

\$174,000,000



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2010-131**

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, and
- principal to the extent available for payment on your class.

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own Fannie Mae MBS.

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

Class	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
FA	\$87,000,000	PT	(2)	FLT	31398N5G5	November 2040
SA	87,000,000(3)	NTL	(2)	INV/IO	31398N5H3	November 2040
NA	66,213,000	PAC	4.0%	FIX	31398N5J9	May 2040
NB	3,013,000	PAC	4.0	FIX	31398N5K6	November 2040
QA	2,944,000	PAC	4.0	FIX	31398N5L4	November 2040
UF	9,886,667	SUP	(2)	FLT	31398N5M2	November 2040
US	4,943,333	SUP	(2)	INV	31398N5N0	November 2040
R	0	NPR	0	NPR	31398N5P5	November 2040

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

(2) Based on LIBOR.

(3) Notional balance. This class is an interest only class. See page S-5 for a description of how its notional balance is calculated.

The dealer will offer the certificates listed above from time to time in negotiated transactions at varying prices. We expect the settlement date to be October 29, 2010.

Carefully consider the risk factors on page S-6 of this prospectus supplement and starting on page 11 of the REMIC prospectus. Unless you understand and are able to tolerate these risks, you should not invest in the certificates.

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

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

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

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AVAILABLE INFORMATION

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

- our Prospectus for Fannie Mae Guaranteed REMIC Pass-Through Certificates dated May 1, 2010 (the “REMIC Prospectus”);
- our Prospectus for Fannie Mae Guaranteed Pass-Through Certificates (Single-Family Residential Mortgage Loans) dated
 - June 1, 2009, for all MBS issued on or after January 1, 2009,
 - April 1, 2008, for all MBS issued on or after June 1, 2007 and prior to January 1, 2009, or
 - January 1, 2006, for all other MBS(as applicable, the “MBS Prospectus”); and
- any information incorporated by reference in this prospectus supplement as discussed below and under the heading “Incorporation by Reference” in the REMIC Prospectus.

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

The MBS Prospectus is incorporated by reference in this prospectus supplement. This means that we are disclosing information in that document by referring you to it. That document is considered part of this prospectus supplement, so you should read this prospectus supplement, and any applicable supplements or amendments, together with that document.

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

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

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

You also can obtain copies of the REMIC Prospectus and the MBS Prospectus by writing or calling the dealer at:

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

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.

Characteristics of the MBS

<u>Approximate Principal Balance</u>	<u>Pass- Through Rate</u>	<u>Range of Weighted Average Coupons or WACs (annual percentages)</u>	<u>Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)</u>
\$174,000,000	5.50%	5.75% to 8.00%	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>
\$174,000,000	360	318	31	6.055%

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

Settlement Date

We expect to issue the certificates on 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:

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

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.

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>
FA	0.65688%	7.0%	0.4%	LIBOR + 40 basis points
SA	6.34312%	6.6%	0.0%	6.6% – LIBOR
UF	1.25688%	6.0%	1.0%	LIBOR + 100 basis points
US	9.48624%	10.0%	0.0%	10% – (2 × LIBOR)

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

Notional Class

The notional principal balance of the notional class will equal the percentage of the outstanding balance specified below immediately before the related distribution date:

Class

SA..... 100% of the FA 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>Classes</u>	<u>PSA Prepayment Assumption</u>											
	<u>0%</u>	<u>100%</u>	<u>134%</u>	<u>150%</u>	<u>200%</u>	<u>250%</u>	<u>325%</u>	<u>400%</u>	<u>700%</u>	<u>1000%</u>	<u>1400%</u>	<u>2100%</u>
FA and SA	20.5	9.8	8.4	7.8	6.4	5.3	4.2	3.4	1.8	1.1	0.6	0.1
NA	18.0	6.5	5.5	5.5	5.5	5.5	4.5	3.7	1.9	1.2	0.6	0.1
NB	27.2	20.3	20.3	20.3	20.3	20.3	17.0	14.3	7.7	4.7	2.4	0.1
QA	27.7	15.3	9.8	2.4	2.4	2.4	1.5	1.1	0.5	0.3	0.2	0.1
UF and US	29.0	21.1	18.3	16.5	8.1	1.9	0.9	0.6	0.2	0.1	0.1	0.1

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

ADDITIONAL RISK FACTOR

Our purchases of delinquent loans from our single-family MBS trusts may result in increased rates of principal payments on your certificates. On February 10, 2010, we announced that we intend to increase significantly our purchases of delinquent loans from our single-family MBS trusts. If the MBS directly or indirectly backing your certificates hold delinquent loans, those MBS could as a result experience increased prepayments. In

turn, this may result in an increase in the rate of principal payments on your certificates. You should refer to the MBS Prospectus for further information about our option to purchase delinquent loans from MBS pools and to our Web site at www.fanniemae.com for further information about our intention to increase our purchases of delinquent loans from our single-family MBS trusts.

