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

$691,510,205

FannieMae

Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2012-11

The Certificates

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

Payments to Certificateholder

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

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

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

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own

- an underlying REMIC certificate backed by Fannie Mae MBS and
- 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
GA	1	$20,259,726	SC/TAC/AD	2.00%	FIX	3136A3SM4	May 2040
ZG	1	500,000	SC/SUP	2.00	FIX/Z	3136A3SN2	May 2040
GF(2)	1	72,659,038	SC/PT	(3)	FLT	3136A3SP7	May 2040
HI(2)	1	72,659,038(4)	NTL	(3)	INV/IO	3136A3SQ5	May 2040
HS(2)	1	72,659,038(4)	NTL	(3)	INV/IO	3136A3SR3	May 2040
GE(2)	2	37,754,000	PAC	2.00	FIX	3136A3SS1	February 2032
GI(2)	2	16,180,285(4)	NTL	3.50	FIX/IO	3136A3ST9	February 2032
GW(2)	2	6,993,000	PAC/AD	3.50	FIX	3136A3SU6	February 2032
GY(2)	2	4,922,441	SUP/AD	3.50	FIX	3136A3SV4	February 2032
GZ(2)	2	50,000	SUP	3.50	FIX/Z	3136A3SW2	February 2032
PC(2)	3	179,362,000	PAC/AD	3.00	FIX	3136A3SX0	May 2039
PI(2)	3	44,840,500(4)	NTL	4.00	FIX/IO	3136A3SY8	May 2039
PT(2)	3	2,262,000	PAC/AD	4.00	FIX	3136A3SZ5	February 2031
PW(2)	3	223,938,000	PAC/AD	4.00	FIX	3136A3TA9	November 2040
WZ	3	6,000	PAC/AD	4.00	FIX/Z	3136A3TB7	November 2040
DV(2)	3	15,333,000	PAC/AD	4.00	FIX	3136A3TC5	April 2023
DZ(2)	3	27,471,000	PAC/AD	4.00	FIX/Z	3136A3TD3	February 2042
ZN	3	100,000,000	SUP	4.00	FIX/Z	3136A3TE1	February 2042
R		0	NPR	0.00	NPR	3136A3TF8	February 2042
RL		0	NPR	0.00	NPR	3136A3TG6	February 2042

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

(2) Exchangeable classes.

(3) Based on LIBOR.

(4) Notional balances. These classes are interest only classes. See page S-7 for a description of how their notional balances are calculated.

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 GS, HF, GC, GH, GJ, GK, GP, GN, PY, PN, PD, PV and PM 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.

BofA Merrill Lynch

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 1 Class or the R or RL Class, the disclosure documents relating to the underlying REMIC 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:

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

RECENT DEVELOPMENTS

Ratings Matters

Standard and Poor's Rating Services

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

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

Moody's Investors Service

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

Fitch Ratings Limited

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

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

SUMMARY

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

Assets Underlying Each Group of Classes

Group	Assets
1	Class 2010-43-HJ REMIC Certificate
2	Group 2 MBS
3	Group 3 MBS

Group 1

Exhibit A describes the underlying REMIC certificate in Group 1, including certain information about the related mortgage loans. To learn more about the underlying REMIC certificate in Group 1, you should obtain from us the current class factor and the related disclosure document as described on page S-3.

Group 2 and Group 3

Characteristics of the Trust MBS

	Approximate Principal Balance	Pass-Through Rate	Range of Weighted Average Coupons or WACs (annual percentages)	Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)
Group 2 MBS..........	$49,719,441	3.50%	3.75% to 6.00%	181 to 240
Group 3 MBS..........	$548,372,000	4.00%	4.25% to 6.50%	241 to 360

Assumed Characteristics of the Underlying Mortgage Loans

	Principal Balance	Original Term to Maturity (in months)	Remaining Term to Maturity (in months)	Loan Age (in months)	Interest Rate
Group 2 MBS...............	$49,719,441	240	238	2	4.00%
Group 3 MBS...............	$548,372,000	360	359	1	4.45%

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.

Settlement Date

We expect to issue the certificates on January 30, 2012.

Distribution Dates

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

Record Date

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

Book-Entry and Physical Certificates

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

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

Exchanging Certificates Through Combination and Recombination

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

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

Interest Rates

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

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

Class	Initial Interest Rate	Maximum Interest Rate	Minimum Interest Rate	Formula for Calculation of Interest Rate(1)
GF	0.796%	6.50%	0.50%	LIBOR + 50 basis points
HI	0.050%	0.05%	0.00%	6.00% - LIBOR
HS	5.654%	5.95%	0.00%	5.95% - LIBOR
GS	5.704%	6.00%	0.00%	6.00% - LIBOR
HF	0.846%	6.50%	0.55%	LIBOR + 55 basis points

(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	
HI.........................	100% of the GF Class
HS........................	100% of the GF Class
GS........................	100% of the GF Class
GI.........................	42.8571409652% of the GE Class
PI	25% of the PC Class

Distributions of Principal

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

Weighted Average Lives (years)*

	PSA Prepayment Assumption							
Group 1 Classes	**0%**	**100%**	**150%**	**350%**	**500%**	**800%**	**1100%**	**1500%**
GA	18.0	7.5	5.9	4.1	2.9	1.6	1.0	0.5
ZG..........................	27.3	19.0	17.3	0.2	0.2	0.1	0.1	0.1
GF, HI, HS, GS and HF	18.4	7.8	6.3	4.0	2.8	1.6	1.0	0.5

	PSA Prepayment Assumption								
Group 2 Classes	**0%**	**100%**	**180%**	**215%**	**250%**	**255%**	**500%**	**750%**	**1000%**
GE, GI, GH, GJ, GK, GP and GN...	9.9	6.0	6.0	6.0	6.0	6.0	4.1	3.0	2.4
GW	17.9	12.4	3.6	3.6	3.6	3.6	1.7	1.3	1.1
GY	19.4	17.6	13.6	8.1	3.4	2.5	0.9	0.7	0.5
GZ..........................	20.0	19.8	19.7	19.7	19.6	19.6	2.3	1.7	1.4
GC	18.5	14.6	7.8	5.6	3.6	3.3	1.4	1.0	0.8

	PSA Prepayment Assumption									
Group 3 Classes	**0%**	**100%**	**120%**	**200%**	**250%**	**326%**	**600%**	**1000%**	**1500%**	**2000%**
PC, PI, PD and PV..	7.0	6.0	6.0	6.0	6.0	6.0	4.0	2.7	2.1	1.7
PT	12.6	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
PW and PN	17.3	6.2	5.8	5.8	5.8	4.1	2.5	1.8	1.4	1.2
WZ..........................	21.3	14.5	14.5	14.5	14.5	11.7	3.7	2.5	1.9	1.6
DV	6.0	6.0	6.0	6.0	6.0	6.0	5.0	3.5	2.5	1.8
DZ..........................	22.4	18.7	18.7	18.7	18.7	15.3	9.1	5.4	3.3	2.0
PY..........................	22.4	18.7	18.7	18.7	18.7	15.3	8.8	5.1	3.1	2.0
ZN..........................	26.6	19.8	19.0	8.7	2.9	1.9	1.2	0.8	0.6	0.5

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

ADDITIONAL RISK FACTOR

Payments on the Group 1 Classes also will be affected by the applicable payment priority governing the underlying REMIC certificate. If you invest in a Group 1 Class, the rate at which you receive payments also will be affected by the applicable priority sequence governing principal payments on the underlying REMIC certificate.

