

\$1,924,514,118



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2010-129
(Group 7, Group 8, Group 9, Group 10, Group 11, Group 12,
Group 13 and Group 14 and R and RL Classes Only)**

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.

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
JC(2)	7	\$ 92,900,000	PAC	3.5%	FIX	31398SFZ1	April 2018
JD(2)	7	43,455,000	PAC	3.5	FIX	31398SGA5	November 2020
JE(2)	7	105,454,313	PAC	3.5	FIX	31398SGB3	November 2025
JA(2)	7	25,000,000	SUP	3.5	FIX	31398SGC1	November 2025
JB(2)	7	31,920,000	SUP	3.5	FIX	31398SGD9	November 2025
LA	8	145,898,380	SEQ/AD	4.5	FIX	31398SGE7	November 2036
LZ	8	14,101,620	SEQ	4.5	FIX/Z	31398SGF4	November 2040
KA	9	250,000,000	SEQ/AD	4.0	FIX	31398SGG2	July 2036
KZ	9	28,950,092	SEQ	4.0	FIX/Z	31398SGH0	November 2040
M	10	37,500,000	PT	4.0	FIX	31398SGJ6	November 2040
FM	10	150,000,000	PT	(3)	FLT	31398SGK3	November 2040
SM	10	150,000,000(4)	NTL	(3)	INV/IO	31398SGL1	November 2040
AF(2)	11	39,702,720	SC/PT	(3)	FLT	31398SGM9	February 2036
AS(2)	11	39,702,720(4)	NTL	(3)	INV/IO	31398SGN7	February 2036
BD(2)	11	79,405,441	SC/PT	3.5	FIX	31398SGP2	February 2036

(Table continued on next page)

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.

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 JL, JM, JN, JP, JI, J, K, GA, AC, AD, AE, AG, AB, FA, SA, NC, ND, NE, NG and NI Classes are the RCR classes. For a more detailed description of the RCR certificates, see Schedule 1 attached to this prospectus supplement and "Description of the Certificates—The Certificates—Combination and Recombination" in the REMIC prospectus.

The Trust and its Assets

The trust will own

- Fannie Mae MBS, and
- underlying RCR certificates backed by Fannie Mae MBS.

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

Only the classes listed in the chart above are offered by this prospectus supplement. The Group 1, Group 2, Group 3, Group 4, Group 5 and Group 6 Classes are described in a separate prospectus supplement.

The dealer will offer the certificates (other than the JC, JD and JE Classes) from time to time in negotiated transactions at varying prices. We expect the settlement date to be October 29, 2010. Fannie Mae initially will retain the JC, JD and JE Classes. See "Plan of Distribution" in this prospectus supplement.

Carefully consider the risk factors starting on page S-8 of this prospectus supplement and starting on page 11 of the REMIC prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.

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

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

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

Credit Suisse

October 25, 2010

<u>Class</u>	<u>Group</u>	<u>Original Class Balance</u>	<u>Principal Type(1)</u>	<u>Interest Rate</u>	<u>Interest Type(1)</u>	<u>CUSIP Number</u>	<u>Final Distribution Date</u>
CF(2)	12	40,583,143	SEQ	(3)	FLT	31398SGQ0	April 2040
CS(2)	12	40,583,143(4)	NTL	(3)	INV/IO	31398SGR8	April 2040
DB(2)	12	81,166,288	SEQ	3.5	FIX	31398SGS6	April 2040
DC	12	6,250,569	SEQ	4.5	FIX	31398SGT4	November 2040
NA(2)	13	95,203,797	SEQ	3.5	FIX	31398SGU1	March 2025
NB	13	7,165,284	SEQ	3.5	FIX	31398SGV9	November 2025
PA	14	250,000,000	PAC/AD	2.25	FIX	31398SGW7	November 2038
PF	14	225,000,000	PAC/AD	(3)	FLT	31398SGX5	November 2038
PS	14	225,000,000(4)	NTL	(3)	INV/IO	31398SGY3	November 2038
PB	14	83,824,000	PAC/AD	4.5	FIX	31398SGZ0	November 2040
PZ	14	91,033,471	SUP	4.5	FIX/Z	31398SHA4	November 2040
R		0	NPR	0	NPR	31398SHB2	November 2040
RL		0	NPR	0	NPR	31398SHC0	November 2040

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

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

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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 11 Class or the AB, FA, SA, AC, AD, AE, AG, R or RL Class, the disclosure documents relating to the underlying RCR certificates (the “Underlying REMIC Disclosure Documents”);
- if you are purchasing the R or RL Class, our Prospectus Supplement for Fannie Mae Guaranteed REMIC Pass-Through Certificates, Fannie Mae REMIC Trust 2010-129 (Group 1, Group 2, Group 3, Group 4, Group 5 and Group 6 Classes Only), dated October 21, 2010 (the “Related Prospectus Supplement”); 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 Documents, and the Related Prospectus Supplement 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 Documents, and the Related Prospectus Supplement by writing or calling the dealer at:

Credit Suisse (USA) LLC
Prospectus Department
11 Madison Avenue
New York, New York 10010-3629
(telephone 212-325-2580).

SUMMARY

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

Assets Underlying Each Group of Classes

<u>Group</u>	<u>Assets</u>
7	Group 7 MBS
8	Group 8 MBS
9	Group 9 MBS
10	Group 10 MBS
11	Class 2010-10-AD RCR Certificate Class 2010-16-ED RCR Certificate
12	Group 12 MBS
13	Group 13 MBS
14	Group 14 MBS

Group 7, Group 8, Group 9, Group 10, Group 12, Group 13 and Group 14

Characteristics of the Trust MBS

	<u>Approximate Principal Balance</u>	<u>Pass- Through Rate</u>	<u>Range of Weighted Average Coupons or WACs (annual percentages)</u>	<u>Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)</u>
Group 7 MBS	\$298,729,313	3.50%	3.75% to 6.00%	121 to 180
Group 8 MBS	\$160,000,000	4.50%	4.75% to 7.00%	241 to 360
Group 9 MBS	\$278,950,092	4.00%	4.25% to 6.50%	241 to 360
Group 10 MBS	\$187,500,000	6.00%	6.25% to 8.50%	241 to 360
Group 12 MBS	\$128,000,000	4.50%	4.75% to 7.00%	241 to 360
Group 13 MBS	\$102,369,081	3.50%	3.75% to 6.00%	121 to 180
Group 14 MBS	\$649,857,471	4.50%	4.75% to 7.00%	241 to 360

Assumed Characteristics of the Underlying Mortgage Loans

	<u>Principal Balance</u>	<u>Original Term to Maturity (in months)</u>	<u>Remaining Term to Maturity (in months)</u>	<u>Loan Age (in months)</u>	<u>Interest Rate</u>
Group 7 MBS	\$298,729,313	180	179	1	3.920%
Group 8 MBS	\$160,000,000	360	354	5	4.860%
Group 9 MBS	\$278,950,092	360	359	1	4.670%
Group 10 MBS	\$187,500,000	360	288	65	6.422%
Group 12 MBS	\$128,000,000	360	358	2	4.900%
Group 13 MBS	\$102,369,081	180	179	1	4.010%
Group 14 MBS	\$649,857,471	360	357	3	5.000%

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 11

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

Settlement Date

We expect to issue the certificates on October 29, 2010.

Distribution Dates

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

Record Date

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

Book-Entry and Physical Certificates

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

Fed Book-Entry

All classes other than the R and RL Classes

Physical

R and RL Classes

Exchanging Certificates Through Combination and Recombination

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

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

Interest Rates

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

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

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate(1)</u>
FM.....	0.75630%	6.5%	0.5%	LIBOR + 50 basis points
SM.....	5.74370%	6.0%	0.0%	6% – LIBOR
AF.....	0.75630%	6.5%	0.5%	LIBOR +50 basis points
AS.....	5.74370%	6.0%	0.0%	6% – LIBOR
CF.....	0.75630%	6.5%	0.5%	LIBOR + 50 basis points
CS.....	5.74370%	6.0%	0.0%	6% – LIBOR
PF.....	0.55625%	7.0%	0.3%	LIBOR + 30 basis points
PS.....	6.44375%	6.7%	0.0%	6.7% – LIBOR
FA.....	0.75630%	6.5%	0.5%	LIBOR + 50 basis points
SA.....	5.74370%	6.0%	0.0%	6% – LIBOR

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

Notional Classes

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

<u>Class</u>	
JI.....	42.8571425618% of the <i>sum</i> of the JC, JD and JE Classes
SM.....	100% of the FM Class
AS.....	100% of the AF Class
CS.....	100% of the CF Class
SA.....	100% of the FA Class
NI.....	42.8571425570% of the NA 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)*

<u>Group 7 Classes</u>	<u>PSA Prepayment Assumption</u>						
	<u>0%</u>	<u>100%</u>	<u>220%</u>	<u>250%</u>	<u>400%</u>	<u>700%</u>	<u>1000%</u>
JC.....	3.3	2.0	2.0	2.0	1.9	1.6	1.4
JD.....	7.4	4.5	4.5	4.5	3.6	2.6	2.1
JE.....	10.9	8.6	8.6	8.6	6.7	4.5	3.4
JA, JB and J.....	13.9	11.4	4.0	2.6	1.6	1.0	0.8
JL, JM, JN, JP and JI.....	7.4	5.3	5.3	5.3	4.3	3.0	2.4

<u>Group 8 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>480%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>	<u>2000%</u>
LA.....	16.4	8.0	4.6	2.8	2.1	1.6	1.2	1.0
LZ.....	28.1	23.0	15.7	9.5	6.6	4.5	2.7	1.7