DESCRIPTION OF THE CERTIFICATES

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

General

Structure. We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the “Trust”) pursuant to a trust agreement dated as of May 1, 2010 and a supplement thereto dated as of October 1, 2010 (the “Issue Date”). The trust agreement and supplement are collectively referred to as the “Trust Agreement.” We will issue the Guaranteed REMIC Pass-Through Certificates (the “Certificates”) pursuant to the Trust Agreement. We will execute the Trust Agreement in our corporate capacity and as trustee (the “Trustee”).

The assets of the Trust will include certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “MBS”).

Each MBS represents a beneficial ownership interest in a pool of first lien, one-to four-family (“single-family”), fixed-rate residential mortgage loans (the “Mortgage Loans”) having the characteristics described in this prospectus supplement.

The Trust will constitute a “real estate mortgage investment conduit” (“REMIC”) under the Internal Revenue Code of 1986, as amended (the “Code”).

The following chart contains information about the assets, the “regular interests” and the “residual interest” of the REMIC. The Certificates other than the R Class are collectively referred to as the “Regular Classes” or “Regular Certificates,” and the R Class is referred to as the “Residual Class” or “Residual Certificate.”

	<u>Assets</u>	<u>Regular Interests</u>	<u>Residual Interest</u>
REMIC	MBS	All Classes of Certificates other than the R Class	R

Fannie Mae Guaranty. For a description of our guaranties of the Certificates and the MBS, see the applicable discussions appearing under the heading “Fannie Mae Guaranty” in the REMIC Prospectus and the MBS Prospectus. Our guaranties are not backed by the full faith and credit of the United States.

Characteristics of Certificates. Except as specified below, we will issue the Certificates in book-entry form on the book-entry system of the U.S. Federal Reserve Banks. Entities whose names appear

on the book-entry records of a Federal Reserve Bank as having had Certificates deposited in their accounts are “Holders” or “Certificateholders.”

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

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

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

The MBS

The MBS provide that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the MBS are conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 30 years.

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

Distributions of Interest

General. The Certificates will bear interest at the rates specified in this prospectus supplement. Interest to be paid on each Certificate on a Distribution Date will consist of one month’s interest on the outstanding balance of that Certificate immediately prior to that Distribution Date.

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

<u>Delay Classes</u>	<u>No-Delay Classes</u>
Fixed Rate Classes and the UF and US Classes	FA and SA Classes

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

Distributions of Principal

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

The Principal Distribution Amount as follows:

- 50% to FA until retired, and
- 50% in the following priority:
 - first*, to the Aggregate Group to its Planned Balance;
 - second*, to QA to its Planned Balance;

} Pass-Through Class

} PAC Group and Class

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

fourth, to QA until retired; and

fifth, to the Aggregate Group to zero.

} Support
Classes

} PAC Class
and Group

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

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

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

Structuring Assumptions

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

- the Mortgage Loans underlying the MBS have the original term to maturity, remaining term to maturity, loan age and interest rate specified under “Summary—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 A-1 of this prospectus supplement. The Principal Balance Schedules were prepared based on the Pricing Assumptions and the assumption that the Mortgage Loans prepay at a *constant* rate within the applicable “Structuring Ranges” specified in the chart below. The “Effective Range” for an Aggregate Group or a Class is the range of prepayment rates (measured by *constant* PSA rates) that would reduce the Aggregate Group or Class to its scheduled balance each month based on the Pricing Assumptions. We have not provided separate schedules for the individual Classes included in the Aggregate Group. 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 Aggregate Group schedule). If such separate schedules had been provided for the individual Classes included in the Aggregate Group, we expect that the effective ranges for those Classes would not be narrower than that shown below for the Aggregate Group.

<u>Group and Class</u>	<u>Structuring Ranges</u>	<u>Initial Effective Ranges</u>
Aggregate Group Planned Balances	Between 134% and 250% PSA	Between 134% and 250% PSA
QA Class Planned Balances	Between 150% and 250% PSA	Between 150% and 250% PSA

The Aggregate Group consists of the NA and NB Classes.

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

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

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

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

Yield Tables for the Inverse Floating Rate Classes

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

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

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

We cannot assure you that

- the pre-tax yields on the applicable Certificates will correspond to any of the pre-tax yields shown here, or

- the aggregate purchase prices of the applicable Certificates will be as assumed.

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

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

The yields on the Inverse Floating Rate Classes will be sensitive in varying degrees to the rate of principal payments, including prepayments, of the 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 table below, it is possible that investors in the SA Class would lose money on their initial investments under certain Index and prepayment scenarios.

