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

$297,000,000

FannieMae®

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2012-2

The Certificates

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

Payments to Certificateholders

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

- interest accrued on the balance of your certificate (except in the case of the accrual class), 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.

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

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

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

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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
PC	1	$30,894,523	PAC	2.0%	FIX	3136A3WX5	July 2041
PF	1	20,596,348	PAC	(2)	FLT	3136A3WY3	July 2041
PS	1	20,596,348(3)	NTL	(2)	INV/IO	3136A3WZ0	July 2041
PB	1	2,607,452	PAC	4.0	FIX	3136A3XA4	February 2042
JA	1	3,347,400	PAC	4.0	FIX	3136A3XB2	October 2041
JB	1	1,624,420	PAC	4.0	FIX	3136A3XC0	February 2042
CA	1	12,463,927	SUP	3.5	FIX	3136A3XD8	October 2041
CB	1	1,387,240	SUP	3.5	FIX	3136A3XE6	February 2042
CD	1	226,053	SUP	3.5	FIX	3136A3XF3	February 2042
CF(4)	1	3,519,304	SUP	(2)	FLT	3136A3XG1	February 2042
CX(4)	1	3,519,304(3)	NTL	(2)	INV/IO	3136A3XH9	February 2042
CS	1	3,519,304(3)	NTL	(2)	INV/IO	3136A3XJ5	February 2042
FA	1	15,333,333	PT	(2)	FLT	3136A3XK2	February 2042
SA	1	15,333,333(3)	NTL	(2)	INV/IO	3136A3XL0	February 2042
MA(4)	2	50,000,000	PT	1.5	FIX	3136A3XM8	February 2022
MI(4)	2	28,571,428(3)	NTL	3.5	FIX/IO	3136A3XN6	February 2022
FJ	3	51,666,666	PT	(2)	FLT	3136A3XP1	February 2042
SJ	3	51,666,666(3)	NTL	(2)	INV/IO	3136A3XQ9	February 2042
HF	3	31,908,750	PAC/AD	(2)	FLT	3136A3XR7	May 2041
HS	3	31,908,750(3)	NTL	(2)	INV/IO	3136A3XS5	May 2041
HA	3	53,181,250	PAC/AD	2.5	FIX	3136A3XT3	May 2041
HE	3	5,815,272	PAC/AD	4.0	FIX	3136A3XU0	February 2042
HZ	3	12,428,062	SUP	4.0	FIX/Z	3136A3XV8	February 2042
R		0	NPR	0.0	NPR	3136A3XW6	February 2042
RL		0	NPR	0.0	NPR	3136A3XX4	February 2042

(1) See "Description of the Certificates—The Certificates—*Class Definitions and Abbreviations"* in the REMIC prospectus.
(2) Based on LIBOR.
(3) Notional balances. These classes are interest only classes. See page S-7 for a description of how their notional balances are calculated.
(4) Exchangeable classes.

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 FX, MB, MC and MD Classes are the RCR classes. For a more detailed description of the RCR classes, see Schedule 1 attached to this prospectus supplement and "Description of the Certificates—The Certificates—*Combination and Recombination"* in the REMIC prospectus.

The dealer will offer the certificates from time to time in negotiated transactions at varying prices. We expect the settlement date to be January 30, 2012.

Wells Fargo Securities

January 24, 2012

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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
  - July 1, 2011, for all MBS issued on or after July 1, 2011,
  - June 1, 2009, for all MBS issued on or after January 1, 2009 and prior to July 1, 2011,
  - 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 July 1, 2011.

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:

Wells Fargo Securities, LLC
Client Services
550 South Tryon Street — MAC D1086
Charlotte, NC 28202
CMClientSupport@wellsfargo.com
US Callers: 1-800-326-5897
International: 1-877-856-8878

RECENT DEVELOPMENTS

Ratings Matters

Standard and Poor's Ratings Services

On August 8, 2011, Standard and Poor's Ratings Services ("Standard & Poor's") announced that it had downgraded Fannie Mae senior unsecured long-term debt from "AAA" to "AA+" with a negative outlook. This announcement followed a similar action by Standard & Poor's taken on August 5, 2011 on the United States sovereign long-term debt rating. Standard & Poor's also announced that Fannie Mae's debt ratings were no longer on CreditWatch Negative, and that the ratings on Fannie Mae short term debt and subordinated debt remain unchanged at "A-1+" and "A", respectively.

The action taken by Standard & Poor's with respect to Fannie Mae's ratings was announced at the same time as similar ratings actions on other institutions with ties to the United States Government, including Freddie Mac, select Federal Home Loan Banks, and the Farm Credit System.

Moody's Investors Service

On August 2, 2011, Moody's Investors Service ("Moody's") confirmed the "Aaa" rating of institutions directly linked to the United States Government, including Fannie Mae. Moody's also announced that the rating outlook for Fannie Mae and other institutions directly linked to the United States Government was being revised to negative, following a similar revision on the outlook of the United States Government.

Fitch Ratings Limited

On November 28, 2011, Fitch Ratings Limited ("Fitch") affirmed the long-term issuer default rating and senior unsecured debt rating of Fannie Mae at "AAA", but revised its Ratings Outlook on Fannie Mae's long-term issuer default rating to Negative from Stable. This action followed a similar action by Fitch on the United States sovereign rating. Fitch has previously indicated that the ratings of Fannie Mae and other issuers with ties to the United States Government would ultimately be aligned with the United States sovereign rating assigned by Fitch.

For additional information on the impacts of a credit rating downgrade on Fannie Mae and its securities, please refer to our Quarterly Report on Form 10-Q for the quarterly period ended September 30, 2011, including the Risk Factors set forth in that Quarterly Report.

SUMMARY

This summary contains only limited information about the certificates. Statistical information in this summary is provided as of January 1, 2012. You should purchase the certificates only after reading this prospectus supplement and each of the additional disclosure documents listed on page S-3. In particular, please see the discussion of risk factors that appears in each of those additional disclosure documents.

Assets Underlying Each Group of Classes

Group	Assets
1	Group 1 MBS
2	Group 2 MBS
3	Group 3 MBS

Group 1, Group 2 and Group 3

Characteristics of the MBS

	Approximate Principal Balance	Pass-Through Rate	Range of Weighted Average Coupons or WACs (annual percentages)	Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)
Group 1 MBS	$ 92,000,000	4.50%	4.75% to 7.00%	241 to 360
Group 2 MBS	$ 50,000,000	3.50%	3.75% to 6.00%	85 to 120
Group 3 MBS	$155,000,000	5.00%	5.25% to 7.50%	241 to 360

Assumed Characteristics of the Underlying Mortgage Loans

	Principal Balance	Original Term to Maturity (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Interest Rate
Group 1 MBS	$ 92,000,000	360	344	11	4.97%
Group 2 MBS	$ 50,000,000	120	119	0	4.00%
Group 3 MBS	$155,000,000	360	350	5	5.50%

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 January 30, 2012.

Distribution Dates

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

Record Date

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

Book-Entry and Physical Certificates

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

Fed Book-Entry	Physical
All classes other than the R and RL Classes	R and RL Classes

Exchanging Certificates Through Combination and Recombination

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

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

Interest Rates

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

During the initial interest accrual period, the floating rate and inverse floating rate classes 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:

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate(1)
PF	0.745%	7.00%	0.45%	LIBOR + 45 basis points
PS	6.255%	6.55%	0.00%	6.55% − LIBOR
CF	1.295%	6.00%	1.00%	LIBOR + 100 basis points
CX	0.150%	0.15%	0.00%	5.00% − LIBOR
CS	4.555%	4.85%	0.00%	4.85% − LIBOR
FA	0.795%	7.00%	0.50%	LIBOR + 50 basis points
SA	6.205%	6.50%	0.00%	6.50% − LIBOR
FJ	0.800%	7.00%	0.50%	LIBOR + 50 basis points
SJ	6.200%	6.50%	0.00%	6.50% − LIBOR
HF	0.800%	6.50%	0.50%	LIBOR + 50 basis points
HS	5.700%	6.00%	0.00%	6.00% − LIBOR
FX	1.445%	6.00%	1.15%	LIBOR + 115 basis points

(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:

Class	
PS	100% of the PF Class
CX	100% of the CF Class
CS	100% of the CF Class
SA	100% of the FA Class
MI	57.142856% of the MA Class
SJ	100% of the FJ Class
HS	100% of the HF Class

Distributions of Principal

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

Weighted Average Lives (years)*

	PSA Prepayment Assumption										
Group 1 Classes	0%	100%	120%	140%	190%	230%	300%	400%	700%	1000%	1500%
PC, PF and PS	16.1	5.9	5.4	5.4	5.4	5.4	5.4	4.4	2.6	1.9	1.2
PB	25.5	18.8	18.8	18.8	18.8	18.8	18.8	14.8	8.3	5.3	2.7
JA	26.1	12.8	9.7	2.9	2.9	2.9	2.7	1.9	1.1	0.8	0.6
JB	26.6	14.4	11.9	9.0	9.0	9.0	5.5	2.7	1.4	1.0	0.7
CA	28.3	20.3	18.4	16.4	9.1	4.9	1.7	1.1	0.6	0.4	0.3
CB	29.8	27.4	26.9	26.3	23.8	20.6	3.9	2.1	1.1	0.8	0.5
CD	30.0	28.5	28.5	28.4	27.8	26.8	4.4	2.3	1.2	0.8	0.5
CF, CX, CS and FX	28.5	21.1	19.4	17.6	10.8	6.8	2.0	1.2	0.6	0.4	0.3
FA and SA	19.9	10.3	9.4	8.6	7.1	6.2	5.0	3.9	2.3	1.6	1.0

	PSA Prepayment Assumption							
Group 2 Classes	0%	100%	296%	450%	600%	850%	1100%	1600%
MA, MI, MB, MC and MD	5.5	4.6	3.6	3.1	2.7	2.2	1.9	1.5

	PSA Prepayment Assumption								
Group 3 Classes	0%	100%	175%	215%	250%	450%	750%	1100%	1700%
FJ and SJ	20.2	10.8	7.9	6.9	6.1	3.8	2.5	1.8	1.2
HF, HS and HA	15.5	7.0	5.7	5.7	5.7	3.6	2.4	1.8	1.3
HE	25.1	19.9	19.9	19.9	19.9	12.3	7.2	4.6	2.1
HZ	27.8	21.5	17.2	8.6	2.6	1.0	0.6	0.4	0.3

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

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 January 1, 2012 (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 three groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the "Group 1 MBS," "Group 2 MBS" and "Group 3 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."