As described in Underlying REMIC Disclosure Document, principal payments on the underlying REMIC certificate are governed by a principal balance schedule. As a result, the underlying REMIC certificate may receive principal payments faster or slower than would otherwise have been the case. Prepayments on the related mortgage loans may have occurred at a rate faster or slower than the rate initially assumed. In certain high prepayment scenarios, it is possible that the effect of a principal balance schedule on principal payments over time may be eliminated. In such a case, the underlying REMIC certificate would receive principal payments at rates that may vary widely from period to period. This prospectus supplement contains no information as to whether

- the underlying REMIC certificate has adhered to the related principal balance schedule,
- any related support classes remain outstanding, or
- the underlying REMIC certificate otherwise has performed as originally anticipated.

You may obtain additional information about the underlying REMIC 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:

- a previously issued REMIC certificate (the "Group 1 Underlying REMIC Certificate") issued from the related Fannie Mae REMIC trust (the "Underlying REMIC Trust") as further described in Exhibit A, and

- two groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the "Group 2 MBS" and "Group 3 MBS," and together, the "Trust MBS").

The Group 1 Underlying REMIC 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."

REMIC Designation	**Assets**	**Regular Interests**	**Residual Interest**
Lower Tier REMIC....................	Group 1 Underlying REMIC Certificate and Trust MBS	Interests in the Lower Tier REMIC other than the RL Class (the "Lower Tier Regular Interests")	RL
Upper Tier REMIC	Lower Tier Regular Interests	All Classes of REMIC Certificates other than the R and RL Classes	R

Fannie Mae Guaranty. For a description of our guaranties of the Certificates, the MBS and the Group 1 Underlying REMIC 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:

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

The Group 1 Underlying REMIC Certificate

The Group 1 Underlying REMIC 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.

Distributions on the Group 1 Underlying REMIC Certificate will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Group 1 Underlying REMIC Certificate are described in the Underlying REMIC Disclosure Document. See Exhibit A for certain additional information about the Group 1 Underlying REMIC Certificate. Exhibit A is provided in lieu of a Final Data Statement with respect to the Group 1 Underlying REMIC Certificate.

For further information about the Group 1 Underlying REMIC Certificate, telephone us at 1-800-237-8627. Additional information about the Group 1 Underlying REMIC 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.

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 20 years in the case of the Group 2 MBS and up to 30 years in the case of the Group 3 MBS.

In addition, the pools of mortgage loans backing the Group 3 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 and www.fanniemae.com. For additional information about the particular pools underlying the Group 3 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 2 and Group 3—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.

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:

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

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

Accrual Classes. The ZG, GZ, WZ, DZ and ZN Classes are Accrual Classes. Interest will accrue on each Accrual Class at the applicable annual rate specified on the cover of this prospectus supplement. However, we will not pay any interest on the Accrual Classes. Instead, interest accrued on each Accrual Class will be added as principal to its principal balance on each Distribution Date. We will pay principal on the Accrual Classes as described under "—Distributions of Principal" below.

Distributions of Principal

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

- *Group 1*

The ZG Accrual Amount to GA to its Targeted Balance, and thereafter to ZG.	Accretion Directed/TAC Class and Accrual Class

The Group 1 Cash Flow Distribution Amount as follows:

— 22.2222229359% as follows		Structured Collateral
first, to GA to its Targeted Balance;	TAC Class	
second, to ZG until retired; and	Support Class	
third, to GA until retired, and	TAC Class	
— 77.7777770641% to GF until retired.	Pass-Through Class	

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

The "Group 1 Cash Flow Distribution Amount" is the principal then paid on the Group 1 Underlying REMIC Certificate.

- *Group 2*

The GZ Accrual Amount in the following priority:

1. To GW to its Planned Balance.	PAC Class	Accretion Directed Classes
2. To GY until retired.	Support Class	
3. To GW until retired.	PAC Class	
4. Thereafter to GZ.		Accrual Class

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

1. To GE to its Planned Balance.	PAC Classes
2. To GW to its Planned Balance.	
3. To GY until retired.	Support Class
4. To GW until retired.	PAC Class
5. To GZ until retired.	Support Class
6. To GE until retired.	PAC Class

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

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

- *Group 3*

The WZ Accrual Amount to PT and PW, in that order until retired, and thereafter to WZ.	Accretion Directed Classes and Accrual Class
The DZ Accrual Amount to DV until retired, and thereafter to DZ.	Accretion Directed Class and Accrual Class

The ZN Accrual Amount in the following priority:

1. To PC to its Planned Balance.	PAC Class	Accretion Directed Class and Groups
2. To Aggregate Group I to its Planned Balance.	PAC Groups	
3. To Aggregate Group II to its Planned Balance.		
4. Thereafter to ZN.		Accrual Class

The Group 3 Cash Flow Distribution Amount in the following priority:

1. To PC to its Planned Balance. 2. To Aggregate Group I to its Planned Balance. 3. To Aggregate Group II to its Planned Balance.	PAC Class and Groups
4. To ZN until retired.	Support Class
5. To Aggregate Group I to zero. 6. To PC until retired. 7. To Aggregate Group II to zero.	PAC Groups and Class

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

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

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

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

"Aggregate Group I" consists of the PT, PW and WZ Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I to PT, PW and WZ, in that order, until retired.

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

"Aggregate Group II" consists of the DV and DZ Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II to DV and DZ, in that order, until retired.

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

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 1 Underlying REMIC Certificate, the applicable priority sequence governing principal payments on the Group 1 Underlying REMIC 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 2 and Group 3—Assumed Characteristics of the Underlying Mortgage Loans" in this prospectus supplement;

- the Mortgage Loans prepay at the constant percentages of PSA specified in the related tables;

- the settlement date for the Certificates is January 30, 2012; and
- each Distribution Date occurs on the 25th day of a month.