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

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

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

<u>Class</u>	<u>Price*</u>
SA	15.0%
US	100.0%

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

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

Sensitivity of the 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>134%</u>	<u>150%</u>	<u>200%</u>	<u>250%</u>	<u>325%</u>	<u>400%</u>	<u>700%</u>	<u>1000%</u>	<u>1400%</u>	<u>2100%</u>
0.13000%	41.3%	37.7%	35.2%	34.0%	30.2%	26.4%	20.5%	14.4%	(11.9)%	(42.8)%	(99.3)%	*
0.25688%	40.4%	36.7%	34.2%	33.0%	29.3%	25.5%	19.6%	13.6%	(12.7)%	(43.5)%	(99.7)%	*
2.25688%	25.3%	21.9%	19.5%	18.4%	14.8%	11.2%	5.7%	0.0%	(24.8)%	(53.9)%	*	*
4.25688%	10.1%	6.9%	4.7%	3.6%	0.3%	(3.1)%	(8.3)%	(13.7)%	(36.9)%	(64.5)%	*	*
6.25688%	(10.7)%	(13.6)%	(15.7)%	(16.6)%	(19.7)%	(22.7)%	(27.5)%	(32.3)%	(53.5)%	(81.1)%	*	*
6.60000%	*	*	*	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption											
	50%	100%	134%	150%	200%	250%	325%	400%	700%	1000%	1400%	2100%
0.13000%	9.9%	9.9%	9.9%	9.9%	9.8%	9.5%	9.1%	8.7%	7.1%	5.3%	2.5%	0.7%
0.25688%	9.6%	9.6%	9.6%	9.6%	9.5%	9.3%	8.9%	8.5%	6.9%	5.2%	2.5%	0.7%
2.25688%	5.5%	5.5%	5.5%	5.5%	5.5%	5.4%	5.1%	4.9%	4.1%	3.1%	1.7%	0.7%
4.25688%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.4%	1.4%	1.3%	1.1%	0.9%	0.7%
5.00000%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.4%	0.6%	0.7%

Weighted Average Lives of the Certificates

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

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

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

See “—Distributions of Principal” above.

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

Decrement Tables

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

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

Original and Remaining Term to Maturity	Interest Rate
360 months	8.00%

It is unlikely that all of the Mortgage Loans will have the loan age, interest rate and remaining term 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, 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	FA and SA† Classes											
	PSA Prepayment Assumption											
	0%	100%	134%	150%	200%	250%	325%	400%	700%	1000%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
October 2011	99	93	91	90	87	84	79	75	57	39	16	0
October 2012	98	85	82	80	75	70	63	56	33	15	2	0
October 2013	97	79	74	72	65	58	50	42	19	6	*	0
October 2014	96	73	67	64	56	49	39	31	11	2	*	0
October 2015	95	67	60	57	48	40	31	23	6	1	*	0
October 2016	94	61	54	51	41	34	24	17	3	*	*	0
October 2017	92	56	48	45	35	28	19	13	2	*	*	0
October 2018	91	51	43	40	30	23	15	9	1	*	*	0
October 2019	89	47	38	35	26	19	12	7	1	*	*	0
October 2020	88	43	34	31	22	16	9	5	*	*	0	0
October 2021	86	39	30	27	19	13	7	4	*	*	0	0
October 2022	84	35	27	24	16	10	5	3	*	*	0	0
October 2023	82	31	23	20	13	8	4	2	*	*	0	0
October 2024	79	28	21	18	11	7	3	1	*	*	0	0
October 2025	77	25	18	15	9	5	2	1	*	*	0	0
October 2026	74	22	15	13	8	4	2	1	*	*	0	0
October 2027	71	19	13	11	6	3	1	1	*	*	0	0
October 2028	68	17	11	9	5	3	1	*	*	*	0	0
October 2029	64	14	9	8	4	2	1	*	*	*	0	0
October 2030	60	12	8	6	3	2	1	*	*	0	0	0
October 2031	56	10	6	5	2	1	*	*	*	0	0	0
October 2032	52	8	5	4	2	1	*	*	*	0	0	0
October 2033	47	6	3	3	1	1	*	*	*	0	0	0
October 2034	42	4	2	2	1	*	*	*	*	0	0	0
October 2035	36	2	1	1	*	*	*	*	*	0	0	0
October 2036	30	1	*	*	*	*	*	*	*	0	0	0
October 2037	23	0	0	0	0	0	0	0	0	0	0	0
October 2038	16	0	0	0	0	0	0	0	0	0	0	0
October 2039	8	0	0	0	0	0	0	0	0	0	0	0
October 2040	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.5	9.8	8.4	7.8	6.4	5.3	4.2	3.4	1.8	1.1	0.6	0.1