REMIC Designation	Assets	Regular Interests	Residual Interest
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:

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

The MBS

The MBS provide that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the MBS are conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 30 years in the case of the Group 1 MBS and Group 3 MBS, and up to 10 years in the case of the Group 2 MBS.

For additional information, see "Summary— Group 1, Group 2 and Group 3—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 Class) 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 Class, see "*—Accrual Class*" below.

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

Delay Classes	No-Delay Classes
Fixed Rate Classes	Floating Rate and Inverse Floating Rate Classes

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

Accrual Class. The HZ Class is an Accrual Class. Interest will accrue on the Accrual Class at the annual rate specified on the cover of this prospectus supplement. However, we will not pay any interest on the Accrual Class. Instead, interest accrued on the Accrual Class will be added as principal to its principal balance on each Distribution Date. We will pay principal on the Accrual Class 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 as follows:

— 83.3333336957% as follows:

first, to Aggregate Group I to its Planned Balance;
second, to Aggregate Group II to its Planned Balance; — **PAC Groups**

third, — 80.0000045464% to CA, CB and CD, in that order, until retired, and
— 19.9999954536% to CF until retired; — **Support Classes**

fourth, to Aggregate Group II to zero; and
fifth, to Aggregate Group I to zero, and — **PAC Groups**

— 16.6666663043% to FA until retired. — **Pass-Through Class**

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

"Aggregate Group 1" consists of the PC, PF, and PB Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I as follows:

first, to PC and PF, pro rata, until retired; and

second, to PB 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 JA and JB Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II to JA and JB, 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 2*

The Group 2 Principal Distribution Amount to MA until retired. — **Pass-Through Class**

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

• *Group 3*

The HZ Accrual Amount to Aggregate Group III to its Planned Balance, and thereafter to HZ. — **Accretion Directed/PAC Group and Accrual Class**

The Group 3 Cash Flow Distribution Amount as follows:

— 66.6666670968% as follows:

first, to Aggregate Group III to its Planned Balance; — **PAC Group**

second, to HZ until retired; and — **Support Class**

third, to Aggregate Group III to zero, and — **PAC Group**

— 33.3333329032% to FJ until retired. — **Pass-Through Class**

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

The "Group 3 Cash Flow Distribution Amount" is the principal then paid on the Group 3 MBS.

"Aggregate Group III" consists of the HF, HA and HE Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group III as follows:

first, to HF and HA, pro rata, until retired; and

second, to HE until retired.

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

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 and Group 3—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 January 30, 2012; 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 *constant* rates within the applicable "Structuring Ranges" specified in the chart below. The "Effective Range" for an Aggregate Group is the range of prepayment rates (measured by *constant* PSA rates) that would reduce that Aggregate Group to its scheduled balance each month based on the Pricing Assumptions. We have not provided separate schedules for the individual Classes included in the Aggregate Groups. However, those Classes are designed to receive principal distributions in the same fashion as if separate schedules had been provided (with schedules based on the same underlying assumptions that apply to the related Aggregate Group schedule). If such separate schedules had been provided for the individual Classes included in the Aggregate Groups, we expect that the effective ranges for those Classes would not be narrower than those shown below for the related Aggregate Groups.

Groups	Structuring Ranges	Initial Effective Ranges
Aggregate Group I Planned Balances	Between 120% and 300% PSA	Between 120% and 300% PSA
Aggregate Group II Planned Balances	Between 140% and 230% PSA	Between 140% and 230% PSA
Aggregate Group III Planned Balances	Between 175% and 250% PSA	Between 175% and 250% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	PC, PF and PB
Aggregate Group II	JA and JB
Aggregate Group III . . .	HF, HA and HE

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

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

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

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

Yield Tables

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

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

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

We cannot assure you that

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

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

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

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

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

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

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

Class	Price*
PS	20.250%
CX	0.125%
CS	5.000%
SA	18.500%
SJ	20.000%
HS	17.750%

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

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

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

	PSA Prepayment Assumption										
LIBOR	50%	100%	120%	140%	190%	230%	300%	400%	700%	1000%	1500%
0.150%	25.0%	19.1%	16.9%	16.9%	16.9%	16.9%	16.9%	12.1%	(10.2)%	(37.0)%	(85.1)%
0.295%	24.2%	18.2%	16.0%	16.0%	16.0%	16.0%	16.0%	11.1%	(11.3)%	(38.2)%	(86.4)%
2.295%	12.4%	5.8%	3.6%	3.6%	3.6%	3.6%	3.6%	(2.6)%	(27.7)%	(56.3)%	*
4.295%	(0.7)%	(8.5)%	(10.6)%	(10.6)%	(10.6)%	(10.6)%	(10.6)%	(18.6)%	(47.7)%	(78.5)%	*
6.295%	(25.0)%	(35.8)%	(37.0)%	(37.0)%	(37.0)%	(37.0)%	(37.0)%	(49.4)%	(87.2)%	*	*
6.550%	*	*	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption										
LIBOR	50%	100%	120%	140%	190%	230%	300%	400%	700%	1000%	1500%
4.850% and below	154.2%	154.2%	154.2%	154.2%	140.5%	128.2%	101.9%	58.9%	(47.0)%	*	*
4.925%	71.2%	71.2%	71.2%	71.1%	59.8%	48.8%	16.6%	(29.0)%	*	*	*
5.000%	*	*	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption										
LIBOR	50%	100%	120%	140%	190%	230%	300%	400%	700%	1000%	1500%
0.150%	114.1%	114.1%	114.1%	114.1%	101.4%	89.6%	61.9%	18.1%	(79.7)%	*	*
0.295%	110.2%	110.2%	110.2%	110.2%	97.5%	85.8%	57.9%	13.9%	(82.9)%	*	*
2.295%	58.6%	58.6%	58.6%	58.5%	47.8%	37.2%	2.2%	(44.3)%	*	*	*
4.295%	11.2%	10.5%	10.0%	9.3%	3.1%	(2.9)%	(67.1)%	*	*	*	*
4.850% and above	*	*	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption										
LIBOR	50%	100%	120%	140%	190%	230%	300%	400%	700%	1000%	1500%
0.150%	31.6%	28.6%	27.4%	26.1%	23.0%	20.5%	16.1%	9.5%	(11.4)%	(34.9)%	(83.6)%
0.295%	30.7%	27.7%	26.5%	25.2%	22.2%	19.6%	15.2%	8.7%	(12.3)%	(35.8)%	(84.6)%
2.295%	18.6%	15.6%	14.3%	13.1%	10.0%	7.5%	3.1%	(3.4)%	(24.4)%	(48.2)%	(98.9)%
4.295%	6.0%	3.0%	1.8%	0.6%	(2.4)%	(4.9)%	(9.3)%	(15.8)%	(36.8)%	(61.3)%	*
6.295%	(14.2)%	(17.0)%	(18.1)%	(19.2)%	(22.1)%	(24.5)%	(28.6)%	(34.8)%	(56.0)%	(83.4)%	*
6.500%	*	*	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption								
LIBOR	**50%**	**100%**	**175%**	**215%**	**250%**	**450%**	**750%**	**1100%**	**1700%**
0.15%	29.2%	26.5%	22.4%	20.1%	18.2%	6.7%	(11.6)%	(34.8)%	(82.7)%
0.30%	28.3%	25.6%	21.5%	19.3%	17.3%	5.8%	(12.6)%	(35.8)%	(84.0)%
2.30%	17.0%	14.3%	10.0%	7.7%	5.7%	(6.2)%	(25.3)%	(50.0)%	*
4.30%	5.3%	2.4%	(1.9)%	(4.2)%	(6.3)%	(18.5)%	(38.6)%	(65.4)%	*
6.30%	(14.2)%	(17.0)%	(21.2)%	(23.4)%	(25.5)%	(37.5)%	(58.5)%	(90.1)%	*
6.50%	*	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption								
LIBOR	**50%**	**100%**	**175%**	**215%**	**250%**	**450%**	**750%**	**1100%**	**1700%**
0.15%	28.2%	24.2%	19.8%	19.8%	19.8%	8.0%	(13.7)%	(39.6)%	(79.0)%
0.30%	27.2%	23.2%	18.8%	18.8%	18.8%	6.8%	(15.1)%	(41.1)%	(80.5)%
2.30%	13.8%	9.3%	4.7%	4.7%	4.7%	(9.8)%	(34.5)%	(62.3)%	*
4.30%	(1.3)%	(7.1)%	(11.7)%	(11.7)%	(11.7)%	(30.2)%	(59.2)%	(89.5)%	*
6.00%	*	*	*	*	*	*	*	*	*

The Fixed Rate Interest Only Class. **The yield to investors in the Fixed Rate Interest Only Class 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 the Fixed Rate Interest Only Class would be 0% if prepayments of the related Mortgage Loans were to occur at the following constant rate:**

Class	**% PSA**
MI	333%

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 table has been prepared on the basis of the Pricing Assumptions and the assumption that the aggregate purchase price of the Fixed Rate Interest Only Class (expressed as a percentage of the original principal balance) is as follows:

Class	**Price***
MI	12.0%

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table below.

