

\$1,174,179,712



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2011-24**

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 Certificateholder

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own Fannie Mae MBS.

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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
AB	1	\$35,000,000	SEQ	2.00%	FIX	31397SPR9	August 2024
AI	1	19,444,444(2)	NTL	4.50	FIX/IO	31397SPU2	August 2024
AY	1	7,424,242	SEQ	4.50	FIX	31397SPV0	April 2026
UB(3)	2	87,371,000	PAC	3.50	FIX	31397SPW8	December 2037
UI(3)	2	19,415,777(2)	NTL	4.50	FIX/IO	31397SPX6	December 2037
UX(3)	2	14,203,000	PAC	3.50	FIX	31397SPY4	October 2039
IU(3)	2	3,156,222(2)	NTL	4.50	FIX/IO	31397SPZ1	October 2039
VP(3)	2	5,242,000	PAC/AD	4.50	FIX	31397SQA5	May 2022
ZP(3)	2	8,185,000	PAC	4.50	FIX/Z	31397SQB3	April 2041
BG	2	4,467,000	PAC	4.50	FIX	31397SQC1	March 2041
BH	2	1,229,000	PAC	4.50	FIX	31397SQD9	April 2041
BA	2	14,317,000	SUP	4.50	FIX	31397SQE7	June 2040
BJ	2	3,500,000	TAC	4.50	FIX	31397SQF4	June 2040
BK	2	1,500,000	SUP	4.50	FIX	31397SQG2	June 2040
BC	2	3,588,000	SUP	4.50	FIX	31397SQH0	October 2040
BL	2	3,199,000	SUP	4.00	FIX	31397SQJ6	April 2041
BD	2	3,199,000	SUP	5.00	FIX	31397SQK3	April 2041
DA	3	50,000,000	SEQ	3.00	FIX	31397SQL1	February 2024
DY(3)	3	12,500,000	SEQ	3.00	FIX	31397SQM9	April 2026
CA	3	40,000,000	SEQ	3.00	FIX	31397SQN7	January 2024
CY(3)	3	10,733,000	SEQ	3.00	FIX	31397SQP2	April 2026

(Table continued on next page)

If you own certificates of certain classes, you can exchange them for certificates of the corresponding RCR classes to be delivered at the time of exchange. The PY, UC, UA, PB, PC, PA, PI, UW, EY, WA, HK, HA, HI, HY, WU, NC, NA, GK, GM, GA, GI, GY, S and NW Classes are the RCR classes. For a more detailed description of the RCR classes, see Schedule 1 attached to this prospectus supplement and “Description of the Certificates—The Certificates—Combination and Recombination” in the REMIC prospectus.

The dealer will offer the certificates listed above from time to time in negotiated transactions at varying prices. We expect the settlement date to be March 30, 2011.

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

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

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

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

BofA Merrill Lynch

March 24, 2011

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
WB(3)	4	304,617,000	PAC	3.50	FIX	31397SQQ0	October 2037
WI(3)	4	38,077,125(2)	NTL	4.00	FIX/IO	31397SQR8	October 2037
WX(3)	4	49,024,000	PAC	3.50	FIX	31397SQS6	September 2039
IW(3)	4	6,128,000(2)	NTL	4.00	FIX/IO	31397SQT4	September 2039
VH(3)	4	16,356,000	PAC/AD	4.00	FIX	31397SQU1	June 2022
ZH(3)	4	29,303,000	PAC	4.00	FIX/Z	31397SQV9	April 2041
FB	4	40,000,000	SUP	(4)	FLT	31397SQW7	April 2041
SB	4	20,000,000	SUP	(4)	INV	31397SQX5	April 2041
FL	4	40,000,000	SUP	(4)	FLT	31397SQY3	April 2041
SL	4	20,000,000	SUP	(4)	INV	31397SQZ0	April 2041
NB(3)	5	204,263,000	PAC	3.50	FIX	31397SRA4	December 2037
NI(3)	5	45,391,777(2)	NTL	4.50	FIX/IO	31397SRB2	December 2037
NX(3)	5	34,614,000	PAC	3.50	FIX	31397SRC0	November 2039
IN(3)	5	7,691,999(2)	NTL	4.50	FIX/IO	31397SRD8	November 2039
VN(3)	5	11,516,000	PAC/AD	4.50	FIX	31397SRE6	May 2022
ZN(3)	5	17,982,000	PAC	4.50	FIX/Z	31397SRF3	April 2041
FN	5	60,635,602	SUP	(4)	FLT	31397SRG1	April 2041
SJ	5	992,000	PAC	(4)	INV	31397SRH9	December 2040
JS	5	1,916,000	PAC	(4)	INV	31397SRJ5	April 2041
QS(3)	5	15,573,000	SUP	(4)	INV	31397SRK2	January 2041
SQ(3)	5	1,730,868	SUP	(4)	INV	31397SRL0	April 2041
R		0	NPR	0	NPR	31397SRM8	April 2041
RL		0	NPR	0	NPR	31397SRN6	April 2041

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

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

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AVAILABLE INFORMATION

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

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

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

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

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

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

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

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

Merrill Lynch, Pierce, Fenner & Smith Incorporated
Mortgage Finance Department
One Bryant Park
New York, New York 10036
(telephone 646-855-8340).

SUMMARY

This summary contains only limited information about the certificates. Statistical information in this summary is provided as of March 1, 2011. You should purchase the certificates only after reading this prospectus supplement and each of the additional disclosure documents listed on page S-3. In particular, please see the discussion of risk factors that appears in each of those additional disclosure documents.

Assets Underlying Each Group of Classes

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

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

Characteristics of the MBS

	<u>Approximate Principal Balance</u>	<u>Pass- Through Rate</u>	<u>Range of Weighted Average Coupons or WACs (annual percentages)</u>	<u>Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)</u>
Group 1 MBS	\$ 42,424,242	4.50%	4.75% to 7.00%	121 to 180
Group 2 MBS	\$150,000,000	4.50%	4.75% to 7.00%	241 to 360
Group 3 MBS	\$113,233,000	3.00%	3.25% to 5.50%	121 to 180
Group 4 MBS	\$519,300,000	4.00%	4.25% to 6.50%	241 to 360
Group 5 MBS	\$349,222,470	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 1 MBS	\$ 42,424,242	180	166	11	4.811%
Group 2 MBS	\$150,000,000	360	342	15	4.920%
Group 3 MBS	\$113,233,000	180	176	3	3.530%
Group 4 MBS	\$519,300,000	360	338	17	4.550%
Group 5 MBS	\$349,222,470	360	357	3	4.850%

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 March 30, 2011.

Distribution Dates

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

Record Date

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

Book-Entry and Physical Certificates

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

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

Exchanging Certificates Through Combination and Recombination

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

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

Interest Rates

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

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

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate(1)</u>
FB	1.816%	6.00%	1.55%	LIBOR + 155 basis points
SB	8.368%	8.90%	0.00%	$8.9\% - (2 \times \text{LIBOR})$
FL	1.766%	6.00%	1.50%	LIBOR + 150 basis points
SL	8.468%	9.00%	0.00%	$9\% - (2 \times \text{LIBOR})$
FN	1.816%	6.00%	1.55%	LIBOR + 155 basis points
SJ	12.552%	13.35%	0.00%	$13.35\% - (3 \times \text{LIBOR})$
JS	12.552%	13.35%	0.00%	$13.35\% - (3 \times \text{LIBOR})$
QS	12.552%	13.35%	0.00%	$13.35\% - (3 \times \text{LIBOR})$
SQ	12.552%	13.35%	0.00%	$13.35\% - (3 \times \text{LIBOR})$
S	12.552%	13.35%	0.00%	$13.35\% - (3 \times \text{LIBOR})$

(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>	
AI	55.5555542857% of the AB Class
UI	22.2222213320% of the UB Class
IU	22.2222206576% of the UX Class
PI	22.2222213320% of the UB Class
	<i>plus</i>
	22.2222206576% of the UX Class
WI	12.5% of the WB Class
IW	12.5% of the WX Class
HI	12.5% of the <i>sum</i> of the WB and WX Classes
NI	22.2222218414% of the NB Class
IN	22.2222193332% of the NX Class
GI	22.2222218414% of the NB Class
	<i>plus</i>
	22.2222193332% of the NX 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 1 Classes</u>		<u>PSA Prepayment Assumption</u>					
		<u>0%</u>	<u>100%</u>	<u>200%</u>	<u>400%</u>	<u>700%</u>	<u>1100%</u>
AB and AI		7.7	4.7	3.5	2.3	1.5	1.0
AY		14.2	12.0	10.7	7.8	5.0	3.0

<u>Group 2 Classes</u>		<u>PSA Prepayment Assumption</u>								
		<u>0%</u>	<u>100%</u>	<u>120%</u>	<u>133%</u>	<u>190%</u>	<u>220%</u>	<u>250%</u>	<u>450%</u>	<u>900%</u>
UB, UI, UC and UA	14.8	4.8	4.2	4.2	4.2	4.2	4.2	2.7	1.9	1.4
UX, IU and UW	24.4	11.7	11.0	11.0	11.0	11.0	11.0	6.3	4.3	2.9
VP	6.0	6.0	6.0	6.0	6.0	6.0	6.0	5.4	4.2	3.1
ZP	26.0	17.3	17.3	17.3	17.3	17.3	17.3	10.8	7.5	5.1
BG	27.0	13.9	10.0	2.9	2.9	2.9	2.8	1.3	0.9	0.6
BH	27.3	15.1	11.9	9.4	9.4	9.4	6.3	1.6	1.1	0.7
BA	28.3	19.1	16.8	14.9	3.6	1.8	1.3	0.5	0.3	0.2
BJ	28.0	18.0	15.4	13.3	1.9	1.2	0.9	0.6	0.4	0.3
BK	28.9	21.9	20.0	18.6	7.7	3.0	2.1	0.3	0.2	0.1
BC	29.3	24.1	22.6	21.5	14.2	4.6	2.9	1.1	0.7	0.5
BL and BD	29.8	26.7	26.0	25.4	21.0	15.2	4.2	1.3	0.8	0.6
PY	26.0	17.3	17.3	17.3	17.3	17.3	17.3	10.4	7.0	4.7
PB, PC, PA and PI	16.2	5.8	5.2	5.2	5.2	5.2	5.2	3.2	2.2	1.6

<u>Group 3 Classes</u>		<u>PSA Prepayment Assumption</u>					
		<u>0%</u>	<u>100%</u>	<u>150%</u>	<u>300%</u>	<u>500%</u>	<u>700%</u>
DA		7.2	4.8	4.2	3.0	2.2	1.8
DY		14.0	12.4	11.6	9.3	6.8	5.2
CA		7.1	4.7	4.1	2.9	2.2	1.8
CY		13.9	12.2	11.5	9.1	6.7	5.1
EY		13.9	12.3	11.6	9.2	6.8	5.2

Group 4 Classes	PSA Prepayment Assumption						
	0%	100%	120%	175%	250%	450%	700%
WB, WI and WA	14.5	4.7	4.1	4.1	4.1	2.6	1.7
WX, IW and WU	24.2	11.5	10.9	10.9	10.9	6.3	3.9
VH	6.0	6.0	6.0	6.0	6.0	5.3	3.9
ZH	25.9	17.1	17.1	17.1	17.1	10.7	6.8
FB, SB, FL and SL	28.4	19.9	17.7	9.6	2.2	0.8	0.5
HK, HA and HI	15.8	5.6	5.1	5.1	5.1	3.1	2.0
HY	25.9	17.1	17.1	17.1	17.1	10.3	6.3

Group 5 Classes	PSA Prepayment Assumption									
	0%	100%	120%	125%	135%	215%	250%	500%	800%	1200%
NB, NI, NC and NA . . .	14.9	5.4	4.8	4.8	4.8	4.8	4.8	3.1	2.2	1.7
NX, IN and NW	24.5	12.5	11.8	11.8	11.8	11.8	11.8	6.4	4.1	2.8
VN	6.0	6.0	6.0	6.0	6.0	6.0	6.0	5.4	4.0	2.9
ZN	26.1	18.3	18.3	18.3	18.3	18.3	18.3	10.5	6.7	4.2
FN	28.4	21.2	18.9	18.0	16.3	6.1	3.0	1.3	0.9	0.7
SJ	26.8	14.2	9.7	3.5	3.5	3.5	3.5	1.8	1.3	1.0
JS	27.1	15.2	11.7	10.3	3.4	3.4	3.4	1.9	1.4	1.0
QS	28.6	21.5	19.4	18.7	17.4	4.8	2.6	1.1	0.8	0.6
SQ	29.9	28.8	28.4	28.3	28.0	22.2	6.1	1.9	1.3	1.0
GK, GM, GA and GI . . .	16.3	6.4	5.8	5.8	5.8	5.8	5.8	3.6	2.5	1.9
GY	26.1	18.3	18.3	18.3	18.3	18.3	18.3	10.2	6.3	3.9
S	28.7	22.2	20.3	19.7	18.5	6.5	2.9	1.2	0.8	0.6

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

ADDITIONAL RISK FACTORS

Our purchases of delinquent loans from our single-family MBS trusts may result in increased rates of principal payments on your certificates. On February 10, 2010, we announced that we intend to increase significantly our purchases of delinquent loans from our single-family MBS trusts. If the MBS directly or indirectly backing your certificates hold delinquent loans, those MBS could as a result experience increased prepayments. In turn, this may result in an increase in the rate of principal payments on your certificates. You should refer to the MBS Prospectus for further information about our option to purchase delinquent loans from MBS pools and to our Web site at www.fanniemae.com for further information about our intention to increase our purchases of delinquent loans from our single-family MBS trusts.

“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 5 MBS have been designated as pools that include “jumbo-conforming” or “high-balance” mortgage loans. There is limited historical performance data regarding prepayment rates for jumbo-conforming and high-balance mortgage loans. If prevailing mortgage rates decline, borrowers with jumbo-conforming and high-balance mortgage loans may be more likely to refinance their

mortgage loans than borrowers with conforming balance loans. This is because a relatively small reduction in the interest rate of a jumbo-conforming and high-balance mortgage loan can have a greater impact on the borrower’s monthly payment than a similar interest rate change for a conforming balance loan.

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

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

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

DESCRIPTION OF THE CERTIFICATES

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

General

Structure. We will create the Fannie Mae REMIC Trust specified on the cover of this prospectus supplement (the “Trust”) pursuant to a trust agreement dated as of May 1, 2010 and a supplement thereto dated as of March 1, 2011 (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 five groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 2 MBS,” “Group 3 MBS,” “Group 4 MBS” and “Group 5 MBS,” and together, the “MBS”).

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

The Trust will include the “Lower Tier REMIC” and “Upper Tier REMIC” as “real estate mortgage investment conduits” (each, a “REMIC”) under the Internal Revenue Code of 1986, as amended (the “Code”).

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

<u>REMIC Designation</u>	<u>Assets</u>	<u>Regular Interests</u>	<u>Residual Interest</u>
Lower Tier REMIC	MBS	Interests in the Lower Tier REMIC other than the RL Class (the “Lower Tier Regular Interests”)	RL
Upper Tier REMIC	Lower Tier Regular Interests	All Classes of REMIC Certificates other than the R and RL Classes	R

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

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

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

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

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

The MBS

The MBS provide that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the MBS are conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 15 years in the case of the Group 1 MBS and Group 3 MBS, and up to 30 years in the case of the Group 2 MBS, Group 4 MBS and Group 5 MBS.

In addition, the pools of mortgage loans backing the Group 5 MBS have been designated as pools that include “jumbo-conforming” or “high balance” mortgage loans as described further under “The Mortgage Loans—Special Feature Mortgage Loans—*Loans with Original Principal Balance that Exceed our Traditional Conforming Loan Limits*” in the MBS Prospectus dated June 1, 2009. For periodic updates to that description, please refer to the Pool Prefix Glossary available on our Web site at www.fanniemae.com. For additional information about the particular pools underlying the Group 5 MBS, see the Final Data Statement for the Trust and the related prospectus supplement for each MBS. See also “Additional Risk Factors—“*Jumbo-conforming*” and “*high-balance*” mortgage loans, which have original principal balances that exceed our traditional conforming loan limits, may prepay at different rates than conforming balance mortgage loans generally” in this prospectus supplement.

For additional information, see “Summary—Group 1, Group 2, Group 3, Group 4 and Group 5—Characteristics of the MBS” and “—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement and “The Mortgage Pools” and “Yield, Maturity, and Prepayment Considerations” in the MBS Prospectus.

Distributions of Interest

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

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

<u>Delay Classes</u>	<u>No-Delay Classes</u>
Fixed Rate 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 ZP, ZH and ZN Classes are Accrual Classes. Interest will accrue on each Accrual Class at the applicable annual rate specified on the cover of this prospectus supplement. However, we will not pay any interest on the Accrual Classes. Instead, interest accrued on each Accrual Class will be added as principal to its principal balance on each Distribution Date. We will pay principal on the Accrual Classes as described under “—Distributions of Principal” below.