<u>Group 9 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>281%</u>	<u>400%</u>	<u>800%</u>	<u>1600%</u>		
KA	16.0	8.0	4.3	3.4	2.1	1.4		
KZ	27.9	22.9	14.4	11.0	5.9	2.7		
<u>Group 10 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>700%</u>	<u>1400%</u>	<u>2100%</u>	
M, FM and SM	20.8	9.2	5.2	2.7	1.8	0.6	0.1	
<u>Group 11 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>401%</u>	<u>800%</u>	<u>1500%</u>	<u>2100%</u>	
AF, AS, BD and K	15.6	5.9	3.0	2.1	1.2	0.7	0.5	
<u>Group 12 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>401%</u>	<u>800%</u>	<u>1500%</u>	<u>2100%</u>	
CF, CS, DB and GA	19.4	10.0	5.6	3.9	2.3	1.5	1.1	
DC	29.7	27.8	20.6	14.3	7.2	3.2	1.8	
<u>Group 13 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>328%</u>	<u>500%</u>	<u>700%</u>	<u>1000%</u>		
NA, NC, ND, NE, NG and NI	8.2	5.9	3.7	2.9	2.3	1.9		
NB	14.7	14.1	11.5	9.1	7.0	5.0		
<u>Group 14 Classes</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>270%</u>	<u>300%</u>	<u>600%</u>	<u>1200%</u>	<u>1800%</u>
PA, PF and PS	13.2	6.0	4.4	4.4	4.4	2.7	1.7	1.3
PB	22.8	15.1	14.3	14.3	14.3	7.6	3.6	2.1
PZ	27.1	21.0	15.9	5.8	2.5	0.9	0.5	0.4
<u>Group 11/Group 12 Classes**</u>	<u>PSA Prepayment Assumption</u>							
	<u>0%</u>	<u>100%</u>	<u>250%</u>	<u>401%</u>	<u>800%</u>	<u>1500%</u>	<u>2100%</u>	
AB, FA, SA, AC, AD, AE and AG	17.6	8.0	4.3	3.0	1.7	1.1	0.8	

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

** These classes are RCR classes formed from combinations of two or more REMIC classes in different groups. For additional information, see Schedule 1 attached to this prospectus supplement.

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.

The rate of prepayment of relocation mortgage loans may be higher than that of non-relocation mortgage loans. The mortgage loans underlying the Group 8 MBS are relocation mortgage loans made to borrowers whose employers frequently relocate their employees. Accordingly, the rate of prepayment of these mortgage loans will be influenced by:

- the circumstances of individual employees and employers,
- the characteristics of the relocation programs and
- the occurrence and timing of the relocation of the borrowers.

It is possible that borrowers under relocation mortgage loans are more likely than other borrowers to be transferred by their employers. If so, relocation mortgage loans would experience a higher rate of prepayment than non-relocation mortgage loans. Because many unpredictable factors affect the prepayment rate of relocation mortgage loans, we cannot estimate the prepayment experience of such mortgage loans. We are unaware of any conclusive data on the prepayment rate of relocation mortgage loans. See “The Mortgage Loans—Special Feature Mortgage Loans—*Relocation Loans*” in the MBS Prospectus.

“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 9 MBS, the Group 11 Underlying RCR Certificates and the Group 12 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 9, Group 11 and Group 12 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.

Payments on the Group 11 Classes also will be affected by the payment priorities governing the underlying RCR certificates. If you invest in any of the Group 11 Classes, the rate at which you receive payments also will be affected by the priority sequences governing principal payments on the underlying RCR certificates.

You may obtain additional information about the underlying RCR certificates by reviewing their current class factors in light of other information available in the related Underlying REMIC Disclosure Documents. You may obtain those documents from us as described on page S-3.

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 October 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 7 MBS,” “Group 8 MBS,” “Group 9 MBS,” “Group 10 MBS,” “Group 12 MBS,” “Group 13 MBS” and “Group 14 MBS,” and together, the “Trust MBS”), and
- certain previously issued RCR certificates (the “Group 11 Underlying RCR Certificates”) issued from the related Fannie Mae REMIC trusts (the “Underlying REMIC Trusts”) as further described in Exhibit A.

The Group 11 Underlying RCR Certificates evidence direct or indirect beneficial ownership interests in certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates (together with the Trust MBS, the “MBS”).

The additional assets included in the Lower Tier REMIC (the “Group 1 Underlying REMIC Certificates,” “Group 2 Underlying REMIC and RCR Certificates,” “Group 3 Underlying REMIC and RCR Certificates,” “Group 4 Underlying REMIC and RCR Certificates,” “Group 5 Underlying REMIC Certificates,” and “Group 6 Underlying REMIC and RCR Certificates”) are described in the Related Prospectus Supplement.

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, Group 1 Underlying REMIC Certificates, Group 2 Underlying REMIC and RCR Certificates, Group 3 Underlying REMIC and RCR Certificates, Group 4 Underlying REMIC and RCR Certificates, Group 5 Underlying REMIC Certificates, Group 6 Underlying REMIC and RCR Certificates, Group 11 Underlying RCR Certificates	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 and the Group 11 Underlying RCR Certificates, see the applicable discussions appearing under the heading “Fannie Mae Guaranty” in the REMIC Prospectus, the MBS Prospectus and the Underlying REMIC Disclosure Documents. Our guaranties are not backed by the full faith and credit of the United States.

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

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

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

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

The 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 15 years in the case of the Group 7 MBS and Group 13 MBS, and up to 30 years in the case of the Group 8 MBS, Group 9 MBS, Group 10 MBS, Group 12 MBS and Group 14 MBS.

In addition, the Mortgage Loans underlying the Group 8 MBS are relocation mortgage loans made under agreements between lenders and employers that frequently relocate their employees. For additional information, see “Additional Risk Factor—*The rate of prepayment of relocation mortgage loans may be higher than that of nonrelocation mortgage loans*” in this prospectus supplement.

Furthermore, the pools of mortgage loans backing the Group 9 MBS and the Group 12 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 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 9 MBS and the Group 12 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 7, Group 8, Group 9, Group 10, Group 12, Group 13 and Group 14—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 Group 11 Underlying RCR Certificates

The Group 11 Underlying RCR Certificates represent beneficial ownership interests in the related Underlying REMIC Trusts. The assets of those trusts 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 11 Underlying RCR Certificates 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 11 Underlying RCR Certificates, see the Final Data Statements for the related trusts 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 11 Underlying RCR Certificates will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Group 11 Underlying RCR Certificates are described in the Underlying REMIC Disclosure Documents. See Exhibit A for certain additional information about the Group 11 Underlying RCR Certificates. Exhibit A is provided in lieu of a Final Data Statement with respect to the Group 11 Underlying RCR Certificates.

For further information about the Group 11 Underlying RCR Certificates telephone us at 1-800-237-8627. Additional information about the Group 11 Underlying RCR Certificates are also available at <http://sls.fanniemae.com/slsSearch/Home.do>. There may have been material changes in facts and circumstances since the dates we prepared the Underlying REMIC Disclosure Documents. 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 those 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:

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

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

Accrual Classes. The LZ, KZ and PZ Classes are Accrual Classes. Interest will accrue on the Accrual Classes at the applicable annual rates specified on the cover of this prospectus supplement. However, we will not pay any interest on the Accrual Classes. Instead, interest accrued on 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 7*

The Group 7 Principal Distribution Amount in the following priority:

- | | |
|---|----------------------|
| 1. To Aggregate Group I to its Planned Balance. | } PAC Group |
| 2. To JA and JB, pro rata, until retired. | } Support
Classes |
| 3. To Aggregate Group I to zero. | } PAC Group |

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

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

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

- *Group 8*

The LZ Accrual Amount to LA until retired, and thereafter to LZ.

} Accretion
Directed
Class and
Accrual Class

The Group 8 Cash Flow Distribution Amount to LA and LZ, in that order, until retired.

} Sequential
Pay Classes

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

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

- *Group 9*

The KZ Accrual Amount to KA until retired, and thereafter to KZ.

} Accretion
Directed
Class and
Accrual Class

The Group 9 Cash Flow Distribution Amount to KA and KZ, in that order, until retired.

} Sequential
Pay Classes

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

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

- *Group 10*

The Group 10 Principal Distribution Amount to M and FM, pro rata, until retired.

} Pass-Through
Classes

The “Group 10 Principal Distribution Amount” is the principal then paid on the Group 10 MBS.

- *Group 11*

The Group 11 Principal Distribution Amount to AF and BD, pro rata, until retired.

} Structured
Collateral/
Pass-Through
Classes

The “Group 11 Principal Distribution Amount” is the principal then paid on the Group 11 Underlying RCR Certificates.

- *Group 12*

The Group 12 Principal Distribution Amount in the following priority:

1. To CF and DB, pro rata, until retired.
2. To DC until retired.

} Sequential
Pay Classes

The “Group 12 Principal Distribution Amount” is the principal then paid on the Group 12 MBS.

- *Group 13*

The Group 13 Principal Distribution Amount to NA and NB, in that order, until retired.

} Sequential
Pay Classes

The “Group 13 Principal Distribution Amount” is the principal then paid on the Group 13 MBS.

- *Group 14*

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

The Group 14 Cash Flow Distribution Amount in the following priority:

1. To Aggregate Group II to its Planned Balance. } PAC Group
2. To PZ until retired. } Support Class
3. To Aggregate Group II to zero. } PAC Group

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

The “Group 14 Cash Flow Distribution Amount” is the principal then paid on the Group 14 MBS.

“Aggregate Group II” consists of the PA, PF and PB Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II as follows:

- first*, to PA and PF, pro rata, until retired; and
- second*, to PB until retired.