Sensitivity of the MI Class to Prepayments

	PSA Prepayment Assumption							
	50%	**100%**	**296%**	**450%**	**600%**	**850%**	**1100%**	**1600%**
Pre-Tax Yields to Maturity	11.9%	9.8%	1.6%	(5.1)%	(11.9)%	(23.6)%	(35.8)%	(61.6)%

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions, and
- the priority sequences of distributions of principal of the Group 1 and Group 3 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.

Mortgage Loans Backing Trust Assets Specified Below	Original and Remaining Terms to Maturity	Interest Rates
Group 1 MBS	360 months	7.00%
Group 2 MBS	120 months	6.00%
Group 3 MBS	360 months	7.50%

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

In addition, the diverse remaining terms to maturity of the Mortgage Loans could produce slower or faster principal distributions than indicated in the tables at the specified constant PSA, 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

	PC, PF and PS† Classes										
	PSA Prepayment Assumption										
Date	**0%**	**100%**	**120%**	**140%**	**190%**	**230%**	**300%**	**400%**	**700%**	**1000%**	**1500%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
January 2013	98	92	91	91	91	91	91	91	91	90	63
January 2014	97	82	80	80	80	80	80	80	60	35	4
January 2015	95	72	68	68	68	68	68	66	32	11	0
January 2016	93	63	58	58	58	58	58	48	16	1	0
January 2017	91	54	48	48	48	48	48	35	7	0	0
January 2018	89	45	39	39	39	39	39	24	2	0	0
January 2019	87	37	31	31	31	31	31	17	0	0	0
January 2020	84	30	23	23	23	23	23	11	0	0	0
January 2021	82	23	18	18	18	18	18	7	0	0	0
January 2022	79	17	13	13	13	13	13	4	0	0	0
January 2023	76	11	9	9	9	9	9	1	0	0	0
January 2024	73	6	6	6	6	6	6	0	0	0	0
January 2025	69	4	4	4	4	4	4	0	0	0	0
January 2026	65	2	2	2	2	2	2	0	0	0	0
January 2027	61	*	*	*	*	*	*	0	0	0	0
January 2028	57	0	0	0	0	0	0	0	0	0	0
January 2029	52	0	0	0	0	0	0	0	0	0	0
January 2030	47	0	0	0	0	0	0	0	0	0	0
January 2031	42	0	0	0	0	0	0	0	0	0	0
January 2032	36	0	0	0	0	0	0	0	0	0	0
January 2033	30	0	0	0	0	0	0	0	0	0	0
January 2034	24	0	0	0	0	0	0	0	0	0	0
January 2035	17	0	0	0	0	0	0	0	0	0	0
January 2036	9	0	0	0	0	0	0	0	0	0	0
January 2037	1	0	0	0	0	0	0	0	0	0	0
January 2038	0	0	0	0	0	0	0	0	0	0	0
January 2039	0	0	0	0	0	0	0	0	0	0	0
January 2040	0	0	0	0	0	0	0	0	0	0	0
January 2041	0	0	0	0	0	0	0	0	0	0	0
January 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.1	5.9	5.4	5.4	5.4	5.4	5.4	4.4	2.6	1.9	1.2

	PB Class										
	PSA Prepayment Assumption										
Date	**0%**	**100%**	**120%**	**140%**	**190%**	**230%**	**300%**	**400%**	**700%**	**1000%**	**1500%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
January 2013	100	100	100	100	100	100	100	100	100	100	100
January 2014	100	100	100	100	100	100	100	100	100	100	100
January 2015	100	100	100	100	100	100	100	100	100	100	18
January 2016	100	100	100	100	100	100	100	100	100	100	2
January 2017	100	100	100	100	100	100	100	100	100	48	*
January 2018	100	100	100	100	100	100	100	100	100	19	*
January 2019	100	100	100	100	100	100	100	100	76	7	*
January 2020	100	100	100	100	100	100	100	100	43	3	*
January 2021	100	100	100	100	100	100	100	100	24	1	*
January 2022	100	100	100	100	100	100	100	100	14	*	*
January 2023	100	100	100	100	100	100	100	100	8	*	0
January 2024	100	100	100	100	100	100	100	93	4	*	0
January 2025	100	100	100	100	100	100	100	68	2	*	0
January 2026	100	100	100	100	100	100	100	49	1	*	0
January 2027	100	100	100	100	100	100	100	36	1	*	0
January 2028	100	83	83	83	83	83	83	26	*	*	0
January 2029	100	64	64	64	64	64	64	18	*	*	0
January 2030	100	49	49	49	49	49	49	13	*	*	0
January 2031	100	38	38	38	38	38	38	9	*	*	0
January 2032	100	28	28	28	28	28	28	6	*	*	0
January 2033	100	21	21	21	21	21	21	4	*	*	0
January 2034	100	15	15	15	15	15	15	3	*	*	0
January 2035	100	11	11	11	11	11	11	2	*	*	0
January 2036	100	8	8	8	8	8	8	1	*	0	0
January 2037	100	5	5	5	5	5	5	1	*	0	0
January 2038	3	3	3	3	3	3	3	*	*	0	0
January 2039	2	2	2	2	2	2	2	*	*	0	0
January 2040	1	1	1	1	1	1	1	*	*	0	0
January 2041	0	0	0	0	0	0	0	0	0	0	0
January 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.5	18.8	18.8	18.8	18.8	18.8	18.8	14.8	8.3	5.3	2.7

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

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

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

JA Class

Date	PSA Prepayment Assumption										
	0%	100%	120%	140%	190%	230%	300%	400%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
January 2013	100	100	100	84	84	84	84	84	84	0	0
January 2014	100	100	100	62	62	62	62	62	0	0	0
January 2015	100	100	100	42	42	42	42	0	0	0	0
January 2016	100	100	100	27	27	27	27	0	0	0	0
January 2017	100	100	100	15	15	15	0	0	0	0	0
January 2018	100	100	100	7	7	7	0	0	0	0	0
January 2019	100	100	100	1	1	1	0	0	0	0	0
January 2020	100	100	93	0	0	0	0	0	0	0	0
January 2021	100	100	73	0	0	0	0	0	0	0	0
January 2022	100	100	44	0	0	0	0	0	0	0	0
January 2023	100	100	9	0	0	0	0	0	0	0	0
January 2024	100	85	0	0	0	0	0	0	0	0	0
January 2025	100	41	0	0	0	0	0	0	0	0	0
January 2026	100	0	0	0	0	0	0	0	0	0	0
January 2027	100	0	0	0	0	0	0	0	0	0	0
January 2028	100	0	0	0	0	0	0	0	0	0	0
January 2029	100	0	0	0	0	0	0	0	0	0	0
January 2030	100	0	0	0	0	0	0	0	0	0	0
January 2031	100	0	0	0	0	0	0	0	0	0	0
January 2032	100	0	0	0	0	0	0	0	0	0	0
January 2033	100	0	0	0	0	0	0	0	0	0	0
January 2034	100	0	0	0	0	0	0	0	0	0	0
January 2035	100	0	0	0	0	0	0	0	0	0	0
January 2036	100	0	0	0	0	0	0	0	0	0	0
January 2037	100	0	0	0	0	0	0	0	0	0	0
January 2038	60	0	0	0	0	0	0	0	0	0	0
January 2039	0	0	0	0	0	0	0	0	0	0	0
January 2040	0	0	0	0	0	0	0	0	0	0	0
January 2041	0	0	0	0	0	0	0	0	0	0	0
January 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.1	12.8	9.7	2.9	2.9	2.9	2.7	1.9	1.1	0.8	0.6

JB Class

Date	PSA Prepayment Assumption										
	0%	100%	120%	140%	190%	230%	300%	400%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
January 2013	100	100	100	100	100	100	100	100	100	0	0
January 2014	100	100	100	100	100	100	100	100	0	0	0
January 2015	100	100	100	100	100	100	100	0	0	0	0
January 2016	100	100	100	100	100	100	100	0	0	0	0
January 2017	100	100	100	100	100	100	83	0	0	0	0
January 2018	100	100	100	100	100	100	19	0	0	0	0
January 2019	100	100	100	100	100	100	*	0	0	0	0
January 2020	100	100	100	81	81	81	*	0	0	0	0
January 2021	100	100	100	51	51	51	*	0	0	0	0
January 2022	100	100	100	18	18	18	*	0	0	0	0
January 2023	100	100	100	0	0	0	*	0	0	0	0
January 2024	100	100	39	0	0	0	*	0	0	0	0
January 2025	100	100	0	0	0	0	*	0	0	0	0
January 2026	100	89	0	0	0	0	*	0	0	0	0
January 2027	100	0	0	0	0	0	*	0	0	0	0
January 2028	100	0	0	0	0	0	*	0	0	0	0
January 2029	100	0	0	0	0	0	*	0	0	0	0
January 2030	100	0	0	0	0	0	*	0	0	0	0
January 2031	100	0	0	0	0	0	*	0	0	0	0
January 2032	100	0	0	0	0	0	*	0	0	0	0
January 2033	100	0	0	0	0	0	*	0	0	0	0
January 2034	100	0	0	0	0	0	*	0	0	0	0
January 2035	100	0	0	0	0	0	*	0	0	0	0
January 2036	100	0	0	0	0	0	*	0	0	0	0
January 2037	100	0	0	0	0	0	*	0	0	0	0
January 2038	100	0	0	0	0	0	*	0	0	0	0
January 2039	0	0	0	0	0	0	*	0	0	0	0
January 2040	0	0	0	0	0	0	*	0	0	0	0
January 2041	0	0	0	0	0	0	0	0	0	0	0
January 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.6	14.4	11.9	9.0	9.0	9.0	5.5	2.7	1.4	1.0	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.