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

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

Classes and Groups	Structuring Speed and Ranges	Initial Effective Ranges
GA Class Targeted Balances	150% PSA	N/A
GE Class Planned Balances	Between 100% and 250% PSA	Between 100% and 250% PSA
GW Class Planned Balances	Between 180% and 255% PSA	Between 180% and 255% PSA
PC Class Planned Balances	Between 0% and 326% PSA	(1)
Aggregate Group I Planned Balances	Between 120% and 250% PSA	Between 120% and 250% PSA
Aggregate Group II Planned Balances	Between 120% and 250% PSA	Between 64% and 250% PSA

(1) The Planned Balances for the PC Class have been structured between 0% and 326% PSA, but only hold between 1% and 326% PSA.

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	PT, PW and WZ
Aggregate Group II	DV and DZ

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

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

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

- We will distribute any excess of principal distributions over the amount necessary to reduce a Class or an Aggregate Group to its scheduled balance in any month. As a result, the likelihood of reducing a Class or an Aggregate Group to its scheduled balance each month will not be improved by the averaging of high and low principal distributions from month to month.

- Even if the related Mortgage Loans prepay at rates falling within the applicable Structuring Ranges or Effective Ranges, principal distributions may be insufficient to reduce the applicable Classes and Aggregate Groups to their scheduled balances each month if prepayments do not occur at a *constant* PSA rate.

- The actual Effective Ranges at any time will be based upon the actual characteristics of the related Mortgage Loans at that time, which are likely to vary (and may vary considerably) from the Pricing Assumptions. As a result, the actual Effective Ranges will likely differ from the Initial Effective Ranges specified above. For the same reason, the applicable Classes and Aggregate Groups might not be reduced to their scheduled balances each month even if the related Mortgage Loans prepay at a *constant* PSA rate within the applicable Initial Effective Ranges. This is so particularly if the rates fall at the lower or higher end of the applicable ranges.

- The actual Effective Ranges may narrow, widen or shift upward or downward to reflect actual prepayment experience over time.

- The principal payment stability of each Class or Aggregate Group having scheduled balances will be supported by one or more other Classes. When the related supporting Class or Classes are retired, the applicable Class or Aggregate Group, if still outstanding, may no longer have an Effective Range, and will be much more sensitive to prepayments of the related Mortgage Loans.

Yield Tables

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

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

- converting the monthly rates to corporate bond equivalent rates.

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

We cannot assure you that

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

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

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

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

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

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

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

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

Class	Price*
HI	0.16%
HS	13.66%
GS	13.81%

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

	PSA Prepayment Assumption							
LIBOR	**50%**	**100%**	**150%**	**350%**	**500%**	**800%**	**1100%**	**1500%**
5.950% and below	26.0%	22.1%	18.0%	6.8%	(4.8)%	(31.1)%	(62.9)%	*
5.975%	7.8%	3.9%	(0.2)%	(10.4)%	(21.3)%	(45.8)%	(76.2)%	*
6.000%	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption							
LIBOR	**50%**	**100%**	**150%**	**350%**	**500%**	**800%**	**1100%**	**1500%**
0.150%..........................	39.1%	35.1%	30.9%	19.3%	7.3%	(20.4)%	(53.7)%	*
0.296%..........................	37.8%	33.8%	29.7%	18.1%	6.1%	(21.4)%	(54.6)%	*
2.296%..........................	21.1%	17.2%	13.2%	2.2%	(9.3)%	(35.0)%	(66.1)%	*
4.296%..........................	3.3%	(0.5)%	(4.8)%	(14.5)%	(25.3)%	(49.1)%	(78.3)%	*
5.950% and above.........	*	*	*	*	*	*	*	*

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

	PSA Prepayment Assumption							
LIBOR	**50%**	**100%**	**150%**	**350%**	**500%**	**800%**	**1100%**	**1500%**
0.150%................	38.9%	34.9%	30.8%	19.2%	7.2%	(20.5)%	(53.8)%	*
0.296%................	37.7%	33.7%	29.6%	18.1%	6.0%	(21.5)%	(54.6)%	*
2.296%................	21.2%	17.3%	13.3%	2.2%	(9.2)%	(35.0)%	(66.0)%	*
4.296%................	3.6%	(0.2)%	(4.5)%	(14.3)%	(25.0)%	(48.9)%	(78.1)%	*
6.000%................	*	*	*	*	*	*	*	*

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

Class	**% PSA**
GI..	413%
PI	459%

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

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

Class	**Price***
GI..	16.13%
PI	19.31%

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

Sensitivity of the GI Class to Prepayments

	PSA Prepayment Assumption								
	50%	**100%**	**180%**	**215%**	**250%**	**255%**	**500%**	**750%**	**1000%**
Pre-Tax Yields to Maturity....	10.1%	6.3%	6.3%	6.3%	6.3%	6.4%	(4.4)%	(17.9)%	(32.3)%

Sensitivity of the PI Class to Prepayments

	PSA Prepayment Assumption									
	50%	**100%**	**120%**	**200%**	**250%**	**326%**	**600%**	**1000%**	**1500%**	**2000%**
Pre-Tax Yields to Maturity....	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	(7.8)%	(31.6)%	(57.2)%	(78.3)%

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 1 Classes, the applicable priority sequence affecting principal payments on the Group 1 Underlying REMIC 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.

Mortgage Loans Backing Trust Assets Specified Below	Original Terms to Maturity	Remaining Terms to Maturity	Interest Rates
Group 1 Underlying REMIC Certificate	360 months	339 months	8.00%
Group 2 MBS	240 months	240 months	6.00%
Group 3 MBS	360 months	360 months	6.50%

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

	GA Class							
	PSA Prepayment Assumption							
Date	0%	100%	150%	350%	500%	800%	1100%	1500%
Initial Percent	100	100	100	100	100	100	100	100
January 2013	99	91	88	84	75	56	36	11
January 2014	98	83	77	65	51	28	12	1
January 2015	96	75	67	50	35	14	4	*
January 2016	95	68	58	39	24	7	1	*
January 2017	93	61	50	30	16	4	*	*
January 2018	92	54	43	23	11	2	*	*
January 2019	90	48	36	17	7	1	*	*
January 2020	88	42	30	13	5	*	*	0
January 2021	86	37	25	10	3	*	*	0
January 2022	84	32	20	7	2	*	*	0
January 2023	81	27	16	5	1	*	*	0
January 2024	79	22	12	4	1	*	*	0
January 2025	76	18	8	3	1	*	*	0
January 2026	73	14	5	2	*	*	*	0
January 2027	69	11	2	2	*	*	*	0
January 2028	66	7	0	1	*	*	*	0
January 2029	62	4	0	1	*	*	0	0
January 2030	58	1	0	*	*	*	0	0
January 2031	53	0	0	*	*	*	0	0
January 2032	48	0	0	*	*	*	0	0
January 2033	43	0	0	*	*	*	0	0
January 2034	37	0	0	*	*	*	0	0
January 2035	31	0	0	*	*	0	0	0
January 2036	24	0	0	*	0	0	0	0
January 2037	17	0	0	0	0	0	0	0
January 2038	9	0	0	0	0	0	0	0
January 2039	*	0	0	0	0	0	0	0
January 2040	0	0	0	0	0	0	0	0
January 2041	0	0	0	0	0	0	0	0
January 2042	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.0	7.5	5.9	4.1	2.9	1.6	1.0	0.5