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

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the actual characteristics of each pool of Mortgage Loans backing the Group 11 Underlying RCR Certificates, the priority sequences governing principal payments on the Group 11 Underlying RCR Certificates, 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 7, Group 8, Group 9, Group 10, Group 12, Group 13 and Group 14—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 October 29, 2010; and
- each Distribution Date occurs on the 25th day of a month.

Prepayment Assumptions. The prepayment model used in this prospectus supplement is PSA. For a description of PSA, see “Yield, Maturity and Prepayment Considerations—Prepayment Models” in the REMIC Prospectus. It is highly unlikely that prepayments will occur at any *constant* PSA rate or at any other *constant* rate.

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

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

<u>Groups</u>	<u>Structuring Ranges</u>	<u>Initial Effective Ranges</u>
Aggregate Group I Planned Balances	Between 100% and 250% PSA	Between 100% and 250% PSA
Aggregate Group II Planned Balances	Between 200% and 300% PSA	Between 200% and 300% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	JC, JD and JE
Aggregate Group II.	PA, PF and PB

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

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

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

- We will distribute any excess of principal distributions over the amount necessary to reduce an Aggregate Group to its scheduled balance in any month. As a result, the likelihood of reducing an Aggregate Group to its scheduled balance each month will not be improved by the averaging of high and low principal distributions from month to month.
- Even if the related Mortgage Loans prepay at rates falling within a Structuring Range or an Effective Range, principal distributions may be insufficient to reduce the applicable Aggregate Group to its scheduled balance each month if prepayments do not occur at a *constant* PSA rate.
- The actual Effective Ranges at any time will be based upon the actual characteristics of the related Mortgage Loans at that time, which are likely to vary (and may vary considerably) from the Pricing Assumptions. As a result, the actual Effective Ranges will likely differ from the Initial Effective Ranges specified above. For the same reason, the applicable 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 that has a scheduled balance will be supported by one or more other Classes. When the related supporting Classes are retired, the Aggregate Group 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 Inverse Floating Rate Classes. **The yields on the Inverse Floating Rate Classes will be sensitive in varying degrees to the rate of principal payments, including prepayments, of the related Mortgage Loans and to the level of the Index. The Mortgage Loans generally can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from pool to pool. As illustrated in the applicable tables below, it is possible that investors in the Inverse Floating Rate Classes would lose money on their initial investments under certain Index and prepayment scenarios.**

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

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

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

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

<u>Class</u>	<u>Price*</u>
SM	10.50000%
AS	6.62500%
CS	6.81250%
PS	15.62500%
SA	6.71875%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>250%</u>	<u>500%</u>	<u>700%</u>	<u>1400%</u>	<u>2100%</u>
0.1250%	56.4%	52.6%	40.7%	19.3%	0.3%	(91.9)%	*
0.2563%	55.0%	51.1%	39.3%	18.0%	(0.9)%	(92.6)%	*
2.2563%	32.8%	29.3%	18.3%	(1.4)%	(18.7)%	*	*
4.2563%	10.9%	7.6%	(2.4)%	(20.4)%	(36.3)%	*	*
6.0000%	*	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>250%</u>	<u>401%</u>	<u>800%</u>	<u>1500%</u>	<u>2100%</u>
0.1250%	98.2%	93.3%	77.0%	58.2%	5.4%	(76.8)%	*
0.2563%	95.6%	90.7%	74.3%	55.5%	2.7%	(79.0)%	*
2.2563%	57.0%	51.9%	34.1%	13.5%	(40.0)%	*	*
4.2563%	20.2%	14.1%	(8.3)%	(32.7)%	(87.7)%	*	*
6.0000%	*	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>250%</u>	<u>401%</u>	<u>800%</u>	<u>1500%</u>	<u>2100%</u>
0.1250%	98.5%	96.3%	89.5%	82.5%	63.0%	27.6%	(2.3)%
0.2563%	95.9%	93.7%	86.9%	79.8%	60.3%	24.7%	(5.2)%
2.2563%	58.4%	56.0%	48.5%	40.6%	18.4%	(19.9)%	(49.6)%
4.2563%	23.2%	20.3%	11.3%	1.3%	(26.7)%	(69.9)%	(98.8)%
6.0000%	*	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>							
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>270%</u>	<u>300%</u>	<u>600%</u>	<u>1200%</u>	<u>1800%</u>
0.12500%	37.8%	33.5%	26.8%	26.8%	26.8%	8.8%	(30.2)%	(62.2)%
0.25625%	36.8%	32.5%	25.7%	25.7%	25.7%	7.5%	(31.6)%	(63.6)%
2.25625%	21.4%	16.5%	8.7%	8.7%	8.7%	(13.2)%	(55.3)%	(86.8)%
4.25625%	5.0%	(1.2)%	(10.3)%	(10.3)%	(10.3)%	(37.8)%	(83.4)%	*
6.70000%	*	*	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>250%</u>	<u>401%</u>	<u>800%</u>	<u>1500%</u>	<u>2100%</u>
0.1250%	98.4%	94.9%	83.8%	72.1%	41.4%	(8.3)%	(46.4)%
0.2563%	95.8%	92.3%	81.2%	69.5%	38.8%	(10.8)%	(48.6)%
2.2563%	57.8%	54.1%	42.5%	30.3%	(0.8)%	(48.8)%	(82.8)%
4.2563%	21.9%	17.8%	4.9%	(8.4)%	(42.4)%	(90.7)%	*
6.0000%	*	*	*	*	*	*	*

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

<u>Class</u>	<u>% PSA</u>
JI	761%
NI	547%

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

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

<u>Class</u>	<u>Price*</u>
JI	9.78125%
NI	9.25000%

* 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.

Sensitivity of the JI Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>220%</u>	<u>250%</u>	<u>400%</u>	<u>700%</u>	<u>1000%</u>
Pre-Tax Yields to Maturity. . .	24.1%	21.1%	21.1%	21.1%	16.0%	2.9%	(11.4)%

Sensitivity of the NI Class to Prepayments

	PSA Prepayment Assumption					
	<u>50%</u>	<u>100%</u>	<u>328%</u>	<u>500%</u>	<u>700%</u>	<u>1000%</u>
Pre-Tax Yields to Maturity. . .	28.8%	26.2%	13.3%	2.9%	(9.4)%	(27.1)%

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 Group 7, Group 8, Group 9, Group 12, Group 13 and Group 14 Classes, and
- in the case of the Group 11 Classes and the AB, FA, SA, AC, AD, AE and AG Classes, the priority sequences affecting principal payments on the Group 11 Underlying RCR Certificates.

See “—Distributions of Principal” above and “Description of the Certificates—Distributions of Principal” in the applicable Underlying REMIC Disclosure Documents.

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

Decrement Tables

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

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

<u>Mortgage Loans Backing Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 7 MBS	180 months	180 months	6.00%
Group 8 MBS	360 months	360 months	7.00%
Group 9 MBS	360 months	360 months	6.50%
Group 10 MBS	360 months	360 months	8.50%
Group 11 Underlying RCR Certificates	360 months	(1)	7.00%
Group 12 MBS	360 months	360 months	7.00%
Group 13 MBS	180 months	180 months	6.00%
Group 14 MBS	360 months	360 months	7.00%

(1) The Mortgage Loans backing the Group 11 Underlying RCR Certificates listed below are assumed to have the following remaining terms to maturity:

	<u>Remaining Terms to Maturity</u>
2010-10-AD	351 months
2010-16-ED	352 months

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	JC Class							JD Class							JE Class							
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption							
	0%	100%	220%	250%	400%	700%	1000%	0%	100%	220%	250%	400%	700%	1000%	0%	100%	220%	250%	400%	700%	1000%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2011	86	79	79	79	79	79	79	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2012	72	52	52	52	52	27	0	100	100	100	100	100	100	74	100	100	100	100	100	100	100	100
October 2013	57	20	20	20	4	0	0	100	100	100	100	100	0	0	100	100	100	100	100	92	51	51
October 2014	40	0	0	0	0	0	0	100	79	79	79	7	0	0	100	100	100	100	100	50	19	19
October 2015	23	0	0	0	0	0	0	100	20	20	20	0	0	0	100	100	100	100	72	27	7	7
October 2016	4	0	0	0	0	0	0	100	0	0	0	0	0	0	100	86	86	86	50	14	3	3
October 2017	0	0	0	0	0	0	0	68	0	0	0	0	0	0	100	66	66	66	35	7	1	1
October 2018	0	0	0	0	0	0	0	23	0	0	0	0	0	0	100	50	50	50	23	4	*	*
October 2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	90	37	37	37	16	2	*	*
October 2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	70	26	26	26	10	1	*	*
October 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	48	18	18	18	6	*	*	*
October 2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25	12	12	12	4	*	*	*
October 2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	7	7	7	2	*	*	*
October 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	3	3	3	1	*	*	*
October 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	3.3	2.0	2.0	2.0	1.9	1.6	1.4	7.4	4.5	4.5	4.5	3.6	2.6	2.1	10.9	8.6	8.6	8.6	6.7	4.5	3.4	3.4

Date	JA, JB and J Classes							JL, JM, JN, JP and JI† Classes						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	220%	250%	400%	700%	1000%	0%	100%	220%	250%	400%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2011	100	100	91	89	77	55	31	95	92	92	92	92	92	92
October 2012	100	100	70	63	28	0	0	89	81	81	81	81	72	57
October 2013	100	100	46	34	0	0	0	83	69	69	69	63	40	22
October 2014	100	100	30	14	0	0	0	77	58	58	58	45	22	8
October 2015	100	100	21	4	0	0	0	70	47	47	47	32	12	3
October 2016	100	100	17	*	0	0	0	63	37	37	37	22	6	1
October 2017	100	98	16	*	0	0	0	56	29	29	29	15	3	*
October 2018	100	92	15	*	0	0	0	48	22	22	22	10	2	*
October 2019	100	83	13	*	0	0	0	39	16	16	16	7	1	*
October 2020	100	71	10	*	0	0	0	30	12	12	12	4	*	*
October 2021	100	58	8	*	0	0	0	21	8	8	8	3	*	*
October 2022	100	44	6	*	0	0	0	11	5	5	5	2	*	*
October 2023	88	29	4	*	0	0	0	3	3	3	3	1	*	*
October 2024	47	14	2	*	0	0	0	1	1	1	1	*	*	*
October 2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	13.9	11.4	4.0	2.6	1.6	1.0	0.8	7.4	5.3	5.3	5.3	4.3	3.0	2.4