Distributions of Principal

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

- *Group 1*

The Group 1 Principal Distribution Amount to AB and AY, in that order, until } Sequential
retired. } Pay Classes

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

• *Group 2*

The ZP Accrual Amount to VP until retired, and thereafter to ZP.

} Accretion
Directed
Class and
Accrual Class

The Group 2 Cash Flow Distribution Amount in the following priority:

1. To Aggregate Group I to its Planned Balance.
2. To Aggregate Group II to its Planned Balance.
3. — 74.1160635709% to BA until retired; and
— 25.8839364291% as follows:
 - first*, to BJ to its Targeted Balance;
 - second*, to BK until retired; and
 - third*, to BJ until retired.
4. To BC until retired.
5. To BL and BD, pro rata until retired.
6. To Aggregate Group II to zero.
7. To Aggregate Group I to zero.

} PAC Groups

} Support
Class

} TAC Class

} Support
Class

} TAC Class

} Support
Classes

} PAC Groups

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

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

“Aggregate Group I” consists of the UB, UX, VP and ZP Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I to UB, UX, VP and ZP, 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.

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

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

• *Group 3*

The Group 3 Principal Distribution Amount as follows:

- 55.1959234499% to DA and DY, in that order, until retired, and
- 44.8040765501% to CA and CY, in that order, until retired.

} Sequential
Pay Classes

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

- *Group 4*

The ZH Accrual Amount to VH until retired, and thereafter to ZH.

} Accretion
Directed
Class and
Accrual Class

The Group 4 Cash Flow Distribution Amount in the following priority:

1. To Aggregate Group III to its Planned Balance.

} PAC Group

2. To FL, SL, FB and SB, pro rata, until retired.

} Support
Classes

3. To Aggregate Group III to zero.

} PAC Group

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

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

“Aggregate Group III” consists of the WB, WX, VH and ZH Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group III to WB, WX, VH and ZH, in that order, until retired.

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

- *Group 5*

The ZN Accrual Amount to VN until retired, and thereafter to ZN.

} Accretion
Directed
Class and
Accrual Class

The Group 5 Cash Flow Distribution Amount in the following priority:

1. To Aggregate Group IV to its Planned Balance.

} PAC Group

2. — 74.9999993816% to FN until retired, and

} Support
Class

— 25.0000006184% as follows:

first, to SJ to its Planned Balance;

} PAC Classes

second, to JS to its Planned Balance;

third, to QS and SQ, in that order, until retired;

} Support
Classes

fourth, to SJ until retired; and

fifth, to JS until retired.

} PAC Classes

3. To Aggregate Group IV to zero.

} PAC Group

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

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

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

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

Structuring Assumptions

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

- the Mortgage Loans underlying the MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—Group 1, Group 2, Group 3, Group 4 and Group 5—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 March 30, 2011; and
- each Distribution Date occurs on the 25th day of a month.

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

Principal Balance Schedules. The Principal Balance Schedules are set forth beginning on page B-1 of this prospectus supplement. The Principal Balance Schedules were prepared based on the Pricing Assumptions and the assumption that the related Mortgage Loans prepay at a *constant* rate within the applicable “Structuring Ranges” or at the “Structuring Speed” 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 that 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 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 each Aggregate Group, we expect that the effective ranges for those Classes would not be narrower than those shown below for the related Aggregate Groups.

<u>Groups and Classes</u>	<u>Structuring Ranges and Speed</u>	<u>Initial Effective Ranges</u>
Aggregate Group I Planned Balances	Between 120% and 250% PSA	Between 120% and 250% PSA
Aggregate Group II Planned Balances	Between 133% and 220% PSA	Between 133% and 220% PSA
BJ Class Targeted Balances	250% PSA	N/A
Aggregate Group III Planned Balances	Between 120% and 250% PSA	Between 120% and 250% PSA
Aggregate Group IV Planned Balances	Between 120% and 250% PSA	Between 120% and 250% PSA
SJ Class Planned Balances	Between 125% and 250% PSA	Between 125% and 250% PSA
JS Class Planned Balances	Between 135% and 250% PSA	Between 135% and 250% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	UB, UX, VP and ZP
Aggregate Group II	BG and BH
Aggregate Group III	WB, WX, VH and ZH
Aggregate Group IV	NB, NX, VN and ZN

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

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

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

Yield Tables

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

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

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

We cannot assure you that

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

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

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

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

<u>Class</u>	<u>% PSA</u>
AI	401%
UI	311%
IU	336%
PI	319%
WI	376%
IW	327%
HI	359%
NI	332%
IN	368%
GI	363%

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

The information shown in the following yield tables has been prepared on the basis of the Pricing Assumptions and the assumption that the aggregate purchase prices of the applicable 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>
AI	9.95%
UI	16.22%
IU	37.73%
PI	19.23%
WI	12.00%
IW	34.11%
HI	15.06%
NI	18.13%
IN	38.00%
GI	20.14%

* 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 AI Class to Prepayments

	<u>PSA Prepayment Assumption</u>					
	<u>50%</u>	<u>100%</u>	<u>200%</u>	<u>400%</u>	<u>700%</u>	<u>1100%</u>
Pre-Tax Yields to Maturity . . .	33.9%	29.8%	20.8%	0.1%	(33.7)%	(76.1)%

Sensitivity of the UI Class to Prepayments

	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>133%</u>	<u>190%</u>	<u>220%</u>	<u>250%</u>	<u>450%</u>	<u>900%</u>
Pre-Tax Yields to Maturity . . .	17.4%	8.8%	5.0%	5.0%	5.0%	5.0%	5.0%	(16.4)%	(43.3)% (76.9)%

Sensitivity of the IU Class to Prepayments

	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>133%</u>	<u>190%</u>	<u>220%</u>	<u>250%</u>	<u>450%</u>	<u>900%</u>
Pre-Tax Yields to Maturity . . .	9.3%	5.9%	5.1%	5.1%	5.1%	5.1%	5.1%	(8.3)%	(26.2)% (52.5)%

Sensitivity of the PI Class to Prepayments

	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>133%</u>	<u>190%</u>	<u>220%</u>	<u>250%</u>	<u>450%</u>	<u>900%</u>
Pre-Tax Yields to Maturity . . .	14.5%	7.7%	5.0%	5.0%	5.0%	5.0%	5.0%	(12.9)%	(35.6)% (66.0)%

Sensitivity of the WI Class to Prepayments

	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>175%</u>	<u>250%</u>	<u>450%</u>	<u>700%</u>
Pre-Tax Yields to Maturity . . .	23.5%	15.2%	11.5%	11.5%	11.5%	(9.2)%	(44.0)%

Sensitivity of the IW Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>175%</u>	<u>250%</u>	<u>450%</u>	<u>700%</u>
Pre-Tax Yields to Maturity . . .	8.9%	5.4%	4.6%	4.6%	4.6%	(9.2)%	(32.9)%

Sensitivity of the HI Class to Prepayments

	PSA Prepayment Assumption						
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>175%</u>	<u>250%</u>	<u>450%</u>	<u>700%</u>
Pre-Tax Yields to Maturity . . .	17.8%	11.1%	8.5%	8.5%	8.5%	(9.2)%	(38.6)%

Sensitivity of the NI Class to Prepayments

	PSA Prepayment Assumption									
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>125%</u>	<u>135%</u>	<u>215%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
Pre-Tax Yields to Maturity . . .	15.5%	8.4%	5.4%	5.4%	5.4%	5.4%	5.4%	(14.2)%	(38.6)%	(65.2)%

Sensitivity of the IN Class to Prepayments

	PSA Prepayment Assumption									
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>125%</u>	<u>135%</u>	<u>215%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
Pre-Tax Yields to Maturity . . .	9.6%	6.6%	5.9%	5.9%	5.9%	5.9%	5.9%	(8.0)%	(28.5)%	(56.3)%

Sensitivity of the GI Class to Prepayments

	PSA Prepayment Assumption									
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>125%</u>	<u>135%</u>	<u>215%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
Pre-Tax Yields to Maturity . . .	14.6%	8.9%	6.8%	6.8%	6.8%	6.8%	6.8%	(10.1)%	(32.7)%	(59.9)%

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.**

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>
SB	82.19%
SL	82.52%
SJ	94.17%
JS	93.06%
QS	94.30%
SQ	86.53%
S	92.45%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>						
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>175%</u>	<u>250%</u>	<u>450%</u>	<u>700%</u>
0.130%	11.0%	11.1%	11.2%	13.0%	20.1%	38.3%	59.9%
0.266%	10.6%	10.8%	10.9%	12.7%	19.8%	38.0%	59.5%
2.266%	5.8%	6.0%	6.2%	7.6%	14.9%	33.3%	54.8%
4.266%	1.3%	1.4%	1.6%	2.7%	10.2%	28.6%	50.1%
4.450%	0.9%	1.0%	1.2%	2.3%	9.7%	28.1%	49.6%

**Sensitivity of the SL 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>120%</u>	<u>175%</u>	<u>250%</u>	<u>450%</u>	<u>700%</u>
0.130%	11.0%	11.2%	11.3%	13.1%	20.0%	37.8%	58.8%
0.266%	10.7%	10.9%	11.0%	12.7%	19.6%	37.5%	58.5%
2.266%	5.9%	6.1%	6.2%	7.7%	14.8%	32.8%	53.8%
4.266%	1.4%	1.5%	1.7%	2.8%	10.1%	28.1%	49.1%
4.500%	0.8%	1.0%	1.1%	2.2%	9.5%	27.5%	48.5%

**Sensitivity of the SJ 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>120%</u>	<u>125%</u>	<u>135%</u>	<u>215%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
0.130%	14.2%	14.3%	14.5%	15.7%	15.7%	15.7%	15.7%	17.3%	18.6%	20.2%
0.266%	13.8%	13.9%	14.0%	15.3%	15.3%	15.3%	15.3%	16.8%	18.2%	19.8%
2.266%	7.2%	7.4%	7.6%	8.9%	8.9%	8.9%	8.9%	10.5%	11.9%	13.7%
4.266%	0.9%	1.1%	1.3%	2.6%	2.6%	2.6%	2.6%	4.4%	5.8%	7.7%
4.450%	0.3%	0.5%	0.7%	2.0%	2.0%	2.0%	2.0%	3.8%	5.3%	7.1%

**Sensitivity of the JS 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>120%</u>	<u>125%</u>	<u>135%</u>	<u>215%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
0.130%	14.4%	14.5%	14.6%	14.7%	16.3%	16.3%	16.3%	18.0%	19.5%	21.4%
0.266%	13.9%	14.0%	14.2%	14.2%	15.8%	15.8%	15.8%	17.5%	19.1%	20.9%
2.266%	7.3%	7.5%	7.6%	7.7%	9.3%	9.3%	9.3%	11.2%	12.8%	14.7%
4.266%	0.9%	1.1%	1.3%	1.4%	3.0%	3.0%	3.0%	4.9%	6.6%	8.6%
4.450%	0.4%	0.5%	0.7%	0.8%	2.4%	2.4%	2.4%	4.4%	6.0%	8.0%

**Sensitivity of the QS 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>120%</u>	<u>125%</u>	<u>135%</u>	<u>215%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
0.130%	14.2%	14.2%	14.2%	14.2%	14.2%	15.4%	16.3%	19.3%	22.0%	25.0%
0.266%	13.7%	13.7%	13.8%	13.8%	13.8%	14.9%	15.9%	18.9%	21.5%	24.6%
2.266%	7.2%	7.2%	7.3%	7.3%	7.3%	8.4%	9.5%	12.7%	15.5%	18.7%
4.266%	0.8%	0.9%	0.9%	0.9%	1.0%	2.0%	3.2%	6.6%	9.5%	12.9%
4.450%	0.3%	0.3%	0.4%	0.4%	0.4%	1.5%	2.7%	6.1%	8.9%	12.3%

**Sensitivity of the SQ 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>120%</u>	<u>125%</u>	<u>135%</u>	<u>215%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
0.130%	15.5%	15.5%	15.5%	15.5%	15.5%	15.6%	17.1%	22.5%	26.3%	30.6%
0.266%	15.0%	15.0%	15.0%	15.0%	15.0%	15.1%	16.6%	22.0%	25.8%	30.1%
2.266%	7.9%	7.9%	7.9%	7.9%	7.9%	8.0%	9.8%	15.3%	19.1%	23.4%
4.266%	1.1%	1.1%	1.1%	1.1%	1.2%	1.3%	3.2%	8.7%	12.6%	16.9%
4.450%	0.5%	0.5%	0.5%	0.5%	0.6%	0.7%	2.6%	8.1%	12.0%	16.3%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>									
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>125%</u>	<u>135%</u>	<u>215%</u>	<u>250%</u>	<u>500%</u>	<u>800%</u>	<u>1200%</u>
0.130%	14.5%	14.5%	14.5%	14.5%	14.6%	15.8%	17.0%	20.9%	24.2%	28.1%
0.266%	14.0%	14.0%	14.1%	14.1%	14.1%	15.3%	16.5%	20.5%	23.8%	27.7%
2.266%	7.3%	7.4%	7.4%	7.4%	7.5%	8.6%	10.0%	14.2%	17.6%	21.6%
4.266%	0.9%	1.0%	1.0%	1.0%	1.1%	2.0%	3.6%	7.9%	11.5%	15.5%
4.450%	0.3%	0.4%	0.4%	0.4%	0.5%	1.4%	3.1%	7.4%	10.9%	15.0%

Weighted Average Lives of the Certificates

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

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

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

See “—Distributions of Principal” above.

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

Decrement Tables

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

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

<u>Mortgage Loans Backing Trust Assets Specified Below</u>	<u>Original and Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	180 months	7.00%
Group 2 MBS	360 months	7.00%
Group 3 MBS	180 months	5.50%
Group 4 MBS	360 months	6.50%
Group 5 MBS	360 months	7.00%

It is unlikely that all of the Mortgage Loans will have the loan ages, interest rates or remaining terms to maturity assumed, or that the Mortgage Loans will prepay at any *constant* PSA level.

In addition, the diverse remaining terms to maturity of the Mortgage Loans could produce slower or faster principal distributions than indicated in the tables at the specified constant PSA, 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	AB and AI† Classes						AY Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	200%	400%	700%	1100%	0%	100%	200%	400%	700%	1100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
March 2012	95	90	86	78	65	49	100	100	100	100	100	100
March 2013	90	77	68	51	28	4	100	100	100	100	100	100
March 2014	85	65	52	30	6	0	100	100	100	100	100	37
March 2015	79	54	39	15	0	0	100	100	100	100	68	12
March 2016	73	44	27	4	0	0	100	100	100	100	36	4
March 2017	66	34	18	0	0	0	100	100	100	82	19	1
March 2018	59	25	9	0	0	0	100	100	100	56	10	*
March 2019	51	17	2	0	0	0	100	100	100	37	5	*
March 2020	43	9	0	0	0	0	100	100	82	24	2	*
March 2021	34	2	0	0	0	0	100	100	59	15	1	*
March 2022	24	0	0	0	0	0	100	78	39	8	1	*
March 2023	14	0	0	0	0	0	100	49	23	4	*	*
March 2024	3	0	0	0	0	0	100	21	9	2	*	*
March 2025	0	0	0	0	0	0	59	0	0	0	0	0
March 2026	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	7.7	4.7	3.5	2.3	1.5	1.0	14.2	12.0	10.7	7.8	5.0	3.0

Date	UB, UI†, UC and UA Classes										UX, IU† and UW Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	120%	133%	190%	220%	250%	450%	650%	900%	0%	100%	120%	133%	190%	220%	250%	450%	650%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2012	98	90	88	88	88	88	88	88	88	71	100	100	100	100	100	100	100	100	100	100
March 2013	96	78	74	74	74	74	74	66	42	15	100	100	100	100	100	100	100	100	100	100
March 2014	94	66	61	61	61	61	61	38	12	0	100	100	100	100	100	100	100	100	36	0
March 2015	92	55	49	49	49	49	49	19	0	0	100	100	100	100	100	100	100	100	66	0
March 2016	90	45	38	38	38	38	38	4	0	0	100	100	100	100	100	100	100	100	2	0
March 2017	87	35	28	28	28	28	28	0	0	0	100	100	100	100	100	100	100	63	0	0
March 2018	85	26	18	18	18	18	18	0	0	0	100	100	100	100	100	100	100	17	0	0
March 2019	82	18	10	10	10	10	10	0	0	0	100	100	100	100	100	100	100	0	0	0
March 2020	79	10	3	3	3	3	3	0	0	0	100	100	100	100	100	100	100	0	0	0
March 2021	76	3	0	0	0	0	0	0	0	0	100	100	79	79	79	79	79	0	0	0
March 2022	72	0	0	0	0	0	0	0	0	0	100	76	48	48	48	48	48	0	0	0
March 2023	68	0	0	0	0	0	0	0	0	0	100	36	22	22	22	22	22	0	0	0
March 2024	64	0	0	0	0	0	0	0	0	0	100	*	*	*	*	*	*	0	0	0
March 2025	60	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
March 2026	55	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
March 2027	50	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
March 2028	45	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
March 2029	39	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
March 2030	33	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
March 2031	27	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
March 2032	20	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
March 2033	12	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
March 2034	4	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
March 2035	0	0	0	0	0	0	0	0	0	0	71	0	0	0	0	0	0	0	0	0
March 2036	0	0	0	0	0	0	0	0	0	0	14	0	0	0	0	0	0	0	0	0
March 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.8	4.8	4.2	4.2	4.2	4.2	4.2	2.7	1.9	1.4	24.4	11.7	11.0	11.0	11.0	11.0	11.0	6.3	4.3	2.9