	ZG Class							
	PSA Prepayment Assumption							
Date	0%	100%	150%	350%	500%	800%	1100%	1500%
Initial Percent	100	100	100	100	100	100	100	100
January 2013	102	102	102	0	0	0	0	0
January 2014	104	104	104	0	0	0	0	0
January 2015	106	106	106	0	0	0	0	0
January 2016	108	108	108	0	0	0	0	0
January 2017	111	111	111	0	0	0	0	0
January 2018	113	113	113	0	0	0	0	0
January 2019	115	115	115	0	0	0	0	0
January 2020	117	117	117	0	0	0	0	0
January 2021	120	120	120	0	0	0	0	0
January 2022	122	122	122	0	0	0	0	0
January 2023	125	125	125	0	0	0	0	0
January 2024	127	127	127	0	0	0	0	0
January 2025	130	130	130	0	0	0	0	0
January 2026	132	132	132	0	0	0	0	0
January 2027	135	135	135	0	0	0	0	0
January 2028	138	138	135	0	0	0	0	0
January 2029	140	140	46	0	0	0	0	0
January 2030	143	143	27	0	0	0	0	0
January 2031	146	53	17	0	0	0	0	0
January 2032	149	10	10	0	0	0	0	0
January 2033	152	5	5	0	0	0	0	0
January 2034	155	1	1	0	0	0	0	0
January 2035	158	0	0	0	0	0	0	0
January 2036	162	0	0	0	0	0	0	0
January 2037	165	0	0	0	0	0	0	0
January 2038	168	0	0	0	0	0	0	0
January 2039	172	0	0	0	0	0	0	0
January 2040	0	0	0	0	0	0	0	0
January 2041	0	0	0	0	0	0	0	0
January 2042	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.3	19.0	17.3	0.2	0.2	0.1	0.1	0.1

	GF, HI†, HS†, GS† and HF Classes							
	PSA Prepayment Assumption							
Date	0%	100%	150%	350%	500%	800%	1100%	1500%
Initial Percent	100	100	100	100	100	100	100	100
January 2013	99	91	88	82	73	54	36	10
January 2014	98	83	78	64	50	28	12	1
January 2015	97	76	68	49	34	14	4	*
January 2016	95	69	59	38	23	7	1	*
January 2017	94	62	52	29	16	4	*	*
January 2018	92	56	44	22	11	2	*	*
January 2019	91	50	38	17	7	1	*	*
January 2020	89	44	32	13	5	*	*	0
January 2021	87	39	27	10	3	*	*	0
January 2022	85	34	23	7	2	*	*	0
January 2023	82	29	18	5	1	*	*	0
January 2024	80	25	15	4	1	*	*	0
January 2025	77	21	11	3	1	*	*	0
January 2026	74	17	8	2	*	*	*	0
January 2027	71	14	6	2	*	*	*	0
January 2028	68	10	3	1	*	*	*	0
January 2029	64	7	1	1	*	*	0	0
January 2030	60	4	1	*	*	*	0	0
January 2031	55	1	*	*	*	*	0	0
January 2032	51	*	*	*	*	*	0	0
January 2033	46	*	*	*	*	*	0	0
January 2034	40	*	*	*	*	*	0	0
January 2035	34	0	0	*	*	0	0	0
January 2036	27	0	0	*	0	0	0	0
January 2037	20	0	0	0	0	0	0	0
January 2038	13	0	0	0	0	0	0	0
January 2039	4	0	0	0	0	0	0	0
January 2040	0	0	0	0	0	0	0	0
January 2041	0	0	0	0	0	0	0	0
January 2042	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.4	7.8	6.3	4.0	2.8	1.6	1.0	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.

GE, GI†, GH, GJ, GK, GP and GN Classes

Date	PSA Prepayment Assumption								
	0%	100%	180%	215%	250%	255%	500%	750%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100
January 2013	96	93	93	93	93	93	93	93	93
January 2014	93	84	84	84	84	84	84	74	59
January 2015	89	73	73	73	73	73	60	39	23
January 2016	85	62	62	62	62	62	40	21	9
January 2017	80	53	53	53	53	53	27	11	3
January 2018	75	44	44	44	44	44	18	6	1
January 2019	70	35	35	35	35	35	12	3	*
January 2020	65	28	28	28	28	28	8	2	*
January 2021	59	22	22	22	22	22	5	1	*
January 2022	53	17	17	17	17	17	3	*	*
January 2023	47	13	13	13	13	13	2	*	*
January 2024	40	9	9	9	9	10	1	*	*
January 2025	33	7	7	7	7	7	1	*	*
January 2026	25	4	4	4	4	5	1	*	*
January 2027	17	3	3	3	3	3	*	*	*
January 2028	8	1	1	1	1	2	*	*	*
January 2029	*	*	*	*	*	1	*	*	*
January 2030	0	0	0	0	0	*	*	*	*
January 2031	0	0	0	0	0	0	*	*	0
January 2032	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	9.9	6.0	6.0	6.0	6.0	6.0	4.1	3.0	2.4

GW Class

Date	PSA Prepayment Assumption								
	0%	100%	180%	215%	250%	255%	500%	750%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100
January 2013	100	100	91	91	91	91	91	91	63
January 2014	100	100	70	70	70	70	27	0	0
January 2015	100	100	46	46	46	46	0	0	0
January 2016	100	100	28	28	28	28	0	0	0
January 2017	100	100	15	15	15	15	0	0	0
January 2018	100	100	8	8	8	8	0	0	0
January 2019	100	100	4	4	4	4	0	0	0
January 2020	100	98	4	4	4	4	0	0	0
January 2021	100	91	4	4	4	4	0	0	0
January 2022	100	82	4	4	4	4	0	0	0
January 2023	100	70	4	4	4	4	0	0	0
January 2024	100	56	4	4	4	4	0	0	0
January 2025	100	41	4	4	4	4	0	0	0
January 2026	100	26	4	4	4	4	0	0	0
January 2027	100	10	4	4	4	4	0	0	0
January 2028	99	4	4	4	4	4	0	0	0
January 2029	95	4	4	4	4	4	0	0	0
January 2030	43	4	4	4	4	4	0	0	0
January 2031	1	1	1	1	1	1	0	0	0
January 2032	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.9	12.4	3.6	3.6	3.6	3.6	1.7	1.3	1.1