	CA Class										
	PSA Prepayment Assumption										
Date	0%	100%	120%	140%	190%	230%	300%	400%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
January 2013	100	100	100	100	92	85	73	56	4	0	0
January 2014	100	100	100	100	80	64	37	0	0	0	0
January 2015	100	100	100	100	70	47	10	0	0	0	0
January 2016	100	100	100	100	63	36	0	0	0	0	0
January 2017	100	100	100	100	58	28	0	0	0	0	0
January 2018	100	100	100	100	55	23	0	0	0	0	0
January 2019	100	100	100	100	53	21	0	0	0	0	0
January 2020	100	100	100	100	52	21	0	0	0	0	0
January 2021	100	100	100	98	51	21	0	0	0	0	0
January 2022	100	100	100	96	50	21	0	0	0	0	0
January 2023	100	100	100	90	46	19	0	0	0	0	0
January 2024	100	100	100	83	40	16	0	0	0	0	0
January 2025	100	100	95	75	35	12	0	0	0	0	0
January 2026	100	100	86	66	29	9	0	0	0	0	0
January 2027	100	99	77	58	24	6	0	0	0	0	0
January 2028	100	89	68	51	19	3	0	0	0	0	0
January 2029	100	79	59	43	15	1	0	0	0	0	0
January 2030	100	69	51	36	11	0	0	0	0	0	0
January 2031	100	59	43	29	7	0	0	0	0	0	0
January 2032	100	50	35	23	4	0	0	0	0	0	0
January 2033	100	41	28	17	1	0	0	0	0	0	0
January 2034	100	33	21	12	0	0	0	0	0	0	0
January 2035	100	25	15	7	0	0	0	0	0	0	0
January 2036	100	17	9	3	0	0	0	0	0	0	0
January 2037	100	10	3	0	0	0	0	0	0	0	0
January 2038	100	3	0	0	0	0	0	0	0	0	0
January 2039	93	0	0	0	0	0	0	0	0	0	0
January 2040	60	0	0	0	0	0	0	0	0	0	0
January 2041	25	0	0	0	0	0	0	0	0	0	0
January 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.3	20.3	18.4	16.4	9.1	4.9	1.7	1.1	0.6	0.4	0.3

	CB Class										
	PSA Prepayment Assumption										
Date	0%	100%	120%	140%	190%	230%	300%	400%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
January 2013	100	100	100	100	100	100	100	100	100	0	0
January 2014	100	100	100	100	100	100	100	98	0	0	0
January 2015	100	100	100	100	100	100	100	0	0	0	0
January 2016	100	100	100	100	100	100	31	0	0	0	0
January 2017	100	100	100	100	100	100	0	0	0	0	0
January 2018	100	100	100	100	100	100	0	0	0	0	0
January 2019	100	100	100	100	100	100	0	0	0	0	0
January 2020	100	100	100	100	100	100	0	0	0	0	0
January 2021	100	100	100	100	100	100	0	0	0	0	0
January 2022	100	100	100	100	100	100	0	0	0	0	0
January 2023	100	100	100	100	100	100	0	0	0	0	0
January 2024	100	100	100	100	100	100	0	0	0	0	0
January 2025	100	100	100	100	100	100	0	0	0	0	0
January 2026	100	100	100	100	100	100	0	0	0	0	0
January 2027	100	100	100	100	100	100	0	0	0	0	0
January 2028	100	100	100	100	100	100	0	0	0	0	0
January 2029	100	100	100	100	100	100	0	0	0	0	0
January 2030	100	100	100	100	100	87	0	0	0	0	0
January 2031	100	100	100	100	100	69	0	0	0	0	0
January 2032	100	100	100	100	100	54	0	0	0	0	0
January 2033	100	100	100	100	100	40	0	0	0	0	0
January 2034	100	100	100	100	82	28	0	0	0	0	0
January 2035	100	100	100	100	61	18	0	0	0	0	0
January 2036	100	100	100	100	42	9	0	0	0	0	0
January 2037	100	100	100	89	26	2	0	0	0	0	0
January 2038	100	100	86	56	12	0	0	0	0	0	0
January 2039	100	71	45	26	0	0	0	0	0	0	0
January 2040	100	17	7	0	0	0	0	0	0	0	0
January 2041	100	0	0	0	0	0	0	0	0	0	0
January 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.8	27.4	26.9	26.3	23.8	20.6	3.9	2.1	1.1	0.8	0.5

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

CD Class

Date	PSA Prepayment Assumption									
	0%	100%	120%	140%	190%	230%	300%	400%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
January 2013	100	100	100	100	100	100	100	100	100	0	0
January 2014	100	100	100	100	100	100	100	100	0	0	0
January 2015	100	100	100	100	100	100	100	0	0	0	0
January 2016	100	100	100	100	100	100	100	0	0	0	0
January 2017	100	100	100	100	100	100	0	0	0	0	0
January 2018	100	100	100	100	100	100	0	0	0	0	0
January 2019	100	100	100	100	100	100	0	0	0	0	0
January 2020	100	100	100	100	100	100	0	0	0	0	0
January 2021	100	100	100	100	100	100	0	0	0	0	0
January 2022	100	100	100	100	100	100	0	0	0	0	0
January 2023	100	100	100	100	100	100	0	0	0	0	0
January 2024	100	100	100	100	100	100	0	0	0	0	0
January 2025	100	100	100	100	100	100	0	0	0	0	0
January 2026	100	100	100	100	100	100	0	0	0	0	0
January 2027	100	100	100	100	100	100	0	0	0	0	0
January 2028	100	100	100	100	100	100	0	0	0	0	0
January 2029	100	100	100	100	100	100	0	0	0	0	0
January 2030	100	100	100	100	100	100	0	0	0	0	0
January 2031	100	100	100	100	100	100	0	0	0	0	0
January 2032	100	100	100	100	100	100	0	0	0	0	0
January 2033	100	100	100	100	100	100	0	0	0	0	0
January 2034	100	100	100	100	100	100	0	0	0	0	0
January 2035	100	100	100	100	100	100	0	0	0	0	0
January 2036	100	100	100	100	100	100	0	0	0	0	0
January 2037	100	100	100	100	100	100	0	0	0	0	0
January 2038	100	100	100	100	100	72	0	0	0	0	0
January 2039	100	100	100	100	100	41	0	0	0	0	0
January 2040	100	100	100	99	37	15	0	0	0	0	0
January 2041	100	0	0	0	0	0	0	0	0	0	0
January 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	30.0	28.5	28.5	28.4	27.8	26.8	4.4	2.3	1.2	0.8	0.5

CF, CX†, CS† and FX Classes

Date	PSA Prepayment Assumption									
	0%	100%	120%	140%	190%	230%	300%	400%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
January 2013	100	100	100	100	92	86	76	61	15	0	0
January 2014	100	100	100	100	82	68	44	11	0	0	0
January 2015	100	100	100	100	74	53	20	0	0	0	0
January 2016	100	100	100	100	67	43	5	0	0	0	0
January 2017	100	100	100	100	63	36	0	0	0	0	0
January 2018	100	100	100	100	60	32	0	0	0	0	0
January 2019	100	100	100	100	58	30	0	0	0	0	0
January 2020	100	100	100	100	58	30	0	0	0	0	0
January 2021	100	100	100	98	57	30	0	0	0	0	0
January 2022	100	100	100	96	55	30	0	0	0	0	0
January 2023	100	100	100	92	52	29	0	0	0	0	0
January 2024	100	100	100	85	47	26	0	0	0	0	0
January 2025	100	100	96	78	42	22	0	0	0	0	0
January 2026	100	100	88	70	37	20	0	0	0	0	0
January 2027	100	99	80	63	33	17	0	0	0	0	0
January 2028	100	90	72	56	29	14	0	0	0	0	0
January 2029	100	81	64	50	25	12	0	0	0	0	0
January 2030	100	72	56	43	21	10	0	0	0	0	0
January 2031	100	64	49	38	18	8	0	0	0	0	0
January 2032	100	56	42	32	15	7	0	0	0	0	0
January 2033	100	48	36	27	12	6	0	0	0	0	0
January 2034	100	40	30	22	10	4	0	0	0	0	0
January 2035	100	33	25	18	8	3	0	0	0	0	0
January 2036	100	27	19	14	6	2	0	0	0	0	0
January 2037	100	20	15	10	4	2	0	0	0	0	0
January 2038	100	14	10	7	3	1	0	0	0	0	0
January 2039	94	9	6	4	2	1	0	0	0	0	0
January 2040	65	3	2	2	1	*	0	0	0	0	0
January 2041	34	0	0	0	0	0	0	0	0	0	0
January 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.5	21.1	19.4	17.6	10.8	6.8	2.0	1.2	0.6	0.4	0.3