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

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

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

Date	LA Class								LZ Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	250%	480%	700%	1000%	1500%	2000%	0%	100%	250%	480%	700%	1000%	1500%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2011	98	95	92	86	80	73	60	46	105	105	105	105	105	105	105	105
October 2012	97	88	78	62	49	32	8	0	109	109	109	109	109	109	109	0
October 2013	95	80	63	40	23	6	0	0	114	114	114	114	114	114	19	0
October 2014	93	73	50	24	8	0	0	0	120	120	120	120	120	68	2	0
October 2015	91	65	39	13	0	0	0	0	125	125	125	125	113	27	*	0
October 2016	89	59	30	5	0	0	0	0	131	131	131	131	64	10	*	0
October 2017	87	52	22	0	0	0	0	0	137	137	137	125	36	4	*	0
October 2018	84	46	15	0	0	0	0	0	143	143	143	87	21	2	*	0
October 2019	82	40	10	0	0	0	0	0	150	150	150	60	12	1	*	0
October 2020	79	35	5	0	0	0	0	0	157	157	157	41	7	*	*	0
October 2021	76	30	1	0	0	0	0	0	164	164	164	29	4	*	0	0
October 2022	73	25	0	0	0	0	0	0	171	171	140	20	2	*	0	0
October 2023	70	20	0	0	0	0	0	0	179	179	114	13	1	*	0	0
October 2024	66	16	0	0	0	0	0	0	188	188	93	9	1	*	0	0
October 2025	62	11	0	0	0	0	0	0	196	196	76	6	*	*	0	0
October 2026	58	7	0	0	0	0	0	0	205	205	61	4	*	*	0	0
October 2027	54	3	0	0	0	0	0	0	215	215	49	3	*	*	0	0
October 2028	49	0	0	0	0	0	0	0	224	221	39	2	*	*	0	0
October 2029	44	0	0	0	0	0	0	0	235	194	31	1	*	*	0	0
October 2030	39	0	0	0	0	0	0	0	246	168	25	1	*	*	0	0
October 2031	34	0	0	0	0	0	0	0	257	145	19	1	*	*	0	0
October 2032	28	0	0	0	0	0	0	0	269	123	15	*	*	*	0	0
October 2033	21	0	0	0	0	0	0	0	281	102	11	*	*	0	0	0
October 2034	14	0	0	0	0	0	0	0	294	83	8	*	*	0	0	0
October 2035	7	0	0	0	0	0	0	0	307	66	6	*	*	0	0	0
October 2036	0	0	0	0	0	0	0	0	315	49	4	*	*	0	0	0
October 2037	0	0	0	0	0	0	0	0	244	34	2	*	*	0	0	0
October 2038	0	0	0	0	0	0	0	0	169	19	1	*	*	0	0	0
October 2039	0	0	0	0	0	0	0	0	87	6	*	*	*	0	0	0
October 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.4	8.0	4.6	2.8	2.1	1.6	1.2	1.0	28.1	23.0	15.7	9.5	6.6	4.5	2.7	1.7

Date	KA Class						KZ Class						M, FM and SM† Classes						
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption						
	0%	100%	281%	400%	800%	1600%	0%	100%	281%	400%	800%	1600%	0%	100%	250%	500%	700%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2011	98	96	93	91	84	71	104	104	104	104	104	104	99	92	83	69	57	16	0
October 2012	96	90	80	73	52	17	108	108	108	108	108	108	98	85	70	47	32	2	0
October 2013	95	81	63	51	21	0	113	113	113	113	14	98	78	58	32	18	*	0	0
October 2014	92	74	48	34	4	0	117	117	117	117	117	1	97	72	48	22	10	*	0
October 2015	90	66	36	22	0	0	122	122	122	122	76	*	95	66	40	15	6	*	0
October 2016	88	59	26	12	0	0	127	127	127	127	39	*	94	60	33	10	3	*	0
October 2017	86	52	18	4	0	0	132	132	132	132	20	*	93	55	27	7	2	*	0
October 2018	83	46	11	0	0	0	138	138	138	126	10	*	92	50	22	5	1	*	0
October 2019	80	40	5	0	0	0	143	143	143	93	5	0	90	45	18	3	1	*	0
October 2020	77	35	*	0	0	0	149	149	149	69	3	0	89	41	15	2	*	0	0
October 2021	74	29	0	0	0	0	155	155	122	51	1	0	87	36	12	1	*	0	0
October 2022	71	24	0	0	0	0	161	161	98	37	1	0	85	33	10	1	*	0	0
October 2023	67	19	0	0	0	0	168	168	79	27	*	0	83	29	8	1	*	0	0
October 2024	64	15	0	0	0	0	175	175	63	20	*	0	81	25	6	*	*	0	0
October 2025	60	10	0	0	0	0	182	182	50	14	*	0	78	22	5	*	*	0	0
October 2026	56	6	0	0	0	0	189	189	40	10	*	0	75	19	4	*	*	0	0
October 2027	51	2	0	0	0	0	197	197	31	8	*	0	72	16	3	*	*	0	0
October 2028	47	0	0	0	0	0	205	192	24	5	*	0	69	13	2	*	*	0	0
October 2029	42	0	0	0	0	0	214	169	19	4	*	0	66	11	2	*	*	0	0
October 2030	36	0	0	0	0	0	222	148	15	3	*	0	62	8	1	*	*	0	0
October 2031	31	0	0	0	0	0	231	128	11	2	*	0	58	6	1	*	*	0	0
October 2032	25	0	0	0	0	0	241	109	8	1	*	0	53	4	*	*	*	0	0
October 2033	18	0	0	0	0	0	251	91	6	1	*	0	49	2	*	*	*	0	0
October 2034	12	0	0	0	0	0	261	75	5	1	*	0	43	0	0	0	0	0	0
October 2035	5	0	0	0	0	0	271	60	3	*	*	0	37	0	0	0	0	0	0
October 2036	0	0	0	0	0	0	257	46	2	*	*	0	31	0	0	0	0	0	0
October 2037	0	0	0	0	0	0	199	33	1	*	*	0	24	0	0	0	0	0	0
October 2038	0	0	0	0	0	0	137	21	1	*	*	0	17	0	0	0	0	0	0
October 2039	0	0	0	0	0	0	71	10	*	*	0	0	9	0	0	0	0	0	0
October 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.0	8.0	4.3	3.4	2.1	1.4	27.9	22.9	14.4	11.0	5.9	2.7	20.8	9.2	5.2	2.7	1.8	0.6	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	AF, AS†, BD and K Classes							CF, CS†, DB and GA Classes							DC Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	250%	401%	800%	1500%	2100%	0%	100%	250%	401%	800%	1500%	2100%	0%	100%	250%	401%	800%	1500%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2011	98	93	85	78	58	22	0	99	97	94	91	84	71	60	100	100	100	100	100	100	100
October 2012	97	83	65	48	10	0	0	98	91	82	74	54	23	0	100	100	100	100	100	100	100
October 2013	95	72	46	24	0	0	0	97	84	68	54	25	0	0	100	100	100	100	100	60	0
October 2014	93	63	30	5	0	0	0	95	77	56	39	10	0	0	100	100	100	100	100	6	0
October 2015	91	54	17	0	0	0	0	94	70	46	28	3	0	0	100	100	100	100	100	1	0
October 2016	89	46	6	0	0	0	0	92	64	37	19	0	0	0	100	100	100	100	79	*	0
October 2017	86	38	0	0	0	0	0	91	59	30	13	0	0	0	100	100	100	100	40	*	0
October 2018	84	31	0	0	0	0	0	89	53	24	8	0	0	0	100	100	100	100	20	*	0
October 2019	81	24	0	0	0	0	0	87	48	19	5	0	0	0	100	100	100	100	10	*	0
October 2020	78	17	0	0	0	0	0	85	44	15	2	0	0	0	100	100	100	100	5	*	0
October 2021	75	11	0	0	0	0	0	83	39	11	*	0	0	0	100	100	100	100	3	0	0
October 2022	71	6	0	0	0	0	0	81	35	8	0	0	0	0	100	100	100	77	1	0	0
October 2023	68	1	0	0	0	0	0	78	32	6	0	0	0	0	100	100	100	57	1	0	0
October 2024	64	0	0	0	0	0	0	76	28	4	0	0	0	0	100	100	100	41	*	0	0
October 2025	59	0	0	0	0	0	0	73	25	2	0	0	0	0	100	100	100	30	*	0	0
October 2026	55	0	0	0	0	0	0	70	22	1	0	0	0	0	100	100	100	22	*	0	0
October 2027	50	0	0	0	0	0	0	66	19	0	0	0	0	0	100	100	94	16	*	0	0
October 2028	45	0	0	0	0	0	0	63	16	0	0	0	0	0	100	100	75	11	*	0	0
October 2029	39	0	0	0	0	0	0	59	13	0	0	0	0	0	100	100	60	8	*	0	0
October 2030	33	0	0	0	0	0	0	55	11	0	0	0	0	0	100	100	47	6	*	0	0
October 2031	27	0	0	0	0	0	0	51	9	0	0	0	0	0	100	100	37	4	*	0	0
October 2032	20	0	0	0	0	0	0	46	7	0	0	0	0	0	100	100	28	3	*	0	0
October 2033	12	0	0	0	0	0	0	41	5	0	0	0	0	0	100	100	22	2	*	0	0
October 2034	5	0	0	0	0	0	0	36	3	0	0	0	0	0	100	100	16	1	*	0	0
October 2035	0	0	0	0	0	0	0	30	1	0	0	0	0	0	100	100	12	1	*	0	0
October 2036	0	0	0	0	0	0	0	24	0	0	0	0	0	0	100	97	8	*	*	0	0
October 2037	0	0	0	0	0	0	0	18	0	0	0	0	0	0	100	69	5	*	*	0	0
October 2038	0	0	0	0	0	0	0	10	0	0	0	0	0	0	100	43	3	*	*	0	0
October 2039	0	0	0	0	0	0	0	3	0	0	0	0	0	0	100	19	1	*	*	0	0
October 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.6	5.9	3.0	2.1	1.2	0.7	0.5	19.4	10.0	5.6	3.9	2.3	1.5	1.1	29.7	27.8	20.6	14.3	7.2	3.2	1.8