* 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	VP Class										ZP Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	120%	133%	190%	220%	250%	450%	650%	900%	0%	100%	120%	133%	190%	220%	250%	450%	650%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2012	93	93	93	93	93	93	93	93	93	93	105	105	105	105	105	105	105	105	105	105
March 2013	85	85	85	85	85	85	85	85	85	85	109	109	109	109	109	109	109	109	109	109
March 2014	77	77	77	77	77	77	77	77	77	77	114	114	114	114	114	114	114	114	114	114
March 2015	69	69	69	69	69	69	69	69	69	0	120	120	120	120	120	120	120	120	120	102
March 2016	61	61	61	61	61	61	61	61	61	0	125	125	125	125	125	125	125	125	125	46
March 2017	52	52	52	52	52	52	52	52	52	0	131	131	131	131	131	131	131	131	99	21
March 2018	42	42	42	42	42	42	42	42	42	0	137	137	137	137	137	137	137	137	59	9
March 2019	32	32	32	32	32	32	32	32	0	0	143	143	143	143	143	143	143	138	35	4
March 2020	22	22	22	22	22	22	22	0	0	0	150	150	150	150	150	150	150	98	21	2
March 2021	11	11	11	11	11	11	11	0	0	0	157	157	157	157	157	157	157	69	12	1
March 2022	*	*	*	*	*	*	*	0	0	0	164	164	164	164	164	164	164	164	49	7
March 2023	0	0	0	0	0	0	0	0	0	0	164	164	164	164	164	164	164	34	4	*
March 2024	0	0	0	0	0	0	0	0	0	0	164	164	164	164	164	164	164	24	2	*
March 2025	0	0	0	0	0	0	0	0	0	0	164	134	134	134	134	134	134	17	1	*
March 2026	0	0	0	0	0	0	0	0	0	0	164	108	108	108	108	108	108	12	1	*
March 2027	0	0	0	0	0	0	0	0	0	0	164	87	87	87	87	87	87	8	*	*
March 2028	0	0	0	0	0	0	0	0	0	0	164	70	70	70	70	70	70	6	*	*
March 2029	0	0	0	0	0	0	0	0	0	0	164	55	55	55	55	55	55	4	*	*
March 2030	0	0	0	0	0	0	0	0	0	0	164	43	43	43	43	43	43	3	*	*
March 2031	0	0	0	0	0	0	0	0	0	0	164	34	34	34	34	34	34	2	*	*
March 2032	0	0	0	0	0	0	0	0	0	0	164	26	26	26	26	26	26	1	*	*
March 2033	0	0	0	0	0	0	0	0	0	0	164	20	20	20	20	20	20	1	*	*
March 2034	0	0	0	0	0	0	0	0	0	0	164	14	14	14	14	14	14	*	*	*
March 2035	0	0	0	0	0	0	0	0	0	0	164	10	10	10	10	10	10	*	*	*
March 2036	0	0	0	0	0	0	0	0	0	0	164	7	7	7	7	7	7	*	*	*
March 2037	0	0	0	0	0	0	0	0	0	0	82	4	4	4	4	4	4	*	*	0
March 2038	0	0	0	0	0	0	0	0	0	0	2	2	2	2	2	2	2	*	*	0
March 2039	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	1	*	*	0
March 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	6.0	6.0	6.0	6.0	6.0	6.0	6.0	5.4	4.2	3.1	26.0	17.3	17.3	17.3	17.3	17.3	17.3	10.8	7.5	5.1

Date	BG Class										BH Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	120%	133%	190%	220%	250%	450%	650%	900%	0%	100%	120%	133%	190%	220%	250%	450%	650%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2012	100	100	100	82	82	82	82	82	0	0	100	100	100	100	100	100	100	100	96	0
March 2013	100	100	100	59	59	59	59	59	0	0	100	100	100	100	100	100	100	0	0	0
March 2014	100	100	100	42	42	42	42	42	0	0	100	100	100	100	100	100	100	0	0	0
March 2015	100	100	100	27	27	27	27	27	0	0	100	100	100	100	100	100	100	0	0	0
March 2016	100	100	100	17	17	17	17	17	0	0	100	100	100	100	100	100	100	0	0	0
March 2017	100	100	100	9	9	9	9	9	0	0	100	100	100	100	100	100	67	0	0	0
March 2018	100	100	100	3	3	3	3	3	0	0	100	100	100	100	100	100	5	0	0	0
March 2019	100	100	97	0	0	0	0	0	0	0	100	100	100	93	93	93	*	0	0	0
March 2020	100	100	81	0	0	0	0	0	0	0	100	100	100	64	64	64	*	0	0	0
March 2021	100	100	55	0	0	0	0	0	0	0	100	100	100	29	29	29	*	0	0	0
March 2022	100	100	20	0	0	0	0	0	0	0	100	100	100	0	0	0	*	0	0	0
March 2023	100	100	0	0	0	0	0	0	0	0	100	100	23	0	0	0	*	0	0	0
March 2024	100	97	0	0	0	0	0	0	0	0	100	100	0	0	0	0	*	0	0	0
March 2025	100	44	0	0	0	0	0	0	0	0	100	100	0	0	0	0	*	0	0	0
March 2026	100	0	0	0	0	0	0	0	0	0	100	56	0	0	0	0	*	0	0	0
March 2027	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	*	0	0	0
March 2028	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	*	0	0	0
March 2029	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	*	0	0	0
March 2030	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	*	0	0	0
March 2031	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	*	0	0	0
March 2032	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	*	0	0	0
March 2033	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	*	0	0	0
March 2034	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	*	0	0	0
March 2035	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	*	0	0	0
March 2036	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	*	0	0	0
March 2037	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	*	0	0	0
March 2038	36	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	*	0	0	0
March 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*	0	0	0
March 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.0	13.9	10.0	2.9	2.9	2.9	2.8	1.3	0.9	0.6	27.3	15.1	11.9	9.4	9.4	9.4	6.3	1.6	1.1	0.7

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

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

Date	BA Class										BJ Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	120%	133%	190%	220%	250%	450%	650%	900%	0%	100%	120%	133%	190%	220%	250%	450%	650%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2012	100	100	100	100	81	71	61	0	0	0	100	100	100	100	73	59	45	0	0	0
March 2013	100	100	100	100	60	39	19	0	0	0	100	100	100	100	42	13	0	0	0	0
March 2014	100	100	100	100	43	15	0	0	0	0	100	100	100	100	19	0	0	0	0	0
March 2015	100	100	100	100	31	0	0	0	0	0	100	100	100	100	1	0	0	0	0	0
March 2016	100	100	100	100	22	0	0	0	0	0	100	100	100	100	0	0	0	0	0	0
March 2017	100	100	100	100	17	0	0	0	0	0	100	100	100	100	0	0	0	0	0	0
March 2018	100	100	100	100	14	0	0	0	0	0	100	100	100	100	0	0	0	0	0	0
March 2019	100	100	100	100	13	0	0	0	0	0	100	100	100	100	0	0	0	0	0	0
March 2020	100	100	100	98	11	0	0	0	0	0	100	100	100	97	0	0	0	0	0	0
March 2021	100	100	100	94	9	0	0	0	0	0	100	100	100	91	0	0	0	0	0	0
March 2022	100	100	100	88	7	0	0	0	0	0	100	100	100	83	0	0	0	0	0	0
March 2023	100	100	100	79	2	0	0	0	0	0	100	100	100	70	0	0	0	0	0	0
March 2024	100	100	91	70	0	0	0	0	0	0	100	100	87	56	0	0	0	0	0	0
March 2025	100	100	80	60	0	0	0	0	0	0	100	100	72	42	0	0	0	0	0	0
March 2026	100	100	69	50	0	0	0	0	0	0	100	100	56	28	0	0	0	0	0	0
March 2027	100	90	58	40	0	0	0	0	0	0	100	86	40	14	0	0	0	0	0	0
March 2028	100	77	46	30	0	0	0	0	0	0	100	67	24	0	0	0	0	0	0	0
March 2029	100	64	36	20	0	0	0	0	0	0	100	48	8	0	0	0	0	0	0	0
March 2030	100	51	25	11	0	0	0	0	0	0	100	30	0	0	0	0	0	0	0	0
March 2031	100	38	15	2	0	0	0	0	0	0	100	11	0	0	0	0	0	0	0	0
March 2032	100	26	5	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
March 2033	100	14	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
March 2034	100	2	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
March 2035	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
March 2036	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
March 2037	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
March 2038	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
March 2039	63	0	0	0	0	0	0	0	0	0	48	0	0	0	0	0	0	0	0	0
March 2040	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.3	19.1	16.8	14.9	3.6	1.8	1.3	0.5	0.3	0.2	28.0	18.0	15.4	13.3	1.9	1.2	0.9	0.6	0.4	0.3

Date	BK Class										BC Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	120%	133%	190%	220%	250%	450%	650%	900%	0%	100%	120%	133%	190%	220%	250%	450%	650%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2012	100	100	100	100	100	100	100	0	0	0	100	100	100	100	100	100	100	76	0	0
March 2013	100	100	100	100	100	100	62	0	0	0	100	100	100	100	100	100	100	0	0	0
March 2014	100	100	100	100	100	49	0	0	0	0	100	100	100	100	100	100	31	0	0	0
March 2015	100	100	100	100	100	0	0	0	0	0	100	100	100	100	86	0	0	0	0	0
March 2016	100	100	100	100	74	0	0	0	0	0	100	100	100	100	23	0	0	0	0	0
March 2017	100	100	100	100	56	0	0	0	0	0	100	100	100	100	100	0	0	0	0	0
March 2018	100	100	100	100	46	0	0	0	0	0	100	100	100	100	100	0	0	0	0	0
March 2019	100	100	100	100	42	0	0	0	0	0	100	100	100	100	100	0	0	0	0	0
March 2020	100	100	100	100	38	0	0	0	0	0	100	100	100	100	100	0	0	0	0	0
March 2021	100	100	100	100	31	0	0	0	0	0	100	100	100	100	100	0	0	0	0	0
March 2022	100	100	100	100	22	0	0	0	0	0	100	100	100	100	100	0	0	0	0	0
March 2023	100	100	100	100	6	0	0	0	0	0	100	100	100	100	100	0	0	0	0	0
March 2024	100	100	100	100	0	0	0	0	0	0	100	100	100	100	82	0	0	0	0	0
March 2025	100	100	100	100	0	0	0	0	0	0	100	100	100	100	55	0	0	0	0	0
March 2026	100	100	100	100	0	0	0	0	0	0	100	100	100	100	29	0	0	0	0	0
March 2027	100	100	100	100	0	0	0	0	0	0	100	100	100	100	4	0	0	0	0	0
March 2028	100	100	100	99	0	0	0	0	0	0	100	100	100	100	0	0	0	0	0	0
March 2029	100	100	100	67	0	0	0	0	0	0	100	100	100	100	0	0	0	0	0	0
March 2030	100	100	83	37	0	0	0	0	0	0	100	100	100	100	0	0	0	0	0	0
March 2031	100	100	49	8	0	0	0	0	0	0	100	100	100	100	0	0	0	0	0	0
March 2032	100	85	16	0	0	0	0	0	0	0	100	100	100	68	0	0	0	0	0	0
March 2033	100	45	0	0	0	0	0	0	0	0	100	100	77	27	0	0	0	0	0	0
March 2034	100	7	0	0	0	0	0	0	0	0	100	100	30	0	0	0	0	0	0	0
March 2035	100	0	0	0	0	0	0	0	0	0	100	52	0	0	0	0	0	0	0	0
March 2036	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
March 2037	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
March 2038	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
March 2039	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
March 2040	27	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
March 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.9	21.9	20.0	18.6	7.7	3.0	2.1	0.3	0.2	0.1	29.3	24.1	22.6	21.5	14.2	4.6	2.9	1.1	0.7	0.5

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

Date	BL and BD Classes										PY Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	120%	133%	190%	220%	250%	450%	650%	900%	0%	100%	120%	133%	190%	220%	250%	450%	650%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2012	100	100	100	100	100	100	100	100	0	0	100	100	100	100	100	100	100	100	100	100
March 2013	100	100	100	100	100	100	100	0	0	0	100	100	100	100	100	100	100	100	100	100
March 2014	100	100	100	100	100	100	100	0	0	0	100	100	100	100	100	100	100	100	100	100
March 2015	100	100	100	100	100	100	52	0	0	0	100	100	100	100	100	100	100	100	100	62
March 2016	100	100	100	100	100	100	11	0	0	0	100	100	100	100	100	100	100	100	100	28
March 2017	100	100	100	100	100	92	0	0	0	0	100	100	100	100	100	100	100	100	61	13
March 2018	100	100	100	100	100	82	0	0	0	0	100	100	100	100	100	100	100	100	36	6
March 2019	100	100	100	100	100	81	0	0	0	0	100	100	100	100	100	100	100	84	21	3
March 2020	100	100	100	100	100	81	0	0	0	0	100	100	100	100	100	100	100	60	13	1
March 2021	100	100	100	100	100	81	0	0	0	0	100	100	100	100	100	100	100	42	7	1
March 2022	100	100	100	100	100	79	0	0	0	0	100	100	100	100	100	100	100	30	4	*
March 2023	100	100	100	100	100	72	0	0	0	0	100	100	100	100	100	100	100	21	3	*
March 2024	100	100	100	100	100	64	0	0	0	0	100	100	100	100	100	100	100	15	2	*
March 2025	100	100	100	100	100	57	0	0	0	0	100	82	82	82	82	82	82	10	1	*
March 2026	100	100	100	100	100	50	0	0	0	0	100	66	66	66	66	66	66	7	1	*
March 2027	100	100	100	100	100	43	0	0	0	0	100	53	53	53	53	53	53	5	*	*
March 2028	100	100	100	100	89	37	0	0	0	0	100	42	42	42	42	42	42	3	*	*
March 2029	100	100	100	100	77	32	0	0	0	0	100	34	34	34	34	34	34	2	*	*
March 2030	100	100	100	100	65	27	0	0	0	0	100	27	27	27	27	27	27	2	*	*
March 2031	100	100	100	100	55	22	0	0	0	0	100	21	21	21	21	21	21	1	*	*
March 2032	100	100	100	100	45	18	0	0	0	0	100	16	16	16	16	16	16	1	*	*
March 2033	100	100	100	100	37	14	0	0	0	0	100	12	12	12	12	12	12	*	*	*
March 2034	100	100	100	93	29	11	0	0	0	0	100	9	9	9	9	9	9	*	*	*
March 2035	100	100	92	73	22	8	0	0	0	0	100	6	6	6	6	6	6	*	*	*
March 2036	100	98	69	54	16	6	0	0	0	0	100	4	4	4	4	4	4	*	*	*
March 2037	100	68	47	37	11	4	0	0	0	0	50	3	3	3	3	3	3	*	*	0
March 2038	100	39	27	21	6	2	0	0	0	0	1	1	1	1	1	1	1	*	*	0
March 2039	100	13	9	7	2	1	0	0	0	0	*	*	*	*	*	*	*	*	*	0
March 2040	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)**	29.8	26.7	26.0	25.4	21.0	15.2	4.2	1.3	0.8	0.6	26.0	17.3	17.3	17.3	17.3	17.3	17.3	10.4	7.0	4.7

