

\$304,980,413



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2012-6**

The Certificates

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

Payments to Certificateholders

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own

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

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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
E	1	\$78,483,000	SEQ/AD	3.0%	FIX	3136A3EZ0	May 2037
EI	1	19,620,750(2)	NTL	4.0	FIX/IO	3136A3RP8	May 2037
ZE	1	10,017,000	SEQ	4.0	FIX/Z	3136A3RQ6	February 2042
MA	2	50,000,000	SC/PAC/AD	4.0	FIX	3136A3RR4	October 2041
MZ	2	389,000	SC/PAC	4.0	FIX/Z	3136A3RS2	February 2042
FL(3)	2	5,121,237	SC/SUP	(4)	FLT	3136A3RT0	February 2042
SL(3)	2	2,560,619	SC/SUP	(4)	INV	3136A3RU7	February 2042
F	3	79,204,778	PT	(4)	FLT	3136A3RV5	February 2042
S	3	79,204,778(2)	NTL	(4)	INV/IO	3136A3RW3	February 2042
PB(3)	3	40,354,667	PAC	2.0	FIX	3136A3RX1	March 2041
PF(3)	3	20,177,333	PAC	(4)	FLT	3136A3RY9	March 2041
PS(3)	3	20,177,333(2)	NTL	(4)	INV/IO	3136A3RZ6	March 2041
PJ	3	5,186,000	PAC	3.5	FIX	3136A3SA0	February 2042
UD	3	1,118,000	PAC	3.5	FIX	3136A3SB8	February 2042
FB(3)	3	6,421,333	SUP	(4)	FLT	3136A17G4	December 2041
SB(3)	3	4,586,667	SUP	(4)	INV	3136A17H2	December 2041
UB	3	1,360,779	SUP	3.5	FIX	3136A3SD4	February 2042
R		0	NPR	0.0	NPR	3136A3SE2	February 2042
RL		0	NPR	0.0	NPR	3136A3SF9	February 2042

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

If you own certificates of certain classes, you can exchange them for certificates of the corresponding RCR classes to be delivered at the time of exchange. The LA, PC, PD, PA, PY and UA 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.

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

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

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

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

Nomura

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”);
- if you are purchasing a Group 2 Class or the R or RL Class, the disclosure document relating to the underlying RCR certificate (the “Underlying REMIC Disclosure Document”); 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 and the Underlying REMIC Disclosure Document are incorporated by reference in this prospectus supplement. This means that we are disclosing information in those documents by referring you to them. Those documents are considered part of this prospectus supplement, so you should read this prospectus supplement, and any applicable supplements or amendments, together with those documents.

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

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

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

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

Nomura Securities International, Inc.
Prospectus Department
2 World Financial Center, Building B
New York, NY 10281
(telephone 1-212-667-1578).
mbstradesupport@us.nomura.com

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

<u>Group</u>	<u>Assets</u>
1	Group 1 MBS
2	Group 2 MBS Class 2011-65-A RCR Certificate
3	Group 3 MBS

Group 1, Group 2 and Group 3 MBS

Characteristics of the Trust MBS

	<u>Approximate Principal Balance</u>	<u>Pass- Through Rate</u>	<u>Range of Weighted Average Coupons or WACs (annual percentages)</u>	<u>Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)</u>
Group 1 MBS	\$ 88,500,000	4.00%	4.25% to 6.50%	241 to 360
Group 2 MBS	\$ 39,635,040	4.00%	4.25% to 6.50%	241 to 360
Group 3 MBS	\$158,409,557	5.00%	5.25% to 7.50%	241 to 360

Assumed Characteristics of the Underlying Mortgage Loans

	<u>Principal Balance</u>	<u>Original Term to Maturity (in months)</u>	<u>Remaining Term to Maturity (in months)</u>	<u>Loan Age (in months)</u>	<u>Interest Rate</u>
Group 1 MBS	\$ 88,500,000	360	345	2	4.580%
Group 2 MBS	\$ 39,635,040	360	359	1	4.400%
Group 3 MBS	\$158,409,557	360	338	20	5.339%

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

Group 2 Underlying RCR Certificate

Exhibit A describes the underlying RCR certificate in Group 2, including certain information about the related mortgage loans. To learn more about the underlying RCR certificate, you should obtain from us the current class factors and the related disclosure document as described on page S-3.

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:

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

Exchanging Certificates Through Combination and Recombination

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

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

Interest Rates

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

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

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate(1)</u>
FL	1.44530%	6.00%	1.15%	LIBOR + 115 basis points
SL	9.10940%	9.70%	0.00%	9.70% – (2 × LIBOR)
F	0.79530%	6.50%	0.50%	LIBOR + 50 basis points
S	5.70470%	6.00%	0.00%	6.00% – LIBOR
PF	0.74530%	6.50%	0.45%	LIBOR + 45 basis points
PS	5.75470%	6.05%	0.00%	6.05% – LIBOR
FB	1.39530%	6.00%	1.10%	LIBOR + 110 basis points
SB	6.44658%	6.86%	0.00%	6.86% – (1.4 × LIBOR)

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

Notional Classes

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

Class

EI	25% of the E Class
S	100% of the F Class
PS	100% of the PF Class

Distributions of Principal

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

Weighted Average Lives (years)*

Group 1 Classes		PSA Prepayment Assumption				
		0%	100%	190%	400%	600%
E and EI		15.7	7.6	5.3	3.3	2.5
ZE		27.8	21.9	17.4	10.6	7.4

Group 2 Classes		PSA Prepayment Assumption								
		0%	100%	150%	180%	210%	500%	1000%	1400%	2000%
MA		14.8	6.2	5.7	5.7	5.7	3.1	1.8	1.4	1.1
MZ		27.2	25.1	25.1	25.1	25.1	14.5	7.1	4.5	2.0
FL, SL and LA		28.6	21.4	12.3	6.9	2.4	0.6	0.3	0.2	0.1

Group 3 Classes		PSA Prepayment Assumption								
		0%	100%	150%	157%	200%	250%	500%	1100%	1700%
F and S		20.2	10.1	8.0	7.8	6.5	5.5	2.8	1.1	0.5
PB, PF, PS, PC, PD, PA and PY		17.7	6.7	5.1	5.1	5.1	5.1	2.7	1.1	0.5
PJ		27.3	18.7	18.4	18.4	18.4	18.4	10.0	3.6	0.8
UD		27.9	17.2	8.7	2.4	2.4	2.4	0.8	0.3	0.2
FB, SB and UA		28.9	21.9	16.7	15.7	7.1	1.7	0.4	0.2	0.1
UB		29.9	27.5	26.4	26.1	23.5	4.9	0.9	0.3	0.2

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

ADDITIONAL RISK FACTORS

Mortgage loans with high loan-to-value ratios may have different prepayment and default characteristics than conforming mortgage loans generally. The mortgage loans underlying the Group 1 MBS have been refinanced under Fannie Mae's Home Affordable Refinance Program ("Fannie Mae Refi Plus") and are designated as "high loan-to-value ratio" loans, with loan-to-value ratios ranging from greater than 105% up to 125%. There is limited information regarding the default and prepayment rates for Fannie Mae Refi Plus high loan-to-value ratio loans. It is possible that these loans could experience higher rates of default and lower rates of prepayment than other conforming loans generally, and could experience higher or lower rates of default and higher or lower rates of voluntary prepayment than other high loan-to-value ratio loans not refinanced through the Fannie Mae Refi Plus initiative. We are unable to predict how these factors will

affect loan performance. Accordingly, the Group 1 Classes may receive payments of principal more quickly or more slowly than expected, and the weighted average lives of the Group 1 Classes may be affected, perhaps significantly.

Payments on the Group 2 Classes also will be affected by the applicable payment priority governing the related underlying RCR certificate. If you invest in a Group 2 Class, the rate at which you receive payments will be affected by the applicable priority sequence governing principal payments on the related underlying RCR certificate.

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

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 "Trust MBS"), and
- a previously issued RCR certificate (the "Group 2 Underlying RCR Certificate") issued from the related Fannie Mae REMIC trust (the "Underlying REMIC Trust") as further described in Exhibit A.