Date	NA Class											
	PSA Prepayment Assumption											
	0%	100%	134%	150%	200%	250%	325%	400%	700%	1000%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
October 2011	99	90	88	88	88	88	88	88	70	47	16	0
October 2012	98	81	76	76	76	76	76	69	38	16	0	0
October 2013	96	72	66	66	66	66	61	50	20	3	0	0
October 2014	95	64	56	56	56	56	47	36	9	0	0	0
October 2015	94	56	47	47	47	47	36	26	3	0	0	0
October 2016	92	49	39	39	39	39	27	18	0	0	0	0
October 2017	90	42	32	32	32	32	20	12	0	0	0	0
October 2018	88	36	26	26	26	26	15	8	0	0	0	0
October 2019	86	30	20	20	20	20	11	5	0	0	0	0
October 2020	84	25	16	16	16	16	7	2	0	0	0	0
October 2021	81	19	12	12	12	12	5	*	0	0	0	0
October 2022	79	14	9	9	9	9	3	0	0	0	0	0
October 2023	76	10	7	7	7	7	1	0	0	0	0	0
October 2024	73	5	4	4	4	4	0	0	0	0	0	0
October 2025	69	3	3	3	3	3	0	0	0	0	0	0
October 2026	66	1	1	1	1	1	0	0	0	0	0	0
October 2027	62	0	0	0	0	0	0	0	0	0	0	0
October 2028	58	0	0	0	0	0	0	0	0	0	0	0
October 2029	53	0	0	0	0	0	0	0	0	0	0	0
October 2030	48	0	0	0	0	0	0	0	0	0	0	0
October 2031	43	0	0	0	0	0	0	0	0	0	0	0
October 2032	37	0	0	0	0	0	0	0	0	0	0	0
October 2033	30	0	0	0	0	0	0	0	0	0	0	0
October 2034	24	0	0	0	0	0	0	0	0	0	0	0
October 2035	16	0	0	0	0	0	0	0	0	0	0	0
October 2036	8	0	0	0	0	0	0	0	0	0	0	0
October 2037	0	0	0	0	0	0	0	0	0	0	0	0
October 2038	0	0	0	0	0	0	0	0	0	0	0	0
October 2039	0	0	0	0	0	0	0	0	0	0	0	0
October 2040	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.0	6.5	5.5	5.5	5.5	5.5	4.5	3.7	1.9	1.2	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	NB Class											
	PSA Prepayment Assumption											
	0%	100%	134%	150%	200%	250%	325%	400%	700%	1000%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
October 2011	100	100	100	100	100	100	100	100	100	100	100	0
October 2012	100	100	100	100	100	100	100	100	100	100	100	72
October 2013	100	100	100	100	100	100	100	100	100	100	100	11
October 2014	100	100	100	100	100	100	100	100	100	69	2	0
October 2015	100	100	100	100	100	100	100	100	100	27	*	0
October 2016	100	100	100	100	100	100	100	100	98	11	*	0
October 2017	100	100	100	100	100	100	100	100	55	4	*	0
October 2018	100	100	100	100	100	100	100	100	31	2	*	0
October 2019	100	100	100	100	100	100	100	100	18	1	*	0
October 2020	100	100	100	100	100	100	100	100	10	*	*	0
October 2021	100	100	100	100	100	100	100	100	5	*	*	0
October 2022	100	100	100	100	100	100	100	78	3	*	0	0
October 2023	100	100	100	100	100	100	100	57	2	*	0	0
October 2024	100	100	100	100	100	100	92	41	1	*	0	0
October 2025	100	100	100	100	100	100	70	30	1	*	0	0
October 2026	100	100	100	100	100	100	53	21	*	*	0	0
October 2027	100	100	100	100	100	100	40	15	*	*	0	0
October 2028	100	78	78	78	78	78	29	10	*	*	0	0
October 2029	100	60	60	60	60	60	21	7	*	*	0	0
October 2030	100	46	46	46	46	46	15	5	*	*	0	0
October 2031	100	34	34	34	34	34	11	3	*	*	0	0
October 2032	100	24	24	24	24	24	7	2	*	*	0	0
October 2033	100	16	16	16	16	16	5	1	*	0	0	0
October 2034	100	10	10	10	10	10	3	1	*	0	0	0
October 2035	100	5	5	5	5	5	1	*	*	0	0	0
October 2036	100	2	2	2	2	2	*	*	*	0	0	0
October 2037	86	0	0	0	0	0	0	0	0	0	0	0
October 2038	0	0	0	0	0	0	0	0	0	0	0	0
October 2039	0	0	0	0	0	0	0	0	0	0	0	0
October 2040	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average												
Life (years)**	27.2	20.3	20.3	20.3	20.3	20.3	17.0	14.3	7.7	4.7	2.4	0.1