Date	AB, FA, SA†, AC, AD, AE and AG Classes						
	PSA Prepayment Assumption						
	0%	100%	250%	401%	800%	1500%	2100%
Initial Percent	100	100	100	100	100	100	100
October 2011	99	95	90	85	71	47	30
October 2012	97	87	74	61	32	11	0
October 2013	96	78	57	39	13	0	0
October 2014	94	70	43	22	5	0	0
October 2015	92	62	32	14	1	0	0
October 2016	90	55	22	10	0	0	0
October 2017	88	48	15	7	0	0	0
October 2018	86	42	12	4	0	0	0
October 2019	84	36	10	2	0	0	0
October 2020	81	31	7	1	0	0	0
October 2021	79	26	6	*	0	0	0
October 2022	76	21	4	0	0	0	0
October 2023	73	16	3	0	0	0	0
October 2024	70	14	2	0	0	0	0
October 2025	66	12	1	0	0	0	0
October 2026	62	11	*	0	0	0	0
October 2027	58	9	0	0	0	0	0
October 2028	54	8	0	0	0	0	0
October 2029	49	7	0	0	0	0	0
October 2030	44	6	0	0	0	0	0
October 2031	39	4	0	0	0	0	0
October 2032	33	3	0	0	0	0	0
October 2033	27	2	0	0	0	0	0
October 2034	20	2	0	0	0	0	0
October 2035	15	1	0	0	0	0	0
October 2036	12	0	0	0	0	0	0
October 2037	9	0	0	0	0	0	0
October 2038	5	0	0	0	0	0	0
October 2039	1	0	0	0	0	0	0
October 2040	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.6	8.0	4.3	3.0	1.7	1.1	0.8

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

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

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

Date	NA, NC, ND, NE, NG and NI† Classes						NB Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	328%	500%	700%	1000%	0%	100%	328%	500%	700%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
October 2011	95	93	90	87	84	79	100	100	100	100	100	100
October 2012	91	84	72	64	55	42	100	100	100	100	100	100
October 2013	85	73	53	40	27	12	100	100	100	100	100	100
October 2014	80	63	38	24	11	0	100	100	100	100	100	96
October 2015	74	54	26	13	3	0	100	100	100	100	100	36
October 2016	68	46	17	5	0	0	100	100	100	100	71	13
October 2017	62	38	11	1	0	0	100	100	100	100	37	5
October 2018	55	30	5	0	0	0	100	100	100	68	19	2
October 2019	47	23	2	0	0	0	100	100	100	42	10	1
October 2020	39	17	0	0	0	0	100	100	82	25	5	*
October 2021	31	11	0	0	0	0	100	100	54	14	2	*
October 2022	22	6	0	0	0	0	100	100	33	7	1	*
October 2023	13	1	0	0	0	0	100	100	18	3	*	*
October 2024	3	0	0	0	0	0	100	52	7	1	*	*
October 2025	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.2	5.9	3.7	2.9	2.3	1.9	14.7	14.1	11.5	9.1	7.0	5.0

Date	PA, PF and PS† Classes								PB Class							
	PSA Prepayment Assumption								PSA Prepayment Assumption							
	0%	100%	200%	270%	300%	600%	1200%	1800%	0%	100%	200%	270%	300%	600%	1200%	1800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2011	98	95	93	93	93	93	86	69	100	100	100	100	100	100	100	100
October 2012	95	86	80	80	80	69	31	0	100	100	100	100	100	100	100	87
October 2013	93	76	64	64	64	37	0	0	100	100	100	100	100	100	77	0
October 2014	90	66	50	50	50	17	0	0	100	100	100	100	100	100	21	0
October 2015	87	56	38	38	38	4	0	0	100	100	100	100	100	100	6	0
October 2016	84	47	28	28	28	0	0	0	100	100	100	100	100	77	2	0
October 2017	81	39	19	19	19	0	0	0	100	100	100	100	100	48	*	0
October 2018	77	31	12	12	12	0	0	0	100	100	100	100	100	30	*	0
October 2019	74	23	6	6	6	0	0	0	100	100	100	100	100	19	*	0
October 2020	70	16	1	1	1	0	0	0	100	100	100	100	100	12	*	0
October 2021	66	9	0	0	0	0	0	0	100	100	84	84	84	7	*	0
October 2022	61	2	0	0	0	0	0	0	100	100	67	67	67	4	*	0
October 2023	56	0	0	0	0	0	0	0	100	75	53	53	53	3	*	0
October 2024	51	0	0	0	0	0	0	0	100	41	41	41	41	2	*	0
October 2025	46	0	0	0	0	0	0	0	100	33	33	33	33	1	*	0
October 2026	40	0	0	0	0	0	0	0	100	25	25	25	25	1	*	0
October 2027	34	0	0	0	0	0	0	0	100	20	20	20	20	*	0	0
October 2028	28	0	0	0	0	0	0	0	100	15	15	15	15	*	0	0
October 2029	21	0	0	0	0	0	0	0	100	12	12	12	12	*	0	0
October 2030	14	0	0	0	0	0	0	0	100	9	9	9	9	*	0	0
October 2031	6	0	0	0	0	0	0	0	100	7	7	7	7	*	0	0
October 2032	0	0	0	0	0	0	0	0	87	5	5	5	5	*	0	0
October 2033	0	0	0	0	0	0	0	0	37	4	4	4	4	*	0	0
October 2034	0	0	0	0	0	0	0	0	3	3	3	3	3	*	0	0
October 2035	0	0	0	0	0	0	0	0	2	2	2	2	2	*	0	0
October 2036	0	0	0	0	0	0	0	0	1	1	1	1	1	*	0	0
October 2037	0	0	0	0	0	0	0	0	1	1	1	1	1	*	0	0
October 2038	0	0	0	0	0	0	0	0	*	*	*	*	*	*	0	0
October 2039	0	0	0	0	0	0	0	0	*	*	*	*	*	*	0	0
October 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	13.2	6.0	4.4	4.4	4.4	2.7	1.7	1.3	22.8	15.1	14.3	14.3	14.3	7.6	3.6	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.

Date	PZ Class							
	PSA Prepayment Assumption							
	0%	100%	200%	270%	300%	600%	1200%	1800%
Initial Percent	100	100	100	100	100	100	100	100
October 2011	105	105	100	91	87	46	0	0
October 2012	109	109	100	72	60	0	0	0
October 2013	114	114	100	52	32	0	0	0
October 2014	120	120	100	39	15	0	0	0
October 2015	125	125	100	31	5	0	0	0
October 2016	131	131	100	27	*	0	0	0
October 2017	137	137	100	26	*	0	0	0
October 2018	143	143	97	25	*	0	0	0
October 2019	150	150	92	23	*	0	0	0
October 2020	157	157	86	21	*	0	0	0
October 2021	164	164	79	19	*	0	0	0
October 2022	171	171	72	16	*	0	0	0
October 2023	179	179	64	14	*	0	0	0
October 2024	188	186	57	12	*	0	0	0
October 2025	196	172	50	11	*	0	0	0
October 2026	205	158	44	9	*	0	0	0
October 2027	215	143	38	8	*	0	0	0
October 2028	224	129	33	6	*	0	0	0
October 2029	235	115	28	5	*	0	0	0
October 2030	246	101	23	4	*	0	0	0
October 2031	257	88	19	3	*	0	0	0
October 2032	269	76	16	3	*	0	0	0
October 2033	281	64	12	2	*	0	0	0
October 2034	276	53	10	2	*	0	0	0
October 2035	238	42	7	1	*	0	0	0
October 2036	197	32	5	1	*	0	0	0
October 2037	153	23	4	1	*	0	0	0
October 2038	106	14	2	*	*	0	0	0
October 2039	55	6	1	*	*	0	0	0
October 2040	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.1	21.0	15.9	5.8	2.5	0.9	0.5	0.4

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

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

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.

This prospectus supplement does not describe the Group 1, Group 2, Group 3, Group 4, Group 5 and Group 6 Classes. An investor in the R or RL Class should read the Related Prospectus Supplement for information about the Group 1, Group 2, Group 3, Group 4, Group 5 and Group 6 Classes and the related assets.

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

The Certificates and payments on the Certificates are not generally exempt from taxation. Therefore, you should consider the tax consequences of holding a Certificate before you acquire one. The following tax discussion supplements the discussion under the caption “Material Federal Income Tax Consequences” in the REMIC Prospectus. When read together, the two discussions describe the current federal income tax treatment of beneficial owners of Certificates. These two tax discussions do not purport to deal with all federal tax consequences applicable to all categories of beneficial owners, some of which may be subject to special rules. In addition, these discussions may not apply to your particular circumstances for one of the reasons explained in the REMIC Prospectus. You should consult your own tax advisors regarding the federal income tax consequences of holding and disposing of Certificates as well as any tax consequences arising under the laws of any state, local or foreign taxing jurisdiction.