The Group 2 Underlying RCR Certificate evidences direct or indirect beneficial ownership interests in certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates (together with the Trust MBS, the “MBS”).

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

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

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

<u>REMIC Designation</u>	<u>Assets</u>	<u>Regular Interests</u>	<u>Residual Interest</u>
Lower Tier REMIC . . .	Trust MBS and Group 2 Underlying RCR Certificate	Interests in the Lower Tier REMIC other than the RL Class (the “Lower Tier Regular Interests”)	RL
Upper Tier REMIC . . .	Lower Tier Regular Interests	All Classes of REMIC Certificates other than the R and RL Classes	R

Fannie Mae Guaranty. For a description of our guaranties of the Certificates, the MBS and the Group 2 Underlying RCR Certificate, see the applicable discussions appearing under the heading “Fannie Mae Guaranty” in the REMIC Prospectus, the MBS Prospectus and the Underlying REMIC Disclosure Document. Our guaranties are not backed by the full faith and credit of the United States.

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

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

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

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

The Trust MBS

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

In addition, the Mortgage Loans underlying the Group 1 MBS have been refinanced under Fannie Mae Refi Plus and are designated as “high loan-to-value ratio” loans, with loan-to-value ratios ranging from greater than 105% up to 125% at the time of refinance. These loans are targeted at borrowers who have demonstrated an acceptable payment history on their mortgage loans but may have been unable to refinance due to a decline in home prices to the unavailability of mortgage insurance. Fannie Mae Refi Plus refinancing is available only if the new mortgage loan either reduces the monthly principal and interest payment for the borrower or provides a more stable loan product (such as movement from an adjustable-rate loan to a fixed rate loan). For more information on Home Affordable Refinance Program, see “Yield, Maturity, and Prepayment Considerations—Maturities and Prepayment Considerations—Borrower Refinancings” in the MBS Prospectus dated July 1, 2011 and on our Web site at www.fanniemae.com. See also “Additional Risk Factors—*Mortgage loans with high loan-to-value ratios may have different prepayment and default characteristics than conforming mortgage loans generally*” in this prospectus supplement.

Further, the pools of mortgage loans backing the Group 2 MBS have been designated as pools that include “jumbo-conforming” or “high balance” mortgage loans as described further under “The Mortgage Loans—Special Feature Mortgage Loans—*Loans with Original Principal Balances Exceeding our Traditional Conforming Loan Limits*” in the MBS Prospectus dated July 1, 2011. For periodic updates to that description, please refer to the Pool Prefix Glossary available on our Web site at www.fanniemae.com. For additional information about the particular pools underlying the Group 2 MBS, see the Final Data Statement for the Trust and the related prospectus supplement for each MBS. See also “Risk Factors—Risks Relating to Yield and Prepayment—*Refinancing—“Jumbo-conforming” mortgage loans, which have original principal balances that exceed our traditional conforming loan limits, may prepay at different rates than conforming balance mortgage loans generally*” in the MBS Prospectus dated July 1, 2011.

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

The Group 2 Underlying RCR Certificate

The Group 2 Underlying RCR Certificate represents beneficial ownership interests in the Underlying REMIC Trust. The assets of that trust consist of MBS (or beneficial ownership interests in MBS) having the general characteristics set forth in the MBS Prospectus. Each MBS evidences beneficial ownership interests in a pool of conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties, as described under “The Mortgage Pools” and “Yield, Maturity, and Prepayment Considerations” in the MBS Prospectus.

In addition, the pools of mortgage loans backing the Group 2 Underlying RCR Certificate have been designated as pools that include “jumbo-conforming” or “high balance” mortgage loans as described further under “The Mortgage Loans—Special Feature Mortgage Loans—*Loans with Original Principal Balances Exceeding our Traditional Conforming Loan Limits*” in the MBS Prospectus dated July 1, 2011. For periodic updates to that description, please refer to the Pool Prefix Glossary available on our Web site at www.fanniemae.com. For additional information about the particular pools underlying the Group 2 Underlying RCR Certificate, see the Final Data Statement for the related trust and the related prospectus supplement for each MBS. See also “Risk

Factors—Risks Relating to Yield and Prepayment—*Refinancing*—“Jumbo-conforming” mortgage loans, which have original principal balances that exceed our traditional conforming loan limits, may prepay at different rates than conforming balance mortgage loans generally” in the MBS Prospectus dated July 1, 2011.

Distributions on the Group 2 Underlying RCR Certificate will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Group 2 Underlying RCR Certificate are described in the Underlying REMIC Disclosure Document. See Exhibit A for certain additional information about the Group 2 Underlying RCR Certificate. Exhibit A is provided in lieu of a Final Data Statement with respect to the Group 2 Underlying RCR Certificate.

For further information about the Group 2 Underlying RCR Certificate, telephone us at 1-800-237-8627. Additional information about the Group 2 Underlying RCR Certificate is also available at <http://sls.fanniemae.com/slsSearch/Home.do>. There may have been material changes in facts and circumstances since the date we prepared the Underlying REMIC Disclosure Document. These may include changes in prepayment speeds, prevailing interest rates and other economic factors. As a result, the usefulness of the information set forth in that document may be limited.

Distributions of Interest

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

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

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

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

Accrual Classes. The ZE and MZ Classes are Accrual Classes. Interest will accrue on each Accrual Class at the applicable annual rate specified on the cover of this prospectus supplement. However, we will not pay any interest on the Accrual Classes. Instead, interest accrued on each Accrual Class will be added as principal to its principal balance on each Distribution Date. We will pay principal on the Accrual Classes as described under “—Distributions of Principals” 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 ZE Accrual Amount to E until retired, and thereafter to ZE.

} Accretion
Directed
Class and
Accrual Class

The Group 1 Cash Flow Distribution Amount to E and ZE, in that order, until retired.

} Sequential
Pay Classes

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

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

- *Group 2*

The MZ Accrual Amount to MA until retired, and thereafter to MZ.

} Accretion
Directed
Class and
Accrual Class

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

1. To Aggregate Group I to its Planned Balance.
2. To FL and SL, pro rata, until retired.
3. To Aggregate Group I to zero.

} PAC Group
}
} Support
Classes
}
} PAC Group
} Structured
Collateral

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

The “Group 2 Cash Flow Distribution Amount” is the *sum* of the principal then paid on the Group 2 MBS *plus* the principal then paid on the Group 2 Underlying RCR Certificate.

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

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

- *Group 3*

The Group 3 Principal Distribution Amount as follows:

— 49.9999996844% to F until retired, and

} Pass-Through
Class

— 50.0000003156% as follows:

- first*, to Aggregate Group II to its Planned Balance;
second, to UD to its Planned Balance;
third, to FB and SB, pro rata, until retired;
fourth, to UB until retired;
fifth, to UD until retired; and
sixth, to Aggregate Group II to zero.

} PAC Group
and Class

} Support
Classes

} PAC Class and
Group

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

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

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

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

Structuring Assumptions

Pricing Assumptions. Except where otherwise noted, the information in the tables in this prospectus supplement has been prepared based on the actual characteristics of each pool of Mortgage Loans backing the Group 2 Underlying RCR Certificate, the priority sequence governing

principal payments on the Group 2 Underlying RCR Certificate, and the following assumptions (such characteristics and assumptions, collectively, the “Pricing Assumptions”):

- the Mortgage Loans underlying the Trust MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—Group 1, Group 2 and Group 3 MBS—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 a *constant* rate within the applicable “Structuring Ranges” specified in the chart below. The “Effective Range” for an Aggregate Group or a Class is the range of prepayment rates (measured by *constant* PSA rates) that would reduce that Aggregate Group or Class to its scheduled balance each month based on the Pricing Assumptions. We have not provided separate schedules for the individual Classes included in the Aggregate Groups. However, those Classes are designed to receive principal distributions in the same fashion as if separate schedules had been provided (with schedules based on the same underlying assumptions that apply to the related Aggregate Group 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.