Date	PB, PC, PA and Pl† Classes									
	PSA Prepayment Assumption									
	0%	100%	120%	133%	190%	220%	250%	450%	650%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100
March 2012	98	91	90	90	90	90	90	90	90	75
March 2013	97	81	78	78	78	78	78	71	50	27
March 2014	95	71	67	67	67	67	67	47	24	5
March 2015	93	61	56	56	56	56	56	30	9	0
March 2016	91	53	47	47	47	47	47	18	*	0
March 2017	89	44	38	38	38	38	38	9	0	0
March 2018	87	37	30	30	30	30	30	2	0	0
March 2019	84	30	22	22	22	22	22	0	0	0
March 2020	82	23	16	16	16	16	16	0	0	0
March 2021	79	17	11	11	11	11	11	0	0	0
March 2022	76	11	7	7	7	7	7	0	0	0
March 2023	73	5	3	3	3	3	3	0	0	0
March 2024	69	*	*	*	*	*	*	0	0	0
March 2025	66	0	0	0	0	0	0	0	0	0
March 2026	62	0	0	0	0	0	0	0	0	0
March 2027	57	0	0	0	0	0	0	0	0	0
March 2028	53	0	0	0	0	0	0	0	0	0
March 2029	48	0	0	0	0	0	0	0	0	0
March 2030	43	0	0	0	0	0	0	0	0	0
March 2031	37	0	0	0	0	0	0	0	0	0
March 2032	31	0	0	0	0	0	0	0	0	0
March 2033	24	0	0	0	0	0	0	0	0	0
March 2034	17	0	0	0	0	0	0	0	0	0
March 2035	10	0	0	0	0	0	0	0	0	0
March 2036	2	0	0	0	0	0	0	0	0	0
March 2037	0	0	0	0	0	0	0	0	0	0
March 2038	0	0	0	0	0	0	0	0	0	0
March 2039	0	0	0	0	0	0	0	0	0	0
March 2040	0	0	0	0	0	0	0	0	0	0
March 2041	0	0	0	0	0	0	0	0	0	0
Weighted Average										
Life (years)**	16.2	5.8	5.2	5.2	5.2	5.2	5.2	3.2	2.2	1.6

* 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	DA Class						DY Class						CA Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	150%	300%	500%	700%	0%	100%	150%	300%	500%	700%	0%	100%	150%	300%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2012	94	91	90	87	82	77	100	100	100	100	100	100	94	91	90	86	82	77
March 2013	89	80	76	67	54	42	100	100	100	100	100	100	88	79	76	66	53	41
March 2014	82	67	61	45	27	12	100	100	100	100	100	100	82	67	61	45	26	10
March 2015	76	56	48	29	9	0	100	100	100	100	100	79	76	55	47	28	8	0
March 2016	69	45	36	16	0	0	100	100	100	100	87	42	69	44	35	14	0	0
March 2017	62	35	26	5	0	0	100	100	100	100	56	22	61	34	25	4	0	0
March 2018	54	26	17	0	0	0	100	100	100	89	35	12	54	24	15	0	0	0
March 2019	46	17	8	0	0	0	100	100	100	65	22	6	45	16	7	0	0	0
March 2020	38	9	1	0	0	0	100	100	100	46	13	3	37	8	0	0	0	0
March 2021	28	2	0	0	0	0	100	100	80	32	8	1	27	*	0	0	0	0
March 2022	19	0	0	0	0	0	100	81	58	21	4	1	18	0	0	0	0	0
March 2023	9	0	0	0	0	0	100	56	39	13	2	*	7	0	0	0	0	0
March 2024	0	0	0	0	0	0	93	34	23	7	1	*	0	0	0	0	0	0
March 2025	0	0	0	0	0	0	48	13	8	2	*	*	0	0	0	0	0	0
March 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	7.2	4.8	4.2	3.0	2.2	1.8	14.0	12.4	11.6	9.3	6.8	5.2	7.1	4.7	4.1	2.9	2.2	1.8

Date	CY Class						EY Class					
	PSA Prepayment Assumption						PSA Prepayment Assumption					
	0%	100%	150%	300%	500%	700%	0%	100%	150%	300%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
March 2012	100	100	100	100	100	100	100	100	100	100	100	100
March 2013	100	100	100	100	100	100	100	100	100	100	100	100
March 2014	100	100	100	100	100	100	100	100	100	100	100	100
March 2015	100	100	100	100	100	75	100	100	100	100	100	77
March 2016	100	100	100	100	83	40	100	100	100	100	85	41
March 2017	100	100	100	100	53	21	100	100	100	100	54	22
March 2018	100	100	100	85	33	11	100	100	100	87	34	11
March 2019	100	100	100	61	21	6	100	100	100	63	21	6
March 2020	100	100	100	43	12	3	100	100	100	45	13	3
March 2021	100	100	76	30	7	1	100	100	78	31	8	1
March 2022	100	76	55	20	4	1	100	79	57	20	4	1
March 2023	100	53	37	12	2	*	100	55	38	12	2	*
March 2024	88	32	22	6	1	*	90	33	22	6	1	*
March 2025	45	12	8	2	*	*	46	13	8	2	*	*
March 2026	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	13.9	12.2	11.5	9.1	6.7	5.1	13.9	12.3	11.6	9.2	6.8	5.2

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

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

Date	WB, WI† and WA Classes							WX, IW† and WU Classes						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	120%	175%	250%	450%	700%	0%	100%	120%	175%	250%	450%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2012	98	89	87	87	87	87	81	100	100	100	100	100	100	100
March 2013	96	77	73	73	73	63	33	100	100	100	100	100	100	100
March 2014	94	65	60	60	60	36	5	100	100	100	100	100	100	100
March 2015	92	54	48	48	48	17	0	100	100	100	100	100	100	35
March 2016	89	44	37	37	37	3	0	100	100	100	100	100	100	0
March 2017	86	34	27	27	27	0	0	100	100	100	100	100	59	0
March 2018	84	25	17	17	17	0	0	100	100	100	100	100	15	0
March 2019	81	17	9	9	9	0	0	100	100	100	100	100	0	0
March 2020	77	9	2	2	2	0	0	100	100	100	100	100	0	0
March 2021	74	2	0	0	0	0	0	100	100	75	75	75	0	0
March 2022	70	0	0	0	0	0	0	100	70	45	45	45	0	0
March 2023	67	0	0	0	0	0	0	100	30	20	20	20	0	0
March 2024	62	0	0	0	0	0	0	100	0	0	0	0	0	0
March 2025	58	0	0	0	0	0	0	100	0	0	0	0	0	0
March 2026	53	0	0	0	0	0	0	100	0	0	0	0	0	0
March 2027	48	0	0	0	0	0	0	100	0	0	0	0	0	0
March 2028	43	0	0	0	0	0	0	100	0	0	0	0	0	0
March 2029	37	0	0	0	0	0	0	100	0	0	0	0	0	0
March 2030	31	0	0	0	0	0	0	100	0	0	0	0	0	0
March 2031	24	0	0	0	0	0	0	100	0	0	0	0	0	0
March 2032	17	0	0	0	0	0	0	100	0	0	0	0	0	0
March 2033	10	0	0	0	0	0	0	100	0	0	0	0	0	0
March 2034	2	0	0	0	0	0	0	100	0	0	0	0	0	0
March 2035	0	0	0	0	0	0	0	60	0	0	0	0	0	0
March 2036	0	0	0	0	0	0	0	4	0	0	0	0	0	0
March 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.5	4.7	4.1	4.1	4.1	2.6	1.7	24.2	11.5	10.9	10.9	10.9	6.3	3.9

Date	VH Class							ZH Class							FB, SB, FL and SL Classes						
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	120%	175%	250%	450%	700%	0%	100%	120%	175%	250%	450%	700%	0%	100%	120%	175%	250%	450%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2012	93	93	93	93	93	93	93	104	104	104	104	104	104	104	100	100	100	89	74	34	0
March 2013	85	85	85	85	85	85	85	108	108	108	108	108	108	108	100	100	100	77	48	0	0
March 2014	77	77	77	77	77	77	77	113	113	113	113	113	113	113	100	100	100	68	28	0	0
March 2015	69	69	69	69	69	69	69	117	117	117	117	117	117	117	100	100	100	62	15	0	0
March 2016	60	60	60	60	60	60	0	122	122	122	122	122	122	121	100	100	100	57	7	0	0
March 2017	51	51	51	51	51	51	0	127	127	127	127	127	127	68	100	100	100	53	2	0	0
March 2018	42	42	42	42	42	42	0	132	132	132	132	132	132	39	100	100	100	51	*	0	0
March 2019	33	33	33	33	33	0	0	138	138	138	138	138	128	22	100	100	99	50	*	0	0
March 2020	23	23	23	23	23	0	0	143	143	143	143	143	91	12	100	100	97	48	*	0	0
March 2021	12	12	12	12	12	0	0	149	149	149	149	149	64	7	100	100	93	45	*	0	0
March 2022	1	1	1	1	1	0	0	155	155	155	155	155	45	4	100	100	89	42	*	0	0
March 2023	0	0	0	0	0	0	0	156	156	156	156	156	32	2	100	100	83	38	*	0	0
March 2024	0	0	0	0	0	0	0	156	153	153	153	153	22	1	100	98	77	35	*	0	0
March 2025	0	0	0	0	0	0	0	156	124	124	124	124	15	1	100	91	71	31	*	0	0
March 2026	0	0	0	0	0	0	0	156	100	100	100	100	11	*	100	84	65	28	*	0	0
March 2027	0	0	0	0	0	0	0	156	80	80	80	80	7	*	100	76	59	25	*	0	0
March 2028	0	0	0	0	0	0	0	156	64	64	64	64	5	*	100	69	52	21	*	0	0
March 2029	0	0	0	0	0	0	0	156	51	51	51	51	3	*	100	61	46	19	*	0	0
March 2030	0	0	0	0	0	0	0	156	40	40	40	40	2	*	100	54	41	16	*	0	0
March 2031	0	0	0	0	0	0	0	156	31	31	31	31	2	*	100	47	35	13	*	0	0
March 2032	0	0	0	0	0	0	0	156	23	23	23	23	1	*	100	40	30	11	*	0	0
March 2033	0	0	0	0	0	0	0	156	17	17	17	17	1	*	100	34	25	9	*	0	0
March 2034	0	0	0	0	0	0	0	156	13	13	13	13	*	*	100	28	20	7	*	0	0
March 2035	0	0	0	0	0	0	0	156	9	9	9	9	*	*	100	22	15	5	*	0	0
March 2036	0	0	0	0	0	0	0	156	6	6	6	6	*	*	100	16	11	4	*	0	0
March 2037	0	0	0	0	0	0	0	63	3	3	3	3	*	*	100	11	7	2	*	0	0
March 2038	0	0	0	0	0	0	0	2	2	2	2	2	*	*	89	6	4	1	*	0	0
March 2039	0	0	0	0	0	0	0	*	*	*	*	*	*	*	61	1	1	*	*	0	0
March 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	32	0	0	0	0	0	0
March 2041	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)**	6.0	6.0	6.0	6.0	6.0	5.3	3.9	25.9	17.1	17.1	17.1	17.1	10.7	6.8	28.4	19.9	17.7	9.6	2.2	0.8	0.5

* 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	HK, HA and HI† Classes							HY Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	120%	175%	250%	450%	700%	0%	100%	120%	175%	250%	450%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2012	98	91	89	89	89	89	84	100	100	100	100	100	100	100
March 2013	97	80	77	77	77	68	42	100	100	100	100	100	100	100
March 2014	95	70	66	66	66	45	18	100	100	100	100	100	100	100
March 2015	93	60	55	55	55	29	5	100	100	100	100	100	100	100
March 2016	91	52	46	46	46	17	0	100	100	100	100	100	100	78
March 2017	88	43	37	37	37	8	0	100	100	100	100	100	100	44
March 2018	86	36	29	29	29	2	0	100	100	100	100	100	100	25
March 2019	83	29	22	22	22	0	0	100	100	100	100	100	82	14
March 2020	81	22	16	16	16	0	0	100	100	100	100	100	58	8
March 2021	78	16	10	10	10	0	0	100	100	100	100	100	41	4
March 2022	75	10	6	6	6	0	0	100	100	100	100	100	29	2
March 2023	71	4	3	3	3	0	0	100	100	100	100	100	20	1
March 2024	68	0	0	0	0	0	0	100	98	98	98	98	14	1
March 2025	64	0	0	0	0	0	0	100	80	80	80	80	10	*
March 2026	60	0	0	0	0	0	0	100	64	64	64	64	7	*
March 2027	55	0	0	0	0	0	0	100	52	52	52	52	5	*
March 2028	51	0	0	0	0	0	0	100	41	41	41	41	3	*
March 2029	46	0	0	0	0	0	0	100	32	32	32	32	2	*
March 2030	41	0	0	0	0	0	0	100	25	25	25	25	1	*
March 2031	35	0	0	0	0	0	0	100	20	20	20	20	1	*
March 2032	29	0	0	0	0	0	0	100	15	15	15	15	1	*
March 2033	22	0	0	0	0	0	0	100	11	11	11	11	*	*
March 2034	16	0	0	0	0	0	0	100	8	8	8	8	*	*
March 2035	8	0	0	0	0	0	0	100	6	6	6	6	*	*
March 2036	1	0	0	0	0	0	0	100	4	4	4	4	*	*
March 2037	0	0	0	0	0	0	0	40	2	2	2	2	*	*
March 2038	0	0	0	0	0	0	0	1	1	1	1	1	*	*
March 2039	0	0	0	0	0	0	0	*	*	*	*	*	*	*
March 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.8	5.6	5.1	5.1	5.1	3.1	2.0	25.9	17.1	17.1	17.1	17.1	10.3	6.3

Date	NB, NI†, NC and NA Classes										NX, IN† and NW Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	120%	125%	135%	215%	250%	500%	800%	1200%	0%	100%	120%	125%	135%	215%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2012	98	94	94	94	94	94	94	94	94	94	100	100	100	100	100	100	100	100	100	100
March 2013	96	84	82	82	82	82	82	82	60	29	100	100	100	100	100	100	100	100	100	100
March 2014	94	73	69	69	69	69	69	50	16	0	100	100	100	100	100	100	100	100	100	15
March 2015	92	62	57	57	57	57	57	24	0	0	100	100	100	100	100	100	100	100	57	0
March 2016	90	51	45	45	45	45	45	7	0	0	100	100	100	100	100	100	100	100	0	0
March 2017	88	41	34	34	34	34	34	0	0	0	100	100	100	100	100	100	100	69	0	0
March 2018	85	32	24	24	24	24	24	0	0	0	100	100	100	100	100	100	100	20	0	0
March 2019	82	24	15	15	15	15	15	0	0	0	100	100	100	100	100	100	100	0	0	0
March 2020	79	16	7	7	7	7	7	0	0	0	100	100	100	100	100	100	100	0	0	0
March 2021	76	8	1	1	1	1	1	0	0	0	100	100	100	100	100	100	100	0	0	0
March 2022	72	1	0	0	0	0	0	0	0	0	100	100	70	70	70	70	70	0	0	0
March 2023	69	0	0	0	0	0	0	0	0	0	100	67	42	42	42	42	42	0	0	0
March 2024	64	0	0	0	0	0	0	0	0	0	100	30	19	19	19	19	19	0	0	0
March 2025	60	0	0	0	0	0	0	0	0	0	100	*	*	*	*	*	*	0	0	0
March 2026	56	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
March 2027	51	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
March 2028	45	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
March 2029	40	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
March 2030	34	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
March 2031	27	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
March 2032	20	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
March 2033	12	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
March 2034	4	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0
March 2035	0	0	0	0	0	0	0	0	0	0	75	0	0	0	0	0	0	0	0	0
March 2036	0	0	0	0	0	0	0	0	0	0	20	0	0	0	0	0	0	0	0	0
March 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.9	5.4	4.8	4.8	4.8	4.8	4.8	3.1	2.2	1.7	24.5	12.5	11.8	11.8	11.8	11.8	11.8	6.4	4.1	2.8