Date	QA Class											
	PSA Prepayment Assumption											
	0%	100%	134%	150%	200%	250%	325%	400%	700%	1000%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
October 2011	100	100	100	72	72	72	72	0	0	0	0	0
October 2012	100	100	100	50	50	50	39	0	0	0	0	0
October 2013	100	100	100	32	32	32	0	0	0	0	0	0
October 2014	100	100	100	19	19	19	0	0	0	0	0	0
October 2015	100	100	100	10	10	10	0	0	0	0	0	0
October 2016	100	100	100	3	3	3	0	0	0	0	0	0
October 2017	100	100	100	0	0	0	0	0	0	0	0	0
October 2018	100	100	92	0	0	0	0	0	0	0	0	0
October 2019	100	100	73	0	0	0	0	0	0	0	0	0
October 2020	100	100	47	0	0	0	0	0	0	0	0	0
October 2021	100	100	15	0	0	0	0	0	0	0	0	0
October 2022	100	100	0	0	0	0	0	0	0	0	0	0
October 2023	100	100	0	0	0	0	0	0	0	0	0	0
October 2024	100	100	0	0	0	0	0	0	0	0	0	0
October 2025	100	67	0	0	0	0	0	0	0	0	0	0
October 2026	100	13	0	0	0	0	0	0	0	0	0	0
October 2027	100	0	0	0	0	0	0	0	0	0	0	0
October 2028	100	0	0	0	0	0	0	0	0	0	0	0
October 2029	100	0	0	0	0	0	0	0	0	0	0	0
October 2030	100	0	0	0	0	0	0	0	0	0	0	0
October 2031	100	0	0	0	0	0	0	0	0	0	0	0
October 2032	100	0	0	0	0	0	0	0	0	0	0	0
October 2033	100	0	0	0	0	0	0	0	0	0	0	0
October 2034	100	0	0	0	0	0	0	0	0	0	0	0
October 2035	100	0	0	0	0	0	0	0	0	0	0	0
October 2036	100	0	0	0	0	0	0	0	0	0	0	0
October 2037	100	0	0	0	0	0	0	0	0	0	0	0
October 2038	0	0	0	0	0	0	0	0	0	0	0	0
October 2039	0	0	0	0	0	0	0	0	0	0	0	0
October 2040	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average												
Life (years)**	27.7	15.3	9.8	2.4	2.4	2.4	1.5	1.1	0.5	0.3	0.2	0.1

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

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

Date	UF and US Classes											
	PSA Prepayment Assumption											
	0%	100%	134%	150%	200%	250%	325%	400%	700%	1000%	1400%	2100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
October 2011	100	100	100	100	83	65	39	13	0	0	0	0
October 2012	100	100	100	100	70	40	0	0	0	0	0	0
October 2013	100	100	100	100	60	22	0	0	0	0	0	0
October 2014	100	100	100	100	53	11	0	0	0	0	0	0
October 2015	100	100	100	100	49	4	0	0	0	0	0	0
October 2016	100	100	100	100	46	*	0	0	0	0	0	0
October 2017	100	100	100	100	45	*	0	0	0	0	0	0
October 2018	100	100	100	98	43	*	0	0	0	0	0	0
October 2019	100	100	100	94	41	*	0	0	0	0	0	0
October 2020	100	100	100	89	38	*	0	0	0	0	0	0
October 2021	100	100	100	84	35	*	0	0	0	0	0	0
October 2022	100	100	96	77	31	*	0	0	0	0	0	0
October 2023	100	100	88	71	28	*	0	0	0	0	0	0
October 2024	100	100	80	64	25	*	0	0	0	0	0	0
October 2025	100	100	73	57	22	*	0	0	0	0	0	0
October 2026	100	100	65	51	19	*	0	0	0	0	0	0
October 2027	100	92	57	44	16	*	0	0	0	0	0	0
October 2028	100	81	49	38	14	*	0	0	0	0	0	0
October 2029	100	70	42	32	11	*	0	0	0	0	0	0
October 2030	100	60	35	27	9	*	0	0	0	0	0	0
October 2031	100	50	29	22	7	*	0	0	0	0	0	0
October 2032	100	40	23	17	6	*	0	0	0	0	0	0
October 2033	100	30	17	13	4	*	0	0	0	0	0	0
October 2034	100	21	12	9	3	*	0	0	0	0	0	0
October 2035	100	12	7	5	2	*	0	0	0	0	0	0
October 2036	100	4	2	2	*	*	0	0	0	0	0	0
October 2037	100	0	0	0	0	0	0	0	0	0	0	0
October 2038	95	0	0	0	0	0	0	0	0	0	0	0
October 2039	49	0	0	0	0	0	0	0	0	0	0	0
October 2040	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average												
Life (years)**	29.0	21.1	18.3	16.5	8.1	1.9	0.9	0.6	0.2	0.1	0.1	0.1

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

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

Characteristics of the Residual Class

A Residual Certificate will be subject to certain transfer restrictions. See “Description of the Certificates—The Certificates—*Special Characteristics of the Residual Certificates*” and “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Residual Certificates” in the REMIC Prospectus.

Treasury Department regulations (the “Regulations”) provide that a transfer of a “noneconomic residual interest” will be disregarded for all federal tax purposes unless no significant purpose of the transfer is to impede the assessment or collection of tax. A Residual Certificate will constitute a noneconomic residual interest under the Regulations. Having a significant purpose to impede the assessment or collection of tax means that the transferor of a Residual Certificate had “improper knowledge” at the time of the transfer. See “Description of the Certificates—The Certificates—*Special Characteristics of the Residual Certificates*” in the REMIC Prospectus. You should consult your own tax advisor regarding the application of the Regulations to a transfer of a Residual Certificate.

