649,460.88	January 2015	110,977,771.89	June 2017.	70,847,750.93
September 2012 . . .	163,471,883.15	February 2015.	109,376,347.81	July 2017	69,689,128.58
October 2012.	161,317,145.21	March 2015	107,791,900.29	August 2017	68,548,576.93
November 2012	159,185,015.20	April 2015	106,224,256.04	September 2017 . . .	67,425,822.03
December 2012	157,075,263.58	May 2015	104,673,243.50	October 2017.	66,320,593.96
January 2013	154,987,663.08	June 2015.	103,138,692.84	November 2017	65,232,626.87

Aggregate Group IV (Continued)

Distribution Date	Planed Balance	Distribution Date	Planed Balance	Distribution Date	Planed Balance
December 2017	$ 64,161,658.84	July 2022	$ 25,196,387.87	February 2027.	$ 9,227,408.70
January 2018	63,107,431.86	August 2022	24,758,788.57	March 2027	9,051,726.22
February 2018.	62,069,691.77	September 2022 . . .	24,328,243.66	April 2027	8,879,006.21
March 2018	61,048,188.18	October 2022.	23,904,644.05	May 2027	8,709,201.68
April 2018	60,042,674.46	November 2022	23,487,882.26	June 2027.	8,542,266.33
May 2018	59,052,907.64	December 2022	23,077,852.45	July 2027	8,378,154.59
June 2018.	58,078,648.37	January 2023	22,674,450.37	August 2027	8,216,821.57
July 2018	57,119,660.88	February 2023.	22,277,573.36	September 2027 . . .	8,058,223.09
August 2018	56,175,712.91	March 2023	21,887,120.29	October 2027.	7,902,315.64
September 2018 . . .	55,246,575.67	April 2023	21,502,991.56	November 2027	7,749,056.36
October 2018.	54,332,023.78	May 2023	21,125,089.08	December 2027	7,598,403.07
November 2018	53,431,835.23	June 2023.	20,753,316.24	January 2028	7,450,314.23
December 2018	52,545,791.33	July 2023	20,387,577.89	February 2028.	7,304,748.94
January 2019	51,673,676.63	August 2023	20,027,780.33	March 2028	7,161,666.93
February 2019.	50,815,278.93	September 2023 . . .	19,673,831.25	April 2028	7,021,028.55
March 2019	49,970,389.17	October 2023.	19,325,639.75	May 2028	6,882,794.74
April 2019	49,138,801.44	November 2023	18,983,116.33	June 2028.	6,746,927.07
May 2019	48,320,312.88	December 2023	18,646,172.80	July 2028	6,613,387.69
June 2019.	47,514,723.70	January 2024	18,314,722.33	August 2028	6,482,139.32
July 2019	46,721,837.05	February 2024.	17,988,679.40	September 2028 . . .	6,353,145.28
August 2019	45,941,459.06	March 2024	17,667,959.79	October 2028.	6,226,369.43
September 2019 . . .	45,173,398.75	April 2024	17,352,480.55	November 2028	6,101,776.21
October 2019.	44,417,467.98	May 2024	17,042,159.99	December 2028	5,979,330.58
November 2019	43,673,481.45	June 2024.	16,736,917.65	January 2029	5,858,998.07
December 2019	42,941,256.61	July 2024	16,436,674.31	February 2029.	5,740,744.73
January 2020	42,220,613.67	August 2024	16,141,351.92	March 2029	5,624,537.12
February 2020.	41,511,375.50	September 2024 . . .	15,850,873.64	April 2029	5,510,342.33
March 2020	40,813,367.64	October 2024.	15,565,163.79	May 2029	5,398,127.97
April 2020	40,126,418.24	November 2024	15,284,147.83	June 2029.	5,287,862.14
May 2020	39,450,358.03	December 2024	15,007,752.36	July 2029	5,179,513.41
June 2020.	38,785,020.27	January 2025	14,735,905.09	August 2029	5,073,050.88
July 2020	38,130,240.72	February 2025.	14,468,534.84	September 2029 . . .	4,968,444.09
August 2020	37,485,857.59	March 2025	14,205,571.50	October 2029.	4,865,663.07
September 2020 . . .	36,851,711.54	April 2025	13,946,946.02	November 2029	4,764,678.32
October 2020.	36,227,645.60	May 2025	13,692,590.40	December 2029	4,665,460.78
November 2020	35,613,505.17	June 2025.	13,442,437.71	January 2030	4,567,981.85
December 2020	35,009,137.95	July 2025	13,196,421.98	February 2030.	4,472,213.37
January 2021	34,414,393.93	August 2025	12,954,478.28	March 2030	4,378,127.62
February 2021.	33,829,125.37	September 2025 . . .	12,716,542.68	April 2030	4,285,697.31
March 2021	33,253,186.74	October 2025.	12,482,552.18	May 2030	4,194,895.57
April 2021	32,686,434.67	November 2025	12,252,444.79	June 2030.	4,105,695.95
May 2021	32,128,727.98	December 2025	12,026,159.42	July 2030	4,018,072.41
June 2021.	31,579,927.58	January 2026	11,803,635.93	August 2030	3,931,999.32
July 2021	31,039,896.50	February 2026.	11,584,815.10	September 2030 . . .	3,847,451.43
August 2021	30,508,499.80	March 2026	11,369,638.62	October 2030.	3,764,403.91
September 2021 . . .	29,985,604.60	April 2026	11,158,049.05	November 2030	3,682,832.30
October 2021.	29,471,079.97	May 2026	10,949,989.84	December 2030	3,602,712.52
November 2021	28,964,797.00	June 2026.	10,745,405.29	January 2031	3,524,020.86
December 2021	28,466,628.69	July 2026	10,544,240.56	February 2031.	3,446,734.01
January 2022	27,976,449.96	August 2026	10,346,441.66	March 2031	3,370,828.98
February 2022.	27,494,137.61	September 2026 . . .	10,151,955.40	April 2031	3,296,283.17
March 2022	27,019,570.30	October 2026.	9,960,729.42	May 2031	3,223,074.32
April 2022	26,552,628.50	November 2026	9,772,712.15	June 2031.	3,151,180.52
May 2022	26,093,194.50	December 2026	9,587,852.81	July 2031	3,080,580.21
June 2022.	25,641,152.36	January 2027	9,406,101.41	August 2031	3,011,252.14