<u>Groups and Class</u>	<u>Structuring Ranges</u>	<u>Initial Effective Ranges</u>
Aggregate Group I Planned Balances	Between 150% and 210% PSA	Between 150% and 210% PSA
Aggregate Group II Planned Balances	Between 150% and 250% PSA	Between 150% and 250% PSA
UD Class Planned Balances	Between 157% and 250% PSA	Between 157% and 250% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	MA and MZ
Aggregate Group II	PB, PF and PJ

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

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

- We will distribute any excess of principal distributions over the amount necessary to reduce an Aggregate Group or a Class to its scheduled balance in any month. As a result, the likelihood of

reducing an Aggregate Group or a Class to its scheduled balance each month will not be improved by the averaging of high and low principal distributions from month to month.

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

Yield Tables

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

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

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

We cannot assure you that

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

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

- the Mortgage Loans will prepay at a constant PSA rate until maturity,

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

The Fixed Rate Interest Only 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:

<u>Class</u>	<u>% PSA</u>
EI	233%

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:

<u>Class</u>	<u>Price*</u>
EI	18.5%

* 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 EI Class to Prepayments

	<u>PSA Prepayment Assumption</u>				
	<u>50%</u>	<u>100%</u>	<u>190%</u>	<u>400%</u>	<u>600%</u>
Pre-Tax Yields to Maturity	14.8%	11.0%	3.7%	(14.7)%	(31.9)%

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

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

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

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

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

<u>Class</u>	<u>Price*</u>
SL	99.00%
S	16.25%
PS	17.50%
SB	98.50%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>180%</u>	<u>210%</u>	<u>500%</u>	<u>1000%</u>	<u>1400%</u>	<u>2000%</u>
0.1500%	9.7%	9.7%	9.7%	9.8%	10.1%	11.4%	13.2%	14.7%	16.8%
0.2953%	9.4%	9.4%	9.4%	9.5%	9.8%	11.1%	13.0%	14.5%	16.7%
2.2953%	5.3%	5.3%	5.3%	5.4%	5.8%	7.5%	9.8%	11.7%	14.4%
4.2953%	1.2%	1.2%	1.3%	1.4%	1.8%	3.8%	6.6%	8.9%	12.2%
4.8500%	0.1%	0.1%	0.1%	0.2%	0.7%	2.8%	5.8%	8.1%	11.6%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>157%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>	<u>1100%</u>	<u>1700%</u>
0.1500%	33.2%	29.8%	26.4%	25.9%	22.9%	19.3%	0.5%	(54.8)%	*
0.2953%	32.2%	28.8%	25.4%	24.9%	21.9%	18.3%	(0.4)%	(55.6)%	*
2.2953%	18.4%	15.2%	11.9%	11.4%	8.5%	5.1%	(12.9)%	(66.3)%	*
4.2953%	4.1%	1.0%	(2.2)%	(2.6)%	(5.4)%	(8.6)%	(25.8)%	(77.7)%	*
6.0000%	*	*	*	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>								
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>157%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>	<u>1100%</u>	<u>1700%</u>
0.1500%	28.4%	23.2%	17.5%	17.5%	17.5%	17.5%	(4.3)%	(83.2)%	*
0.2953%	27.5%	22.2%	16.6%	16.6%	16.6%	16.6%	(5.4)%	(84.5)%	*
2.2953%	14.3%	8.6%	2.7%	2.7%	2.7%	2.7%	(22.3)%	*	*
4.2953%	(0.3)%	(7.1)%	(13.6)%	(13.6)%	(13.6)%	(13.6)%	(43.3)%	*	*
6.0500%	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption								
	50%	100%	150%	157%	200%	250%	500%	1100%	1700%
0.1500%	6.9%	6.9%	6.9%	6.9%	7.1%	7.7%	10.5%	16.8%	23.4%
0.2953%	6.7%	6.7%	6.7%	6.7%	6.8%	7.5%	10.3%	16.7%	23.3%
2.2953%	3.8%	3.8%	3.8%	3.8%	4.0%	4.8%	7.8%	15.0%	22.5%
4.2953%	0.9%	0.9%	1.0%	1.0%	1.1%	2.0%	5.4%	13.3%	21.6%
4.9000%	0.1%	0.1%	0.1%	0.1%	0.3%	1.2%	4.7%	12.8%	21.3%

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions,
- the priority sequences of distributions of principal of the Classes, and
- in the case of the Group 2 Classes, the priority sequence affecting principal payments on the Group 2 Underlying RCR Certificate.

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

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

Decrement Tables

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

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

<u>Mortgage Loans Backing Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	360 months	360 months	6.50%
Group 2 MBS	360 Months	360 months	6.50%
Group 2 Underlying RCR Certificate	360 months	353 months	6.50%
Group 3 MBS	360 months	360 months	7.50%

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

In addition, the diverse remaining terms to maturity of the Mortgage Loans could produce slower or faster principal distributions than indicated in the tables at the specified constant PSA rates, even if the weighted average remaining term to maturity and the weighted average loan age of the Mortgage Loans are identical to the weighted averages specified in the Pricing Assumptions. This is the case because pools of loans with identical weighted averages are nonetheless likely to reflect differing dispersions of the related characteristics.

Percent of Original Principal Balances Outstanding

Date	E and EI† Classes					ZE Class					MA Class									
	PSA Prepayment Assumption					PSA Prepayment Assumption					PSA Prepayment Assumption									
	0%	100%	190%	400%	600%	0%	100%	190%	400%	600%	0%	100%	150%	180%	210%	500%	1000%	1400%	2000%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
January 2013	98	96	94	90	86	104	104	104	104	104	98	93	90	90	90	90	68	60	53	
January 2014	96	89	83	71	60	108	108	108	108	108	96	82	76	76	76	56	38	26	0	
January 2015	94	80	70	49	32	113	113	113	113	113	94	70	60	60	60	39	15	4	0	
January 2016	92	72	58	32	14	117	117	117	117	117	91	59	47	47	47	26	5	0	0	
January 2017	90	64	48	19	3	122	122	122	122	122	89	48	41	41	41	18	2	0	0	
January 2018	88	57	39	10	0	127	127	127	127	89	86	39	35	35	35	12	0	0	0	
January 2019	85	50	31	2	0	132	132	132	132	56	83	31	30	30	30	8	0	0	0	
January 2020	82	44	23	0	0	138	138	138	112	35	80	27	26	26	26	5	0	0	0	
January 2021	80	38	17	0	0	143	143	143	82	22	77	24	22	22	22	3	0	0	0	
January 2022	77	32	11	0	0	149	149	149	61	13	73	20	18	18	18	2	0	0	0	
January 2023	73	27	6	0	0	155	155	155	44	8	69	17	15	15	15	1	0	0	0	
January 2024	70	21	1	0	0	161	161	161	33	5	65	14	12	12	12	0	0	0	0	
January 2025	66	16	0	0	0	168	168	146	24	3	61	11	10	10	10	0	0	0	0	
January 2026	63	12	0	0	0	175	175	124	17	2	56	8	8	8	8	0	0	0	0	
January 2027	59	7	0	0	0	182	182	104	12	1	51	7	7	7	7	0	0	0	0	
January 2028	54	3	0	0	0	189	189	88	9	1	46	5	5	5	5	0	0	0	0	
January 2029	50	0	0	0	0	197	187	73	6	*	41	4	4	4	4	0	0	0	0	
January 2030	45	0	0	0	0	205	164	60	5	*	35	3	3	3	3	0	0	0	0	
January 2031	40	0	0	0	0	214	143	50	3	*	30	2	2	2	2	0	0	0	0	
January 2032	34	0	0	0	0	222	123	40	2	*	27	1	1	1	1	0	0	0	0	
January 2033	29	0	0	0	0	231	105	32	2	*	24	1	1	1	1	0	0	0	0	
January 2034	23	0	0	0	0	241	88	25	1	*	20	*	*	*	*	0	0	0	0	
January 2035	16	0	0	0	0	251	72	20	1	*	16	0	0	0	0	0	0	0	0	
January 2036	9	0	0	0	0	261	57	15	*	*	12	0	0	0	0	0	0	0	0	
January 2037	2	0	0	0	0	271	43	11	*	*	8	0	0	0	0	0	0	0	0	
January 2038	0	0	0	0	0	235	31	7	*	*	4	0	0	0	0	0	0	0	0	
January 2039	0	0	0	0	0	182	19	4	*	*	0	0	0	0	0	0	0	0	0	
January 2040	0	0	0	0	0	125	8	2	*	*	0	0	0	0	0	0	0	0	0	
January 2041	0	0	0	0	0	65	0	0	0	0	0	0	0	0	0	0	0	0	0	
January 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	15.7	7.6	5.3	3.3	2.5	27.8	21.9	17.4	10.6	7.4	14.8	6.2	5.7	5.7	5.7	3.1	1.8	1.4	1.1	