GY Class

Date	PSA Prepayment Assumption								
	0%	100%	180%	215%	250%	255%	500%	750%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100
January 2013	100	100	100	94	88	87	46	4	0
January 2014	100	100	100	82	64	61	0	0	0
January 2015	100	100	100	68	37	32	0	0	0
January 2016	100	100	100	59	19	14	0	0	0
January 2017	100	100	100	53	10	4	0	0	0
January 2018	100	100	100	51	6	*	0	0	0
January 2019	100	100	99	50	6	*	0	0	0
January 2020	100	100	95	47	6	*	0	0	0
January 2021	100	100	89	44	6	*	0	0	0
January 2022	100	100	81	40	6	*	0	0	0
January 2023	100	100	73	36	6	*	0	0	0
January 2024	100	100	64	31	6	*	0	0	0
January 2025	100	100	55	27	6	*	0	0	0
January 2026	100	100	46	23	6	*	0	0	0
January 2027	100	100	38	19	6	*	0	0	0
January 2028	100	87	30	16	6	*	0	0	0
January 2029	100	65	23	13	6	*	0	0	0
January 2030	100	38	11	5	1	*	0	0	0
January 2031	81	17	5	2	*	*	0	0	0
January 2032	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.4	17.6	13.6	8.1	3.4	2.5	0.9	0.7	0.5

GZ Class

Date	PSA Prepayment Assumption								
	0%	100%	180%	215%	250%	255%	500%	750%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100
January 2013	104	104	104	104	104	104	104	104	104
January 2014	107	107	107	107	107	107	107	0	0
January 2015	111	111	111	111	111	111	0	0	0
January 2016	115	115	115	115	115	115	0	0	0
January 2017	119	119	119	119	119	119	0	0	0
January 2018	123	123	123	123	123	123	0	0	0
January 2019	128	128	128	128	128	128	0	0	0
January 2020	132	132	132	132	132	132	0	0	0
January 2021	137	137	137	137	137	137	0	0	0
January 2022	142	142	142	142	142	142	0	0	0
January 2023	147	147	147	147	147	147	0	0	0
January 2024	152	152	152	152	152	152	0	0	0
January 2025	158	158	158	158	158	158	0	0	0
January 2026	163	163	163	163	163	163	0	0	0
January 2027	169	169	169	169	169	169	0	0	0
January 2028	175	175	175	175	175	175	0	0	0
January 2029	181	181	181	181	181	181	0	0	0
January 2030	188	188	188	188	188	188	0	0	0
January 2031	194	194	194	194	194	194	0	0	0
January 2032	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	20.0	19.8	19.7	19.7	19.6	19.6	2.3	1.7	1.4

* Indicates an outstanding balance greater than 0% and less than 0.5% of the original principal balance.
** Determined as specified under "Yield, Maturity and Prepayment Considerations—Weighted Average Lives and Final Distribution Dates" in the REMIC Prospectus.
† In the case of a Notional Class, the Decrement Table indicates the percentage of the original notional principal balance outstanding.

Date	GC Class PSA Prepayment Assumption								
	0%	100%	180%	215%	250%	255%	500%	750%	1000%
Initial Percent	100	100	100	100	100	100	100	100	100
January 2013	100	100	95	92	90	89	72	55	37
January 2014	100	100	83	75	68	67	16	0	0
January 2015	100	100	69	55	42	41	0	0	0
January 2016	100	100	58	41	25	23	0	0	0
January 2017	100	100	51	31	14	11	0	0	0
January 2018	100	100	46	26	7	5	0	0	0
January 2019	100	100	44	23	6	3	0	0	0
January 2020	100	99	42	23	5	3	0	0	0
January 2021	100	95	40	21	5	3	0	0	0
January 2022	100	89	37	20	5	3	0	0	0
January 2023	100	83	33	18	5	3	0	0	0
January 2024	100	75	29	16	5	3	0	0	0
January 2025	100	66	26	14	5	3	0	0	0
January 2026	100	57	22	13	5	3	0	0	0
January 2027	100	48	19	11	5	3	0	0	0
January 2028	100	39	16	10	5	3	0	0	0
January 2029	97	30	13	8	5	3	0	0	0
January 2030	67	19	8	5	3	3	0	0	0
January 2031	35	8	3	2	1	1	0	0	0
January 2032	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	18.5	14.6	7.8	5.6	3.6	3.3	1.4	1.0	0.8

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

PC, PI†, PD and PV Classes

Date	PSA Prepayment Assumption 0%	100%	120%	200%	250%	326%	600%	1000%	1500%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100
January 2013	94	93	93	93	93	93	93	93	93	93
January 2014	88	85	85	85	85	85	85	85	67	0
January 2015	82	77	77	77	77	77	77	38	0	0
January 2016	75	69	69	69	69	69	58	*	0	0
January 2017	68	60	60	60	60	60	28	0	0	0
January 2018	61	51	51	51	51	51	8	0	0	0
January 2019	53	42	42	42	42	42	0	0	0	0
January 2020	44	32	32	32	32	32	0	0	0	0
January 2021	35	22	22	22	22	22	0	0	0	0
January 2022	26	12	12	12	12	12	0	0	0	0
January 2023	16	4	4	4	4	4	0	0	0	0
January 2024	6	0	0	0	0	0	0	0	0	0
January 2025	0	0	0	0	0	0	0	0	0	0
January 2026	0	0	0	0	0	0	0	0	0	0
January 2027	0	0	0	0	0	0	0	0	0	0
January 2028	0	0	0	0	0	0	0	0	0	0
January 2029	0	0	0	0	0	0	0	0	0	0
January 2030	0	0	0	0	0	0	0	0	0	0
January 2031	0	0	0	0	0	0	0	0	0	0
January 2032	0	0	0	0	0	0	0	0	0	0
January 2033	0	0	0	0	0	0	0	0	0	0
January 2034	0	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0
January 2036	0	0	0	0	0	0	0	0	0	0
January 2037	0	0	0	0	0	0	0	0	0	0
January 2038	0	0	0	0	0	0	0	0	0	0
January 2039	0	0	0	0	0	0	0	0	0	0
January 2040	0	0	0	0	0	0	0	0	0	0
January 2041	0	0	0	0	0	0	0	0	0	0
January 2042	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	7.0	6.0	6.0	6.0	6.0	6.0	4.0	2.7	2.1	1.7