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

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

Date	VN Class										ZN Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	120%	125%	135%	215%	250%	500%	800%	1200%	0%	100%	120%	125%	135%	215%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2012	93	93	93	93	93	93	93	93	93	93	105	105	105	105	105	105	105	105	105	105
March 2013	85	85	85	85	85	85	85	85	85	85	109	109	109	109	109	109	109	109	109	109
March 2014	77	77	77	77	77	77	77	77	77	77	114	114	114	114	114	114	114	114	114	114
March 2015	69	69	69	69	69	69	69	69	69	0	120	120	120	120	120	120	120	120	120	53
March 2016	61	61	61	61	61	61	61	61	22	0	125	125	125	125	125	125	125	125	125	15
March 2017	52	52	52	52	52	52	52	52	0	0	131	131	131	131	131	131	131	131	71	4
March 2018	42	42	42	42	42	42	42	42	0	0	137	137	137	137	137	137	137	137	36	1
March 2019	32	32	32	32	32	32	32	0	0	0	143	143	143	143	143	143	143	139	18	*
March 2020	22	22	22	22	22	22	22	0	0	0	150	150	150	150	150	150	150	95	9	*
March 2021	11	11	11	11	11	11	11	0	0	0	157	157	157	157	157	157	157	64	5	*
March 2022	*	*	*	*	*	*	*	0	0	0	164	164	164	164	164	164	164	44	2	*
March 2023	0	0	0	0	0	0	0	0	0	0	164	164	164	164	164	164	164	29	1	*
March 2024	0	0	0	0	0	0	0	0	0	0	164	164	164	164	164	164	164	20	1	*
March 2025	0	0	0	0	0	0	0	0	0	0	164	164	164	164	164	164	164	13	*	*
March 2026	0	0	0	0	0	0	0	0	0	0	164	134	134	134	134	134	134	9	*	*
March 2027	0	0	0	0	0	0	0	0	0	0	164	108	108	108	108	108	108	6	*	*
March 2028	0	0	0	0	0	0	0	0	0	0	164	87	87	87	87	87	87	4	*	*
March 2029	0	0	0	0	0	0	0	0	0	0	164	70	70	70	70	70	70	3	*	0
March 2030	0	0	0	0	0	0	0	0	0	0	164	55	55	55	55	55	55	2	*	0
March 2031	0	0	0	0	0	0	0	0	0	0	164	44	44	44	44	44	44	1	*	0
March 2032	0	0	0	0	0	0	0	0	0	0	164	34	34	34	34	34	34	1	*	0
March 2033	0	0	0	0	0	0	0	0	0	0	164	26	26	26	26	26	26	*	*	0
March 2034	0	0	0	0	0	0	0	0	0	0	164	20	20	20	20	20	20	*	*	0
March 2035	0	0	0	0	0	0	0	0	0	0	164	15	15	15	15	15	15	*	*	0
March 2036	0	0	0	0	0	0	0	0	0	0	164	11	11	11	11	11	11	*	*	0
March 2037	0	0	0	0	0	0	0	0	0	0	90	7	7	7	7	7	7	*	*	0
March 2038	0	0	0	0	0	0	0	0	0	0	5	5	5	5	5	5	5	*	*	0
March 2039	0	0	0	0	0	0	0	0	0	0	3	3	3	3	3	3	3	*	*	0
March 2040	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	1	*	*	0
March 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	6.0	6.0	6.0	6.0	6.0	6.0	6.0	5.4	4.0	2.9	26.1	18.3	18.3	18.3	18.3	18.3	18.3	10.5	6.7	4.2

Date	FN Class										SJ Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	120%	125%	135%	215%	250%	500%	800%	1200%	0%	100%	120%	125%	135%	215%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2012	100	100	100	100	99	92	89	69	44	11	100	100	100	92	92	92	92	92	92	44
March 2013	100	100	100	99	96	76	68	9	0	0	100	100	100	74	74	74	74	42	0	0
March 2014	100	100	100	98	93	58	44	0	0	0	100	100	100	54	54	54	54	0	0	0
March 2015	100	100	100	97	91	45	26	0	0	0	100	100	100	37	37	37	37	0	0	0
March 2016	100	100	100	96	89	35	14	0	0	0	100	100	100	23	23	23	23	0	0	0
March 2017	100	100	100	96	87	28	6	0	0	0	100	100	100	13	13	13	13	0	0	0
March 2018	100	100	100	95	86	24	2	0	0	0	100	100	100	6	6	6	6	0	0	0
March 2019	100	100	100	95	86	22	*	0	0	0	100	100	100	*	*	*	*	0	0	0
March 2020	100	100	99	94	85	21	*	0	0	0	100	100	86	0	0	0	*	0	0	0
March 2021	100	100	97	92	82	20	*	0	0	0	100	100	37	0	0	0	*	0	0	0
March 2022	100	100	93	88	78	18	*	0	0	0	100	100	0	0	0	0	*	0	0	0
March 2023	100	100	89	84	74	17	*	0	0	0	100	100	0	0	0	0	*	0	0	0
March 2024	100	100	83	79	69	15	*	0	0	0	100	100	0	0	0	0	*	0	0	0
March 2025	100	98	78	73	64	14	*	0	0	0	100	68	0	0	0	0	*	0	0	0
March 2026	100	92	72	67	59	12	*	0	0	0	100	0	0	0	0	0	*	0	0	0
March 2027	100	85	66	61	53	11	*	0	0	0	100	0	0	0	0	0	*	0	0	0
March 2028	100	77	59	55	48	9	*	0	0	0	100	0	0	0	0	0	*	0	0	0
March 2029	100	70	53	50	43	8	*	0	0	0	100	0	0	0	0	0	*	0	0	0
March 2030	100	63	47	44	38	7	*	0	0	0	100	0	0	0	0	0	*	0	0	0
March 2031	100	56	42	39	33	6	*	0	0	0	100	0	0	0	0	0	*	0	0	0
March 2032	100	49	36	33	28	5	*	0	0	0	100	0	0	0	0	0	*	0	0	0
March 2033	100	42	31	29	24	4	*	0	0	0	100	0	0	0	0	0	*	0	0	0
March 2034	100	36	26	24	20	3	*	0	0	0	100	0	0	0	0	0	*	0	0	0
March 2035	100	30	21	20	16	2	*	0	0	0	100	0	0	0	0	0	*	0	0	0
March 2036	100	24	17	16	13	2	*	0	0	0	100	0	0	0	0	0	*	0	0	0
March 2037	100	18	13	12	10	1	*	0	0	0	100	0	0	0	0	0	*	0	0	0
March 2038	92	13	9	8	7	1	*	0	0	0	0	0	0	0	0	0	*	0	0	0
March 2039	64	8	6	5	4	1	*	0	0	0	0	0	0	0	0	0	*	0	0	0
March 2040	33	3	2	2	2	*	*	0	0	0	0	0	0	0	0	0	*	0	0	0
March 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.4	21.2	18.9	18.0	16.3	6.1	3.0	1.3	0.9	0.7	26.8	14.2	9.7	3.5	3.5	3.5	3.5	1.8	1.3	1.0

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

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

Date	JS Class										QS Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	120%	125%	135%	215%	250%	500%	800%	1200%	0%	100%	120%	125%	135%	215%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2012	100	100	100	100	91	91	91	91	91	91	100	100	100	100	100	92	88	61	29	0
March 2013	100	100	100	100	74	74	74	74	0	0	100	100	100	100	100	74	63	0	0	0
March 2014	100	100	100	100	52	52	52	0	0	0	100	100	100	100	100	55	36	0	0	0
March 2015	100	100	100	100	35	35	35	0	0	0	100	100	100	100	100	40	16	0	0	0
March 2016	100	100	100	100	22	22	22	0	0	0	100	100	100	100	100	30	2	0	0	0
March 2017	100	100	100	100	12	12	12	0	0	0	100	100	100	100	100	23	0	0	0	0
March 2018	100	100	100	100	5	5	5	0	0	0	100	100	100	100	100	19	0	0	0	0
March 2019	100	100	100	100	*	*	*	0	0	0	100	100	100	100	100	17	0	0	0	0
March 2020	100	100	100	91	0	0	0	0	0	0	100	100	100	100	99	16	0	0	0	0
March 2021	100	100	100	65	0	0	0	0	0	0	100	100	100	100	95	15	0	0	0	0
March 2022	100	100	81	27	0	0	0	0	0	0	100	100	100	100	91	13	0	0	0	0
March 2023	100	100	32	0	0	0	0	0	0	0	100	100	100	97	85	11	0	0	0	0
March 2024	100	100	0	0	0	0	0	0	0	0	100	100	97	91	79	9	0	0	0	0
March 2025	100	100	0	0	0	0	0	0	0	0	100	100	90	84	72	7	0	0	0	0
March 2026	100	64	0	0	0	0	0	0	0	0	100	100	82	76	65	5	0	0	0	0
March 2027	100	0	0	0	0	0	0	0	0	0	100	99	74	68	58	3	0	0	0	0
March 2028	100	0	0	0	0	0	0	0	0	0	100	89	66	61	51	1	0	0	0	0
March 2029	100	0	0	0	0	0	0	0	0	0	100	80	58	53	45	0	0	0	0	0
March 2030	100	0	0	0	0	0	0	0	0	0	100	71	50	46	38	0	0	0	0	0
March 2031	100	0	0	0	0	0	0	0	0	0	100	62	43	39	32	0	0	0	0	0
March 2032	100	0	0	0	0	0	0	0	0	0	100	53	36	32	26	0	0	0	0	0
March 2033	100	0	0	0	0	0	0	0	0	0	100	44	29	26	20	0	0	0	0	0
March 2034	100	0	0	0	0	0	0	0	0	0	100	36	23	20	15	0	0	0	0	0
March 2035	100	0	0	0	0	0	0	0	0	0	100	28	17	14	10	0	0	0	0	0
March 2036	100	0	0	0	0	0	0	0	0	0	100	20	11	9	6	0	0	0	0	0
March 2037	100	0	0	0	0	0	0	0	0	0	100	13	6	4	2	0	0	0	0	0
March 2038	68	0	0	0	0	0	0	0	0	0	100	6	1	0	0	0	0	0	0	0
March 2039	0	0	0	0	0	0	0	0	0	0	71	0	0	0	0	0	0	0	0	0
March 2040	0	0	0	0	0	0	0	0	0	0	32	0	0	0	0	0	0	0	0	0
March 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.1	15.2	11.7	10.3	3.4	3.4	3.4	1.9	1.4	1.0	28.6	21.5	19.4	18.7	17.4	4.8	2.6	1.1	0.8	0.6

Date	SQ Class										GK, GM, GA and GI† Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	120%	125%	135%	215%	250%	500%	800%	1200%	0%	100%	120%	125%	135%	215%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2012	100	100	100	100	100	100	100	100	100	0	99	95	94	94	94	94	94	94	94	94
March 2013	100	100	100	100	100	100	100	0	0	0	97	87	85	85	85	85	85	85	66	39
March 2014	100	100	100	100	100	100	100	0	0	0	95	77	74	74	74	74	74	57	28	2
March 2015	100	100	100	100	100	100	100	0	0	0	93	67	63	63	63	63	63	35	8	0
March 2016	100	100	100	100	100	100	100	0	0	0	91	58	53	53	53	53	53	20	0	0
March 2017	100	100	100	100	100	100	48	0	0	0	89	50	44	44	44	44	44	10	0	0
March 2018	100	100	100	100	100	100	10	0	0	0	87	42	35	35	35	35	35	3	0	0
March 2019	100	100	100	100	100	100	*	0	0	0	85	35	28	28	28	28	28	0	0	0
March 2020	100	100	100	100	100	100	*	0	0	0	82	28	21	21	21	21	21	0	0	0
March 2021	100	100	100	100	100	100	*	0	0	0	79	21	15	15	15	15	15	0	0	0
March 2022	100	100	100	100	100	100	*	0	0	0	76	15	10	10	10	10	10	0	0	0
March 2023	100	100	100	100	100	100	*	0	0	0	73	10	6	6	6	6	6	0	0	0
March 2024	100	100	100	100	100	100	*	0	0	0	70	4	3	3	3	3	3	0	0	0
March 2025	100	100	100	100	100	100	*	0	0	0	66	*	*	*	*	*	*	0	0	0
March 2026	100	100	100	100	100	100	*	0	0	0	62	0	0	0	0	0	0	0	0	0
March 2027	100	100	100	100	100	100	*	0	0	0	58	0	0	0	0	0	0	0	0	0
March 2028	100	100	100	100	100	100	*	0	0	0	53	0	0	0	0	0	0	0	0	0
March 2029	100	100	100	100	100	93	*	0	0	0	48	0	0	0	0	0	0	0	0	0
March 2030	100	100	100	100	100	79	*	0	0	0	43	0	0	0	0	0	0	0	0	0
March 2031	100	100	100	100	100	67	*	0	0	0	38	0	0	0	0	0	0	0	0	0
March 2032	100	100	100	100	100	56	*	0	0	0	32	0	0	0	0	0	0	0	0	0
March 2033	100	100	100	100	100	46	*	0	0	0	25	0	0	0	0	0	0	0	0	0
March 2034	100	100	100	100	100	37	*	0	0	0	18	0	0	0	0	0	0	0	0	0
March 2035	100	100	100	100	100	29	*	0	0	0	11	0	0	0	0	0	0	0	0	0
March 2036	100	100	100	100	100	22	*	0	0	0	3	0	0	0	0	0	0	0	0	0
March 2037	100	100	100	100	100	16	*	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2038	100	100	100	96	80	11	*	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	100	94	65	59	48	6	*	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	100	39	27	24	20	2	*	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.9	28.8	28.4	28.3	28.0	22.2	6.1	1.9	1.3	1.0	16.3	6.4	5.8	5.8	5.8	5.8	5.8	3.6	2.5	1.9

* 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	GY Class										S Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	120%	125%	135%	215%	250%	500%	800%	1200%	0%	100%	120%	125%	135%	215%	250%	500%	800%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2012	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	92	89	65	36	0
March 2013	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	77	67	0	0	0
March 2014	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	59	42	0	0	0
March 2015	100	100	100	100	100	100	100	100	100	32	100	100	100	100	100	46	24	0	0	0
March 2016	100	100	100	100	100	100	100	100	85	9	100	100	100	100	100	37	12	0	0	0
March 2017	100	100	100	100	100	100	100	100	43	2	100	100	100	100	100	31	5	0	0	0
March 2018	100	100	100	100	100	100	100	100	22	1	100	100	100	100	100	27	1	0	0	0
March 2019	100	100	100	100	100	100	100	85	11	*	100	100	100	100	100	26	*	0	0	0
March 2020	100	100	100	100	100	100	100	58	6	*	100	100	100	100	99	25	*	0	0	0
March 2021	100	100	100	100	100	100	100	39	3	*	100	100	100	100	96	23	*	0	0	0
March 2022	100	100	100	100	100	100	100	27	1	*	100	100	100	100	92	21	*	0	0	0
March 2023	100	100	100	100	100	100	100	18	1	*	100	100	100	100	98	87	20	*	0	0
March 2024	100	100	100	100	100	100	100	12	*	*	100	100	97	92	81	18	*	0	0	0
March 2025	100	100	100	100	100	100	100	8	*	*	100	100	91	85	75	16	*	0	0	0
March 2026	100	81	81	81	81	81	81	5	*	*	100	100	84	78	69	14	*	0	0	0
March 2027	100	66	66	66	66	66	66	4	*	*	100	99	77	72	62	12	*	0	0	0
March 2028	100	53	53	53	53	53	53	2	*	*	100	90	69	65	56	11	*	0	0	0
March 2029	100	43	43	43	43	43	43	2	*	0	100	82	62	58	50	9	*	0	0	0
March 2030	100	34	34	34	34	34	34	1	*	0	100	74	55	51	44	8	*	0	0	0
March 2031	100	27	27	27	27	27	27	1	*	0	100	65	49	45	39	7	*	0	0	0
March 2032	100	21	21	21	21	21	21	*	*	0	100	57	42	39	33	6	*	0	0	0
March 2033	100	16	16	16	16	16	16	*	*	0	100	50	36	33	28	5	*	0	0	0
March 2034	100	12	12	12	12	12	12	*	*	0	100	42	30	28	24	4	*	0	0	0
March 2035	100	9	9	9	9	9	9	*	*	0	100	35	25	23	19	3	*	0	0	0
March 2036	100	6	6	6	6	6	6	*	*	0	100	28	20	18	15	2	*	0	0	0
March 2037	55	4	4	4	4	4	4	*	*	0	100	21	15	14	11	2	*	0	0	0
March 2038	3	3	3	3	3	3	3	*	*	0	100	15	11	10	8	1	*	0	0	0
March 2039	2	2	2	2	2	2	2	*	*	0	74	9	6	6	5	1	*	0	0	0
March 2040	1	1	1	1	1	1	1	*	0	0	39	4	3	2	2	*	*	0	0	0
March 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)**	26.1	18.3	18.3	18.3	18.3	18.3	18.3	10.2	6.3	3.9	28.7	22.2	20.3	19.7	18.5	6.5	2.9	1.2	0.8	0.6

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

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

Characteristics of the Residual Classes

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

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

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

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

U.S. Treasury Circular 230 Notice

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

REMIC Elections and Special Tax Attributes

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

Taxation of Beneficial Owners of Regular Certificates

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

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

<u>Group</u>	<u>Prepayment Assumption</u>
1	200% PSA
2	190% PSA
3	150% PSA
4	175% PSA
5	215% PSA

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

Taxation of Beneficial Owners of Residual Certificates

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

Taxation of Beneficial Owners of RCR Certificates

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

Generally, the ownership interest represented by an RCR certificate will be one of two types. A certificate of a Combination RCR Class (a “Combination RCR Certificate”) will represent beneficial ownership of undivided interests in one or more underlying Regular Certificates. A certificate of a Strip RCR Class (a “Strip RCR Certificate”) will represent the right to receive a disproportionate part of the principal or interest payments on one or more underlying Regular Certificates. The Classes of RCR Certificates are Combination RCR Certificates. See “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of RCR Certificates” in the REMIC Prospectus for a general discussion of the federal income tax treatment of beneficial owners of RCR Certificates.

PLAN OF DISTRIBUTION

We are obligated to deliver the Certificates to Merrill Lynch, Pierce, Fenner & Smith Incorporated (the “Dealer”) in exchange for the MBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

LEGAL MATTERS

Sidley Austin LLP will provide legal representation for Fannie Mae. Orrick, Herrington & Sutcliffe LLP will provide legal representation for the Dealer.