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

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

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

Date	MZ Class									FL, SL and LA Classes								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	150%	180%	210%	500%	1000%	1400%	2000%	0%	100%	150%	180%	210%	500%	1000%	1400%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2013	104	104	104	104	104	104	104	104	104	100	100	100	91	83	0	0	0	0
January 2014	108	108	108	108	108	108	108	108	0	100	100	100	77	55	0	0	0	0
January 2015	113	113	113	113	113	113	113	113	0	100	100	100	64	28	0	0	0	0
January 2016	117	117	117	117	117	117	117	95	0	100	100	92	45	13	0	0	0	0
January 2017	122	122	122	122	122	122	122	15	0	100	100	55	31	8	0	0	0	0
January 2018	127	127	127	127	127	127	124	2	0	100	100	55	28	4	0	0	0	0
January 2019	132	132	132	132	132	132	48	*	0	100	100	55	27	1	0	0	0	0
January 2020	138	138	138	138	138	138	19	*	0	100	100	55	26	*	0	0	0	0
January 2021	143	143	143	143	143	143	7	*	0	100	100	55	25	*	0	0	0	0
January 2022	149	149	149	149	149	149	3	*	0	100	100	54	25	*	0	0	0	0
January 2023	155	155	155	155	155	155	1	*	0	100	100	51	23	*	0	0	0	0
January 2024	161	161	161	161	161	161	*	0	0	100	100	49	22	*	0	0	0	0
January 2025	168	168	168	168	168	109	*	0	0	100	100	46	20	*	0	0	0	0
January 2026	175	175	175	175	175	73	*	0	0	100	97	43	19	*	0	0	0	0
January 2027	182	182	182	182	182	49	*	0	0	100	91	39	17	*	0	0	0	0
January 2028	189	189	189	189	189	33	*	0	0	100	85	36	15	*	0	0	0	0
January 2029	197	197	197	197	197	22	*	0	0	100	78	32	14	*	0	0	0	0
January 2030	205	205	205	205	205	14	*	0	0	100	72	29	12	*	0	0	0	0
January 2031	214	214	214	214	214	9	*	0	0	100	65	26	11	*	0	0	0	0
January 2032	222	222	222	222	222	6	0	0	0	100	58	22	9	*	0	0	0	0
January 2033	231	231	231	231	231	4	0	0	0	100	51	19	8	*	0	0	0	0
January 2034	241	241	241	241	241	2	0	0	0	100	45	16	7	*	0	0	0	0
January 2035	251	192	192	192	192	2	0	0	0	100	38	14	5	*	0	0	0	0
January 2036	261	147	147	147	147	1	0	0	0	100	32	11	4	*	0	0	0	0
January 2037	271	109	109	109	109	1	0	0	0	100	26	9	3	*	0	0	0	0
January 2038	282	77	77	77	77	*	0	0	0	100	20	7	3	*	0	0	0	0
January 2039	126	51	51	51	51	*	0	0	0	100	15	5	2	*	0	0	0	0
January 2040	30	30	30	30	30	*	0	0	0	72	9	3	1	*	0	0	0	0
January 2041	13	13	13	13	13	*	0	0	0	37	4	1	1	*	0	0	0	0
January 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.2	25.1	25.1	25.1	25.1	14.5	7.1	4.5	2.0	28.6	21.4	12.3	6.9	2.4	0.6	0.3	0.2	0.1

Date	F and S† Classes									PB, PF, PS†, PC, PD, PA and PY Classes								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	150%	157%	200%	250%	500%	1100%	1700%	0%	100%	150%	157%	200%	250%	500%	1100%	1700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2013	99	93	91	90	88	85	73	41	0	99	91	88	88	88	88	86	45	0
January 2014	98	86	81	80	76	71	50	14	0	97	82	75	75	75	75	57	9	0
January 2015	97	80	72	72	66	60	34	5	0	96	73	64	64	64	64	36	0	0
January 2016	96	73	65	64	57	50	24	2	0	95	65	54	54	54	54	22	0	0
January 2017	95	67	58	56	49	41	16	1	0	93	57	45	45	45	45	13	0	0
January 2018	93	62	51	50	42	34	11	*	0	91	50	36	36	36	36	6	0	0
January 2019	92	57	46	44	36	29	8	*	0	89	44	29	29	29	29	1	0	0
January 2020	90	52	40	39	31	24	5	*	0	87	37	22	22	22	22	0	0	0
January 2021	89	48	36	34	27	19	3	*	0	85	31	17	17	17	17	0	0	0
January 2022	87	43	31	30	23	16	2	*	0	83	26	12	12	12	12	0	0	0
January 2023	85	39	28	26	19	13	2	*	0	80	21	9	9	9	9	0	0	0
January 2024	83	36	24	23	16	11	1	*	0	77	16	6	6	6	6	0	0	0
January 2025	80	32	21	20	14	9	1	*	0	74	11	3	3	3	3	0	0	0
January 2026	78	29	18	17	12	7	*	*	0	71	7	1	1	1	1	0	0	0
January 2027	75	26	16	15	10	6	*	*	0	68	3	0	0	0	0	0	0	0
January 2028	73	23	14	13	8	5	*	*	0	64	0	0	0	0	0	0	0	0
January 2029	70	20	12	11	7	4	*	0	0	60	0	0	0	0	0	0	0	0
January 2030	66	18	10	9	5	3	*	0	0	56	0	0	0	0	0	0	0	0
January 2031	63	15	8	8	4	2	*	0	0	51	0	0	0	0	0	0	0	0
January 2032	59	13	7	6	4	2	*	0	0	46	0	0	0	0	0	0	0	0
January 2033	55	11	6	5	3	1	*	0	0	41	0	0	0	0	0	0	0	0
January 2034	50	9	5	4	2	1	*	0	0	35	0	0	0	0	0	0	0	0
January 2035	46	8	4	3	2	1	*	0	0	29	0	0	0	0	0	0	0	0
January 2036	40	6	3	2	1	1	*	0	0	22	0	0	0	0	0	0	0	0
January 2037	35	4	2	2	1	*	*	0	0	15	0	0	0	0	0	0	0	0
January 2038	29	3	1	1	1	*	*	0	0	7	0	0	0	0	0	0	0	0
January 2039	22	1	1	1	*	*	*	0	0	0	0	0	0	0	0	0	0	0
January 2040	16	*	*	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0
January 2041	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.2	10.1	8.0	7.8	6.5	5.5	2.8	1.1	0.5	17.7	6.7	5.1	5.1	5.1	5.1	2.7	1.1	0.5