Aggregate Group IV (Continued)

Distribution Date	Planed Balance
September 2031	$ 2,943,175.43
October 2031	2,876,329.49
November 2031	2,810,694.08
December 2031	2,746,249.27
January 2032	2,682,975.43
February 2032	2,620,853.25
March 2032	2,559,863.71
April 2032	2,499,988.11
May 2032	2,441,208.02
June 2032	2,383,505.32
July 2032	2,326,862.16
August 2032	2,271,260.96
September 2032	2,216,684.45
October 2032	2,163,115.60
November 2032	2,110,537.67
December 2032	2,058,934.16
January 2033	2,008,288.86
February 2033	1,958,585.79
March 2033	1,909,809.23
April 2033	1,861,943.71
May 2033	1,814,974.01
June 2033	1,768,885.13
July 2033	1,723,662.33
August 2033	1,679,291.09
September 2033	1,635,757.13
October 2033	1,593,046.38
November 2033	1,551,145.00
December 2033	1,510,039.38
January 2034	1,469,716.12
February 2034	1,430,162.01
March 2034	1,391,364.09
April 2034	1,353,309.57
May 2034	1,315,985.88
June 2034	$ 1,279,380.66
July 2034	1,243,481.72
August 2034	1,208,277.08
September 2034	1,173,754.95
October 2034	1,139,903.73
November 2034	1,106,711.99
December 2034	1,074,168.51
January 2035	1,042,262.23
February 2035	1,010,982.25
March 2035	980,317.89
April 2035	950,258.60
May 2035	920,794.01
June 2035	891,913.93
July 2035	863,608.31
August 2035	835,867.28
September 2035	808,681.12
October 2035	782,040.27
November 2035	755,935.32
December 2035	730,357.01
January 2036	705,296.23
February 2036	680,744.01
March 2036	656,691.55
April 2036	633,130.17
May 2036	610,051.32
June 2036	587,446.61
July 2036	565,307.77
August 2036	543,626.68
September 2036	522,395.34
October 2036	501,605.88
November 2036	481,250.56
December 2036	461,321.75
January 2037	441,811.97
February 2037	422,713.85
March 2037	$ 404,020.14
April 2037	385,723.69
May 2037	367,817.50
June 2037	350,294.66
July 2037	333,148.37
August 2037	316,371.96
September 2037	299,958.86
October 2037	283,902.59
November 2037	268,196.80
December 2037	252,835.24
January 2038	237,811.75
February 2038	223,120.28
March 2038	208,754.88
April 2038	194,709.68
May 2038	180,978.94
June 2038	167,556.98
July 2038	154,438.23
August 2038	141,617.21
September 2038	129,088.54
October 2038	116,846.90
November 2038	104,887.09
December 2038	93,203.98
January 2039	81,792.52
February 2039	70,647.76
March 2039	59,764.81
April 2039	49,138.87
May 2039	38,765.24
June 2039	28,639.26
July 2039	18,756.38
August 2039	9,112.11
September 2039 and thereafter	0.00