Schedule 1

Available Recombinations(1)

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 1								
VP	\$ 5,242,000	PY(3)	\$ 13,427,000	PAC	4.5%	FIX	31397SRP1	April 2041
ZP	8,185,000							
Recombination 2								
UB	87,371,000	UC	87,371,000	PAC	4.0	FIX	31397SRQ9	December 2037
UI	9,707,889(4)							
Recombination 3								
UB	87,371,000	UA	87,371,000	PAC	4.5	FIX	31397SRR7	December 2037
UI	19,415,777(4)							
Recombination 4								
UB	87,371,000	PB	101,574,000	PAC	3.5	FIX	31397SRS5	October 2039
UX	14,203,000							
Recombination 5								
UB	87,371,000	PC	101,574,000	PAC	4.0	FIX	31397SRT3	October 2039
UX	14,203,000							
UI	9,707,889(4)							
IU	1,578,111(4)							
Recombination 6								
UB	87,371,000	PA	101,574,000	PAC	4.5	FIX	31397SRU0	October 2039
UX	14,203,000							
UI	19,415,777(4)							
IU	3,156,222(4)							
Recombination 7								
UI	19,415,777(4)	PI	22,571,999(4)	NTL	4.5	FIX/IO	31397SRV8	October 2039
IU	3,156,222(4)							
Recombination 8								
UX	14,203,000	UW	14,203,000	PAC	4.5	FIX	31397Q7H5	October 2039
IU	3,156,222(4)							

REMIC Certificates		RCR Certificates						
<u>Classes</u>	<u>Original Balances</u>	<u>RCR Classes</u>	<u>Original Balances</u>	<u>Principal Type(2)</u>	<u>Interest Rate</u>	<u>Interest Type(2)</u>	<u>CUSIP Number</u>	<u>Final Distribution Date</u>
Recombination 9								
DY	\$ 12,500,000	EY	\$ 23,233,000	SEQ	3.0	FIX	31397SRW6	April 2026
CY	10,733,000							
Recombination 10								
WB	304,617,000	WA	304,617,000	PAC	4.0%	FIX	31397SRX4	October 2037
WI	38,077,125(4)							
Recombination 11								
WB	304,617,000	HK	353,641,000	PAC	3.5	FIX	31397SRY2	September 2039
WX	49,024,000							
Recombination 12								
WB	304,617,000	HA	353,641,000	PAC	4.0	FIX	31397SRZ9	September 2039
WX	49,024,000							
WI	38,077,125(4)							
IW	6,128,000(4)							
Recombination 13								
WI	38,077,125(4)	HI	44,205,125(4)	NTL	4.0	FIX/IO	31397SSA3	September 2039
IW	6,128,000(4)							
Recombination 14								
VH	16,356,000	HY(5)	45,659,000	PAC	4.0	FIX	31397SSB1	April 2041
ZH	29,303,000							
Recombination 15								
WX	49,024,000	WU	49,024,000	PAC	4.0	FIX	31397Q7J1	September 2039
IW	6,128,000(4)							
Recombination 16								
NB	204,263,000	NC	204,263,000	PAC	4.0	FIX	31397SSC9	December 2037
NI	22,695,889(4)							
Recombination 17								
NB	204,263,000	NA	204,263,000	PAC	4.5	FIX	31397SSD7	December 2037
NI	45,391,777(4)							
Recombination 18								
NB	204,263,000	GK	238,877,000	PAC	3.5	FIX	31397SSE5	November 2039
NX	34,614,000							

REMIC Certificates		RCR Certificates						
<u>Classes</u>	<u>Original Balances</u>	<u>RCR Classes</u>	<u>Original Balances</u>	<u>Principal Type(2)</u>	<u>Interest Rate</u>	<u>Interest Type(2)</u>	<u>CUSIP Number</u>	<u>Final Distribution Date</u>
Recombination 19								
NB	\$204,263,000	GM	\$238,877,000	PAC	4.0	FIX	31397SSF2	November 2039
NX	34,614,000							
NI	22,695,889(4)							
IN	3,846,000(4)							
Recombination 20								
NB	204,263,000	GA	238,877,000	PAC	4.5%	FIX	31397SSG0	November 2039
NX	34,614,000							
NI	45,391,777(4)							
IN	7,691,999(4)							
Recombination 21								
NI	45,391,777(4)	GI	53,083,776(4)	NTL	4.5	FIX/IO	31397SSH8	November 2039
IN	7,691,999(4)							
Recombination 22								
VN	11,516,000	GY(6)	29,498,000	PAC	4.5	FIX	31397SSJ4	April 2041
ZN	17,982,000							
Recombination 23								
QS	15,573,000	S	17,303,868	SUP	(7)	INV	31397SSK1	April 2041
SQ	1,730,868							
Recombination 24								
NX	34,614,000	NW	34,614,000	PAC	4.5	FIX	31397Q7K8	November 2039
IN	7,691,999(4)							

- (1) REMIC Certificates and RCR Certificates in each 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) Principal payments on the REMIC Certificates in Recombination 1 from the ZP Accrual Amount will be paid as interest on the related RCR Certificates and thus will not reduce the principal balances of those RCR Certificates.
- (4) Notional balances. These Classes are Interest Only Classes. See page S-6 for a description of how their notional balances are calculated.
- (5) Principal payments on the REMIC Certificates in Recombination 14 from the ZH Accrual Amount will be paid as interest on the related RCR Certificates and thus will not reduce the principal balances of those RCR Certificates.
- (6) Principal payments on the REMIC Certificates in Recombination 22 from the ZN Accrual Amount will be paid as interest on the related RCR Certificates, and thus will not reduce the principal balances of those RCR Certificates.
- (7) For a description of this interest rate, see “Summary—Interest Rates” in this prospectus supplement.

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	\$115,001,000.00	July 2015	\$ 67,344,088.52	November 2019	\$ 31,859,403.98
April 2011	114,311,520.73	August 2015	66,525,550.80	December 2019	31,352,635.78
May 2011	113,593,174.11	September 2015 . . .	65,712,485.10	January 2020	30,853,420.20
June 2011	112,846,323.42	October 2015	64,904,856.60	February 2020	30,361,648.72
July 2011	112,071,349.44	November 2015	64,102,630.74	March 2020	29,877,214.34
August 2011	111,268,650.03	December 2015	63,305,773.12	April 2020	29,400,011.58
September 2011 . . .	110,438,639.91	January 2016	62,514,249.62	May 2020	28,929,936.43
October 2011	109,581,750.21	February 2016	61,728,026.28	June 2020	28,466,886.34
November 2011	108,698,428.18	March 2016	60,947,069.38	July 2020	28,010,760.23
December 2011	107,789,136.76	April 2016	60,171,345.41	August 2020	27,561,458.40
January 2012	106,854,354.19	May 2016	59,400,821.05	September 2020 . . .	27,118,882.58
February 2012	105,894,573.60	June 2016	58,635,463.22	October 2020	26,682,935.88
March 2012	104,910,302.57	July 2016	57,875,239.02	November 2020	26,253,522.76
April 2012	103,902,062.69	August 2016	57,120,115.78	December 2020	25,830,549.05
May 2012	102,870,389.09	September 2016 . . .	56,370,061.00	January 2021	25,413,921.88
June 2012	101,815,829.97	October 2016	55,625,042.42	February 2021	25,003,549.70
July 2012	100,768,241.02	November 2016	54,885,027.96	March 2021	24,599,342.25
August 2012	99,727,578.08	December 2016	54,149,985.75	April 2021	24,201,210.54
September 2012 . . .	98,693,797.26	January 2017	53,419,884.11	May 2021	23,809,066.83
October 2012	97,666,854.91	February 2017	52,694,691.58	June 2021	23,422,824.63
November 2012	96,646,707.71	March 2017	51,974,376.86	July 2021	23,042,398.66
December 2012	95,633,312.57	April 2017	51,258,908.89	August 2021	22,667,704.83
January 2013	94,626,626.68	May 2017	50,548,256.77	September 2021 . . .	22,298,660.27
February 2013	93,626,607.50	June 2017	49,842,389.82	October 2021	21,935,183.24
March 2013	92,633,212.75	July 2017	49,141,277.52	November 2021	21,577,193.17
April 2013	91,646,400.43	August 2017	48,444,889.56	December 2021	21,224,610.65
May 2013	90,666,128.78	September 2017 . . .	47,753,195.84	January 2022	20,877,357.35
June 2013	89,692,356.33	October 2017	47,066,166.41	February 2022	20,535,356.08
July 2013	88,725,041.83	November 2017	46,383,771.53	March 2022	20,198,530.71
August 2013	87,764,144.33	December 2017	45,705,981.64	April 2022	19,866,806.22
September 2013 . . .	86,809,623.11	January 2018	45,032,767.37	May 2022	19,540,108.63
October 2013	85,861,437.70	February 2018	44,364,099.53	June 2022	19,218,364.99
November 2013	84,919,547.91	March 2018	43,699,949.12	July 2022	18,901,503.41
December 2013	83,983,913.78	April 2018	43,040,287.31	August 2022	18,589,453.01
January 2014	83,054,495.60	May 2018	42,385,085.45	September 2022 . . .	18,282,143.91
February 2014	82,131,253.92	June 2018	41,734,315.08	October 2022	17,979,507.20
March 2014	81,214,149.52	July 2018	41,087,947.92	November 2022	17,681,474.98
April 2014	80,303,143.45	August 2018	40,445,955.86	December 2022	17,387,980.28
May 2014	79,398,196.99	September 2018 . . .	39,811,771.29	January 2023	17,098,957.10
June 2014	78,499,271.64	October 2018	39,186,965.39	February 2023	16,814,340.35
July 2014	77,606,329.19	November 2018	38,571,404.00	March 2023	16,534,065.90
August 2014	76,719,331.62	December 2018	37,964,954.88	April 2023	16,258,070.48
September 2014 . . .	75,838,241.19	January 2019	37,367,487.62	May 2023	15,986,291.77
October 2014	74,963,020.35	February 2019	36,778,873.65	June 2023	15,718,668.28
November 2014	74,093,631.83	March 2019	36,198,986.20	July 2023	15,455,139.44
December 2014	73,230,038.57	April 2019	35,627,700.28	August 2023	15,195,645.50
January 2015	72,372,203.74	May 2019	35,064,892.63	September 2023 . . .	14,940,127.57
February 2015	71,520,090.75	June 2019	34,510,441.76	October 2023	14,688,527.62
March 2015	70,673,663.23	July 2019	33,964,227.84	November 2023	14,440,788.41
April 2015	69,832,885.05	August 2019	33,426,132.76	December 2023	14,196,853.53
May 2015	68,997,720.29	September 2019 . . .	32,896,040.04	January 2024	13,956,667.36
June 2015	68,168,133.27	October 2019	32,373,834.86	February 2024	13,720,175.08

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>
March 2024	\$ 13,487,322.64	October 2028.	\$ 4,986,599.54	May 2033	\$ 1,524,961.65
April 2024	13,258,056.78	November 2028	4,891,075.99	June 2033.	1,487,534.10
May 2024	13,032,324.96	December 2028	4,797,104.99	July 2033	1,450,769.12
June 2024.	12,810,075.42	January 2029	4,704,663.13	August 2033	1,414,656.30
July 2024	12,591,257.12	February 2029.	4,613,727.34	September 2033 . . .	1,379,185.39
August 2024	12,375,819.75	March 2029	4,524,274.90	October 2033.	1,344,346.28
September 2024 . . .	12,163,713.72	April 2029	4,436,283.40	November 2033	1,310,129.02
October 2024.	11,954,890.13	May 2029	4,349,730.78	December 2033	1,276,523.80
November 2024	11,749,300.79	June 2029.	4,264,595.26	January 2034	1,243,520.96
December 2024	11,546,898.20	July 2029	4,180,855.42	February 2034.	1,211,110.99
January 2025	11,347,635.53	August 2029	4,098,490.13	March 2034	1,179,284.51
February 2025.	11,151,466.61	September 2029 . . .	4,017,478.55	April 2034	1,148,032.28
March 2025	10,958,345.93	October 2029.	3,937,800.17	May 2034	1,117,345.20
April 2025	10,768,228.65	November 2029	3,859,434.76	June 2034.	1,087,214.30
May 2025	10,581,070.55	December 2029	3,782,362.39	July 2034	1,057,630.77
June 2025.	10,396,828.04	January 2030	3,706,563.42	August 2034	1,028,585.90
July 2025	10,215,458.15	February 2030.	3,632,018.49	September 2034 . . .	1,000,071.11
August 2025	10,036,918.54	March 2030	3,558,708.54	October 2034.	972,077.97
September 2025 . . .	9,861,167.46	April 2030	3,486,614.76	November 2034	944,598.16
October 2025.	9,688,163.76	May 2030	3,415,718.63	December 2034	917,623.49
November 2025	9,517,866.88	June 2030.	3,346,001.90	January 2035	891,145.89
December 2025	9,350,236.83	July 2030	3,277,446.57	February 2035.	865,157.41
January 2026	9,185,234.21	August 2030	3,210,034.93	March 2035	839,650.22
February 2026.	9,022,820.16	September 2030 . . .	3,143,749.49	April 2035	814,616.61
March 2026	8,862,956.39	October 2030.	3,078,573.06	May 2035	790,048.98
April 2026	8,705,605.16	November 2030	3,014,488.66	June 2035.	765,939.84
May 2026	8,550,729.27	December 2030	2,951,479.59	July 2035	742,281.83
June 2026.	8,398,292.04	January 2031	2,889,529.36	August 2035	719,067.67
July 2026	8,248,257.32	February 2031.	2,828,621.75	September 2035 . . .	696,290.23
August 2026	8,100,589.49	March 2031	2,768,740.77	October 2035.	673,942.45
September 2026 . . .	7,955,253.42	April 2031	2,709,870.66	November 2035	652,017.40
October 2026.	7,812,214.51	May 2031	2,651,995.87	December 2035	630,508.24
November 2026	7,671,438.63	June 2031.	2,595,101.12	January 2036	609,408.23
December 2026	7,532,892.16	July 2031	2,539,171.33	February 2036.	588,710.75
January 2027	7,396,541.94	August 2031	2,484,191.63	March 2036	568,409.27
February 2027.	7,262,355.30	September 2031 . . .	2,430,147.38	April 2036	548,497.35
March 2027	7,130,300.04	October 2031.	2,377,024.16	May 2036	528,968.65
April 2027	7,000,344.42	November 2031	2,324,807.76	June 2036.	509,816.94
May 2027	6,872,457.15	December 2031	2,273,484.16	July 2036	491,036.07
June 2027.	6,746,607.40	January 2032	2,223,039.56	August 2036	472,619.98
July 2027	6,622,764.77	February 2032.	2,173,460.38	September 2036 . . .	454,562.72
August 2027	6,500,899.32	March 2032	2,124,733.20	October 2036.	436,858.41
September 2027 . . .	6,380,981.51	April 2032	2,076,844.83	November 2036	419,501.27
October 2027.	6,262,982.25	May 2032	2,029,782.26	December 2036	402,485.61
November 2027	6,146,872.85	June 2032.	1,983,532.67	January 2037	385,805.80
December 2027	6,032,625.05	July 2032	1,938,083.43	February 2037.	369,456.34
January 2028	5,920,210.98	August 2032	1,893,422.10	March 2037	353,431.78
February 2028.	5,809,603.19	September 2032 . . .	1,849,536.42	April 2037	337,726.75
March 2028	5,700,774.60	October 2032.	1,806,414.31	May 2037	322,335.99
April 2028	5,593,698.56	November 2032	1,764,043.87	June 2037.	307,254.30
May 2028	5,488,348.75	December 2032	1,722,413.38	July 2037	292,476.56
June 2028.	5,384,699.29	January 2033	1,681,511.28	August 2037	277,997.74
July 2028	5,282,724.62	February 2033.	1,641,326.19	September 2037 . . .	263,812.86
August 2028	5,182,399.58	March 2033	1,601,846.89	October 2037.	249,917.04
September 2028 . . .	5,083,699.37	April 2033	1,563,062.34	November 2037	236,305.47

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>
December 2037	\$ 222,973.41	August 2038	\$ 125,833.95	April 2039	\$ 44,075.12
January 2038	209,916.19	September 2038 . . .	114,815.81	May 2039	34,835.82
February 2038	197,129.22	October 2038	104,033.60	June 2039	25,802.13
March 2038	184,607.97	November 2038	93,483.31	July 2039	16,970.53
April 2038	172,347.98	December 2038	83,161.02	August 2039	8,337.52
May 2038	160,344.88	January 2039	73,062.84	September 2039 and thereafter	0.00
June 2038	148,594.33	February 2039	63,184.96		
July 2038	137,092.08	March 2039	53,523.62		