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

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

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

Date	PJ Class									UD Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	150%	157%	200%	250%	500%	1100%	1700%	0%	100%	150%	157%	200%	250%	500%	1100%	1700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2013	100	100	100	100	100	100	100	100	0	100	100	100	74	74	74	0	0	0
January 2014	100	100	100	100	100	100	100	100	0	100	100	100	51	51	51	0	0	0
January 2015	100	100	100	100	100	100	100	70	0	100	100	100	32	32	32	0	0	0
January 2016	100	100	100	100	100	100	100	23	0	100	100	100	19	19	19	0	0	0
January 2017	100	100	100	100	100	100	100	8	0	100	100	100	9	9	9	0	0	0
January 2018	100	100	100	100	100	100	100	3	0	100	100	100	3	3	3	0	0	0
January 2019	100	100	100	100	100	100	100	1	0	100	100	99	0	0	0	0	0	0
January 2020	100	100	100	100	100	100	79	*	0	100	100	80	0	0	0	0	0	0
January 2021	100	100	100	100	100	100	53	*	0	100	100	40	0	0	0	0	0	0
January 2022	100	100	100	100	100	100	36	*	0	100	100	0	0	0	0	0	0	0
January 2023	100	100	100	100	100	100	25	*	0	100	100	0	0	0	0	0	0	0
January 2024	100	100	100	100	100	100	17	*	0	100	100	0	0	0	0	0	0	0
January 2025	100	100	100	100	100	100	11	*	0	100	100	0	0	0	0	0	0	0
January 2026	100	100	100	100	100	100	7	*	0	100	100	0	0	0	0	0	0	0
January 2027	100	100	88	88	88	88	5	*	0	100	100	0	0	0	0	0	0	0
January 2028	100	91	71	71	71	71	3	*	0	100	100	0	0	0	0	0	0	0
January 2029	100	57	57	57	57	57	2	*	0	100	69	0	0	0	0	0	0	0
January 2030	100	45	45	45	45	45	1	*	0	100	0	0	0	0	0	0	0	0
January 2031	100	35	35	35	35	35	1	*	0	100	0	0	0	0	0	0	0	0
January 2032	100	27	27	27	27	27	1	0	0	100	0	0	0	0	0	0	0	0
January 2033	100	21	21	21	21	21	*	0	0	100	0	0	0	0	0	0	0	0
January 2034	100	16	16	16	16	16	*	0	0	100	0	0	0	0	0	0	0	0
January 2035	100	11	11	11	11	11	*	0	0	100	0	0	0	0	0	0	0	0
January 2036	100	8	8	8	8	8	*	0	0	100	0	0	0	0	0	0	0	0
January 2037	100	5	5	5	5	5	*	0	0	100	0	0	0	0	0	0	0	0
January 2038	100	3	3	3	3	3	*	0	0	100	0	0	0	0	0	0	0	0
January 2039	83	1	1	1	1	1	*	0	0	100	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	0	0	0	0	0	0	0
January 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.3	18.7	18.4	18.4	18.4	18.4	10.0	3.6	0.8	27.9	17.2	8.7	2.4	2.4	2.4	0.8	0.3	0.2

Date	FB, SB and UA Classes									UB Class								
	PSA Prepayment Assumption									PSA Prepayment Assumption								
	0%	100%	150%	157%	200%	250%	500%	1100%	1700%	0%	100%	150%	157%	200%	250%	500%	1100%	1700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2013	100	100	100	100	84	65	0	0	0	100	100	100	100	100	100	0	0	0
January 2014	100	100	100	100	70	35	0	0	0	100	100	100	100	100	100	0	0	0
January 2015	100	100	100	100	59	14	0	0	0	100	100	100	100	100	100	0	0	0
January 2016	100	100	100	100	52	*	0	0	0	100	100	100	100	100	100	0	0	0
January 2017	100	100	100	100	47	0	0	0	0	100	100	100	100	100	37	0	0	0
January 2018	100	100	100	100	44	0	0	0	0	100	100	100	100	100	5	0	0	0
January 2019	100	100	100	100	43	0	0	0	0	100	100	100	100	100	*	0	0	0
January 2020	100	100	100	98	41	0	0	0	0	100	100	100	100	100	*	0	0	0
January 2021	100	100	100	94	38	0	0	0	0	100	100	100	100	100	*	0	0	0
January 2022	100	100	98	88	35	0	0	0	0	100	100	100	100	100	*	0	0	0
January 2023	100	100	92	82	31	0	0	0	0	100	100	100	100	100	*	0	0	0
January 2024	100	100	84	75	27	0	0	0	0	100	100	100	100	100	*	0	0	0
January 2025	100	100	77	68	23	0	0	0	0	100	100	100	100	100	*	0	0	0
January 2026	100	100	69	61	19	0	0	0	0	100	100	100	100	100	*	0	0	0
January 2027	100	100	61	53	16	0	0	0	0	100	100	100	100	100	*	0	0	0
January 2028	100	100	53	46	12	0	0	0	0	100	100	100	100	100	*	0	0	0
January 2029	100	100	45	39	9	0	0	0	0	100	100	100	100	100	*	0	0	0
January 2030	100	95	38	33	6	0	0	0	0	100	100	100	100	100	*	0	0	0
January 2031	100	82	31	26	3	0	0	0	0	100	100	100	100	100	*	0	0	0
January 2032	100	70	25	20	*	0	0	0	0	100	100	100	100	100	*	0	0	0
January 2033	100	59	19	15	0	0	0	0	0	100	100	100	100	85	*	0	0	0
January 2034	100	47	13	10	0	0	0	0	0	100	100	100	100	68	*	0	0	0
January 2035	100	36	8	5	0	0	0	0	0	100	100	100	100	53	*	0	0	0
January 2036	100	26	3	1	0	0	0	0	0	100	100	100	100	40	*	0	0	0
January 2037	100	16	0	0	0	0	0	0	0	100	100	91	79	28	*	0	0	0
January 2038	100	6	0	0	0	0	0	0	0	100	100	59	51	18	*	0	0	0
January 2039	100	0	0	0	0	0	0	0	0	100	80	30	26	9	*	0	0	0
January 2040	99	0	0	0	0	0	0	0	0	100	11	4	4	1	*	0	0	0
January 2041	46	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
January 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.9	21.9	16.7	15.7	7.1	1.7	0.4	0.2	0.1	29.9	27.5	26.4	26.1	23.5	4.9	0.9	0.3	0.2

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

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

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.

Notwithstanding the foregoing, the Mortgage Loans underlying the Group 1 MBS have loan-to-value ratios at origination ranging from greater than 105% up to 125%. See “Description of the Certificates — The Trust MBS” in this prospectus supplement. A portion of the Group 1 Classes may not be treated as “real estate assets” within the meaning of section 856(c)(5)(B) of the Code. See

“Material Federal Income Tax Consequences—Special Tax Attributes” in the MBS Prospectus dated July 1, 2011. Accordingly, special tax considerations may apply to a real estate investment trust that holds a REMIC Certificate of the Group 1 Classes and we may be obligated to provide additional information, pursuant to Regulations under section 6049 of the Code, on such Classes. See “Material Federal Income Tax Consequences—REMIC Election and Special Tax Attributes” in the REMIC Prospectus.

Taxation of Beneficial Owners of Regular Certificates

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

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

<u>Group</u>	<u>Prepayment Assumption</u>
1	190% PSA
2	180% PSA
3	200% PSA

See “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Treatment of Original Issue Discount*” in the REMIC Prospectus. No representation is made as to whether the Mortgage Loans underlying the MBS will prepay at 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 Nomura Securities International, Inc. (the “Dealer”) in exchange for the Trust MBS and the Group 2 Underlying RCR Certificate. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

LEGAL MATTERS

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

Group 2 Underlying RCR Certificate

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(I)	Final Distribution Date	Principal Type(I)	Original Principal Balance of Class	January 2012 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WALA (in months)	
											4.421%	346	12
2011-65	A	June 2011	31397UL23	4.0%	FIX	October 2031	SEQ	\$180,000,000	0.82986499	\$18,435,816.72	4.421%	346	12

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

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

Available Recombinations(1)

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 1								
FL	\$ 5,121,237	LA	\$ 7,681,856	SC/SUP	4.00%	FIX	3136A3SG7	February 2042
SL	2,560,619							
Recombination 2								
PB	40,354,667	PC	45,399,000	PAC	2.50	FIX	3136A3SH5	March 2041
PF	5,044,333							
PS	5,044,333(3)							
Recombination 3								
PB	40,354,667	PD	51,884,572	PAC	3.00	FIX	3136A3SJ1	March 2041
PF	11,529,905							
PS	11,529,905(3)							
Recombination 4								
PB	40,354,667	PA	60,532,000	PAC	3.50	FIX	3136A3SK8	March 2041
PF	20,177,333							
PS	20,177,333(3)							
Recombination 5								
PF	20,177,333	PY	20,177,333	PAC	6.50	FIX	3136A3SL6	March 2041
PS	20,177,333(3)							
Recombination 6								
FB	6,421,333	UA	11,008,000	SUP	3.50	FIX	3136A3SC6	December 2041
SB	4,586,667							