Aggregate Group V Planned Balances

Distribution Date	Planned Balance
Initial Balance	$204,792,000.00
October 2010	203,718,109.36
November 2010	202,611,405.92
December 2010	201,433,997.33
January 2011	200,186,717.68
February 2011	198,870,468.10
March 2011	197,486,215.84
April 2011	196,034,993.12
May 2011	194,519,025.44
June 2011	192,943,368.75
July 2011	191,309,051.40
August 2011	189,617,151.32
September 2011	187,868,794.79
October 2011	186,065,155.15
November 2011	184,207,451.39
December 2011	182,296,946.72
January 2012	180,334,947.02
February 2012	$178,322,799.29
March 2012	176,261,890.00
April 2012	174,153,643.39
May 2012	171,999,519.70
June 2012	169,801,013.38
July 2012	167,621,805.79
August 2012	165,461,714.94
September 2012	163,320,560.45
October 2012	161,198,163.54
November 2012	159,094,347.01
December 2012	157,008,935.24
January 2013	154,941,754.16
February 2013	152,892,631.25
March 2013	150,861,395.51
April 2013	148,847,877.47
May 2013	146,851,909.15
June 2013	144,873,324.06
July 2013	$142,913,983.34
August 2013	140,975,265.20
September 2013	139,056,959.90
October 2013	137,158,859.82
November 2013	135,280,759.38
December 2013	133,422,455.09
January 2014	131,583,745.46
February 2014	129,764,431.02
March 2014	127,964,314.32
April 2014	126,183,199.85
May 2014	124,420,894.07
June 2014	122,677,205.36
July 2014	120,951,944.05
August 2014	119,244,922.32
September 2014	117,555,954.26
October 2014	115,884,855.82
November 2014	114,231,444.76