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

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

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

FA and SA† Classes

Date	PSA Prepayment Assumption										
	0%	100%	120%	140%	190%	230%	300%	400%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
January 2013	99	95	94	94	92	90	88	85	74	64	46
January 2014	98	88	86	85	81	77	72	64	44	27	6
January 2015	97	81	79	76	70	65	58	48	25	11	1
January 2016	95	75	72	68	61	55	46	36	14	4	*
January 2017	94	69	65	61	53	47	37	27	8	2	*
January 2018	93	63	59	55	46	39	30	20	5	1	*
January 2019	91	58	53	49	39	33	24	15	3	*	*
January 2020	89	53	48	44	34	28	19	11	1	*	*
January 2021	88	48	43	39	29	23	15	8	1	*	0
January 2022	86	44	39	35	25	19	12	6	*	*	0
January 2023	84	40	35	31	22	16	10	4	*	*	0
January 2024	82	36	31	27	18	13	8	3	*	*	0
January 2025	79	33	28	24	16	11	6	2	*	*	0
January 2026	77	30	25	21	13	9	5	2	*	*	0
January 2027	74	26	22	18	11	8	4	1	*	*	0
January 2028	71	24	19	16	9	6	3	1	*	*	0
January 2029	68	21	17	14	8	5	2	1	*	*	0
January 2030	65	18	15	12	7	4	2	*	*	*	0
January 2031	61	16	13	10	5	3	1	*	*	*	0
January 2032	57	14	11	8	4	3	1	*	*	0	0
January 2033	53	12	9	7	3	2	1	*	*	0	0
January 2034	49	10	7	6	3	2	1	*	*	0	0
January 2035	44	8	6	4	2	1	*	*	*	0	0
January 2036	39	6	5	3	2	1	*	*	*	0	0
January 2037	34	5	4	3	1	1	*	*	*	0	0
January 2038	28	3	2	2	1	*	*	*	*	0	0
January 2039	22	2	1	1	*	*	*	*	*	0	0
January 2040	15	1	1	*	*	*	*	*	*	0	0
January 2041	8	0	0	0	0	0	0	0	0	0	0
January 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.9	10.3	9.4	8.6	7.1	6.2	5.0	3.9	2.3	1.6	1.0

MA, MI†, MB, MC and MD Classes

Date	PSA Prepayment Assumption							
	0%	100%	296%	450%	600%	850%	1100%	1600%
Initial Percent	100	100	100	100	100	100	100	100
January 2013	92	90	88	86	84	81	78	72
January 2014	84	79	71	65	59	50	42	25
January 2015	76	66	52	43	35	23	14	1
January 2016	67	54	38	27	19	10	4	*
January 2017	57	43	26	17	10	4	1	*
January 2018	47	33	17	10	5	2	*	*
January 2019	36	24	11	6	3	1	*	*
January 2020	25	15	6	3	1	*	*	0
January 2021	13	7	2	1	*	*	*	0
January 2022	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	5.5	4.6	3.6	3.1	2.7	2.2	1.9	1.5

* 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.

FJ and SJ† Classes

Date	PSA Prepayment Assumption								
	0%	100%	175%	215%	250%	450%	750%	1100%	1700%
Initial Percent	100	100	100	100	100	100	100	100	100
January 2013	99	96	95	94	93	88	81	73	59
January 2014	98	90	85	83	81	69	52	34	9
January 2015	97	84	75	71	67	49	28	12	0
January 2016	96	77	66	61	56	35	15	4	0
January 2017	95	71	58	52	47	25	8	1	0
January 2018	93	66	51	44	39	18	4	*	0
January 2019	92	60	45	38	33	13	2	*	0
January 2020	90	55	39	32	27	9	1	*	0
January 2021	89	51	34	27	22	7	1	*	0
January 2022	87	46	30	23	18	5	*	*	0
January 2023	85	42	26	19	15	3	*	*	0
January 2024	83	38	22	16	13	2	*	*	0
January 2025	80	35	19	14	10	2	*	*	0
January 2026	78	31	16	12	8	1	*	*	0
January 2027	75	28	14	10	7	1	*	*	0
January 2028	73	25	12	8	6	1	*	*	0
January 2029	70	22	10	7	4	*	*	*	0
January 2030	66	20	9	5	4	*	*	0	0
January 2031	63	17	7	4	3	*	*	0	0
January 2032	59	15	6	4	2	*	*	0	0
January 2033	55	13	5	3	2	*	*	0	0
January 2034	50	11	4	2	1	*	*	0	0
January 2035	46	9	3	2	1	*	*	0	0
January 2036	40	7	2	1	1	*	*	0	0
January 2037	35	6	2	1	1	*	*	0	0
January 2038	29	4	1	1	*	*	*	0	0
January 2039	22	3	1	*	*	*	*	0	0
January 2040	16	1	*	*	*	*	0	0	0
January 2041	8	*	*	*	*	*	0	0	0
January 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.2	10.8	7.9	6.9	6.1	3.8	2.5	1.8	1.2

HF, HS† and HA Classes

Date	PSA Prepayment Assumption								
	0%	100%	175%	215%	250%	450%	750%	1100%	1700%
Initial Percent	100	100	100	100	100	100	100	100	100
January 2013	98	95	93	93	93	93	92	82	65
January 2014	96	87	82	82	82	76	56	35	4
January 2015	95	78	70	70	70	53	27	7	0
January 2016	92	70	59	59	59	36	12	0	0
January 2017	90	62	49	49	49	24	3	0	0
January 2018	88	54	40	40	40	15	0	0	0
January 2019	85	47	33	33	33	9	0	0	0
January 2020	83	40	26	26	26	4	0	0	0
January 2021	80	34	20	20	20	1	0	0	0
January 2022	77	28	16	16	16	0	0	0	0
January 2023	74	22	12	12	12	0	0	0	0
January 2024	70	16	8	8	8	0	0	0	0
January 2025	66	11	6	6	6	0	0	0	0
January 2026	62	6	3	3	3	0	0	0	0
January 2027	58	1	1	1	1	0	0	0	0
January 2028	54	0	0	0	0	0	0	0	0
January 2029	49	0	0	0	0	0	0	0	0
January 2030	44	0	0	0	0	0	0	0	0
January 2031	38	0	0	0	0	0	0	0	0
January 2032	32	0	0	0	0	0	0	0	0
January 2033	26	0	0	0	0	0	0	0	0
January 2034	19	0	0	0	0	0	0	0	0
January 2035	12	0	0	0	0	0	0	0	0
January 2036	4	0	0	0	0	0	0	0	0
January 2037	0	0	0	0	0	0	0	0	0
January 2038	0	0	0	0	0	0	0	0	0
January 2039	0	0	0	0	0	0	0	0	0
January 2040	0	0	0	0	0	0	0	0	0
January 2041	0	0	0	0	0	0	0	0	0
January 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.5	7.0	5.7	5.7	5.7	3.6	2.4	1.8	1.3

HE Class

Date	PSA Prepayment Assumption								
	0%	100%	175%	215%	250%	450%	750%	1100%	1700%
Initial Percent	100	100	100	100	100	100	100	100	100
January 2013	100	100	100	100	100	100	100	100	100
January 2014	100	100	100	100	100	100	100	100	100
January 2015	100	100	100	100	100	100	100	100	0
January 2016	100	100	100	100	100	100	100	68	0
January 2017	100	100	100	100	100	100	100	23	0
January 2018	100	100	100	100	100	100	78	8	0
January 2019	100	100	100	100	100	100	42	3	0
January 2020	100	100	100	100	100	100	23	1	0
January 2021	100	100	100	100	100	100	12	*	0
January 2022	100	100	100	100	100	82	6	*	0
January 2023	100	100	100	100	100	58	3	*	0
January 2024	100	100	100	100	100	41	2	*	0
January 2025	100	100	100	100	100	29	1	*	0
January 2026	100	100	100	100	100	20	1	*	0
January 2027	100	100	100	100	100	14	*	*	0
January 2028	100	98	98	98	98	10	*	*	0
January 2029	100	79	79	79	79	7	*	*	0
January 2030	100	63	63	63	63	5	*	*	0
January 2031	100	50	50	50	50	3	*	*	0
January 2032	100	39	39	39	39	2	*	*	0
January 2033	100	30	30	30	30	1	*	0	0
January 2034	100	23	23	23	23	1	*	0	0
January 2035	100	18	18	18	18	1	*	0	0
January 2036	100	13	13	13	13	*	*	0	0
January 2037	40	9	9	9	9	*	*	0	0
January 2038	6	6	6	6	6	*	*	0	0
January 2039	4	4	4	4	4	*	*	0	0
January 2040	2	2	2	2	2	*	*	0	0
January 2041	*	*	*	*	*	*	*	0	0
January 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.1	19.9	19.9	19.9	19.9	12.3	7.2	4.6	2.1