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

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

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

Principal Balance Schedules

Aggregate Group I Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$50,389,000.00	June 2016	\$22,660,388.29	November 2020	\$11,637,653.72
February 2012	50,105,395.03	July 2016	22,383,782.55	December 2020	11,480,083.82
March 2012	49,800,609.82	August 2016	22,113,102.44	January 2021	11,324,481.00
April 2012	49,474,810.45	September 2016	21,848,200.15	February 2021	11,170,821.74
May 2012	49,128,179.23	October 2016	21,588,935.70	March 2021	11,019,082.80
June 2012	48,760,914.55	November 2016	21,334,783.83	April 2021	10,869,241.18
July 2012	48,373,230.71	December 2016	21,085,624.00	May 2021	10,721,274.18
August 2012	47,965,357.70	January 2017	20,841,341.51	June 2021	10,575,159.35
September 2012	47,537,541.06	February 2017	20,599,164.51	July 2021	10,430,874.51
October 2012	47,090,041.57	March 2017	20,359,075.71	August 2021	10,288,397.74
November 2012	46,623,135.05	April 2017	20,121,057.98	September 2021	10,147,707.37
December 2012	46,137,112.07	May 2017	19,885,094.27	October 2021	10,008,781.97
January 2013	45,632,374.33	June 2017	19,651,167.73	November 2021	9,871,600.39
February 2013	45,109,238.56	July 2017	19,419,261.61	December 2021	9,736,141.70
March 2013	44,568,035.28	August 2017	19,189,359.29	January 2022	9,602,385.24
April 2013	44,009,108.46	September 2017	18,961,444.29	February 2022	9,470,310.57
May 2013	43,432,815.13	October 2017	18,735,500.29	March 2022	9,339,897.49
June 2013	42,839,525.05	November 2017	18,511,511.06	April 2022	9,211,126.06
July 2013	42,234,126.57	December 2017	18,289,460.52	May 2022	9,083,976.54
August 2013	41,617,989.60	January 2018	18,069,332.72	June 2022	8,958,429.44
September 2013	40,992,871.41	February 2018	17,851,111.84	July 2022	8,834,465.50
October 2013	40,361,459.46	March 2018	17,634,782.17	August 2022	8,712,065.68
November 2013	39,725,199.63	April 2018	17,420,328.14	September 2022	8,591,211.15
December 2013	39,084,240.30	May 2018	17,207,734.31	October 2022	8,471,883.34
January 2014	38,438,735.76	June 2018	16,996,985.36	November 2022	8,354,063.84
February 2014	37,788,846.00	July 2018	16,788,066.09	December 2022	8,237,734.51
March 2014	37,134,736.53	August 2018	16,580,961.41	January 2023	8,122,877.38
April 2014	36,476,578.13	September 2018	16,375,656.38	February 2023	8,009,474.73
May 2014	35,814,546.67	October 2018	16,172,136.16	March 2023	7,897,509.01
June 2014	35,148,822.84	November 2018	15,970,386.02	April 2023	7,786,962.90
July 2014	34,488,781.62	December 2018	15,770,391.38	May 2023	7,677,819.28
August 2014	33,834,376.54	January 2019	15,572,137.76	June 2023	7,570,061.21
September 2014	33,185,561.52	February 2019	15,375,610.78	July 2023	7,463,671.98
October 2014	32,542,290.85	March 2019	15,180,796.20	August 2023	7,358,635.06
November 2014	31,904,519.18	April 2019	14,987,679.88	September 2023	7,254,934.11
December 2014	31,272,201.52	May 2019	14,796,247.81	October 2023	7,152,552.99
January 2015	30,645,293.25	June 2019	14,606,486.08	November 2023	7,051,475.74
February 2015	30,023,750.09	July 2019	14,418,380.89	December 2023	6,951,686.60
March 2015	29,407,528.15	August 2019	14,231,918.55	January 2024	6,853,169.99
April 2015	28,796,583.85	September 2019	14,047,085.50	February 2024	6,755,910.51
May 2015	28,190,873.99	October 2019	13,863,868.27	March 2024	6,659,892.93
June 2015	27,590,355.69	November 2019	13,682,253.49	April 2024	6,565,102.23
July 2015	26,994,986.44	December 2019	13,502,227.93	May 2024	6,471,523.53
August 2015	26,404,724.05	January 2020	13,323,778.43	June 2024	6,379,142.16
September 2015	25,819,526.68	February 2020	13,146,891.97	July 2024	6,287,943.59
October 2015	25,239,352.82	March 2020	12,971,555.60	August 2024	6,197,913.49
November 2015	24,792,208.87	April 2020	12,797,756.51	September 2024	6,109,037.67
December 2015	24,464,007.08	May 2020	12,625,734.61	October 2024	6,021,302.14
January 2016	24,144,378.24	June 2020	12,455,852.43	November 2024	5,934,693.03
February 2016	23,833,071.50	July 2020	12,288,084.42	December 2024	5,849,196.68
March 2016	23,529,431.59	August 2020	12,122,405.34	January 2025	5,764,799.57
April 2016	23,232,829.52	September 2020	11,958,790.25	February 2025	5,681,488.32
May 2016	22,943,483.76	October 2020	11,797,214.50	March 2025	5,599,249.75

Aggregate Group I (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
April 2025	\$ 5,518,070.80	December 2029	\$ 2,322,512.92	August 2034	\$ 832,228.22
May 2025	5,437,938.57	January 2030	2,284,445.25	September 2034	814,983.73
June 2025	5,358,840.33	February 2030	2,246,893.89	October 2034	797,991.57
July 2025	5,280,763.49	March 2030	2,209,852.38	November 2034	781,248.48
August 2025	5,203,695.59	April 2030	2,173,314.35	December 2034	764,751.23
September 2025	5,127,624.35	May 2030	2,137,273.51	January 2035	748,496.63
October 2025	5,052,537.61	June 2030	2,101,723.62	February 2035	732,481.54
November 2025	4,978,423.36	July 2030	2,066,658.55	March 2035	716,702.84
December 2025	4,905,269.74	August 2030	2,032,072.21	April 2035	701,157.46
January 2026	4,833,065.02	September 2030	1,997,958.61	May 2035	685,842.37
February 2026	4,761,797.61	October 2030	1,964,311.82	June 2035	670,754.57
March 2026	4,691,456.06	November 2030	1,931,125.98	July 2035	655,891.09
April 2026	4,622,029.05	December 2030	1,898,395.31	August 2035	641,249.01
May 2026	4,553,505.41	January 2031	1,866,114.07	September 2035	626,825.45
June 2026	4,485,874.08	February 2031	1,834,276.63	October 2035	612,617.54
July 2026	4,419,124.14	March 2031	1,802,877.39	November 2035	598,622.48
August 2026	4,353,244.80	April 2031	1,771,910.85	December 2035	584,837.47
September 2026	4,288,225.40	May 2031	1,741,371.56	January 2036	571,259.77
October 2026	4,224,055.40	June 2031	1,711,254.14	February 2036	557,886.65
November 2026	4,160,724.40	July 2031	1,681,553.25	March 2036	544,715.44
December 2026	4,098,222.09	August 2031	1,652,263.66	April 2036	531,743.49
January 2027	4,036,538.32	September 2031	1,623,380.17	May 2036	518,968.17
February 2027	3,975,663.04	October 2031	1,594,897.64	June 2036	506,386.91
March 2027	3,915,586.31	November 2031	1,566,811.02	July 2036	493,997.15
April 2027	3,856,298.34	December 2031	1,539,115.29	August 2036	481,796.36
May 2027	3,797,789.42	January 2032	1,511,805.51	September 2036	469,782.06
June 2027	3,740,049.98	February 2032	1,484,876.80	October 2036	457,951.79
July 2027	3,683,070.56	March 2032	1,458,324.32	November 2036	446,303.11
August 2027	3,626,841.79	April 2032	1,432,143.31	December 2036	434,833.63
September 2027	3,571,354.44	May 2032	1,406,329.06	January 2037	423,540.98
October 2027	3,516,599.37	June 2032	1,380,876.90	February 2037	412,422.81
November 2027	3,462,567.56	July 2032	1,355,782.25	March 2037	401,476.81
December 2027	3,409,250.10	August 2032	1,331,040.55	April 2037	390,700.69
January 2028	3,356,638.17	September 2032	1,306,647.33	May 2037	380,092.22
February 2028	3,304,723.06	October 2032	1,282,598.14	June 2037	369,649.14
March 2028	3,253,496.18	November 2032	1,258,888.60	July 2037	359,369.27
April 2028	3,202,949.02	December 2032	1,235,514.40	August 2037	349,250.43
May 2028	3,153,073.18	January 2033	1,212,471.24	September 2037	339,290.48
June 2028	3,103,860.37	February 2033	1,189,754.92	October 2037	329,487.29
July 2028	3,055,302.37	March 2033	1,167,361.25	November 2037	319,838.77
August 2028	3,007,391.10	April 2033	1,145,286.12	December 2037	310,342.87
September 2028	2,960,118.53	May 2033	1,123,525.45	January 2038	300,997.52
October 2028	2,913,476.77	June 2033	1,102,075.22	February 2038	291,800.72
November 2028	2,867,457.99	July 2033	1,080,931.46	March 2038	282,750.48
December 2028	2,822,054.46	August 2033	1,060,090.24	April 2038	273,844.83
January 2029	2,777,258.56	September 2033	1,039,547.68	May 2038	265,081.83
February 2029	2,733,062.74	October 2033	1,019,299.96	June 2038	256,459.56
March 2029	2,689,459.55	November 2033	999,343.28	July 2038	247,976.12
April 2029	2,646,441.63	December 2033	979,673.91	August 2038	239,629.65
May 2029	2,604,001.70	January 2034	960,288.16	September 2038	231,418.29
June 2029	2,562,132.58	February 2034	941,182.37	October 2038	223,340.24
July 2029	2,520,827.17	March 2034	922,352.95	November 2038	215,393.67
August 2029	2,480,078.44	April 2034	903,796.34	December 2038	207,576.82
September 2029	2,439,879.46	May 2034	885,509.01	January 2039	199,887.92
October 2029	2,400,223.38	June 2034	867,487.50	February 2039	192,325.25
November 2029	2,361,103.43	July 2034	849,728.36	March 2039	184,887.09