Aggregate Group V (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
December 2014	$112,595,540.69	July 2019	$ 46,721,030.18	February 2024	$ 17,987,872.53
January 2015	110,976,965.02	August 2019	45,940,652.19	March 2024	17,667,152.92
February 2015	109,375,540.94	September 2019	45,172,591.88	April 2024	17,351,673.68
March 2015	107,791,093.42	October 2019	44,416,661.11	May 2024	17,041,353.12
April 2015	106,223,449.17	November 2019	43,672,674.58	June 2024	16,736,110.78
May 2015	104,672,436.63	December 2019	42,940,449.74	July 2024	16,435,867.44
June 2015	103,137,885.97	January 2020	42,219,806.80	August 2024	16,140,545.05
July 2015	101,619,629.05	February 2020	41,510,568.63	September 2024	15,850,066.77
August 2015	100,117,499.42	March 2020	40,812,560.77	October 2024	15,564,356.92
September 2015	98,631,332.30	April 2020	40,125,611.37	November 2024	15,283,340.96
October 2015	97,160,964.55	May 2020	39,449,551.16	December 2024	15,006,945.49
November 2015	95,706,234.67	June 2020	38,784,213.40	January 2025	14,735,098.22
December 2015	94,266,982.76	July 2020	38,129,433.85	February 2025	14,467,727.97
January 2016	92,843,050.55	August 2020	37,485,050.72	March 2025	14,204,764.63
February 2016	91,434,281.34	September 2020	36,850,904.67	April 2025	13,946,139.15
March 2016	90,040,520.00	October 2020	36,226,838.73	May 2025	13,691,783.53
April 2016	88,661,612.95	November 2020	35,612,698.30	June 2025	13,441,630.84
May 2016	87,297,408.15	December 2020	35,008,331.08	July 2025	13,195,615.11
June 2016	85,947,755.11	January 2021	34,413,587.06	August 2025	12,953,671.41
July 2016	84,612,504.80	February 2021	33,828,318.50	September 2025	12,715,735.81
August 2016	83,291,509.73	March 2021	33,252,379.87	October 2025	12,481,745.31
September 2016	81,984,623.85	April 2021	32,685,627.80	November 2025	12,251,637.92
October 2016	80,691,702.61	May 2021	32,127,921.11	December 2025	12,025,352.55
November 2016	79,412,602.89	June 2021	31,579,120.71	January 2026	11,802,829.06
December 2016	78,147,182.99	July 2021	31,039,089.63	February 2026	11,584,008.23
January 2017	76,895,302.67	August 2021	30,507,692.93	March 2026	11,368,831.75
February 2017	75,656,823.07	September 2021	29,984,797.73	April 2026	11,157,242.18
March 2017	74,431,606.72	October 2021	29,470,273.10	May 2026	10,949,182.97
April 2017	73,219,517.54	November 2021	28,963,990.13	June 2026	10,744,598.42
May 2017	72,023,915.23	December 2021	28,465,821.82	July 2026	10,543,433.69
June 2017	70,846,944.06	January 2022	27,975,643.09	August 2026	10,345,634.79
July 2017	69,688,321.71	February 2022	27,493,330.74	September 2026	10,151,148.53
August 2017	68,547,770.06	March 2022	27,018,763.43	October 2026	9,959,922.55
September 2017	67,425,015.16	April 2022	26,551,821.63	November 2026	9,771,905.28
October 2017	66,319,787.09	May 2022	26,092,387.63	December 2026	9,587,045.94
November 2017	65,231,820.00	June 2022	25,640,345.49	January 2027	9,405,294.54
December 2017	64,160,851.97	July 2022	25,195,581.00	February 2027	9,226,601.83
January 2018	63,106,624.99	August 2022	24,757,981.70	March 2027	9,050,919.35
February 2018	62,068,884.90	September 2022	24,327,436.79	April 2027	8,878,199.34
March 2018	61,047,381.31	October 2022	23,903,837.18	May 2027	8,708,394.81
April 2018	60,041,867.59	November 2022	23,487,075.39	June 2027	8,541,459.46
May 2018	59,052,100.77	December 2022	23,077,045.58	July 2027	8,377,347.72
June 2018	58,077,841.50	January 2023	22,673,643.50	August 2027	8,216,014.70
July 2018	57,118,854.01	February 2023	22,276,766.49	September 2027	8,057,416.22
August 2018	56,174,906.04	March 2023	21,886,313.42	October 2027	7,901,508.77
September 2018	55,245,768.80	April 2023	21,502,184.69	November 2027	7,748,249.49
October 2018	54,331,216.91	May 2023	21,124,282.21	December 2027	7,597,596.20
November 2018	53,431,028.36	June 2023	20,752,509.37	January 2028	7,449,507.36
December 2018	52,544,984.46	July 2023	20,386,771.02	February 2028	7,303,942.07
January 2019	51,672,869.76	August 2023	20,026,973.46	March 2028	7,160,860.06
February 2019	50,814,472.06	September 2023	19,673,024.38	April 2028	7,020,221.68
March 2019	49,969,582.30	October 2023	19,324,832.88	May 2028	6,881,987.87
April 2019	49,137,994.57	November 2023	18,982,309.46	June 2028	6,746,120.20
May 2019	48,319,506.01	December 2023	18,645,365.93	July 2028	6,612,580.82
June 2019	47,513,916.83	January 2024	18,313,915.46	August 2028	6,481,332.45

Aggregate Group V (Continued)