U.S. Treasury Circular 230 Notice

The tax discussions contained in the REMIC Prospectus (including the sections entitled “Material Federal Income Tax Consequences” and “ERISA Considerations”) and this prospectus supplement were not intended or written to be used, and cannot be used, for the purpose of avoiding United States federal tax penalties. These discussions were written to support the promotion or marketing of the transactions or matters addressed in this prospectus supplement. You should seek advice based on your particular circumstances from an independent tax advisor.

REMIC Elections and Special Tax Attributes

We will make a REMIC election with respect to each REMIC set forth in the table under “Description of the Certificates—General—*Structure*.” The Regular Classes will be designated as “regular interests” and the Residual Classes will be designated as the “residual interests” in the REMICs as set forth in that table. Thus, the REMIC Certificates and any related RCR Certificates generally will be treated as “regular or residual interests in a REMIC” for domestic building and loan associations, as “real estate assets” for real estate investment trusts, and, except for the Residual Classes, as “qualified mortgages” for other REMICs. See “Material Federal Income Tax Consequences—REMIC Election and Special Tax Attributes” in the REMIC Prospectus.

Taxation of Beneficial Owners of Regular Certificates

The Notional Classes and the Accrual Classes will be issued with original issue discount (“OID”), and certain other Classes of REMIC Certificates may be issued with OID. If a Class is issued with OID, a beneficial owner of a Certificate of that Class generally must recognize some taxable income in advance of the receipt of the cash attributable to that income. See “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Treatment of Original Issue Discount*” in the REMIC Prospectus. In addition, certain Classes of REMIC Certificates may be treated as having been issued at a premium. See “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Regular Certificates Purchased at a Premium*” in the REMIC Prospectus.

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

<u>Group</u>	<u>Prepayment Assumption</u>
7	220% PSA
8	480% PSA
9	281% PSA
10	500% PSA
11	401% PSA
12	401% PSA
13	328% PSA
14	270% 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

In addition to the Trust MBS and the Group 11 Underlying RCR Certificates described in this prospectus supplement, the assets of the Lower Tier REMIC include the Group 1 Underlying REMIC Certificates, Group 2 Underlying REMIC and RCR Certificates, Group 3 Underlying REMIC and RCR Certificates, Group 4 Underlying REMIC and RCR Certificates, Group 5 Underlying REMIC Certificates, and Group 6 Underlying REMIC and RCR Certificates. The Lower Tier REMIC will issue Lower Tier Regular Interests in respect of the Group 1 Underlying REMIC Certificates, Group 2 Underlying REMIC and RCR Certificates, Group 3 Underlying REMIC and RCR Certificates, Group 4 Underlying REMIC and RCR Certificates, Group 5 Underlying REMIC Certificates, and Group 6 Underlying REMIC and RCR Certificates. Likewise, the assets of the REMIC constituted by the Trust will include the Lower Tier Regular Interests in respect of the Group 1 Underlying REMIC Certificates, Group 2 Underlying REMIC and RCR Certificates, Group 3 Underlying REMIC and RCR Certificates, Group 4 Underlying REMIC and RCR Certificates, Group 5 Underlying REMIC Certificates, and Group 6 Underlying REMIC and RCR Certificates, and the REMIC constituted by the Trust will issue the Group 1, Group 2, Group 3, Group 4, Group 5 and Group 6 Classes, in addition to the Group 7, Group 8, Group 9, Group 10, Group 11, Group 12, Group 13 and Group 14 Classes described in this prospectus supplement. Therefore, in considering the tax consequences of holding a Residual Certificate, you should take into account the Group 1 Underlying REMIC Certificates, Group 2 Underlying REMIC and RCR Certificates, Group 3 Underlying REMIC and RCR Certificates, Group 4 Underlying REMIC and RCR Certificates, Group 5 Underlying REMIC Certificates, Group 6 Underlying REMIC and RCR Certificates, the Group 1, Group 2, Group 3, Group 4, Group 5 and Group 6 Classes, and the Lower Tier Regular Interests issued in respect of the Group 1 Underlying REMIC Certificates, Group 2 Underlying REMIC and RCR Certificates, Group 3 Underlying REMIC and RCR Certificates, Group 4 Underlying REMIC and RCR Certificates, Group 5 Underlying REMIC Certificates, Group 6 Underlying REMIC and RCR Certificates, and the Group 1, Group 2, Group 3, Group 4, Group 5 and Group 6 Classes. See the Related Prospectus Supplement for a description of the Group 1 Underlying REMIC Certificates, Group 2 Underlying REMIC and RCR Certificates, Group 3 Underlying REMIC and RCR Certificates, Group 4 Underlying REMIC and RCR Certificates, Group 5 Underlying REMIC Certificates, Group 6 Underlying REMIC and RCR Certificates, and the Group 1, Group 2, Group 3, Group 4, Group 5 and Group 6 Classes, and see the discussion under “Material Federal Income Tax

Consequences—*Taxation of Beneficial Owners of Residual Certificates*” in the REMIC Prospectus for a discussion of certain federal income tax consequences of holding a Residual Certificate.

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 JL, JI, JM, JN, NC, NI, ND, NE and NG Classes of RCR Certificates are Strip RCR Certificates. The remaining 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 Classes (other than the Group 7 Classes) to Credit Suisse (USA) LLC. (the “Dealer”) in exchange for the Trust MBS (other than the Group 7 MBS) and the Group 11 Underlying RCR Certificates. We will deliver the Group 7 MBS to the Trust in exchange for the Group 7 Classes, and will sell the JA and JB Classes to the Dealer for cash proceeds estimated to be approximately \$57,341,761.

The Dealer proposes to offer the Certificates (other than the JC, JD and JE Classes) 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. The JC, JD and JE Classes initially will be retained by Fannie Mae, which may sell some or all of the Certificates of the JC, JD and JE Classes at any time in negotiated transactions at varying prices to be determined at the time of sale.

LEGAL MATTERS

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

Exhibit A

Group 11 Underlying RCR Certificates

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	October 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)
2010-010	AD	January 2010	31398G2T5	4.5%	FIX	January 2036	SEQ	\$ 71,310,000	0.83467657	\$36,784,196.44	4.947%	348	10
2010-016	ED	February 2010	31398MTD8	4.5	FIX	February 2036	SEQ	250,000,000	0.83273280	82,323,964.61	4.987	342	15

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

Available Recombinations(1)

REMIC Certificates		RCR Certificates						Final Distribution Date
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	
Recombination 1								
JC	\$ 92,900,000	JL	\$241,809,313	PAC	2.00%	FIX	31398SHD8	November 2025
JD	43,455,000	JI	103,632,562(3)	NTL	3.50	FIX/IO	31398SHH9	November 2025
JE	105,454,313							
Recombination 2								
JC	92,900,000	JM	241,809,313	PAC	2.50	FIX	31398SHE6	November 2025
JD	43,455,000	JI	69,088,375(3)	NTL	3.50	FIX/IO	31398SHH9	November 2025
JE	105,454,313							
Recombination 3								
JC	92,900,000	JN	241,809,313	PAC	3.00	FIX	31398SHF3	November 2025
JD	43,455,000	JI	34,544,187(3)	NTL	3.50	FIX/IO	31398SHH9	November 2025
JE	105,454,313							
Recombination 4								
JC	92,900,000	JP	241,809,313	PAC	3.50	FIX	31398SHG1	November 2025
JD	43,455,000							
JE	105,454,313							
Recombination 5								
JA	25,000,000	J	56,920,000	SUP	3.50	FIX	31398SHJ5	November 2025
JB	31,920,000							
Recombination 6								
AF	39,702,720	K	119,108,161	SC/PT	4.50	FIX	31398SHK2	February 2036
AS	39,702,720(3)							
BD	79,405,441							
Recombination 7								
CF	40,583,143	GA	121,749,431	SEQ	4.50	FIX	31398SHL0	April 2040
CS	40,583,143(3)							
DB	81,166,288							
Recombination 8								
BD	79,405,441	AB(4)	160,571,729	SC/SEQ	3.50	FIX	31398SHR7	April 2040
DB	81,166,288							

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 9								
AF	\$ 39,702,720	FA(5)	\$ 80,285,863	SC/SEQ	(6)	FLT	31398SHS5	April 2040
CF	40,583,143							
Recombination 10								
AS	39,702,720(3)	SA(7)	80,285,863(3)	NTL	(6)	INV/IO	31398SHT3	April 2040
CS	40,583,143(3)							
Recombination 11								
AF	7,218,676	AC(8)	175,169,158	SC/SEQ	3.75%	FIX	31398SHM8	April 2040
AS	7,218,676(3)							
BD	79,405,441							
CF	7,378,753							
CS	7,378,753(3)							
DB	81,166,288							
Recombination 12								
AF	15,881,088	AD(8)	192,686,074	SC/SEQ	4.00	FIX	31398SHN6	April 2040
AS	15,881,088(3)							
BD	79,405,441							
CF	16,233,257							
CS	16,233,257(3)							
DB	81,166,288							
Recombination 13								
AF	26,468,480	AE(8)	214,095,638	SC/SEQ	4.25	FIX	31398SHP1	April 2040
AS	26,468,480(3)							
BD	79,405,441							
CF	27,055,429							
CS	27,055,429(3)							
DB	81,166,288							
Recombination 14								
AF	39,702,720	AG(8)	240,857,592	SC/SEQ	4.50	FIX	31398SHQ9	April 2040
AS	39,702,720(3)							
BD	79,405,441							
CF	40,583,143							
CS	40,583,143(3)							
DB	81,166,288							

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 15		NC	\$ 95,203,797	SEQ	2.00%	FIX	31398SHU0	March 2025
NA	\$ 95,203,797	NI	40,801,627(3)	NTL	3.50	FIX/IO	31398SHY2	March 2025
Recombination 16		ND	95,203,797	SEQ	2.50	FIX	31398SHV8	March 2025
NA	95,203,797	NI	27,201,084(3)	NTL	3.50	FIX/IO	31398SHY2	March 2025
Recombination 17		NE	95,203,797	SEQ	3.00	FIX	31398SHW6	March 2025
NA	95,203,797	NI	13,600,542(3)	NTL	3.50	FIX/IO	31398SHY2	March 2025
Recombination 18		NG	95,203,797	SEQ	3.25	FIX	31398SHX4	March 2025
NA	95,203,797	NI	6,800,271(3)	NTL	3.50	FIX/IO	31398SHY2	March 2025

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

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

(3) Notional balances. These Classes are Interest Only Classes. See page S-6 for a description of how their notional balances are calculated.