Aggregate Group I (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
April 2039	\$ 177,571.74	April 2040	\$ 98,779.67	April 2041	\$ 34,801.81
May 2039	170,377.54	May 2040	92,916.29	May 2041	30,064.75
June 2039	163,302.84	June 2040	87,154.16	June 2041	25,413.26
July 2039	156,346.00	July 2040	81,491.86	July 2041	20,846.13
August 2039	149,505.43	August 2040	75,928.03	August 2041	16,362.19
September 2039	142,779.52	September 2040	70,461.30	September 2041	11,960.25
October 2039	136,166.72	October 2040	65,090.31	October 2041	7,639.16
November 2039	129,665.47	November 2040	59,813.75	November 2041	3,397.78
December 2039	123,274.25	December 2040	54,630.29	December 2041 and thereafter	0.00
January 2040	116,991.54	January 2041	49,538.64		
February 2040	110,815.85	February 2041	44,537.51		
March 2040	104,745.71	March 2041	39,625.66		

Aggregate Group II Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$65,718,000.00	April 2015	\$42,324,610.36	July 2018	\$24,788,952.56
February 2012	65,189,057.35	May 2015	41,798,786.32	August 2018	24,411,506.64
March 2012	64,642,192.36	June 2015	41,277,382.19	September 2018	24,037,281.16
April 2012	64,077,758.14	July 2015	40,760,362.34	October 2018	23,666,250.02
May 2012	63,496,120.80	August 2015	40,247,691.41	November 2018	23,299,109.19
June 2012	62,897,659.09	September 2015	39,739,334.33	December 2018	22,937,349.19
July 2012	62,282,763.97	October 2015	39,235,256.30	January 2019	22,580,893.64
August 2012	61,651,838.17	November 2015	38,735,422.81	February 2019	22,229,667.20
September 2012	61,005,295.79	December 2015	38,239,799.59	March 2019	21,883,595.60
October 2012	60,343,561.80	January 2016	37,748,352.69	April 2019	21,542,605.59
November 2012	59,667,071.61	February 2016	37,261,048.39	May 2019	21,206,624.97
December 2012	58,996,213.60	March 2016	36,777,853.26	June 2019	20,875,582.51
January 2013	58,330,942.54	April 2016	36,298,734.11	July 2019	20,549,408.00
February 2013	57,671,213.55	May 2016	35,823,658.05	August 2019	20,228,032.18
March 2013	57,016,982.10	June 2016	35,352,592.42	September 2019	19,911,386.79
April 2013	56,368,204.01	July 2016	34,885,504.84	October 2019	19,599,404.50
May 2013	55,724,835.48	August 2016	34,422,363.16	November 2019	19,292,018.92
June 2013	55,086,833.01	September 2016	33,963,135.52	December 2019	18,989,164.60
July 2013	54,454,153.47	October 2016	33,507,790.28	January 2020	18,690,776.99
August 2013	53,826,754.08	November 2016	33,056,296.08	February 2020	18,396,792.44
September 2013	53,204,592.38	December 2016	32,608,621.78	March 2020	18,107,148.20
October 2013	52,587,626.26	January 2017	32,164,736.51	April 2020	17,821,782.38
November 2013	51,975,813.92	February 2017	31,724,609.64	May 2020	17,540,633.97
December 2013	51,369,113.93	March 2017	31,288,210.77	June 2020	17,263,642.81
January 2014	50,767,485.15	April 2017	30,855,509.76	July 2020	16,990,749.58
February 2014	50,170,886.79	May 2017	30,426,476.70	August 2020	16,721,895.76
March 2014	49,579,278.37	June 2017	30,001,081.91	September 2020	16,457,023.70
April 2014	48,992,619.75	July 2017	29,579,295.96	October 2020	16,196,076.52
May 2014	48,410,871.07	August 2017	29,161,089.65	November 2020	15,938,998.14
June 2014	47,833,992.83	September 2017	28,746,433.99	December 2020	15,685,733.27
July 2014	47,261,945.81	October 2017	28,335,300.27	January 2021	15,436,227.38
August 2014	46,694,691.12	November 2017	27,927,659.95	February 2021	15,190,426.74
September 2014	46,132,190.17	December 2017	27,523,484.76	March 2021	14,948,278.32
October 2014	45,574,404.68	January 2018	27,122,746.62	April 2021	14,709,729.86
November 2014	45,021,296.66	February 2018	26,725,417.72	May 2021	14,474,729.85
December 2014	44,472,828.44	March 2018	26,331,470.42	June 2021	14,243,227.45
January 2015	43,928,962.64	April 2018	25,940,877.32	July 2021	14,015,172.58
February 2015	43,389,662.17	May 2018	25,553,611.25	August 2021	13,790,515.85
March 2015	42,854,890.24	June 2018	25,169,645.25	September 2021	13,569,208.53