Distribution Date	Planned Balance
September 2028	$ 6,352,338.41
October 2028	6,225,562.56
November 2028	6,100,969.34
December 2028	5,978,523.71
January 2029	5,858,191.20
February 2029	5,739,937.86
March 2029	5,623,730.25
April 2029	5,509,535.46
May 2029	5,397,321.10
June 2029	5,287,055.27
July 2029	5,178,706.54
August 2029	5,072,244.01
September 2029	4,967,637.22
October 2029	4,864,856.20
November 2029	4,763,871.45
December 2029	4,664,653.91
January 2030	4,567,174.98
February 2030	4,471,406.50
March 2030	4,377,320.75
April 2030	4,284,890.44
May 2030	4,194,088.70
June 2030	4,104,889.08
July 2030	4,017,265.54
August 2030	3,931,192.45
September 2030	3,846,644.56
October 2030	3,763,597.04
November 2030	3,682,025.43
December 2030	3,601,905.65
January 2031	3,523,213.99
February 2031	3,445,927.14
March 2031	3,370,022.11
April 2031	3,295,476.30
May 2031	3,222,267.45
June 2031	3,150,373.65
July 2031	3,079,773.34
August 2031	3,010,445.27
September 2031	2,942,368.56
October 2031	2,875,522.62
November 2031	2,809,887.21
December 2031	2,745,442.40
January 2032	2,682,168.56
February 2032	2,620,046.38
March 2032	2,559,056.84
April 2032	2,499,181.24
May 2032	2,440,401.15
June 2032	$ 2,382,698.45
July 2032	2,326,055.29
August 2032	2,270,454.09
September 2032	2,215,877.58
October 2032	2,162,308.73
November 2032	2,109,730.80
December 2032	2,058,127.29
January 2033	2,007,481.99
February 2033	1,957,778.92
March 2033	1,909,002.36
April 2033	1,861,136.84
May 2033	1,814,167.14
June 2033	1,768,078.26
July 2033	1,722,855.46
August 2033	1,678,484.22
September 2033	1,634,950.26
October 2033	1,592,239.51
November 2033	1,550,338.13
December 2033	1,509,232.51
January 2034	1,468,909.25
February 2034	1,429,355.14
March 2034	1,390,557.22
April 2034	1,352,502.70
May 2034	1,315,179.01
June 2034	1,278,573.79
July 2034	1,242,674.85
August 2034	1,207,470.21
September 2034	1,172,948.08
October 2034	1,139,096.86
November 2034	1,105,905.12
December 2034	1,073,361.64
January 2035	1,041,455.36
February 2035	1,010,175.38
March 2035	979,511.02
April 2035	949,451.73
May 2035	919,987.14
June 2035	891,107.06
July 2035	862,801.44
August 2035	835,060.41
September 2035	807,874.25
October 2035	781,233.40
November 2035	755,128.45
December 2035	729,550.14
January 2036	704,489.36
February 2036	679,937.14
March 2036	$ 655,884.68
April 2036	632,323.30
May 2036	609,244.45
June 2036	586,639.74
July 2036	564,500.90
August 2036	542,819.81
September 2036	521,588.47
October 2036	500,799.01
November 2036	480,443.69
December 2036	460,514.88
January 2037	441,005.10
February 2037	421,906.98
March 2037	403,213.27
April 2037	384,916.82
May 2037	367,010.63
June 2037	349,487.79
July 2037	332,341.50
August 2037	315,565.09
September 2037	299,151.99
October 2037	283,095.72
November 2037	267,389.93
December 2037	252,028.37
January 2038	237,004.88
February 2038	222,313.41
March 2038	207,948.01
April 2038	193,902.81
May 2038	180,172.07
June 2038	166,750.11
July 2038	153,631.36
August 2038	140,810.34
September 2038	128,281.67
October 2038	116,040.03
November 2038	104,080.22
December 2038	92,397.11
January 2039	80,985.65
February 2039	69,840.89
March 2039	58,957.94
April 2039	48,332.00
May 2039	37,958.37
June 2039	27,832.39
July 2039	17,949.51
August 2039	8,305.24
September 2039 and thereafter	0.00

Aggregate Group VI Planned Balances

Distribution Date	Planned Balance
Initial Balance	$350,241,000.00
October 2010	344,817,675.49
November 2010	339,646,205.53
December 2010	334,538,786.24
January 2011	329,494,651.25
February 2011	$324,513,043.15
March 2011	319,593,213.45
April 2011	314,734,422.43
May 2011	309,935,939.09
June 2011	305,197,041.00
July 2011	$300,517,014.21
August 2011	295,895,153.17
September 2011	291,330,760.63
October 2011	286,823,147.54
November 2011	282,371,632.91

Aggregate Group VI (Continued)