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	\$5,696,000.00	November 2014	\$2,646,270.98	July 2018	\$1,315,016.06
April 2011	5,642,065.00	December 2014	2,596,439.91	August 2018	1,301,986.90
May 2011	5,585,164.80	January 2015	2,547,672.10	September 2018	1,286,127.05
June 2011	5,525,368.37	February 2015	2,499,955.58	October 2018	1,265,829.67
July 2011	5,462,748.49	March 2015	2,453,278.49	November 2018	1,243,164.86
August 2011	5,397,381.75	April 2015	2,407,629.06	December 2018	1,219,664.27
September 2011	5,329,348.30	May 2015	2,362,995.66	January 2019	1,195,355.17
October 2011	5,258,731.84	June 2015	2,319,366.74	February 2019	1,170,264.24
November 2011	5,185,619.49	July 2015	2,276,730.88	March 2019	1,144,417.62
December 2011	5,110,101.63	August 2015	2,235,076.76	April 2019	1,117,840.87
January 2012	5,032,271.81	September 2015	2,194,393.15	May 2019	1,090,559.06
February 2012	4,952,226.62	October 2015	2,154,668.94	June 2019	1,062,596.66
March 2012	4,870,065.49	November 2015	2,115,893.10	July 2019	1,033,977.68
April 2012	4,785,890.63	December 2015	2,078,054.76	August 2019	1,004,725.57
May 2012	4,699,806.81	January 2016	2,041,143.08	September 2019	974,863.32
June 2012	4,611,921.25	February 2016	2,005,147.37	October 2019	944,413.37
July 2012	4,525,514.55	March 2016	1,970,057.01	November 2019	913,397.73
August 2012	4,440,570.92	April 2016	1,935,861.50	December 2019	881,837.90
September 2012	4,357,074.73	May 2016	1,902,550.43	January 2020	849,754.92
October 2012	4,275,010.54	June 2016	1,870,113.49	February 2020	817,169.37
November 2012	4,194,362.97	July 2016	1,838,540.46	March 2020	784,101.38
December 2012	4,115,116.84	August 2016	1,807,821.21	April 2020	750,570.65
January 2013	4,037,257.07	September 2016	1,777,945.73	May 2020	716,596.41
February 2013	3,960,768.75	October 2016	1,748,904.09	June 2020	682,197.51
March 2013	3,885,637.08	November 2016	1,720,686.45	July 2020	647,392.33
April 2013	3,811,847.40	December 2016	1,693,283.05	August 2020	612,198.87
May 2013	3,739,385.19	January 2017	1,666,684.26	September 2020	576,634.73
June 2013	3,668,236.04	February 2017	1,640,880.49	October 2020	540,717.09
July 2013	3,598,385.71	March 2017	1,615,862.30	November 2020	504,462.77
August 2013	3,529,820.05	April 2017	1,591,620.28	December 2020	467,888.16
September 2013	3,462,525.06	May 2017	1,568,145.15	January 2021	431,009.34
October 2013	3,396,486.87	June 2017	1,545,427.69	February 2021	393,841.97
November 2013	3,331,691.73	July 2017	1,523,458.80	March 2021	356,401.36
December 2013	3,268,126.01	August 2017	1,502,229.44	April 2021	318,702.49
January 2014	3,205,776.21	September 2017	1,481,730.65	May 2021	280,759.96
February 2014	3,144,628.96	October 2017	1,461,953.58	June 2021	242,588.05
March 2014	3,084,671.01	November 2017	1,442,889.45	July 2021	204,200.68
April 2014	3,025,889.22	December 2017	1,424,529.57	August 2021	165,611.48
May 2014	2,968,270.56	January 2018	1,406,865.31	September 2021	126,833.72
June 2014	2,911,802.17	February 2018	1,389,888.17	October 2021	87,880.37
July 2014	2,856,471.25	March 2018	1,373,589.67	November 2021	48,764.11
August 2014	2,802,265.16	April 2018	1,357,961.45	December 2021	9,497.26
September 2014	2,749,171.34	May 2018	1,342,995.24	January 2022 and thereafter	0.00
October 2014	2,697,177.39	June 2018	1,328,682.82		

BJ Class Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$3,500,000.00	November 2011	\$2,299,700.32	July 2012	\$ 799,369.67
April 2011	3,371,791.06	December 2011	2,124,816.99	August 2012	611,900.02
May 2011	3,236,851.50	January 2012	1,945,391.15	September 2012	429,152.84
June 2011	3,095,412.23	February 2012	1,761,743.97	October 2012	251,046.78
July 2011	2,947,717.40	March 2012	1,574,205.06	November 2012	77,501.72
August 2011	2,794,023.89	April 2012	1,383,111.69	December 2012 and thereafter	0.00
September 2011	2,634,600.84	May 2012	1,188,808.02		
October 2011	2,469,729.03	June 2012	991,644.38		

Aggregate Group III 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	\$399,300,000.00	September 2014	\$259,497,775.82	March 2018	\$147,795,647.18
April 2011	396,636,062.37	October 2014	256,449,675.32	April 2018	145,508,450.21
May 2011	393,874,269.83	November 2014	253,422,185.16	May 2018	143,236,975.53
June 2011	391,016,044.90	December 2014	250,415,173.30	June 2018	140,981,121.83
July 2011	388,062,868.37	January 2015	247,428,508.49	July 2018	138,752,019.43
August 2011	385,016,278.07	February 2015	244,462,060.33	August 2018	136,556,133.00
September 2011	381,877,867.52	March 2015	241,515,699.23	September 2018	134,392,984.35
October 2011	378,649,284.58	April 2015	238,589,296.43	October 2018	132,262,102.02
November 2011	375,332,230.03	May 2015	235,682,723.95	November 2018	130,163,021.21
December 2011	371,928,456.06	June 2015	232,795,854.64	December 2018	128,095,283.66
January 2012	368,439,764.72	July 2015	229,928,562.13	January 2019	126,058,437.58
February 2012	364,868,006.35	August 2015	227,080,720.87	February 2019	124,052,037.53
March 2012	361,215,077.95	September 2015	224,252,206.07	March 2019	122,075,644.37
April 2012	357,482,921.44	October 2015	221,442,893.75	April 2019	120,128,825.16
May 2012	353,775,750.03	November 2015	218,652,660.69	May 2019	118,211,153.06
June 2012	350,093,404.20	December 2015	215,881,384.45	June 2019	116,322,207.24
July 2012	346,435,725.41	January 2016	213,128,943.37	July 2019	114,461,572.83
August 2012	342,802,556.13	February 2016	210,395,216.54	August 2019	112,628,840.82
September 2012	339,193,739.82	March 2016	207,680,083.82	September 2019	110,823,607.94
October 2012	335,609,120.90	April 2016	204,983,425.82	October 2019	109,045,476.67
November 2012	332,048,544.80	May 2016	202,305,123.91	November 2019	107,294,055.06
December 2012	328,511,857.89	June 2016	199,645,060.19	December 2019	105,568,956.72
January 2013	324,998,907.52	July 2016	197,003,117.52	January 2020	103,869,800.71
February 2013	321,509,541.99	August 2016	194,379,179.49	February 2020	102,196,211.49
March 2013	318,043,610.57	September 2016	191,773,130.41	March 2020	100,547,818.82
April 2013	314,600,963.46	October 2016	189,184,855.33	April 2020	98,924,257.70
May 2013	311,181,451.79	November 2016	186,614,240.02	May 2020	97,325,168.28
June 2013	307,784,927.66	December 2016	184,061,170.98	June 2020	95,750,195.81
July 2013	304,411,244.06	January 2017	181,525,535.41	July 2020	94,198,990.57
August 2013	301,060,254.94	February 2017	179,007,221.21	August 2020	92,671,207.78
September 2013	297,731,815.12	March 2017	176,506,117.01	September 2020	91,166,507.55
October 2013	294,425,780.39	April 2017	174,022,112.13	October 2020	89,684,554.78
November 2013	291,142,007.39	May 2017	171,555,096.58	November 2020	88,225,019.15
December 2013	287,880,353.70	June 2017	169,104,961.07	December 2020	86,787,574.99
January 2014	284,640,677.77	July 2017	166,671,597.00	January 2021	85,371,901.26
February 2014	281,422,838.95	August 2017	164,254,896.44	February 2021	83,977,681.47
March 2014	278,226,697.48	September 2017	161,854,752.16	March 2021	82,604,603.61
April 2014	275,052,114.47	October 2017	159,471,057.58	April 2021	81,252,360.11
May 2014	271,898,951.89	November 2017	157,103,706.82	May 2021	79,920,647.75
June 2014	268,767,072.60	December 2017	154,752,594.63	June 2021	78,609,167.60
July 2014	265,656,340.30	January 2018	152,417,616.46	July 2021	77,317,625.00
August 2014	262,566,619.57	February 2018	150,098,668.39	August 2021	76,045,729.46

Aggregate Group III (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>
September 2021 . . .	\$ 74,793,194.59	April 2026	\$ 28,834,017.37	November 2030	\$ 9,786,156.20
October 2021	73,559,738.12	May 2026	28,313,222.92	December 2030	9,576,796.76
November 2021	72,345,081.74	June 2026	27,800,724.91	January 2031	9,371,008.25
December 2021	71,148,951.11	July 2026	27,296,399.22	February 2031	9,168,735.31
January 2022	69,971,075.80	August 2026	26,800,123.48	March 2031	8,969,923.40
February 2022	68,811,189.21	September 2026 . . .	26,311,777.13	April 2031	8,774,518.76
March 2022	67,669,028.54	October 2026	25,831,241.32	May 2031	8,582,468.45
April 2022	66,544,334.73	November 2026	25,358,398.93	June 2031	8,393,720.30
May 2022	65,436,852.38	December 2026	24,893,134.53	July 2031	8,208,222.90
June 2022	64,346,329.75	January 2027	24,435,334.36	August 2031	8,025,925.62
July 2022	63,272,518.67	February 2027	23,984,886.31	September 2031 . . .	7,846,778.56
August 2022	62,215,174.52	March 2027	23,541,679.88	October 2031	7,670,732.56
September 2022 . . .	61,174,056.15	April 2027	23,105,606.18	November 2031	7,497,739.21
October 2022	60,148,925.83	May 2027	22,676,557.88	December 2031	7,327,750.79
November 2022	59,139,549.25	June 2027	22,254,429.23	January 2032	7,160,720.29
December 2022	58,145,695.41	July 2027	21,839,115.99	February 2032	6,996,601.41
January 2023	57,167,136.61	August 2027	21,430,515.44	March 2032	6,835,348.52
February 2023	56,203,648.42	September 2027 . . .	21,028,526.34	April 2032	6,676,916.68
March 2023	55,255,009.57	October 2027	20,633,048.94	May 2032	6,521,261.60
April 2023	54,321,001.97	November 2027	20,243,984.91	June 2032	6,368,339.68
May 2023	53,401,410.65	December 2027	19,861,237.37	July 2032	6,218,107.92
June 2023	52,496,023.69	January 2028	19,484,710.82	August 2032	6,070,524.00
July 2023	51,604,632.20	February 2028	19,114,311.18	September 2032 . . .	5,925,546.21
August 2023	50,727,030.29	March 2028	18,749,945.70	October 2032	5,783,133.47
September 2023 . . .	49,863,014.97	April 2028	18,391,523.01	November 2032	5,643,245.29
October 2023	49,012,386.20	May 2028	18,038,953.05	December 2032	5,505,841.80
November 2023	48,174,946.77	June 2028	17,692,147.08	January 2033	5,370,883.73
December 2023	47,350,502.29	July 2028	17,351,017.64	February 2033	5,238,332.38
January 2024	46,538,861.16	August 2028	17,015,478.55	March 2033	5,108,149.63
February 2024	45,739,834.51	September 2028 . . .	16,685,444.88	April 2033	4,980,297.94
March 2024	44,953,236.17	October 2028	16,360,832.95	May 2033	4,854,740.32
April 2024	44,178,882.66	November 2028	16,041,560.27	June 2033	4,731,440.33
May 2024	43,416,593.10	December 2028	15,727,545.60	July 2033	4,610,362.08
June 2024	42,666,189.20	January 2029	15,418,708.83	August 2033	4,491,470.21
July 2024	41,927,495.24	February 2029	15,114,971.05	September 2033 . . .	4,374,729.90
August 2024	41,200,338.01	March 2029	14,816,254.51	October 2033	4,260,106.84
September 2024 . . .	40,484,546.78	April 2029	14,522,482.57	November 2033	4,147,567.24
October 2024	39,779,953.27	May 2029	14,233,579.72	December 2033	4,037,077.81
November 2024	39,086,391.61	June 2029	13,949,471.55	January 2034	3,928,605.78
December 2024	38,403,698.31	July 2029	13,670,084.75	February 2034	3,822,118.83
January 2025	37,731,712.24	August 2029	13,395,347.07	March 2034	3,717,585.17
February 2025	37,070,274.55	September 2029 . . .	13,125,187.31	April 2034	3,614,973.45
March 2025	36,419,228.71	October 2029	12,859,535.33	May 2034	3,514,252.82
April 2025	35,778,420.41	November 2029	12,598,322.01	June 2034	3,415,392.87
May 2025	35,147,697.56	December 2029	12,341,479.23	July 2034	3,318,363.67
June 2025	34,526,910.27	January 2030	12,088,939.89	August 2034	3,223,135.72
July 2025	33,915,910.79	February 2030	11,840,637.85	September 2034 . . .	3,129,679.98
August 2025	33,314,553.50	March 2030	11,596,507.96	October 2034	3,037,967.84
September 2025 . . .	32,722,694.88	April 2030	11,356,486.01	November 2034	2,947,971.11
October 2025	32,140,193.47	May 2030	11,120,508.75	December 2034	2,859,662.04
November 2025	31,566,909.83	June 2030	10,888,513.83	January 2035	2,773,013.30
December 2025	31,002,706.55	July 2030	10,660,439.85	February 2035	2,687,997.97
January 2026	30,447,448.19	August 2030	10,436,226.28	March 2035	2,604,589.53
February 2026	29,901,001.27	September 2030 . . .	10,215,813.50	April 2035	2,522,761.87
March 2026	29,363,234.22	October 2030	9,999,142.77	May 2035	2,442,489.26

Aggregate Group III (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>
June 2035	\$ 2,363,746.38	November 2036	\$ 1,236,395.18	April 2038	\$ 438,891.93
July 2035	2,286,508.28	December 2036	1,181,267.30	May 2038	400,375.50
August 2035	2,210,750.38	January 2037	1,127,254.76	June 2038	362,693.80
September 2035 . . .	2,136,448.50	February 2037	1,074,338.93	July 2038	325,832.55
October 2035	2,063,578.81	March 2037	1,022,501.45	August 2038	289,777.66
November 2035	1,992,117.83	April 2037	971,724.27	September 2038 . . .	254,515.27
December 2035	1,922,042.46	May 2037	921,989.59	October 2038	220,031.73
January 2036	1,853,329.93	June 2037	873,279.90	November 2038	186,313.60
February 2036	1,785,957.83	July 2037	825,577.95	December 2038	153,347.67
March 2036	1,719,904.10	August 2037	778,866.77	January 2039	121,120.91
April 2036	1,655,146.99	September 2037 . . .	733,129.64	February 2039	89,620.51
May 2036	1,591,665.09	October 2037	688,350.09	March 2039	58,833.85
June 2036	1,529,437.34	November 2037	644,511.93	April 2039	28,748.52
July 2036	1,468,442.97	December 2037	601,599.19	May 2039 and thereafter	0.00
August 2036	1,408,661.54	January 2038	559,596.17		
September 2036 . . .	1,350,072.93	February 2038	518,487.39		
October 2036	1,292,657.32	March 2038	478,257.65		