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

The Certificates and payments on the Certificates are not generally exempt from taxation. Therefore, you should consider the tax consequences of holding a Certificate before you acquire one. The following tax discussion supplements the discussion under the caption “Material Federal Income Tax Consequences” in the REMIC Prospectus. When read together, the two discussions describe the current federal income tax treatment of beneficial owners of Certificates. These two tax discussions do not purport to deal with all federal tax consequences applicable to all categories of beneficial

owners, some of which may be subject to special rules. In addition, these discussions may not apply to your particular circumstances for one of the reasons explained in the REMIC Prospectus. You should consult your own tax advisors regarding the federal income tax consequences of holding and disposing of Certificates as well as any tax consequences arising under the laws of any state, local or foreign taxing jurisdiction.

U.S. Treasury Circular 230 Notice

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

REMIC Election and Special Tax Attributes

We will make a REMIC election with respect to the REMIC set forth in the table under “Description of the Certificates—General—*Structure*.” The Regular Classes will be designated as “regular interests” and the Residual Class will be designated as the “residual interest” in the REMIC as set forth in that table. Thus, the 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 Class, 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 Class will be issued with original issue discount (“OID”), and certain other Classes of 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 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 200% 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 that rate or any other rate. See “Description of the Certificates—Weighted Average Lives of the Certificates” in this prospectus supplement and “Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates” in the REMIC Prospectus.

Taxation of Beneficial Owners of Residual Certificates

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

See “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Residual Certificates” in the REMIC Prospectus.

PLAN OF DISTRIBUTION

We are obligated to deliver the Certificates to Citigroup Global Markets Inc. (the “Dealer”) in exchange for the MBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

LEGAL MATTERS

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

Principal Balance Schedules

Aggregate Group 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	\$69,226,000.00	February 2015	\$38,153,784.64	June 2019	\$17,573,155.23
November 2010	68,510,244.51	March 2015	37,664,938.11	July 2019	17,291,575.03
December 2010	67,799,685.80	April 2015	37,179,688.26	August 2019	17,014,165.51
January 2011	67,094,287.29	May 2015	36,698,009.67	September 2019	16,740,867.32
February 2011	66,394,012.63	June 2015	36,219,877.11	October 2019	16,471,621.94
March 2011	65,698,825.75	July 2015	35,745,265.52	November 2019	16,206,371.67
April 2011	65,008,690.81	August 2015	35,274,150.02	December 2019	15,945,059.59
May 2011	64,323,572.24	September 2015	34,806,505.90	January 2020	15,687,629.60
June 2011	63,643,434.71	October 2015	34,342,308.62	February 2020	15,434,026.36
July 2011	62,968,243.13	November 2015	33,881,533.81	March 2020	15,184,195.32
August 2011	62,297,962.67	December 2015	33,424,157.28	April 2020	14,938,082.67
September 2011	61,632,558.72	January 2016	32,970,155.01	May 2020	14,695,635.37
October 2011	60,971,996.94	February 2016	32,519,503.14	June 2020	14,456,801.10
November 2011	60,316,243.21	March 2016	32,072,177.97	July 2020	14,221,528.28
December 2011	59,665,263.65	April 2016	31,628,155.98	August 2020	13,989,766.04
January 2012	59,019,024.63	May 2016	31,187,413.81	September 2020	13,761,464.24
February 2012	58,377,492.74	June 2016	30,749,928.26	October 2020	13,536,573.42
March 2012	57,740,634.81	July 2016	30,315,676.30	November 2020	13,315,044.81
April 2012	57,108,417.90	August 2016	29,884,635.05	December 2020	13,096,830.33
May 2012	56,480,809.30	September 2016	29,456,781.80	January 2021	12,881,882.57
June 2012	55,857,776.53	October 2016	29,032,093.99	February 2021	12,670,154.77
July 2012	55,239,287.34	November 2016	28,610,549.22	March 2021	12,461,600.84
August 2012	54,625,309.70	December 2016	28,192,125.25	April 2021	12,256,175.32
September 2012	54,015,811.80	January 2017	27,776,800.00	May 2021	12,053,833.40
October 2012	53,410,762.06	February 2017	27,364,551.53	June 2021	11,854,530.88
November 2012	52,810,129.12	March 2017	26,955,358.07	July 2021	11,658,224.18
December 2012	52,213,881.84	April 2017	26,549,197.99	August 2021	11,464,870.33
January 2013	51,621,989.29	May 2017	26,146,049.81	September 2021	11,274,426.97
February 2013	51,034,420.76	June 2017	25,745,892.21	October 2021	11,086,852.33
March 2013	50,451,145.75	July 2017	25,348,704.02	November 2021	10,902,105.21
April 2013	49,872,133.98	August 2017	24,954,464.21	December 2021	10,720,145.00
May 2013	49,297,355.39	September 2017	24,564,288.10	January 2022	10,540,931.65
June 2013	48,726,780.11	October 2017	24,179,822.33	February 2022	10,364,425.68
July 2013	48,160,378.49	November 2017	23,800,986.18	March 2022	10,190,588.15
August 2013	47,598,121.09	December 2017	23,427,700.03	April 2022	10,019,380.68
September 2013	47,039,978.66	January 2018	23,059,885.38	May 2022	9,850,765.42
October 2013	46,485,922.18	February 2018	22,697,464.81	June 2022	9,684,705.04
November 2013	45,935,922.81	March 2018	22,340,361.98	July 2022	9,521,162.75
December 2013	45,389,951.92	April 2018	21,988,501.61	August 2022	9,360,102.27
January 2014	44,847,981.08	May 2018	21,641,809.46	September 2022	9,201,487.82
February 2014	44,309,982.06	June 2018	21,300,212.32	October 2022	9,045,284.13
March 2014	43,775,926.83	July 2018	20,963,637.99	November 2022	8,891,456.43
April 2014	43,245,787.54	August 2018	20,632,015.29	December 2022	8,739,970.42
May 2014	42,719,536.56	September 2018	20,305,274.01	January 2023	8,590,792.30
June 2014	42,197,146.43	October 2018	19,983,344.93	February 2023	8,443,888.73
July 2014	41,678,589.89	November 2018	19,666,159.77	March 2023	8,299,226.84
August 2014	41,163,839.88	December 2018	19,353,651.23	April 2023	8,156,774.23
September 2014	40,652,869.51	January 2019	19,045,752.91	May 2023	8,016,498.95
October 2014	40,145,652.09	February 2019	18,742,399.36	June 2023	7,878,369.50
November 2014	39,642,161.12	March 2019	18,443,526.03	July 2023	7,742,354.82
December 2014	39,142,370.28	April 2019	18,149,069.27	August 2023	7,608,424.28
January 2015	38,646,253.44	May 2019	17,858,966.30	September 2023	7,476,547.69