Distribution Date	Planned Balance
December 2011	$277,975,543.82
January 2012	273,634,215.20
February 2012	269,346,989.85
March 2012	265,113,218.29
April 2012	260,932,258.65
May 2012	256,803,476.65
June 2012	252,726,245.46
July 2012	248,699,945.63
August 2012	244,723,964.98
September 2012	240,797,698.57
October 2012	236,920,548.56
November 2012	233,091,924.17
December 2012	229,311,241.54
January 2013	225,577,923.74
February 2013	221,891,400.59
March 2013	218,251,108.65
April 2013	214,656,491.12
May 2013	211,106,997.75
June 2013	207,602,084.80
July 2013	204,141,214.91
August 2013	200,723,857.07
September 2013	197,349,486.54
October 2013	194,017,584.76
November 2013	190,727,639.29
December 2013	187,479,143.73
January 2014	184,271,597.65
February 2014	181,104,506.55
March 2014	177,977,381.75
April 2014	174,889,740.33
May 2014	171,841,105.09
June 2014	168,831,004.45
July 2014	165,858,972.41
August 2014	162,924,548.47
September 2014	160,027,277.57
October 2014	157,166,710.04
November 2014	154,342,401.50
December 2014	151,553,912.83
January 2015	148,800,810.12
February 2015	146,082,664.56
March 2015	143,399,052.44
April 2015	140,749,555.04
May 2015	138,133,758.61
June 2015	135,551,254.28
July 2015	133,001,638.02
August 2015	130,484,510.59
September 2015	127,999,477.48
October 2015	125,552,186.98
November 2015	123,149,156.41
December 2015	120,789,611.02
January 2016	118,472,789.36
February 2016	116,197,943.05
March 2016	113,964,336.52
April 2016	111,771,246.85
May 2016	109,617,963.52
June 2016	107,503,788.20
July 2016	$105,428,034.56
August 2016	103,390,028.06
September 2016	101,389,105.74
October 2016	99,424,616.04
November 2016	97,495,918.60
December 2016	95,602,384.07
January 2017	93,743,393.93
February 2017	91,918,340.27
March 2017	90,126,625.67
April 2017	88,367,663.00
May 2017	86,640,875.20
June 2017	84,945,695.17
July 2017	83,281,565.59
August 2017	81,647,938.71
September 2017	80,044,276.26
October 2017	78,470,049.20
November 2017	76,924,737.65
December 2017	75,407,830.68
January 2018	73,918,826.18
February 2018	72,457,230.71
March 2018	71,022,559.33
April 2018	69,614,335.48
May 2018	68,232,090.84
June 2018	66,875,365.18
July 2018	65,543,706.20
August 2018	64,236,669.45
September 2018	62,953,818.13
October 2018	61,694,723.03
November 2018	60,458,962.35
December 2018	59,246,121.57
January 2019	58,055,793.37
February 2019	56,887,577.49
March 2019	55,741,080.56
April 2019	54,615,916.08
May 2019	53,511,704.21
June 2019	52,428,071.70
July 2019	51,364,651.78
August 2019	50,321,084.05
September 2019	49,297,014.34
October 2019	48,292,094.64
November 2019	47,305,983.00
December 2019	46,338,343.37
January 2020	45,388,845.57
February 2020	44,457,165.15
March 2020	43,542,983.29
April 2020	42,645,986.72
May 2020	41,765,867.63
June 2020	40,902,323.54
July 2020	40,055,057.27
August 2020	39,223,776.78
September 2020	38,408,195.14
October 2020	37,608,030.40
November 2020	36,823,005.55
December 2020	36,052,848.40
January 2021	35,297,291.48
February 2021	$ 34,556,072.02
March 2021	33,828,931.83
April 2021	33,115,617.21
May 2021	32,415,878.91
June 2021	31,729,472.02
July 2021	31,056,155.93
August 2021	30,395,694.22
September 2021	29,747,854.60
October 2021	29,112,408.86
November 2021	28,489,132.78
December 2021	27,877,806.05
January 2022	27,278,212.24
February 2022	26,690,138.71
March 2022	26,113,376.52
April 2022	25,547,720.44
May 2022	24,992,968.78
June 2022	24,448,923.46
July 2022	23,915,389.81
August 2022	23,392,176.61
September 2022	22,879,096.02
October 2022	22,375,963.45
November 2022	21,882,597.60
December 2022	21,398,820.34
January 2023	20,924,456.67
February 2023	20,459,334.68
March 2023	20,003,285.48
April 2023	19,556,143.16
May 2023	19,117,744.73
June 2023	18,687,930.08
July 2023	18,266,541.92
August 2023	17,853,425.72
September 2023	17,448,429.72
October 2023	17,051,404.78
November 2023	16,662,204.45
December 2023	16,280,684.84
January 2024	15,906,704.60
February 2024	15,540,124.90
March 2024	15,180,809.36
April 2024	14,828,624.00
May 2024	14,483,437.23
June 2024	14,145,119.78
July 2024	13,813,544.69
August 2024	13,488,587.23
September 2024	13,170,124.90
October 2024	12,858,037.36
November 2024	12,552,206.41
December 2024	12,252,515.97
January 2025	11,958,852.00
February 2025	11,671,102.50
March 2025	11,389,157.46
April 2025	11,112,908.81
May 2025	10,842,250.45
June 2025	10,577,078.12
July 2025	10,317,289.46
August 2025	10,062,783.91