HZ Class

Date	PSA Prepayment Assumption								
	0%	100%	175%	215%	250%	450%	750%	1100%	1700%
Initial Percent	100	100	100	100	100	100	100	100	100
January 2013	104	104	100	93	86	48	0	0	0
January 2014	108	108	100	79	61	0	0	0	0
January 2015	113	113	100	65	36	0	0	0	0
January 2016	117	117	100	56	19	0	0	0	0
January 2017	122	122	100	49	8	0	0	0	0
January 2018	127	127	100	45	2	0	0	0	0
January 2019	132	132	100	44	*	0	0	0	0
January 2020	138	138	100	43	0	0	0	0	0
January 2021	143	143	97	41	0	0	0	0	0
January 2022	149	149	92	38	0	0	0	0	0
January 2023	155	155	87	35	0	0	0	0	0
January 2024	161	161	81	32	0	0	0	0	0
January 2025	168	168	74	29	0	0	0	0	0
January 2026	175	175	67	26	0	0	0	0	0
January 2027	182	178	61	23	0	0	0	0	0
January 2028	189	164	54	20	0	0	0	0	0
January 2029	197	150	48	18	0	0	0	0	0
January 2030	205	136	42	15	0	0	0	0	0
January 2031	214	121	36	13	0	0	0	0	0
January 2032	222	108	31	11	0	0	0	0	0
January 2033	231	94	26	9	0	0	0	0	0
January 2034	241	81	22	7	0	0	0	0	0
January 2035	251	68	17	6	0	0	0	0	0
January 2036	261	55	14	5	0	0	0	0	0
January 2037	271	44	10	3	0	0	0	0	0
January 2038	238	32	7	2	0	0	0	0	0
January 2039	185	21	5	1	0	0	0	0	0
January 2040	128	11	2	1	0	0	0	0	0
January 2041	67	2	*	*	0	0	0	0	0
January 2042	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.8	21.5	17.2	8.6	2.6	1.0	0.6	0.4	0.3

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

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

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

Characteristics of the Residual Classes

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

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

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

U.S. Treasury Circular 230 Notice

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

REMIC Elections and Special Tax Attributes

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

Taxation of Beneficial Owners of Regular Certificates

The Notional Classes and the Accrual Class 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:

Group	Prepayment Assumption
1	190% PSA
2	296% PSA
3	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. All of the 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 Wells Fargo Securities, LLC (the "Dealer") in exchange for the MBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

LEGAL MATTERS

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

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								
CF	$ 3,519,304	FX	$ 3,519,304	SUP	(3)	FLT	3136A3XY2	February 2042
CX	3,519,304(4)							
Recombination 2								
MA	50,000,000	MB	50,000,000	PT	1.75%	FIX	3136A3XZ9	February 2022
MI	3,571,428(4)							
Recombination 3								
MA	50,000,000	MC	50,000,000	PT	2.00	FIX	3136A3YA3	February 2022
MI	7,142,857(4)							
Recombination 4								
MA	50,000,000	MD	50,000,000	PT	2.50	FIX	3136A3YB1	February 2022
MI	14,285,714(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) For a description of this interest rate, see "Summary—Interest Rates" in this prospectus supplement.

(4) Notional balances. These Classes are Interest Only Classes. See page S-7 for a description of how their notional balances are calculated.

Principal Balance Schedules

Aggregate Group I Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$54,098,323.00	May 2016	$30,555,855.73	September 2020	$12,580,520.02
February 2012	53,811,116.56	June 2016	30,132,757.76	October 2020	12,343,970.11
March 2012	53,508,749.88	July 2016	29,712,481.41	November 2020	12,111,672.42
April 2012	53,191,369.31	August 2016	29,295,008.77	December 2020	11,883,552.60
May 2012	52,859,130.47	September 2016	28,880,322.03	January 2021	11,659,537.59
June 2012	52,512,198.22	October 2016	28,468,403.48	February 2021	11,439,555.61
July 2012	52,150,746.47	November 2016	28,059,235.53	March 2021	11,223,536.06
August 2012	51,774,958.06	December 2016	27,652,800.71	April 2021	11,011,409.60
September 2012	51,385,024.60	January 2017	27,249,081.64	May 2021	10,803,108.05
October 2012	50,981,146.34	February 2017	26,848,061.07	June 2021	10,598,564.43
November 2012	50,563,531.96	March 2017	26,449,721.83	July 2021	10,397,712.88
December 2012	50,132,398.45	April 2017	26,054,046.89	August 2021	10,200,488.68
January 2013	49,687,970.86	May 2017	25,661,019.30	September 2021	10,006,828.25
February 2013	49,230,482.18	June 2017	25,270,622.23	October 2021	9,816,669.08
March 2013	48,760,173.05	July 2017	24,882,838.96	November 2021	9,629,949.72
April 2013	48,277,291.65	August 2017	24,497,652.85	December 2021	9,446,609.81
May 2013	47,782,093.38	September 2017	24,115,047.39	January 2022	9,266,590.02
June 2013	47,274,840.74	October 2017	23,735,006.16	February 2022	9,089,832.02
July 2013	46,755,803.00	November 2017	23,357,512.85	March 2022	8,916,278.50
August 2013	46,225,256.02	December 2017	22,982,551.25	April 2022	8,745,873.16
September 2013	45,698,212.07	January 2018	22,610,105.25	May 2022	8,578,560.62
October 2013	45,174,648.97	February 2018	22,240,158.83	June 2022	8,414,286.49
November 2013	44,654,544.68	March 2018	21,872,696.10	July 2022	8,252,997.32
December 2013	44,137,877.29	April 2018	21,507,701.24	August 2022	8,094,640.55
January 2014	43,624,625.03	May 2018	21,145,158.53	September 2022	7,939,164.55
February 2014	43,114,766.26	June 2018	20,785,052.38	October 2022	7,786,518.59
March 2014	42,608,279.48	July 2018	20,427,367.26	November 2022	7,636,652.79
April 2014	42,105,143.33	August 2018	20,072,087.75	December 2022	7,489,518.15
May 2014	41,605,336.58	September 2018	19,719,198.54	January 2023	7,345,066.49
June 2014	41,108,838.13	October 2018	19,368,684.41	February 2023	7,203,250.50
July 2014	40,615,627.01	November 2018	19,020,530.21	March 2023	7,064,023.66
August 2014	40,125,682.39	December 2018	18,674,720.93	April 2023	6,927,340.25
September 2014	39,638,983.55	January 2019	18,331,241.61	May 2023	6,793,155.36
October 2014	39,155,509.93	February 2019	17,991,864.56	June 2023	6,661,424.85
November 2014	38,675,241.08	March 2019	17,658,531.11	July 2023	6,532,105.33
December 2014	38,198,156.67	April 2019	17,331,136.25	August 2023	6,405,154.16
January 2015	37,724,236.52	May 2019	17,009,576.77	September 2023	6,280,529.47
February 2015	37,253,460.56	June 2019	16,693,751.23	October 2023	6,158,190.07
March 2015	36,785,808.84	July 2019	16,383,559.90	November 2023	6,038,095.52
April 2015	36,321,261.55	August 2019	16,078,904.77	December 2023	5,920,206.05
May 2015	35,859,799.00	September 2019	15,779,689.52	January 2024	5,804,482.60
June 2015	35,401,401.62	October 2019	15,485,819.46	February 2024	5,690,886.77
July 2015	34,946,049.97	November 2019	15,197,201.53	March 2024	5,579,380.84
August 2015	34,493,724.70	December 2019	14,913,744.25	April 2024	5,469,927.74
September 2015	34,044,406.63	January 2020	14,635,357.72	May 2024	5,362,491.04
October 2015	33,598,076.67	February 2020	14,361,953.57	June 2024	5,257,034.93
November 2015	33,154,715.85	March 2020	14,093,444.96	July 2024	5,153,524.24
December 2015	32,714,305.33	April 2020	13,829,746.51	August 2024	5,051,924.39
January 2016	32,276,826.37	May 2020	13,570,774.32	September 2024	4,952,201.44
February 2016	31,842,260.37	June 2020	13,316,445.94	October 2024	4,854,321.98
March 2016	31,410,588.83	July 2020	13,066,680.31	November 2024	4,758,253.23
April 2016	30,981,793.37	August 2020	12,821,397.77	December 2024	4,663,962.96