PT Class

Date	PSA Prepayment Assumption 0%	100%	120%	200%	250%	326%	600%	1000%	1500%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100
January 2013	100	0	0	0	0	0	0	0	0	0
January 2014	100	0	0	0	0	0	0	0	0	0
January 2015	100	0	0	0	0	0	0	0	0	0
January 2016	100	0	0	0	0	0	0	0	0	0
January 2017	100	0	0	0	0	0	0	0	0	0
January 2018	100	0	0	0	0	0	0	0	0	0
January 2019	100	0	0	0	0	0	0	0	0	0
January 2020	100	0	0	0	0	0	0	0	0	0
January 2021	100	0	0	0	0	0	0	0	0	0
January 2022	100	0	0	0	0	0	0	0	0	0
January 2023	100	0	0	0	0	0	0	0	0	0
January 2024	100	0	0	0	0	0	0	0	0	0
January 2025	0	0	0	0	0	0	0	0	0	0
January 2026	0	0	0	0	0	0	0	0	0	0
January 2027	0	0	0	0	0	0	0	0	0	0
January 2028	0	0	0	0	0	0	0	0	0	0
January 2029	0	0	0	0	0	0	0	0	0	0
January 2030	0	0	0	0	0	0	0	0	0	0
January 2031	0	0	0	0	0	0	0	0	0	0
January 2032	0	0	0	0	0	0	0	0	0	0
January 2033	0	0	0	0	0	0	0	0	0	0
January 2034	0	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0
January 2036	0	0	0	0	0	0	0	0	0	0
January 2037	0	0	0	0	0	0	0	0	0	0
January 2038	0	0	0	0	0	0	0	0	0	0
January 2039	0	0	0	0	0	0	0	0	0	0
January 2040	0	0	0	0	0	0	0	0	0	0
January 2041	0	0	0	0	0	0	0	0	0	0
January 2042	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	12.6	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3

PN Classes

Date	PSA Prepayment Assumption 0%	100%	120%	200%	250%	326%	600%	1000%	1500%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100
January 2013	100	97	96	96	96	96	96	96	91	71
January 2014	100	88	86	86	86	86	76	34	0	0
January 2015	100	75	72	72	72	72	24	0	0	0
January 2016	100	64	59	59	59	48	0	0	0	0
January 2017	100	53	47	47	47	29	0	0	0	0
January 2018	100	44	37	37	37	16	0	0	0	0
January 2019	100	36	29	29	29	7	0	0	0	0
January 2020	100	29	23	23	23	2	0	0	0	0
January 2021	100	23	20	20	20	*	0	0	0	0
January 2022	100	18	18	18	18	*	0	0	0	0
January 2023	100	16	16	16	16	*	0	0	0	0
January 2024	100	12	12	12	12	0	0	0	0	0
January 2025	96	7	7	7	7	0	0	0	0	0
January 2026	86	2	2	2	2	0	0	0	0	0
January 2027	77	0	0	0	0	0	0	0	0	0
January 2028	66	0	0	0	0	0	0	0	0	0
January 2029	55	0	0	0	0	0	0	0	0	0
January 2030	43	0	0	0	0	0	0	0	0	0
January 2031	31	0	0	0	0	0	0	0	0	0
January 2032	18	0	0	0	0	0	0	0	0	0
January 2033	4	0	0	0	0	0	0	0	0	0
January 2034	0	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0
January 2036	0	0	0	0	0	0	0	0	0	0
January 2037	0	0	0	0	0	0	0	0	0	0
January 2038	0	0	0	0	0	0	0	0	0	0
January 2039	0	0	0	0	0	0	0	0	0	0
January 2040	0	0	0	0	0	0	0	0	0	0
January 2041	0	0	0	0	0	0	0	0	0	0
January 2042	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.3	6.2	5.8	5.8	5.8	4.1	2.5	1.8	1.4	1.2

WZ Class

Date	PSA Prepayment Assumption 0%	100%	120%	200%	250%	326%	600%	1000%	1500%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100
January 2013	104	104	104	104	104	104	104	104	104	104
January 2014	108	108	108	108	108	108	108	108	0	0
January 2015	113	113	113	113	113	113	113	0	0	0
January 2016	117	117	117	117	117	117	0	0	0	0
January 2017	122	122	122	122	122	122	0	0	0	0
January 2018	127	127	127	127	127	127	0	0	0	0
January 2019	132	132	132	132	132	132	0	0	0	0
January 2020	138	138	138	138	138	138	0	0	0	0
January 2021	143	143	143	143	143	143	0	0	0	0
January 2022	149	149	149	149	149	149	0	0	0	0
January 2023	155	155	155	155	155	155	0	0	0	0
January 2024	161	161	161	161	161	0	0	0	0	0
January 2025	168	168	168	168	168	0	0	0	0	0
January 2026	175	175	175	175	175	0	0	0	0	0
January 2027	182	0	0	0	0	0	0	0	0	0
January 2028	189	0	0	0	0	0	0	0	0	0
January 2029	197	0	0	0	0	0	0	0	0	0
January 2030	205	0	0	0	0	0	0	0	0	0
January 2031	214	0	0	0	0	0	0	0	0	0
January 2032	222	0	0	0	0	0	0	0	0	0
January 2033	231	0	0	0	0	0	0	0	0	0
January 2034	0	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0
January 2036	0	0	0	0	0	0	0	0	0	0
January 2037	0	0	0	0	0	0	0	0	0	0
January 2038	0	0	0	0	0	0	0	0	0	0
January 2039	0	0	0	0	0	0	0	0	0	0
January 2040	0	0	0	0	0	0	0	0	0	0
January 2041	0	0	0	0	0	0	0	0	0	0
January 2042	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	21.3	14.5	14.5	14.5	14.5	11.7	3.7	2.5	1.9	1.6

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

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

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

DV Class

PSA Prepayment Assumption

Date	0%	100%	120%	200%	250%	326%	600%	1000%	1500%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100
January 2013	93	93	93	93	93	93	93	93	93	93
January 2014	85	85	85	85	85	85	85	85	85	0
January 2015	77	77	77	77	77	77	77	77	0	0
January 2016	69	69	69	69	69	69	69	69	0	0
January 2017	60	60	60	60	60	60	60	0	0	0
January 2018	51	51	51	51	51	51	51	0	0	0
January 2019	42	42	42	42	42	42	0	0	0	0
January 2020	33	33	33	33	33	33	0	0	0	0
January 2021	23	23	23	23	23	23	0	0	0	0
January 2022	12	12	12	12	12	12	0	0	0	0
January 2023	1	1	1	1	1	1	0	0	0	0
January 2024	0	0	0	0	0	0	0	0	0	0
January 2025	0	0	0	0	0	0	0	0	0	0
January 2026	0	0	0	0	0	0	0	0	0	0
January 2027	0	0	0	0	0	0	0	0	0	0
January 2028	0	0	0	0	0	0	0	0	0	0
January 2029	0	0	0	0	0	0	0	0	0	0
January 2030	0	0	0	0	0	0	0	0	0	0
January 2031	0	0	0	0	0	0	0	0	0	0
January 2032	0	0	0	0	0	0	0	0	0	0
January 2033	0	0	0	0	0	0	0	0	0	0
January 2034	0	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0
January 2036	0	0	0	0	0	0	0	0	0	0
January 2037	0	0	0	0	0	0	0	0	0	0
January 2038	0	0	0	0	0	0	0	0	0	0
January 2039	0	0	0	0	0	0	0	0	0	0
January 2040	0	0	0	0	0	0	0	0	0	0
January 2041	0	0	0	0	0	0	0	0	0	0
January 2042	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	6.0	6.0	6.0	6.0	6.0	6.0	5.0	3.5	2.5	1.8