Aggregate Group VI (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
September 2025 . . .	$ 9,813,462.70	May 2028	$ 4,064,725.78	January 2031	$ 1,222,268.35
October 2025.	9,569,228.85	June 2028.	3,941,177.97	February 2031.	1,163,370.62
November 2025	9,329,987.10	July 2028	3,820,330.15	March 2031	1,105,898.97
December 2025	9,095,643.88	August 2028	3,702,130.07	April 2031	1,049,824.57
January 2026	8,866,107.31	September 2028 . . .	3,586,526.39	May 2031	995,119.11
February 2026.	8,641,287.14	October 2028.	3,473,468.76	June 2031.	941,754.82
March 2026	8,421,094.74	November 2028	3,362,907.72	July 2031	889,704.44
April 2026	8,205,443.09	December 2028	3,254,794.70	August 2031	838,941.24
May 2026	7,994,246.68	January 2029	3,149,082.05	September 2031 . . .	789,438.95
June 2026.	7,787,421.58	February 2029.	3,045,722.96	October 2031.	741,171.84
July 2026	7,584,885.34	March 2029	2,944,671.49	November 2031	694,114.63
August 2026	7,386,557.00	April 2029	2,845,882.54	December 2031	648,242.51
September 2026 . . .	7,192,357.05	May 2029	2,749,311.83	January 2032	603,531.16
October 2026.	7,002,207.40	June 2029.	2,654,915.91	February 2032.	559,956.70
November 2026	6,816,031.38	July 2029	2,562,652.09	March 2032	517,495.71
December 2026	6,633,753.69	August 2029	2,472,478.50	April 2032	476,125.19
January 2027	6,455,300.38	September 2029 . . .	2,384,354.01	May 2032	435,822.61
February 2027.	6,280,598.85	October 2029.	2,298,238.28	June 2032.	396,565.82
March 2027	6,109,577.78	November 2029	2,214,091.67	July 2032	358,333.11
April 2027	5,942,167.16	December 2029	2,131,875.30	August 2032	321,103.20
May 2027	5,778,298.24	January 2030	2,051,550.99	September 2032 . . .	284,855.18
June 2027.	5,617,903.48	February 2030.	1,973,081.27	October 2032.	249,568.54
July 2027	5,460,916.61	March 2030	1,896,429.37	November 2032	215,223.19
August 2027	5,307,272.51	April 2030	1,821,559.17	December 2032	181,799.37
September 2027 . . .	5,156,907.27	May 2030	1,748,435.25	January 2033	149,277.74
October 2027.	5,009,758.12	June 2030.	1,677,022.82	February 2033.	117,639.31
November 2027	4,865,763.43	July 2030	1,607,287.75	March 2033	86,865.44
December 2027	4,724,862.68	August 2030	1,539,196.53	April 2033	56,937.87
January 2028	4,586,996.46	September 2030 . . .	1,472,716.28	May 2033	27,838.66
February 2028.	4,452,106.42	October 2030.	1,407,814.72	June 2033 and thereafter	0.00
March 2028	4,320,135.29	November 2030	1,344,460.18		
April 2028	4,191,026.81	December 2030	1,282,621.56		

No one is authorized to give information or to make representations in connection with the Certificates other than the information and representations contained in or incorporated into this Prospectus Supplement and the additional Disclosure Documents. We take no responsibility for 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.

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.

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$3,396,494,247

FannieMae®

Guaranteed REMIC Pass-Through Certificates

Fannie Mae REMIC Trust 2010-109

PROSPECTUS SUPPLEMENT

J.P. Morgan

September 24, 2010