Aggregate Group (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	\$ 7,346,695.29	May 2028	\$ 2,605,032.65	December 2032	\$ 683,761.48
November 2023	7,218,837.73	June 2028	2,551,809.06	January 2033	663,176.82
December 2023	7,092,946.06	July 2028	2,499,455.46	February 2033	642,965.52
January 2024	6,968,991.76	August 2028	2,447,958.84	March 2033	623,121.73
February 2024	6,846,946.71	September 2028	2,397,306.38	April 2033	603,639.71
March 2024	6,726,783.17	October 2028	2,347,485.44	May 2033	584,513.79
April 2024	6,608,473.79	November 2028	2,298,483.56	June 2033	565,738.37
May 2024	6,491,991.63	December 2028	2,250,288.47	July 2033	547,307.96
June 2024	6,377,310.10	January 2029	2,202,888.05	August 2033	529,217.13
July 2024	6,264,403.00	February 2029	2,156,270.38	September 2033	511,460.53
August 2024	6,153,244.50	March 2029	2,110,423.70	October 2033	494,032.90
September 2024	6,043,809.13	April 2029	2,065,336.42	November 2033	476,929.05
October 2024	5,936,071.78	May 2029	2,020,997.12	December 2033	460,143.87
November 2024	5,830,007.69	June 2029	1,977,394.53	January 2034	443,672.32
December 2024	5,725,592.46	July 2029	1,934,517.56	February 2034	427,509.43
January 2025	5,622,802.02	August 2029	1,892,355.26	March 2034	411,650.32
February 2025	5,521,612.65	September 2029	1,850,896.86	April 2034	396,090.17
March 2025	5,422,000.97	October 2029	1,810,131.72	May 2034	380,824.23
April 2025	5,323,943.91	November 2029	1,770,049.37	June 2034	365,847.82
May 2025	5,227,418.75	December 2029	1,730,639.49	July 2034	351,156.34
June 2025	5,132,403.07	January 2030	1,691,891.90	August 2034	336,745.24
July 2025	5,038,874.78	February 2030	1,653,796.58	September 2034	322,610.05
August 2025	4,946,812.10	March 2030	1,616,343.64	October 2034	308,746.37
September 2025	4,856,193.55	April 2030	1,579,523.33	November 2034	295,149.85
October 2025	4,766,997.97	May 2030	1,543,326.06	December 2034	281,816.22
November 2025	4,679,204.49	June 2030	1,507,742.36	January 2035	268,741.26
December 2025	4,592,792.53	July 2030	1,472,762.90	February 2035	255,920.82
January 2026	4,507,741.80	August 2030	1,438,378.49	March 2035	243,350.81
February 2026	4,424,032.32	September 2030	1,404,580.08	April 2035	231,027.20
March 2026	4,341,644.36	October 2030	1,371,358.73	May 2035	218,946.03
April 2026	4,260,558.50	November 2030	1,338,705.64	June 2035	207,103.38
May 2026	4,180,755.58	December 2030	1,306,612.14	July 2035	195,495.39
June 2026	4,102,216.71	January 2031	1,275,069.69	August 2035	184,118.28
July 2026	4,024,923.27	February 2031	1,244,069.86	September 2035	172,968.30
August 2026	3,948,856.90	March 2031	1,213,604.34	October 2035	162,041.77
September 2026	3,873,999.52	April 2031	1,183,664.96	November 2035	151,335.06
October 2026	3,800,333.28	May 2031	1,154,243.65	December 2035	140,844.60
November 2026	3,727,840.61	June 2031	1,125,332.47	January 2036	130,566.87
December 2026	3,656,504.16	July 2031	1,096,923.58	February 2036	120,498.40
January 2027	3,586,306.85	August 2031	1,069,009.27	March 2036	110,635.77
February 2027	3,517,231.84	September 2031	1,041,581.93	April 2036	100,975.61
March 2027	3,449,262.52	October 2031	1,014,634.07	May 2036	91,514.61
April 2027	3,382,382.52	November 2031	988,158.30	June 2036	82,249.51
May 2027	3,316,575.70	December 2031	962,147.34	July 2036	73,177.09
June 2027	3,251,826.16	January 2032	936,594.02	August 2036	64,294.18
July 2027	3,188,118.22	February 2032	911,491.27	September 2036	55,597.66
August 2027	3,125,436.42	March 2032	886,832.12	October 2036	47,084.45
September 2027	3,063,765.52	April 2032	862,609.70	November 2036	38,751.53
October 2027	3,003,090.50	May 2032	838,817.26	December 2036	30,595.91
November 2027	2,943,396.56	June 2032	815,448.12	January 2037	22,614.66
December 2027	2,884,669.10	July 2032	792,495.72	February 2037	14,804.88
January 2028	2,826,893.74	August 2032	769,953.58	March 2037	7,163.73
February 2028	2,770,056.29	September 2032	747,815.33	April 2037 and thereafter	0.00
March 2028	2,714,142.78	October 2032	726,074.68		
April 2028	2,659,139.43	November 2032	704,725.43		