Aggregate Group IV 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	\$268,375,000.00	December 2013	\$211,803,519.81	September 2016 . . .	\$144,852,672.12
April 2011	267,656,477.43	January 2014	209,550,622.03	October 2016	143,045,839.80
May 2011	266,866,806.39	February 2014	207,312,665.16	November 2016	141,251,112.66
June 2011	266,006,291.75	March 2014	205,089,554.39	December 2016	139,468,413.61
July 2011	265,075,282.48	April 2014	202,881,195.44	January 2017	137,697,666.05
August 2011	264,074,171.45	May 2014	200,687,494.67	February 2017	135,938,793.84
September 2011 . . .	263,003,395.24	June 2014	198,508,359.01	March 2017	134,191,721.32
October 2011	261,863,433.84	July 2014	196,343,695.95	April 2017	132,456,373.32
November 2011	260,654,810.37	August 2014	194,193,413.60	May 2017	130,732,675.14
December 2011	259,378,090.74	September 2014 . . .	192,057,420.62	June 2017	129,020,552.52
January 2012	258,033,883.20	October 2014	189,935,626.23	July 2017	127,319,931.70
February 2012	256,622,837.96	November 2014	187,827,940.24	August 2017	125,630,739.37
March 2012	255,145,646.65	December 2014	185,734,273.02	September 2017 . . .	123,952,902.66
April 2012	253,603,041.83	January 2015	183,654,535.50	October 2017	122,286,349.19
May 2012	251,995,796.38	February 2015	181,588,639.17	November 2017	120,631,007.01
June 2012	250,324,722.89	March 2015	179,536,496.05	December 2017	118,986,804.62
July 2012	248,590,673.04	April 2015	177,498,018.75	January 2018	117,353,670.99
August 2012	246,794,536.84	May 2015	175,473,120.40	February 2018	115,731,535.51
September 2012 . . .	244,937,241.93	June 2015	173,461,714.68	March 2018	114,120,328.02
October 2012	243,019,752.76	July 2015	171,463,715.80	April 2018	112,519,978.81
November 2012	241,043,069.83	August 2015	169,479,038.54	May 2018	110,930,418.60
December 2012	239,008,228.76	September 2015 . . .	167,507,598.18	June 2018	109,351,578.53
January 2013	236,916,299.45	October 2015	165,549,310.54	July 2018	107,783,390.21
February 2013	234,768,385.10	November 2015	163,604,091.97	August 2018	106,225,785.63
March 2013	232,565,621.28	December 2015	161,671,859.34	September 2018 . . .	104,678,697.24
April 2013	230,309,174.91	January 2016	159,752,530.05	October 2018	103,142,057.90
May 2013	228,000,243.25	February 2016	157,846,022.00	November 2018	101,615,800.90
June 2013	225,640,052.80	March 2016	155,952,253.63	December 2018	100,099,859.94
July 2013	223,295,484.09	April 2016	154,071,143.85	January 2019	98,594,169.13
August 2013	220,966,438.02	May 2016	152,202,612.13	February 2019	97,098,663.01
September 2013 . . .	218,652,816.12	June 2016	150,346,578.39	March 2019	95,613,276.52
October 2013	216,354,520.52	July 2016	148,502,963.10	April 2019	94,137,945.01
November 2013	214,071,453.97	August 2016	146,671,687.19	May 2019	92,672,604.24

Aggregate Group IV (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>
June 2019	\$ 91,225,418.68	January 2024	\$ 37,437,519.22	August 2028	\$ 14,292,356.63
July 2019	89,799,598.74	February 2024	36,816,159.06	September 2028 . . .	14,030,299.57
August 2019	88,394,839.05	March 2024	36,204,271.83	October 2028	13,772,428.23
September 2019 . . .	87,010,838.49	April 2024	35,601,719.54	November 2028	13,518,680.04
October 2019	85,647,300.21	May 2024	35,008,366.18	December 2028	13,268,993.36
November 2019	84,303,931.47	June 2024	34,424,077.66	January 2029	13,023,307.41
December 2019	82,980,443.66	July 2024	33,848,721.79	February 2029	12,781,562.29
January 2020	81,676,552.22	August 2024	33,282,168.24	March 2029	12,543,698.99
February 2020	80,391,976.57	September 2024 . . .	32,724,288.56	April 2029	12,309,659.32
March 2020	79,126,440.06	October 2024	32,174,956.10	May 2029	12,079,385.93
April 2020	77,879,669.94	November 2024	31,634,046.01	June 2029	11,852,822.33
May 2020	76,651,397.25	December 2024	31,101,435.22	July 2029	11,629,912.80
June 2020	75,441,356.86	January 2025	30,577,002.42	August 2029	11,410,602.45
July 2020	74,249,287.30	February 2025	30,060,627.99	September 2029 . . .	11,194,837.19
August 2020	73,074,930.82	March 2025	29,552,194.04	October 2029	10,982,563.70
September 2020 . . .	71,918,033.25	April 2025	29,051,584.35	November 2029	10,773,729.42
October 2020	70,778,344.03	May 2025	28,558,684.33	December 2029	10,568,282.57
November 2020	69,655,616.08	June 2025	28,073,381.05	January 2030	10,366,172.11
December 2020	68,549,605.81	July 2025	27,595,563.17	February 2030	10,167,347.74
January 2021	67,460,073.06	August 2025	27,125,120.94	March 2030	9,971,759.87
February 2021	66,386,781.02	September 2025 . . .	26,661,946.16	April 2030	9,779,359.67
March 2021	65,329,496.25	October 2025	26,205,932.20	May 2030	9,590,098.97
April 2021	64,287,988.55	November 2025	25,756,973.91	June 2030	9,403,930.33
May 2021	63,262,030.97	December 2025	25,314,967.67	July 2030	9,220,806.99
June 2021	62,251,399.77	January 2026	24,879,811.32	August 2030	9,040,682.85
July 2021	61,255,874.34	February 2026	24,451,404.15	September 2030 . . .	8,863,512.51
August 2021	60,275,237.18	March 2026	24,029,646.91	October 2030	8,689,251.20
September 2021 . . .	59,309,273.84	April 2026	23,614,441.74	November 2030	8,517,854.82
October 2021	58,357,772.91	May 2026	23,205,692.18	December 2030	8,349,279.90
November 2021	57,420,525.95	June 2026	22,803,303.17	January 2031	8,183,483.59
December 2021	56,497,327.43	July 2026	22,407,180.98	February 2031	8,020,423.70
January 2022	55,587,974.75	August 2026	22,017,233.22	March 2031	7,860,058.62
February 2022	54,692,268.15	September 2026 . . .	21,633,368.84	April 2031	7,702,347.34
March 2022	53,810,010.69	October 2026	21,255,498.07	May 2031	7,547,249.49
April 2022	52,941,008.19	November 2026	20,883,532.42	June 2031	7,394,725.23
May 2022	52,085,069.22	December 2026	20,517,384.70	July 2031	7,244,735.35
June 2022	51,242,005.06	January 2027	20,156,968.91	August 2031	7,097,241.17
July 2022	50,411,629.62	February 2027	19,802,200.34	September 2031 . . .	6,952,204.61
August 2022	49,593,759.47	March 2027	19,452,995.44	October 2031	6,809,588.12
September 2022 . . .	48,788,213.75	April 2027	19,109,271.89	November 2031	6,669,354.72
October 2022	47,994,814.15	May 2027	18,770,948.53	December 2031	6,531,467.93
November 2022	47,213,384.90	June 2027	18,437,945.38	January 2032	6,395,891.85
December 2022	46,443,752.67	July 2027	18,110,183.57	February 2032	6,262,591.07
January 2023	45,685,746.61	August 2027	17,787,585.41	March 2032	6,131,530.72
February 2023	44,939,198.29	September 2027 . . .	17,470,074.28	April 2032	6,002,676.41
March 2023	44,203,941.63	October 2027	17,157,574.68	May 2032	5,875,994.29
April 2023	43,479,812.92	November 2027	16,850,012.19	June 2032	5,751,450.98
May 2023	42,766,650.75	December 2027	16,547,313.45	July 2032	5,629,013.59
June 2023	42,064,296.01	January 2028	16,249,406.16	August 2032	5,508,649.73
July 2023	41,372,591.82	February 2028	15,956,219.06	September 2032 . . .	5,390,327.45
August 2023	40,691,383.53	March 2028	15,667,681.90	October 2032	5,274,015.30
September 2023 . . .	40,020,518.67	April 2028	15,383,725.45	November 2032	5,159,682.28
October 2023	39,359,846.94	May 2028	15,104,281.48	December 2032	5,047,297.84
November 2023	38,709,220.17	June 2028	14,829,282.72	January 2033	4,936,831.88
December 2023	38,068,492.26	July 2028	14,558,662.88	February 2033	4,828,254.75

Aggregate Group IV (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>
March 2033	\$ 4,721,537.23	November 2035	\$ 2,134,206.10	July 2038	\$ 699,930.87
April 2033	4,616,650.52	December 2035	2,074,977.16	August 2038	668,001.33
May 2033	4,513,566.25	January 2036	2,016,833.76	September 2038 . . .	636,714.33
June 2033	4,412,256.48	February 2036	1,959,758.55	October 2038	606,059.21
July 2033	4,312,693.66	March 2036	1,903,734.48	November 2038	576,025.47
August 2033	4,214,850.65	April 2036	1,848,744.71	December 2038	546,602.77
September 2033 . . .	4,118,700.73	May 2036	1,794,772.67	January 2039	517,780.93
October 2033	4,024,217.54	June 2036	1,741,802.04	February 2039	489,549.94
November 2033	3,931,375.14	July 2036	1,689,816.75	March 2039	461,899.92
December 2033	3,840,147.95	August 2036	1,638,800.95	April 2039	434,821.15
January 2034	3,750,510.77	September 2036 . . .	1,588,739.06	May 2039	408,304.05
February 2034	3,662,438.79	October 2036	1,539,615.70	June 2039	382,339.22
March 2034	3,575,907.54	November 2036	1,491,415.73	July 2039	356,917.36
April 2034	3,490,892.94	December 2036	1,444,124.27	August 2039	332,029.33
May 2034	3,407,371.24	January 2037	1,397,726.61	September 2039 . . .	307,666.15
June 2034	3,325,319.06	February 2037	1,352,208.30	October 2039	283,818.95
July 2034	3,244,713.34	March 2037	1,307,555.09	November 2039	260,479.02
August 2034	3,165,531.40	April 2037	1,263,752.96	December 2039	237,637.75
September 2034 . . .	3,087,750.86	May 2037	1,220,788.08	January 2040	215,286.70
October 2034	3,011,349.69	June 2037	1,178,646.85	February 2040	193,417.53
November 2034	2,936,306.19	July 2037	1,137,315.86	March 2040	172,022.06
December 2034	2,862,598.97	August 2037	1,096,781.90	April 2040	151,092.21
January 2035	2,790,206.95	September 2037 . . .	1,057,031.98	May 2040	130,620.04
February 2035	2,719,109.38	October 2037	1,018,053.29	June 2040	110,597.71
March 2035	2,649,285.83	November 2037	979,833.21	July 2040	91,017.53
April 2035	2,580,716.13	December 2037	942,359.33	August 2040	71,871.92
May 2035	2,513,380.45	January 2038	905,619.40	September 2040 . . .	53,153.41
June 2035	2,447,259.24	February 2038	869,601.38	October 2040	34,854.64
July 2035	2,382,333.23	March 2038	834,293.41	November 2040	16,968.39
August 2035	2,318,583.47	April 2038	799,683.79	December 2040 and thereafter	0.00
September 2035 . . .	2,255,991.25	May 2038	765,761.02		
October 2035	2,194,538.17	June 2038	732,513.77		

SJ 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	\$992,000.00	September 2012	\$833,772.17	March 2014	\$531,898.58
April 2011	989,106.19	October 2012	819,046.10	April 2014	516,438.28
May 2011	985,446.09	November 2012	803,793.55	May 2014	501,253.51
June 2011	981,062.50	December 2012	788,033.18	June 2014	486,341.37
July 2011	975,960.03	January 2013	771,784.31	July 2014	471,698.97
August 2011	970,144.23	February 2013	755,066.88	August 2014	457,323.49
September 2011	963,621.56	March 2013	737,901.44	September 2014	443,212.08
October 2011	956,399.37	April 2013	720,309.09	October 2014	429,361.97
November 2011	948,485.93	May 2013	702,311.50	November 2014	415,770.36
December 2011	939,890.40	June 2013	683,930.83	December 2014	402,434.52
January 2012	930,622.80	July 2013	665,856.11	January 2015	389,351.72
February 2012	920,694.05	August 2013	648,084.17	February 2015	376,519.26
March 2012	910,115.89	September 2013	630,611.89	March 2015	363,934.47
April 2012	898,900.94	October 2013	613,436.14	April 2015	351,594.69
May 2012	887,062.62	November 2013	596,553.85	May 2015	339,497.29
June 2012	874,615.16	December 2013	579,961.97	June 2015	327,639.67
July 2012	861,573.61	January 2014	563,657.46	July 2015	316,019.25
August 2012	847,953.76	February 2014	547,637.32	August 2015	304,633.46

SJ Class (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>
September 2015	\$293,479.77	January 2017	\$144,601.42	May 2018	\$ 45,052.81
October 2015	282,555.66	February 2017	137,026.43	June 2018	40,273.65
November 2015	271,858.65	March 2017	129,641.56	July 2018	35,652.62
December 2015	261,386.26	April 2017	122,444.67	August 2018	31,187.87
January 2016	251,136.05	May 2017	115,433.64	September 2018	26,877.59
February 2016	241,105.58	June 2017	108,606.37	October 2018	22,719.94
March 2016	231,292.46	July 2017	101,960.79	November 2018	18,713.14
April 2016	221,694.31	August 2017	95,494.82	December 2018	14,855.40
May 2016	212,308.75	September 2017	89,206.43	January 2019	11,144.96
June 2016	203,133.45	October 2017	83,093.58	February 2019	7,580.07
July 2016	194,166.10	November 2017	77,154.28	March 2019	4,159.00
August 2016	185,404.38	December 2017	71,386.54	April 2019	880.03
September 2016	176,846.03	January 2018	65,788.38	May 2019	0.01
October 2016	168,488.79	February 2018	60,357.85	June 2019 and thereafter	0.00
November 2016	160,330.41	March 2018	55,093.02		
December 2016	152,368.69	April 2018	49,991.98		

JS 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	\$1,916,000.00	January 2014	\$1,064,318.23	November 2016	\$ 283,352.19
April 2011	1,910,858.36	February 2014	1,032,758.11	December 2016	268,371.93
May 2011	1,903,533.81	March 2014	1,001,783.84	January 2017	253,785.81
June 2011	1,894,761.26	April 2014	971,388.86	February 2017	239,589.09
July 2011	1,884,550.20	May 2014	941,566.66	March 2017	225,777.07
August 2011	1,872,912.04	June 2014	912,310.78	April 2017	212,345.10
September 2011	1,859,860.12	July 2014	883,614.86	May 2017	199,288.56
October 2011	1,845,409.74	August 2014	855,472.55	June 2017	186,602.90
November 2011	1,829,578.07	September 2014	827,877.61	July 2017	174,283.58
December 2011	1,812,384.19	October 2014	800,823.81	August 2017	162,326.14
January 2012	1,793,849.05	November 2014	774,305.03	September 2017	150,726.14
February 2012	1,773,995.43	December 2014	748,315.16	October 2017	139,479.20
March 2012	1,752,847.95	January 2015	722,848.18	November 2017	128,580.97
April 2012	1,730,432.98	February 2015	697,898.11	December 2017	118,027.13
May 2012	1,706,778.66	March 2015	673,459.03	January 2018	107,813.43
June 2012	1,681,914.86	April 2015	649,525.08	February 2018	97,935.66
July 2012	1,655,873.07	May 2015	626,090.46	March 2018	88,389.61
August 2012	1,628,686.44	June 2015	603,149.41	April 2018	79,171.16
September 2012	1,600,389.70	July 2015	580,696.23	May 2018	70,276.23
October 2012	1,571,019.11	August 2015	558,725.29	June 2018	61,700.72
November 2012	1,540,612.40	September 2015	537,230.99	July 2018	53,440.64
December 2012	1,509,208.72	October 2015	516,207.80	August 2018	45,492.02
January 2013	1,476,848.60	November 2015	495,650.23	September 2018	37,850.88
February 2013	1,443,573.87	December 2015	475,552.86	October 2018	30,513.36
March 2013	1,409,427.61	January 2016	455,910.29	November 2018	23,475.58
April 2013	1,374,454.09	February 2016	436,717.23	December 2018	16,733.72
May 2013	1,338,698.65	March 2016	417,968.36	January 2019	10,283.98
June 2013	1,302,207.72	April 2016	399,658.47	February 2019	4,122.63
July 2013	1,266,357.47	May 2016	381,782.40	March 2019	600.74
August 2013	1,231,140.82	June 2016	364,335.00	April 2019	0.01
September 2013	1,196,550.73	July 2016	347,311.20	May 2019 and thereafter	0.00
October 2013	1,162,580.29	August 2016	330,705.99		
November 2013	1,129,222.60	September 2016	314,514.36		
December 2013	1,096,470.82	October 2016	298,731.38		

No one is authorized to give information or to make representations in connection with the Certificates other than the information and representations contained in or incorporated into this Prospectus Supplement and the additional Disclosure Documents. We take no responsibility for any unauthorized information or representation. This Prospectus Supplement and the additional Disclosure Documents do not constitute an offer or solicitation with regard to the Certificates if it is illegal to make such an offer or solicitation to you under state law. By delivering this Prospectus Supplement and the additional Disclosure Documents at any time, no one implies that the information contained herein or therein is correct after the date hereof or thereof.

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

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\$1,174,179,712



**Guaranteed REMIC
Pass-Through Certificates
Fannie Mae REMIC Trust 2011-24**

PROSPECTUS SUPPLEMENT

BofA Merrill Lynch

March 24, 2011