(4) The AB Class is an RCR Class formed from a combination of the BD Class in Group 11 and the DB Class in Group 12.

(5) The FA Class is an RCR Class formed from a combination of the AF Class in Group 11 and the CF Class in Group 12.

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

(7) The SA Class is an RCR Class formed from a combination of the AS Class in Group 11 and the CS Class in Group 12.

(8) Each of the AC, AD, AE and AG Classes is an RCR Class formed from a combination of the AF, AS and BD Classes in Group 11 and the CF, CS and DB Classes in Group 12.

Principal Balance Schedules

Aggregate Group I Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$241,809,313.00	February 2015.	\$131,101,939.58	June 2019.	\$ 43,058,471.45
November 2010	240,479,079.95	March 2015	128,944,154.74	July 2019	41,972,807.84
December 2010	239,096,095.73	April 2015	126,799,721.74	August 2019	40,906,897.84
January 2011	237,660,947.83	May 2015	124,668,567.65	September 2019	39,860,423.06
February 2011.	236,174,252.72	June 2015.	122,550,619.92	October 2019.	38,833,069.92
March 2011	234,636,655.48	July 2015	120,445,806.37	November 2019	37,824,529.61
April 2011	233,048,829.31	August 2015	118,354,055.22	December 2019	36,834,497.97
May 2011	231,411,475.08	September 2015	116,275,295.04	January 2020	35,862,675.47
June 2011.	229,725,320.88	October 2015	114,209,454.80	February 2020	34,908,767.14
July 2011	227,991,121.41	November 2015	112,156,463.83	March 2020	33,972,482.47
August 2011	226,209,657.53	December 2015	110,116,251.83	April 2020	33,053,535.38
September 2011	224,381,735.63	January 2016	108,088,748.88	May 2020	32,151,644.12
October 2011.	222,508,187.06	February 2016.	106,073,885.42	June 2020.	31,266,531.24
November 2011	220,589,867.52	March 2016	104,071,592.26	July 2020	30,397,923.52
December 2011	218,627,656.39	April 2016	102,081,800.56	August 2020	29,545,551.88
January 2012	216,622,456.10	May 2016	100,104,441.86	September 2020	28,709,151.36
February 2012.	214,575,191.43	June 2016.	98,139,448.06	October 2020.	27,888,461.04
March 2012	212,486,808.80	July 2016	96,186,751.40	November 2020	27,083,223.96
April 2012	210,358,275.57	August 2016	94,246,284.50	December 2020	26,293,187.12
May 2012	208,190,579.26	September 2016	92,317,980.31	January 2021	25,518,101.34
June 2012.	205,984,726.80	October 2016	90,401,772.15	February 2021.	24,757,721.29
July 2012	203,741,743.76	November 2016	88,497,593.68	March 2021	24,011,805.37
August 2012	201,462,673.54	December 2016	86,611,715.25	April 2021	23,280,115.68
September 2012	199,148,576.56	January 2017	84,758,287.89	May 2021	22,562,417.97
October 2012.	196,800,529.42	February 2017.	82,936,802.65	June 2021.	21,858,481.58
November 2012	194,419,624.06	March 2017	81,146,758.12	July 2021	21,168,079.37
December 2012	192,006,966.90	April 2017	79,387,660.40	August 2021	20,490,987.71
January 2013	189,563,677.98	May 2017	77,659,022.94	September 2021	19,826,986.39
February 2013.	187,090,890.06	June 2017.	75,960,366.47	October 2021.	19,175,858.59
March 2013	184,589,747.75	July 2017	74,291,218.86	November 2021	18,537,390.80
April 2013	182,103,828.07	August 2017	72,651,115.06	December 2021	17,911,372.84
May 2013	179,633,048.26	September 2017	71,039,596.95	January 2022	17,297,597.71
June 2013.	177,177,326.00	October 2017	69,456,213.28	February 2022.	16,695,861.65
July 2013	174,736,579.40	November 2017	67,900,519.53	March 2022	16,105,964.01
August 2013	172,310,727.00	December 2017	66,372,077.85	April 2022	15,527,707.24
September 2013	169,899,687.77	January 2018	64,870,456.95	May 2022	14,960,896.85
October 2013.	167,503,381.09	February 2018.	63,395,232.01	June 2022.	14,405,341.34
November 2013	165,121,726.79	March 2018	61,945,984.56	July 2022	13,860,852.18
December 2013	162,754,645.09	April 2018	60,522,302.41	August 2022	13,327,243.74
January 2014	160,402,056.65	May 2018	59,123,779.59	September 2022	12,804,333.29
February 2014.	158,063,882.54	June 2018.	57,750,016.17	October 2022.	12,291,940.91
March 2014	155,740,044.24	July 2018	56,400,618.29	November 2022	11,789,889.47
April 2014	153,430,463.66	August 2018	55,075,197.95	December 2022	11,298,004.60
May 2014	151,135,063.10	September 2018	53,773,373.04	January 2023	10,816,114.62
June 2014.	148,853,765.26	October 2018	52,494,767.16	February 2023.	10,344,050.52
July 2014	146,586,493.28	November 2018	51,239,009.59	March 2023	9,881,645.94
August 2014	144,333,170.67	December 2018	50,005,735.20	April 2023	9,428,737.07
September 2014	142,093,721.37	January 2019	48,794,584.36	May 2023	8,985,162.67
October 2014.	139,868,069.69	February 2019.	47,605,202.86	June 2023.	8,550,764.02
November 2014	137,656,140.36	March 2019	46,437,241.83	July 2023	8,125,384.86
December 2014	135,457,858.49	April 2019	45,290,357.67	August 2023	7,708,871.37
January 2015	133,273,149.60	May 2019	44,164,211.98	September 2023	7,301,072.14

Aggregate Group I (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
October 2023	\$ 6,901,838.11	July 2024	\$ 3,670,699.48	April 2025	\$ 1,023,627.69
November 2023	6,511,022.57	August 2024	3,349,415.70	May 2025	761,714.94
December 2023	6,128,481.10	September 2024	3,035,204.00	June 2025	505,832.54
January 2024	5,754,071.52	October 2024	2,727,941.12	July 2025	255,873.72
February 2024	5,387,653.91	November 2024	2,427,505.74	August 2025	11,733.43
March 2024	5,029,090.53	December 2024	2,133,778.45	September 2025 and thereafter	0.00
April 2024	4,678,245.79	January 2025	1,846,641.74		
May 2024	4,334,986.26	February 2025	1,565,979.96		
June 2024	3,999,180.59	March 2025	1,291,679.28		

Aggregate Group II Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$558,824,000.00	March 2014	\$359,818,180.73	August 2017	\$180,420,767.80
November 2010	556,817,285.85	April 2014	354,353,582.72	September 2017	177,115,659.06
December 2010	554,932,527.46	May 2014	348,951,314.65	October 2017	173,869,015.23
January 2011	552,829,368.44	June 2014	343,610,687.41	November 2017	170,679,825.04
February 2011	550,509,051.64	July 2014	338,331,019.38	December 2017	167,547,094.43
March 2011	547,973,044.45	August 2014	333,111,636.34	January 2018	164,469,846.30
April 2011	545,223,037.85	September 2014	327,951,871.39	February 2018	161,447,120.20
May 2011	542,260,945.08	October 2014	322,851,064.88	March 2018	158,477,972.05
June 2011	539,088,899.91	November 2014	317,808,564.36	April 2018	155,561,473.86
July 2011	535,709,254.53	December 2014	312,823,724.43	May 2018	152,696,713.48
August 2011	532,124,577.06	January 2015	307,895,906.73	June 2018	149,882,794.31
September 2011	528,337,648.70	February 2015	303,024,479.85	July 2018	147,118,835.05
October 2011	524,351,460.44	March 2015	298,208,819.22	August 2018	144,403,969.44
November 2011	520,169,209.50	April 2015	293,448,307.08	September 2018	141,737,346.01
December 2011	515,794,295.27	May 2015	288,742,332.40	October 2018	139,118,127.80
January 2012	511,230,315.01	June 2015	284,090,290.77	November 2018	136,545,492.17
February 2012	506,481,059.13	July 2015	279,491,584.38	December 2018	134,018,630.50
March 2012	501,550,506.11	August 2015	274,945,621.91	January 2019	131,536,748.01
April 2012	496,442,817.16	September 2015	270,451,818.49	February 2019	129,099,063.47
May 2012	491,162,330.42	October 2015	266,009,595.60	March 2019	126,704,809.03
June 2012	485,713,555.00	November 2015	261,618,381.02	April 2019	124,353,229.92
July 2012	480,101,164.56	December 2015	257,277,608.78	May 2019	122,043,584.31
August 2012	474,329,990.70	January 2016	252,986,719.04	June 2019	119,775,143.03
September 2012	468,405,016.01	February 2016	248,745,158.08	July 2019	117,547,189.39
October 2012	462,331,366.90	March 2016	244,552,378.20	August 2019	115,359,018.96
November 2012	456,114,306.11	April 2016	240,407,837.66	September 2019	113,209,939.34
December 2012	449,759,225.03	May 2016	236,311,000.64	October 2019	111,099,270.01
January 2013	443,271,635.77	June 2016	232,261,337.15	November 2019	109,026,342.06
February 2013	436,857,669.18	July 2016	228,258,322.95	December 2019	106,990,498.06
March 2013	430,516,513.56	August 2016	224,301,439.56	January 2020	104,991,091.82
April 2013	424,247,366.01	September 2016	220,390,174.10	February 2020	103,027,488.21
May 2013	418,049,432.33	October 2016	216,524,019.32	March 2020	101,099,063.00
June 2013	411,921,926.95	November 2016	212,702,473.48	April 2020	99,205,202.64
July 2013	405,864,072.83	December 2016	208,925,040.31	May 2020	97,345,304.09
August 2013	399,875,101.35	January 2017	205,191,228.96	June 2020	95,518,774.64
September 2013	393,954,252.24	February 2017	201,500,553.93	July 2020	93,725,031.76
October 2013	388,100,773.48	March 2017	197,852,535.01	August 2020	91,963,502.90
November 2013	382,313,921.20	April 2017	194,246,697.23	September 2020	90,233,625.33
December 2013	376,592,959.64	May 2017	190,697,260.98	October 2020	88,534,845.95
January 2014	370,937,160.99	June 2017	187,210,513.06	November 2020	86,866,621.18
February 2014	365,345,805.38	July 2017	183,785,370.26	December 2020	85,228,416.76