PW and PM Classes

PSA Prepayment Assumption

Date	0%	100%	120%	200%	250%	326%	600%	1000%	1500%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100
January 2013	100	98	97	97	97	97	97	97	92	72
January 2014	100	88	87	87	87	87	77	34	0	0
January 2015	100	76	72	72	72	72	24	0	0	0
January 2016	100	64	59	59	59	49	0	0	0	0
January 2017	100	54	48	48	48	30	0	0	0	0
January 2018	100	45	38	38	38	16	0	0	0	0
January 2019	100	36	30	30	30	7	0	0	0	0
January 2020	100	29	23	23	23	2	0	0	0	0
January 2021	100	24	20	20	20	*	0	0	0	0
January 2022	100	18	18	18	18	*	0	0	0	0
January 2023	100	16	16	16	16	*	0	0	0	0
January 2024	100	12	12	12	12	0	0	0	0	0
January 2025	97	7	7	7	7	0	0	0	0	0
January 2026	87	2	2	2	2	0	0	0	0	0
January 2027	77	0	0	0	0	0	0	0	0	0
January 2028	67	0	0	0	0	0	0	0	0	0
January 2029	56	0	0	0	0	0	0	0	0	0
January 2030	44	0	0	0	0	0	0	0	0	0
January 2031	31	0	0	0	0	0	0	0	0	0
January 2032	18	0	0	0	0	0	0	0	0	0
January 2033	4	0	0	0	0	0	0	0	0	0
January 2034	0	0	0	0	0	0	0	0	0	0
January 2035	0	0	0	0	0	0	0	0	0	0
January 2036	0	0	0	0	0	0	0	0	0	0
January 2037	0	0	0	0	0	0	0	0	0	0
January 2038	0	0	0	0	0	0	0	0	0	0
January 2039	0	0	0	0	0	0	0	0	0	0
January 2040	0	0	0	0	0	0	0	0	0	0
January 2041	0	0	0	0	0	0	0	0	0	0
January 2042	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	17.3	6.2	5.8	5.8	5.8	4.1	2.5	1.8	1.4	1.2

DZ Class

PSA Prepayment Assumption

Date	0%	100%	120%	200%	250%	326%	600%	1000%	1500%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100
January 2013	104	104	104	104	104	104	104	104	104	104
January 2014	108	108	108	108	108	108	108	108	108	0
January 2015	113	113	113	113	113	113	113	113	70	0
January 2016	117	117	117	117	117	117	117	117	7	0
January 2017	122	122	122	122	122	122	122	62	1	0
January 2018	127	127	127	127	127	127	127	24	*	0
January 2019	132	132	132	132	132	132	131	9	*	0
January 2020	138	138	138	138	138	138	82	4	*	0
January 2021	143	143	143	143	143	143	51	1	*	0
January 2022	149	149	149	149	149	149	32	1	*	0
January 2023	155	155	155	155	155	155	20	*	0	0
January 2024	156	156	156	156	156	141	12	*	0	0
January 2025	156	156	156	156	156	109	7	*	0	0
January 2026	156	156	156	156	156	84	5	*	0	0
January 2027	156	139	139	139	139	65	3	*	0	0
January 2028	156	112	112	112	112	50	2	*	0	0
January 2029	156	90	90	90	90	38	1	*	0	0
January 2030	156	72	72	72	72	29	1	*	0	0
January 2031	156	57	57	57	57	22	*	*	0	0
January 2032	156	45	45	45	45	16	*	*	0	0
January 2033	156	35	35	35	35	12	*	*	0	0
January 2034	66	27	27	27	27	9	*	*	0	0
January 2035	21	21	21	21	21	6	*	*	0	0
January 2036	15	15	15	15	15	4	*	0	0	0
January 2037	11	11	11	11	11	3	*	0	0	0
January 2038	8	8	8	8	8	2	*	0	0	0
January 2039	5	5	5	5	5	1	*	0	0	0
January 2040	3	3	3	3	3	1	*	0	0	0
January 2041	1	1	1	1	1	*	*	0	0	0
January 2042	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	22.4	18.7	18.7	18.7	18.7	15.3	9.1	5.4	3.3	2.0

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

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

	PY Class									
	PSA Prepayment Assumption									
Date	0%	100%	120%	200%	250%	326%	600%	1000%	1500%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100
January 2013	100	100	100	100	100	100	100	100	100	100
January 2014	100	100	100	100	100	100	100	100	100	0
January 2015	100	100	100	100	100	100	100	100	45	0
January 2016	100	100	100	100	100	100	100	100	4	0
January 2017	100	100	100	100	100	100	100	40	*	0
January 2018	100	100	100	100	100	100	100	16	*	0
January 2019	100	100	100	100	100	100	84	6	*	0
January 2020	100	100	100	100	100	100	53	2	*	0
January 2021	100	100	100	100	100	100	33	1	*	0
January 2022	100	100	100	100	100	100	20	*	*	0
January 2023	100	100	100	100	100	100	13	*	0	0
January 2024	100	100	100	100	100	91	8	*	0	0
January 2025	100	100	100	100	100	70	5	*	0	0
January 2026	100	100	100	100	100	54	3	*	0	0
January 2027	100	89	89	89	89	42	2	*	0	0
January 2028	100	72	72	72	72	32	1	*	0	0
January 2029	100	58	58	58	58	24	1	*	0	0
January 2030	100	46	46	46	46	18	*	*	0	0
January 2031	100	37	37	37	37	14	*	*	0	0
January 2032	100	29	29	29	29	10	*	*	0	0
January 2033	100	23	23	23	23	8	*	*	0	0
January 2034	42	17	17	17	17	6	*	*	0	0
January 2035	13	13	13	13	13	4	*	*	0	0
January 2036	10	10	10	10	10	3	*	0	0	0
January 2037	7	7	7	7	7	2	*	0	0	0
January 2038	5	5	5	5	5	1	*	0	0	0
January 2039	3	3	3	3	3	1	*	0	0	0
January 2040	2	2	2	2	2	*	*	0	0	0
January 2041	1	1	1	1	1	*	*	0	0	0
January 2042	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	22.4	18.7	18.7	18.7	18.7	15.3	8.8	5.1	3.1	2.0