Aggregate Group II (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
October 2021	\$13,351,202.62	June 2026	\$ 5,195,014.92	February 2031	\$ 1,797,413.21
November 2021	13,136,450.76	July 2026	5,104,017.67	March 2031	1,760,551.60
December 2021	12,924,906.26	August 2026	5,014,435.83	April 2031	1,724,300.75
January 2022	12,716,523.09	September 2026	4,926,248.62	May 2031	1,688,651.41
February 2022	12,511,255.87	October 2026	4,839,435.55	June 2031	1,653,594.45
March 2022	12,309,059.84	November 2026	4,753,976.45	July 2031	1,619,120.88
April 2022	12,109,890.89	December 2026	4,669,851.41	August 2031	1,585,221.84
May 2022	11,913,705.51	January 2027	4,587,040.82	September 2031	1,551,888.60
June 2022	11,720,460.80	February 2027	4,505,525.33	October 2031	1,519,112.55
July 2022	11,530,114.48	March 2027	4,425,285.89	November 2031	1,486,885.21
August 2022	11,342,624.85	April 2027	4,346,303.69	December 2031	1,455,198.23
September 2022	11,157,950.79	May 2027	4,268,560.22	January 2032	1,424,043.35
October 2022	10,976,051.77	June 2027	4,192,037.22	February 2032	1,393,412.48
November 2022	10,796,887.83	July 2027	4,116,716.68	March 2032	1,363,297.60
December 2022	10,620,419.56	August 2027	4,042,580.87	April 2032	1,333,690.84
January 2023	10,446,608.11	September 2027	3,969,612.28	May 2032	1,304,584.43
February 2023	10,275,415.18	October 2027	3,897,793.68	June 2032	1,275,970.71
March 2023	10,106,803.00	November 2027	3,827,108.07	July 2032	1,247,842.13
April 2023	9,940,734.34	December 2027	3,757,538.71	August 2032	1,220,191.26
May 2023	9,777,172.49	January 2028	3,689,069.06	September 2032	1,193,010.78
June 2023	9,616,081.25	February 2028	3,621,682.87	October 2032	1,166,293.47
July 2023	9,457,424.94	March 2028	3,555,364.07	November 2032	1,140,032.21
August 2023	9,301,168.37	April 2028	3,490,096.85	December 2032	1,114,219.98
September 2023	9,147,276.86	May 2028	3,425,865.63	January 2033	1,088,849.89
October 2023	8,995,716.21	June 2028	3,362,655.03	February 2033	1,063,915.13
November 2023	8,846,452.71	July 2028	3,300,449.90	March 2033	1,039,408.98
December 2023	8,699,453.10	August 2028	3,239,235.32	April 2033	1,015,324.83
January 2024	8,554,684.61	September 2028	3,178,996.56	May 2033	991,656.18
February 2024	8,412,114.94	October 2028	3,119,719.12	June 2033	968,396.60
March 2024	8,271,712.23	November 2028	3,061,388.69	July 2033	945,539.78
April 2024	8,133,445.06	December 2028	3,003,991.19	August 2033	923,079.46
May 2024	7,997,282.48	January 2029	2,947,512.72	September 2033	901,009.53
June 2024	7,863,193.96	February 2029	2,891,939.58	October 2033	879,323.92
July 2024	7,731,149.40	March 2029	2,837,258.28	November 2033	858,016.67
August 2024	7,601,119.12	April 2029	2,783,455.51	December 2033	837,081.91
September 2024	7,473,073.88	May 2029	2,730,518.16	January 2034	816,513.84
October 2024	7,346,984.83	June 2029	2,678,433.30	February 2034	796,306.78
November 2024	7,222,823.54	July 2029	2,627,188.20	March 2034	776,455.08
December 2024	7,100,561.98	August 2029	2,576,770.29	April 2034	756,953.23
January 2025	6,980,172.52	September 2029	2,527,167.20	May 2034	737,795.75
February 2025	6,861,627.91	October 2029	2,478,366.73	June 2034	718,977.28
March 2025	6,744,901.29	November 2029	2,430,356.86	July 2034	700,492.52
April 2025	6,629,966.18	December 2029	2,383,125.74	August 2034	682,336.24
May 2025	6,516,796.48	January 2030	2,336,661.68	September 2034	664,503.32
June 2025	6,405,366.45	February 2030	2,290,953.18	October 2034	646,988.67
July 2025	6,295,650.72	March 2030	2,245,988.88	November 2034	629,787.30
August 2025	6,187,624.27	April 2030	2,201,757.61	December 2034	612,894.31
September 2025	6,081,262.46	May 2030	2,158,248.34	January 2035	596,304.84
October 2025	5,976,540.96	June 2030	2,115,450.20	February 2035	580,014.12
November 2025	5,873,435.82	July 2030	2,073,352.51	March 2035	564,017.45
December 2025	5,771,923.41	August 2030	2,031,944.69	April 2035	548,310.19
January 2026	5,671,980.45	September 2030	1,991,216.34	May 2035	532,887.77
February 2026	5,573,583.96	October 2030	1,951,157.23	June 2035	517,745.70
March 2026	5,476,711.32	November 2030	1,911,757.25	July 2035	502,879.54
April 2026	5,381,340.21	December 2030	1,873,006.44	August 2035	488,284.93
May 2026	5,287,448.64	January 2031	1,834,894.98	September 2035	473,957.57

Aggregate Group II (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
October 2035	\$ 459,893.22	May 2037	\$ 237,443.14	December 2038	\$ 84,212.12
November 2035	446,087.71	June 2037	227,839.57	January 2039	77,687.24
December 2035	432,536.92	July 2037	218,423.24	February 2039	71,298.95
January 2036	419,236.80	August 2037	209,191.10	March 2039	65,045.00
February 2036	406,183.35	September 2037	200,140.15	April 2039	58,923.11
March 2036	393,372.65	October 2037	191,267.44	May 2039	52,931.09
April 2036	380,800.83	November 2037	182,570.05	June 2039	47,066.76
May 2036	368,464.06	December 2037	174,045.13	July 2039	41,327.97
June 2036	356,358.58	January 2038	165,689.85	August 2039	35,712.61
July 2036	344,480.70	February 2038	157,501.43	September 2039	30,218.60
August 2036	332,826.76	March 2038	149,477.14	October 2039	24,843.89
September 2036	321,393.17	April 2038	141,614.26	November 2039	19,586.48
October 2036	310,176.39	May 2038	133,910.16	December 2039	14,444.36
November 2036	299,172.94	June 2038	126,362.21	January 2040	9,415.59
December 2036	288,379.37	July 2038	118,967.83	February 2040	4,498.25
January 2037	277,792.30	August 2038	111,724.49	March 2040 and thereafter	0.00
February 2037	267,408.41	September 2038	104,629.70		
March 2037	257,224.39	October 2038	97,680.98		
April 2037	247,237.03	November 2038	90,875.91		

UD Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$1,118,000.00	May 2014	\$ 491,656.78	September 2016	\$ 133,580.95
February 2012	1,097,398.77	June 2014	474,098.43	October 2016	125,290.37
March 2012	1,076,044.94	July 2014	456,936.64	November 2016	117,267.48
April 2012	1,053,968.85	August 2014	440,166.05	December 2016	109,508.41
May 2012	1,031,201.98	September 2014	423,781.38	January 2017	102,009.32
June 2012	1,007,776.90	October 2014	407,777.41	February 2017	94,766.43
July 2012	983,727.21	November 2014	392,148.98	March 2017	87,776.00
August 2012	959,087.53	December 2014	376,890.96	April 2017	81,034.31
September 2012	933,893.38	January 2015	361,998.32	May 2017	74,537.71
October 2012	908,181.14	February 2015	347,466.05	June 2017	68,282.60
November 2012	881,987.99	March 2015	333,289.23	July 2017	62,265.39
December 2012	856,305.25	April 2015	319,462.96	August 2017	56,482.56
January 2013	831,126.30	May 2015	305,982.42	September 2017	50,930.62
February 2013	806,444.60	June 2015	292,842.85	October 2017	45,606.10
March 2013	782,253.68	July 2015	280,039.51	November 2017	40,505.62
April 2013	758,547.15	August 2015	267,567.76	December 2017	35,625.79
May 2013	735,318.66	September 2015	255,422.98	January 2018	30,963.31
June 2013	712,561.99	October 2015	243,600.60	February 2018	26,514.84
July 2013	690,270.94	November 2015	232,096.12	March 2018	22,277.18
August 2013	668,439.38	December 2015	220,905.11	April 2018	18,247.09
September 2013	647,061.28	January 2016	210,023.13	May 2018	14,421.40
October 2013	626,130.64	February 2016	199,445.85	June 2018	10,796.97
November 2013	605,641.57	March 2016	189,168.96	July 2018	7,370.70
December 2013	585,588.20	April 2016	179,188.21	August 2018	4,139.54
January 2014	565,964.76	May 2016	169,499.38	September 2018	1,100.45
February 2014	546,765.52	June 2016	160,098.33	October 2018 and thereafter	0.00
March 2014	527,984.83	July 2016	150,980.94		
April 2014	509,617.08	August 2016	142,143.15		

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

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

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\$304,980,413



**Guaranteed REMIC
Pass-Through Certificates
Fannie Mae REMIC Trust 2012-6**

PROSPECTUS SUPPLEMENT

Nomura

January 24, 2012