QA Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$2,944,000.00	February 2013	\$1,279,586.92	June 2015	\$ 363,466.98
November 2010	2,868,576.02	March 2013	1,235,500.49	July 2015	341,603.03
December 2010	2,794,459.68	April 2013	1,192,349.16	August 2015	320,394.86
January 2011	2,721,635.76	May 2013	1,150,121.49	September 2015	299,833.92
February 2011	2,650,089.22	June 2013	1,108,806.16	October 2015	279,911.77
March 2011	2,579,805.15	July 2013	1,068,391.98	November 2015	260,620.05
April 2011	2,510,768.81	August 2013	1,028,867.85	December 2015	241,950.48
May 2011	2,442,965.58	September 2013	990,222.81	January 2016	223,894.87
June 2011	2,376,381.01	October 2013	952,445.99	February 2016	206,445.11
July 2011	2,311,000.79	November 2013	915,526.65	March 2016	189,593.20
August 2011	2,246,810.74	December 2013	879,454.14	April 2016	173,331.21
September 2011	2,183,796.85	January 2014	844,217.95	May 2016	157,651.28
October 2011	2,121,945.23	February 2014	809,807.65	June 2016	142,545.65
November 2011	2,061,242.13	March 2014	776,212.92	July 2016	128,006.64
December 2011	2,001,673.96	April 2014	743,423.57	August 2016	114,026.64
January 2012	1,943,227.24	May 2014	711,429.49	September 2016	100,598.14
February 2012	1,885,888.64	June 2014	680,220.69	October 2016	87,713.70
March 2012	1,829,644.97	July 2014	649,787.28	November 2016	75,365.96
April 2012	1,774,483.16	August 2014	620,119.46	December 2016	63,547.63
May 2012	1,720,390.29	September 2014	591,207.56	January 2017	52,251.50
June 2012	1,667,353.55	October 2014	563,041.98	February 2017	41,470.46
July 2012	1,615,360.27	November 2014	535,613.24	March 2017	31,197.44
August 2012	1,564,397.92	December 2014	508,911.95	April 2017	21,425.48
September 2012	1,514,454.08	January 2015	482,928.81	May 2017	12,147.67
October 2012	1,465,516.47	February 2015	457,654.63	June 2017	4,502.35
November 2012	1,417,572.93	March 2015	433,080.31	July 2017 and thereafter	0.00
December 2012	1,370,611.41	April 2015	409,196.85		
January 2013	1,324,620.00	May 2015	385,995.35		

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\$174,000,000



Guaranteed REMIC
Pass-Through Certificates

Fannie Mae REMIC Trust 2010-131

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Prospectus Supplement
October 25, 2010