Aggregate Group II (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
January 2021	\$ 83,619,707.59	August 2025	\$ 28,415,966.34	March 2030	\$ 8,781,714.69
February 2021	82,039,977.60	September 2025	27,844,493.74	April 2030	8,584,324.01
March 2021	80,488,719.56	October 2025	27,283,690.96	May 2030	8,390,827.24
April 2021	78,965,434.98	November 2025	26,733,367.03	June 2030	8,201,152.43
May 2021	77,469,633.91	December 2025	26,193,334.33	July 2030	8,015,228.92
June 2021	76,000,834.83	January 2026	25,663,408.51	August 2030	7,832,987.31
July 2021	74,558,564.49	February 2026	25,143,408.41	September 2030	7,654,359.42
August 2021	73,142,357.79	March 2026	24,633,156.07	October 2030	7,479,278.29
September 2021	71,751,757.61	April 2026	24,132,476.60	November 2030	7,307,678.17
October 2021	70,386,314.70	May 2026	23,641,198.18	December 2030	7,139,494.46
November 2021	69,045,587.54	June 2026	23,159,151.99	January 2031	6,974,663.73
December 2021	67,729,142.21	July 2026	22,686,172.16	February 2031	6,813,123.65
January 2022	66,436,552.24	August 2026	22,222,095.70	March 2031	6,654,813.05
February 2022	65,167,398.53	September 2026	21,766,762.51	April 2031	6,499,671.81
March 2022	63,921,269.16	October 2026	21,320,015.24	May 2031	6,347,640.90
April 2022	62,697,759.35	November 2026	20,881,699.33	June 2031	6,198,662.36
May 2022	61,496,471.26	December 2026	20,451,662.90	July 2031	6,052,679.23
June 2022	60,317,013.91	January 2027	20,029,756.74	August 2031	5,909,635.60
July 2022	59,159,003.07	February 2027	19,615,834.26	September 2031	5,769,476.55
August 2022	58,022,061.12	March 2027	19,209,751.42	October 2031	5,632,148.15
September 2022	56,905,816.97	April 2027	18,811,366.70	November 2031	5,497,597.42
October 2022	55,809,905.91	May 2027	18,420,541.09	December 2031	5,365,772.34
November 2022	54,733,969.54	June 2027	18,037,137.99	January 2032	5,236,621.83
December 2022	53,677,655.63	July 2027	17,661,023.20	February 2032	5,110,095.71
January 2023	52,640,618.03	August 2027	17,292,064.88	March 2032	4,986,144.72
February 2023	51,622,516.60	September 2027	16,930,133.51	April 2032	4,864,720.46
March 2023	50,623,017.02	October 2027	16,575,101.83	May 2032	4,745,775.42
April 2023	49,641,790.78	November 2027	16,226,844.81	June 2032	4,629,262.93
May 2023	48,678,515.04	December 2027	15,885,239.65	July 2032	4,515,137.18
June 2023	47,732,872.54	January 2028	15,550,165.67	August 2032	4,403,353.16
July 2023	46,804,551.51	February 2028	15,221,504.33	September 2032	4,293,866.68
August 2023	45,893,245.55	March 2028	14,899,139.17	October 2032	4,186,634.36
September 2023	44,998,653.58	April 2028	14,582,955.78	November 2032	4,081,613.57
October 2023	44,120,479.72	May 2028	14,272,841.77	December 2032	3,978,762.47
November 2023	43,258,433.22	June 2028	13,968,686.72	January 2033	3,878,039.99
December 2023	42,412,228.34	July 2028	13,670,382.15	February 2033	3,779,405.76
January 2024	41,581,584.33	August 2028	13,377,821.52	March 2033	3,682,820.18
February 2024	40,766,225.25	September 2028	13,090,900.12	April 2033	3,588,244.33
March 2024	39,965,879.98	October 2028	12,809,515.14	May 2033	3,495,640.03
April 2024	39,180,282.08	November 2028	12,533,565.53	June 2033	3,404,969.76
May 2024	38,409,169.74	December 2028	12,262,952.08	July 2033	3,316,196.70
June 2024	37,652,285.68	January 2029	11,997,577.27	August 2033	3,229,284.67
July 2024	36,909,377.07	February 2029	11,737,345.36	September 2033	3,144,198.18
August 2024	36,180,195.50	March 2029	11,482,162.25	October 2033	3,060,902.36
September 2024	35,464,496.85	April 2029	11,231,935.55	November 2033	2,979,362.98
October 2024	34,762,041.22	May 2029	10,986,574.47	December 2033	2,899,546.43
November 2024	34,072,592.91	June 2029	10,745,989.84	January 2034	2,821,419.71
December 2024	33,395,920.30	July 2029	10,510,094.07	February 2034	2,744,950.42
January 2025	32,731,795.78	August 2029	10,278,801.10	March 2034	2,670,106.75
February 2025	32,079,995.72	September 2029	10,052,026.42	April 2034	2,596,857.47
March 2025	31,440,300.35	October 2029	9,829,687.01	May 2034	2,525,171.92
April 2025	30,812,493.74	November 2029	9,611,701.31	June 2034	2,455,019.98
May 2025	30,196,363.71	December 2029	9,397,989.22	July 2034	2,386,372.10
June 2025	29,591,701.78	January 2030	9,188,472.05	August 2034	2,319,199.27
July 2025	28,998,303.09	February 2030	8,983,072.51	September 2034	2,253,472.99

Aggregate Group II (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
October 2034	\$ 2,189,165.30	October 2036	\$ 1,006,922.01	October 2038	\$ 331,490.79
November 2034	2,126,248.74	November 2036	970,337.30	November 2038	311,141.26
December 2034	2,064,696.36	December 2036	934,599.48	December 2038	291,308.89
January 2035	2,004,481.69	January 2037	899,691.62	January 2039	271,982.94
February 2035	1,945,578.75	February 2037	865,597.11	February 2039	253,152.88
March 2035	1,887,962.05	March 2037	832,299.66	March 2039	234,808.37
April 2035	1,831,606.54	April 2037	799,783.25	April 2039	216,939.27
May 2035	1,776,487.66	May 2037	768,032.20	May 2039	199,535.65
June 2035	1,722,581.27	June 2037	737,031.09	June 2039	182,587.74
July 2035	1,669,863.70	July 2037	706,764.79	July 2039	166,085.98
August 2035	1,618,311.70	August 2037	677,218.49	August 2039	150,020.98
September 2035	1,567,902.44	September 2037	648,377.61	September 2039	134,383.52
October 2035	1,518,613.54	October 2037	620,227.86	October 2039	119,164.59
November 2035	1,470,423.00	November 2037	592,755.24	November 2039	104,355.32
December 2035	1,423,309.23	December 2037	565,945.98	December 2039	89,947.03
January 2036	1,377,251.07	January 2038	539,786.58	January 2040	75,931.19
February 2036	1,332,227.70	February 2038	514,263.81	February 2040	62,299.44
March 2036	1,288,218.73	March 2038	489,364.66	March 2040	49,043.60
April 2036	1,245,204.11	April 2038	465,076.39	April 2040	36,155.61
May 2036	1,203,164.20	May 2038	441,386.48	May 2040	23,627.60
June 2036	1,162,079.68	June 2038	418,282.66	June 2040	11,451.82
July 2036	1,121,931.62	July 2038	395,752.88	July 2040 and thereafter	0.00
August 2036	1,082,701.43	August 2038	373,785.34		
September 2036	1,044,370.86	September 2038	352,368.43		

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.

\$1,924,514,118



**Guaranteed REMIC
Pass-Through Certificates**

**Fannie Mae REMIC Trust 2010-129
(Group 7, Group 8, Group 9, Group 10,
Group 11, Group 12, Group 13 and
Group 14 and R and RL Classes Only)**

PROSPECTUS SUPPLEMENT

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Credit Suisse

October 25, 2010