Aggregate Group I (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
January 2025	$ 4,571,419.49	August 2029	$ 1,441,020.92	March 2034	$ 378,163.61
February 2025	4,480,591.70	September 2029	1,409,374.39	April 2034	367,911.46
March 2025	4,391,449.02	October 2029	1,378,345.68	May 2034	357,877.39
April 2025	4,303,961.40	November 2029	1,347,923.44	June 2034	348,057.20
May 2025	4,218,099.32	December 2029	1,318,096.51	July 2034	338,446.78
June 2025	4,133,833.76	January 2030	1,288,853.95	August 2034	329,042.08
July 2025	4,051,136.22	February 2030	1,260,185.00	September 2034	319,839.14
August 2025	3,969,978.68	March 2030	1,232,079.09	October 2034	310,834.07
September 2025	3,890,333.63	April 2030	1,204,525.84	November 2034	302,023.03
October 2025	3,812,174.02	May 2030	1,177,515.05	December 2034	293,402.28
November 2025	3,735,473.29	June 2030	1,151,036.73	January 2035	284,968.14
December 2025	3,660,205.31	July 2030	1,125,081.01	February 2035	276,716.97
January 2026	3,586,344.44	August 2030	1,099,638.26	March 2035	268,645.24
February 2026	3,513,865.47	September 2030	1,074,698.98	April 2035	260,749.46
March 2026	3,442,743.64	October 2030	1,050,253.84	May 2035	253,026.19
April 2026	3,372,954.61	November 2030	1,026,293.70	June 2035	245,472.09
May 2026	3,304,474.46	December 2030	1,002,809.56	July 2035	238,083.85
June 2026	3,237,279.71	January 2031	979,792.60	August 2035	230,858.24
July 2026	3,171,347.28	February 2031	957,234.13	September 2035	223,792.08
August 2026	3,106,654.48	March 2031	935,125.65	October 2035	216,882.24
September 2026	3,043,179.03	April 2031	913,458.78	November 2035	210,125.67
October 2026	2,980,899.05	May 2031	892,225.31	December 2035	203,519.36
November 2026	2,919,793.01	June 2031	871,417.16	January 2036	197,060.36
December 2026	2,859,839.79	July 2031	851,026.42	February 2036	190,745.77
January 2027	2,801,018.62	August 2031	831,045.30	March 2036	184,572.75
February 2027	2,743,309.10	September 2031	811,466.14	April 2036	178,538.51
March 2027	2,686,691.18	October 2031	792,281.45	May 2036	172,640.31
April 2027	2,631,145.18	November 2031	773,483.85	June 2036	166,875.46
May 2027	2,576,651.74	December 2031	755,066.10	July 2036	161,241.32
June 2027	2,523,191.86	January 2032	737,021.09	August 2036	155,735.31
July 2027	2,470,746.87	February 2032	719,341.82	September 2036	150,354.88
August 2027	2,419,298.41	March 2032	702,021.45	October 2036	145,097.54
September 2027	2,368,828.46	April 2032	685,053.23	November 2036	139,960.84
October 2027	2,319,319.31	May 2032	668,430.56	December 2036	134,942.37
November 2027	2,270,753.55	June 2032	652,146.92	January 2037	130,039.78
December 2027	2,223,114.11	July 2032	636,195.96	February 2037	125,250.76
January 2028	2,176,384.19	August 2032	620,571.39	March 2037	120,573.02
February 2028	2,130,547.28	September 2032	605,267.08	April 2037	116,004.35
March 2028	2,085,587.19	October 2032	590,276.97	May 2037	111,542.56
April 2028	2,041,487.98	November 2032	575,595.13	June 2037	107,185.50
May 2028	1,998,234.02	December 2032	561,215.74	July 2037	102,931.05
June 2028	1,955,809.94	January 2033	547,133.09	August 2037	98,777.17
July 2028	1,914,200.65	February 2033	533,341.54	September 2037	94,721.81
August 2028	1,873,391.31	March 2033	519,835.59	October 2037	90,762.98
September 2028	1,833,367.35	April 2033	506,609.81	November 2037	86,898.74
October 2028	1,794,114.47	May 2033	493,658.90	December 2037	83,127.16
November 2028	1,755,618.60	June 2033	480,977.62	January 2038	79,446.37
December 2028	1,717,865.93	July 2033	468,560.85	February 2038	75,854.51
January 2029	1,680,842.89	August 2033	456,403.56	March 2038	72,349.79
February 2029	1,644,536.16	September 2033	444,500.80	April 2038	68,930.41
March 2029	1,608,932.64	October 2033	432,847.72	May 2038	65,594.64
April 2029	1,574,019.47	November 2033	421,439.54	June 2038	62,340.77
May 2029	1,539,784.01	December 2033	410,271.60	July 2038	59,167.12
June 2029	1,506,213.86	January 2034	399,339.29	August 2038	56,072.04
July 2029	1,473,296.82	February 2034	388,638.10	September 2038	53,053.92

Aggregate Group I (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
October 2038	$ 50,111.17	July 2039	$ 26,770.99	April 2040	$ 8,392.02
November 2038	47,242.23	August 2039	24,501.10	May 2040	6,616.98
December 2038	44,445.59	September 2039	22,291.02	June 2040	4,891.23
January 2039	41,719.74	October 2039	20,139.47	July 2040	3,213.72
February 2039	39,063.21	November 2039	18,045.23	August 2040	1,583.42
March 2039	36,474.57	December 2039	16,007.09	September 2040 and thereafter	0.00
April 2039	33,952.40	January 2040	14,023.85		
May 2039	31,495.31	February 2040	12,094.35		
June 2039	29,101.96	March 2040	10,217.45		

Aggregate Group II Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$4,971,820.00	June 2015	$2,810,955.58	November 2018	$1,680,088.14
February 2012	4,940,290.75	July 2015	2,767,906.07	December 2018	1,666,288.81
March 2012	4,906,317.22	August 2015	2,725,752.43	January 2019	1,653,035.06
April 2012	4,869,940.79	September 2015	2,684,484.34	February 2019	1,638,532.84
May 2012	4,831,206.16	October 2015	2,644,091.62	March 2019	1,620,819.20
June 2012	4,790,161.21	November 2015	2,604,564.16	April 2019	1,599,977.73
July 2012	4,746,857.01	December 2015	2,565,891.95	May 2019	1,576,090.35
August 2012	4,701,347.74	January 2016	2,528,065.11	June 2019	1,549,237.37
September 2012	4,653,690.60	February 2016	2,491,073.81	July 2019	1,519,497.57
October 2012	4,603,945.71	March 2016	2,454,908.33	August 2019	1,487,530.38
November 2012	4,552,176.09	April 2016	2,419,559.04	September 2019	1,454,683.04
December 2012	4,498,447.50	May 2016	2,385,016.41	October 2019	1,420,990.71
January 2013	4,442,828.40	June 2016	2,351,271.00	November 2019	1,386,487.68
February 2013	4,385,389.79	July 2016	2,318,313.45	December 2019	1,351,207.43
March 2013	4,326,205.22	August 2016	2,286,134.50	January 2020	1,315,182.59
April 2013	4,265,350.50	September 2016	2,254,724.96	February 2020	1,278,444.98
May 2013	4,202,903.80	October 2016	2,224,075.77	March 2020	1,241,025.62
June 2013	4,138,945.34	November 2016	2,194,177.91	April 2020	1,202,954.81
July 2013	4,073,557.41	December 2016	2,165,022.47	May 2020	1,164,262.02
August 2013	4,006,824.16	January 2017	2,136,600.62	June 2020	1,124,976.02
September 2013	3,941,252.57	February 2017	2,108,903.62	July 2020	1,085,124.85
October 2013	3,876,829.83	March 2017	2,081,922.83	August 2020	1,044,735.83
November 2013	3,813,543.26	April 2017	2,055,649.64	September 2020	1,003,835.60
December 2013	3,751,380.31	May 2017	2,030,075.58	October 2020	962,450.08
January 2014	3,690,328.54	June 2017	2,005,192.24	November 2020	920,604.57
February 2014	3,630,375.64	July 2017	1,980,991.27	December 2020	878,323.68
March 2014	3,571,509.40	August 2017	1,957,464.45	January 2021	835,631.41
April 2014	3,513,717.73	September 2017	1,934,603.59	February 2021	792,551.11
May 2014	3,456,988.63	October 2017	1,912,400.62	March 2021	749,105.53
June 2014	3,401,310.25	November 2017	1,890,847.51	April 2021	705,316.83
July 2014	3,346,670.84	December 2017	1,869,936.33	May 2021	661,206.55
August 2014	3,293,058.75	January 2018	1,849,659.24	June 2021	616,795.69
September 2014	3,240,462.44	February 2018	1,830,008.45	July 2021	572,104.68
October 2014	3,188,870.49	March 2018	1,810,976.24	August 2021	527,153.41
November 2014	3,138,271.58	April 2018	1,792,555.01	September 2021	481,961.19
December 2014	3,088,654.49	May 2018	1,774,737.20	October 2021	436,546.85
January 2015	3,040,008.12	June 2018	1,757,515.30	November 2021	390,928.69
February 2015	2,992,321.46	July 2018	1,740,881.94	December 2021	345,124.50
March 2015	2,945,583.63	August 2018	1,724,829.78	January 2022	299,151.58
April 2015	2,899,783.81	September 2018	1,709,351.54	February 2022	253,026.76
May 2015	2,854,911.33	October 2018	1,694,440.02	March 2022	206,766.40

Aggregate Group II (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance
April 2022	$ 160,386.36	July 2022	$ 20,680.46
May 2022	113,902.10	August 2022 and thereafter	0.00
June 2022	67,328.62		

Aggregate Group III Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$90,905,272.00	December 2015	$56,642,723.94	November 2019	$28,773,249.35
February 2012	90,561,724.84	January 2016	55,902,057.51	December 2019	28,327,695.93
March 2012	90,229,147.10	February 2016	55,168,694.50	January 2020	27,888,658.46
April 2012	89,866,298.30	March 2016	54,442,565.43	February 2020	27,456,044.64
May 2012	89,473,392.31	April 2016	53,723,601.49	March 2020	27,029,763.42
June 2012	89,050,670.30	May 2016	53,011,734.48	April 2020	26,609,725.03
July 2012	88,598,400.56	June 2016	52,306,896.86	May 2020	26,195,840.97
August 2012	88,116,878.27	July 2016	51,609,021.71	June 2020	25,788,023.93
September 2012	87,606,425.21	August 2016	50,918,042.75	July 2020	25,386,187.85
October 2012	87,067,389.42	September 2016	50,233,894.30	August 2020	24,990,247.85
November 2012	86,500,144.92	October 2016	49,556,511.31	September 2020	24,600,120.23
December 2012	85,905,091.21	November 2016	48,885,829.35	October 2020	24,215,722.47
January 2013	85,282,652.92	December 2016	48,221,784.55	November 2020	23,836,973.18
February 2013	84,633,279.28	January 2017	47,564,313.70	December 2020	23,463,792.12
March 2013	83,957,443.60	February 2017	46,913,354.12	January 2021	23,096,100.15
April 2013	83,255,642.78	March 2017	46,268,843.75	February 2021	22,733,819.25
May 2013	82,528,396.64	April 2017	45,630,721.12	March 2021	22,376,872.47
June 2013	81,776,247.33	May 2017	44,998,925.31	April 2021	22,025,183.96
July 2013	80,999,758.68	June 2017	44,373,395.98	May 2021	21,678,678.89
August 2013	80,199,515.49	July 2017	43,754,073.36	June 2021	21,337,283.49
September 2013	79,376,122.80	August 2017	43,140,898.24	July 2021	21,000,925.03
October 2013	78,530,205.12	September 2017	42,533,811.96	August 2021	20,669,531.79
November 2013	77,662,405.69	October 2017	41,932,756.41	September 2021	20,343,033.02
December 2013	76,773,385.58	November 2017	41,337,674.03	October 2021	20,021,359.00
January 2014	75,863,822.92	December 2017	40,748,507.78	November 2021	19,704,440.97
February 2014	74,934,411.97	January 2018	40,165,201.19	December 2021	19,392,211.10
March 2014	74,014,096.57	February 2018	39,587,698.28	January 2022	19,084,602.54
April 2014	73,102,790.50	March 2018	39,015,943.63	February 2022	18,781,549.37
May 2014	72,200,408.34	April 2018	38,449,882.31	March 2022	18,482,986.58
June 2014	71,306,865.45	May 2018	37,889,459.91	April 2022	18,188,850.06
July 2014	70,422,078.02	June 2018	37,334,622.56	May 2022	17,899,076.62
August 2014	69,545,962.97	July 2018	36,785,316.86	June 2022	17,613,603.94
September 2014	68,678,438.05	August 2018	36,241,489.92	July 2022	17,332,370.56
October 2014	67,819,421.75	September 2018	35,703,089.35	August 2022	17,055,315.89
November 2014	66,968,833.31	October 2018	35,170,063.26	September 2022	16,782,380.19
December 2014	66,126,592.75	November 2018	34,642,360.22	October 2022	16,513,504.54
January 2015	65,292,620.83	December 2018	34,119,929.32	November 2022	16,248,630.88
February 2015	64,466,839.05	January 2019	33,602,720.09	December 2022	15,987,701.91
March 2015	63,649,169.63	February 2019	33,090,682.55	January 2023	15,730,661.17
April 2015	62,839,535.53	March 2019	32,583,767.21	February 2023	15,477,452.98
May 2015	62,037,860.44	April 2019	32,082,602.67	March 2023	15,228,022.43
June 2015	61,244,068.74	May 2019	31,588,741.03	April 2023	14,982,315.39
July 2015	60,458,085.53	June 2019	31,102,079.04	May 2023	14,740,278.48
August 2015	59,679,836.61	July 2019	30,622,514.88	June 2023	14,501,859.08
September 2015	58,909,248.47	August 2019	30,149,948.16	July 2023	14,267,005.29
October 2015	58,146,248.29	September 2019	29,684,279.86	August 2023	14,035,665.95
November 2015	57,390,763.94	October 2019	29,225,412.35	September 2023	13,807,790.61

Aggregate Group III (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
October 2023	$13,583,329.52	May 2028	$ 5,297,009.08	December 2032	$ 1,811,456.08
November 2023	13,362,233.65	June 2028	5,202,324.40	January 2033	1,772,783.18
December 2023	13,144,454.63	July 2028	5,109,122.65	February 2033	1,734,758.27
January 2024	12,929,944.80	August 2028	5,017,382.01	March 2033	1,697,371.47
February 2024	12,718,657.13	September 2028	4,927,080.97	April 2033	1,660,613.07
March 2024	12,510,545.28	October 2028	4,838,198.33	May 2033	1,624,473.51
April 2024	12,305,563.55	November 2028	4,750,713.20	June 2033	1,588,943.34
May 2024	12,103,666.87	December 2028	4,664,604.96	July 2033	1,554,013.26
June 2024	11,904,810.84	January 2029	4,579,853.32	August 2033	1,519,674.12
July 2024	11,708,951.63	February 2029	4,496,438.25	September 2033	1,485,916.89
August 2024	11,516,046.06	March 2029	4,414,340.02	October 2033	1,452,732.65
September 2024	11,326,051.57	April 2029	4,333,539.17	November 2033	1,420,112.66
October 2024	11,138,926.15	May 2029	4,254,016.54	December 2033	1,388,048.25
November 2024	10,954,628.42	June 2029	4,175,753.21	January 2034	1,356,530.92
December 2024	10,773,117.56	July 2029	4,098,730.55	February 2034	1,325,552.27
January 2025	10,594,353.35	August 2029	4,022,930.20	March 2034	1,295,104.03
February 2025	10,418,296.11	September 2029	3,948,334.05	April 2034	1,265,178.05
March 2025	10,244,906.73	October 2029	3,874,924.26	May 2034	1,235,766.30
April 2025	10,074,146.64	November 2029	3,802,683.23	June 2034	1,206,860.87
May 2025	9,905,977.82	December 2029	3,731,593.62	July 2034	1,178,453.95
June 2025	9,740,362.79	January 2030	3,661,638.34	August 2034	1,150,537.87
July 2025	9,577,264.59	February 2030	3,592,800.54	September 2034	1,123,105.04
August 2025	9,416,646.79	March 2030	3,525,063.61	October 2034	1,096,148.00
September 2025	9,258,473.46	April 2030	3,458,411.18	November 2034	1,069,659.41
October 2025	9,102,709.18	May 2030	3,392,827.12	December 2034	1,043,632.00
November 2025	8,949,319.03	June 2030	3,328,295.51	January 2035	1,018,058.65
December 2025	8,798,268.59	July 2030	3,264,800.69	February 2035	992,932.32
January 2026	8,649,523.92	August 2030	3,202,327.20	March 2035	968,246.07
February 2026	8,503,051.55	September 2030	3,140,859.80	April 2035	943,993.08
March 2026	8,358,818.49	October 2030	3,080,383.49	May 2035	920,166.61
April 2026	8,216,792.22	November 2030	3,020,883.46	June 2035	896,760.02
May 2026	8,076,940.68	December 2030	2,962,345.12	July 2035	873,766.78
June 2026	7,939,232.24	January 2031	2,904,754.11	August 2035	851,180.46
July 2026	7,803,635.74	February 2031	2,848,096.25	September 2035	828,994.71
August 2026	7,670,120.46	March 2031	2,792,357.56	October 2035	807,203.27
September 2026	7,538,656.10	April 2031	2,737,524.30	November 2035	785,799.98
October 2026	7,409,212.79	May 2031	2,683,582.88	December 2035	764,778.78
November 2026	7,281,761.10	June 2031	2,630,519.93	January 2036	744,133.68
December 2026	7,156,271.99	July 2031	2,578,322.26	February 2036	723,858.79
January 2027	7,032,716.86	August 2031	2,526,976.90	March 2036	703,948.30
February 2027	6,911,067.48	September 2031	2,476,471.02	April 2036	684,396.50
March 2027	6,791,296.05	October 2031	2,426,792.02	May 2036	665,197.75
April 2027	6,673,375.14	November 2031	2,377,927.44	June 2036	646,346.49
May 2027	6,557,277.73	December 2031	2,329,865.03	July 2036	627,837.26
June 2027	6,442,977.17	January 2032	2,282,592.71	August 2036	609,664.65
July 2027	6,330,447.18	February 2032	2,236,098.56	September 2036	591,823.37
August 2027	6,219,661.88	March 2032	2,190,370.84	October 2036	574,308.18
September 2027	6,110,595.72	April 2032	2,145,397.99	November 2036	557,113.92
October 2027	6,003,223.54	May 2032	2,101,168.61	December 2036	540,235.51
November 2027	5,897,520.52	June 2032	2,057,671.45	January 2037	523,667.96
December 2027	5,793,462.21	July 2032	2,014,895.44	February 2037	507,406.32
January 2028	5,691,024.49	August 2032	1,972,829.67	March 2037	491,445.75
February 2028	5,590,183.58	September 2032	1,931,463.37	April 2037	475,781.46
March 2028	5,490,916.06	October 2032	1,890,785.94	May 2037	460,408.73
April 2028	5,393,198.82	November 2032	1,850,786.95	June 2037	445,322.92

Aggregate Group III (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
July 2037	$ 430,519.46	November 2038	$ 228,582.02	March 2040	$ 81,771.64
August 2037	415,993.84	December 2038	217,940.64	April 2040	74,116.80
September 2037	401,741.61	January 2039	207,509.98	May 2040	66,623.47
October 2037	387,758.40	February 2039	197,286.59	June 2040	59,288.96
November 2037	374,039.91	March 2039	187,267.10	July 2040	52,110.60
December 2037	360,581.89	April 2039	177,448.17	August 2040	45,085.79
January 2038	347,380.16	May 2039	167,826.52	September 2040	38,211.94
February 2038	334,430.59	June 2039	158,398.90	October 2040	31,486.54
March 2038	321,729.14	July 2039	149,162.13	November 2040	24,907.07
April 2038	309,271.79	August 2039	140,113.07	December 2040	18,471.08
May 2038	297,054.62	September 2039	131,248.63	January 2041	12,176.16
June 2038	285,073.74	October 2039	122,565.76	February 2041	6,019.91
July 2038	273,325.34	November 2039	114,061.47	March 2041 and thereafter	0.00
August 2038	261,805.64	December 2039	105,732.80		
September 2038	250,510.95	January 2040	97,576.84		
October 2038	239,437.61	February 2040	89,590.73		

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

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PROSPECTUS SUPPLEMENT

Wells Fargo Securities

January 24, 2012