	ZN Class									
	PSA Prepayment Assumption									
Date	0%	100%	120%	200%	250%	326%	600%	1000%	1500%	2000%
Initial Percent	100	100	100	100	100	100	100	100	100	100
January 2013	104	104	103	96	92	86	64	30	0	0
January 2014	108	108	106	84	70	50	0	0	0	0
January 2015	113	112	109	67	42	6	0	0	0	0
January 2016	117	117	113	55	22	0	0	0	0	0
January 2017	122	122	116	47	10	0	0	0	0	0
January 2018	127	127	120	43	3	0	0	0	0	0
January 2019	132	132	123	41	*	0	0	0	0	0
January 2020	138	137	125	41	*	0	0	0	0	0
January 2021	143	143	125	39	*	0	0	0	0	0
January 2022	149	149	122	37	*	0	0	0	0	0
January 2023	155	145	117	35	*	0	0	0	0	0
January 2024	161	139	112	32	*	0	0	0	0	0
January 2025	168	132	105	29	*	0	0	0	0	0
January 2026	175	124	98	26	*	0	0	0	0	0
January 2027	182	115	90	23	*	0	0	0	0	0
January 2028	189	106	82	21	*	0	0	0	0	0
January 2029	197	97	75	18	*	0	0	0	0	0
January 2030	205	88	67	16	*	0	0	0	0	0
January 2031	214	79	60	13	*	0	0	0	0	0
January 2032	222	70	52	11	*	0	0	0	0	0
January 2033	231	62	46	10	*	0	0	0	0	0
January 2034	241	53	39	8	*	0	0	0	0	0
January 2035	228	45	33	6	*	0	0	0	0	0
January 2036	202	38	27	5	*	0	0	0	0	0
January 2037	174	30	22	4	*	0	0	0	0	0
January 2038	144	23	16	3	*	0	0	0	0	0
January 2039	112	17	12	2	*	0	0	0	0	0
January 2040	77	11	7	1	*	0	0	0	0	0
January 2041	40	5	3	1	*	0	0	0	0	0
January 2042	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.6	19.8	19.0	8.7	2.9	1.9	1.2	0.8	0.6	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.

Characteristics of the Residual Classes

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

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

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

U.S. Treasury Circular 230 Notice

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

REMIC Elections and Special Tax Attributes

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

Taxation of Beneficial Owners of Regular Certificates

The Notional Classes and the Accrual 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, the DV Class will be treated as having been issued at a premium, and certain other Classes of REMIC Certificates may be treated as having been issued at a premium. See "Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Regular Certificates Purchased at a Premium*" in the REMIC Prospectus.

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

Group	Prepayment Assumption
1	350% PSA
2	215% 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 Merrill Lynch, Pierce, Fenner & Smith Incorporated (the “Dealer”) in exchange for the Group 1 Underlying REMIC Certificate and the Trust MBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

LEGAL MATTERS

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

Exhibit A

Group 1 Underlying REMIC Certificate

Underlying REMIC Trust	Class	Date of Issue	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal Balance of Class	January 2012 Class Factor	Principal Balance in the Lower Tier REMIC	Approximate Weighted Average WAC	Approximate Weighted Average WAM (in months)	Approximate Weighted Average WALA (in months)
2010-43	HJ	April 2010	31398RCG8	5.5%	FIX	May 2040	PAC	$200,090,000	0.71860588	$93,418,764.00	5.992%	269	81

(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.

Schedule 1

Available Recombinations(1)

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 1								
HI	$ 72,659,038(3)	GS	$72,659,038(3)	NTL	(4)	INV/IO	3136A3TH4	May 2040
HS	72,659,038(3)							
Recombination 2								
GF	72,659,038	HF	72,659,038	SC/PT	(4)	FLT	3136A3TJ0	May 2040
HI	72,659,038(3)							
Recombination 3								
GZ	50,000	GC(5)	11,965,441	SUP	3.50%	FIX	3136A3TK7	February 2032
GW	6,993,000							
GY	4,922,441							
Recombination 4								
GE	37,754,000	GH	37,754,000	PAC	2.25	FIX	3136A3TL5	February 2032
GI	2,696,714(3)							
Recombination 5								
GE	37,754,000	GJ	37,754,000	PAC	2.50	FIX	3136A3TM3	February 2032
GI	5,393,428(3)							
Recombination 6								
GE	37,754,000	GK	37,754,000	PAC	3.00	FIX	3136A3TN1	February 2032
GI	10,786,857(3)							
Recombination 7								
GE	37,754,000	GP	37,754,000	PAC	3.50	FIX	3136A3TP6	February 2032
GI	16,180,285(3)							
Recombination 8								
GE	18,876,999	GN	18,876,999	PAC	5.00	FIX	3136A3TQ4	February 2032
GI	16,180,285(3)							
Recombination 9								
DV	15,333,000	PY(6)	42,804,000	PAC/AD	4.00	FIX	3136A3TR2	February 2042
DZ	27,471,000							
Recombination 10								
PT	2,262,000	PN	226,200,000	PAC/AD	4.00	FIX	3136A3TS0	November 2040
PW	223,938,000							

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 11								
PC	$179,362,000	PD	$179,362,000	PAC/AD	3.50%	FIX	3136A3TT8	May 2039
PI	22,420,250(3)							
Recombination 12								
PC	179,362,000	PV	179,362,000	PAC/AD	4.00	FIX	3136A3TU5	May 2039
PI	44,840,500(3)							
Recombination 13								
PW	223,938,000	PM	223,938,000	PAC/AD	4.00	FIX	3136A17J8	November 2040

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

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

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

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

(5) Principal Payments on the REMIC Certificates in Recombination 3 from the GZ Accrual Amount will be paid as interest on the related RCR Certificates and thus will not reduce the principal balances of those RCR Certificates.

(6) Principal payments on the REMIC Certificates in Recombination 9 from the DZ Accrual Amount will be paid as interest on the related RCR Certificates, and thus will not reduce the principal balances of those RCR Certificates.

Principal Balance Schedules

GA Class Targeted Balances

Distribution Date	Targeted Balance	Distribution Date	Targeted Balance	Distribution Date	Targeted Balance
Initial Balance	$ 20,259,726.00	February 2016	$ 11,638,332.78	March 2020	$ 5,950,629.71
February 2012	20,046,024.77	March 2016	11,496,865.26	April 2020	5,857,718.49
March 2012	19,834,101.00	April 2016	11,356,594.25	May 2020	5,765,610.10
April 2012	19,623,940.43	May 2016	11,217,510.10	June 2020	5,674,297.98
May 2012	19,415,528.93	June 2016	11,079,603.22	July 2020	5,583,775.66
June 2012	19,208,852.47	July 2016	10,942,864.11	August 2020	5,494,036.68
July 2012	19,003,897.14	August 2016	10,807,283.32	September 2020......	5,405,074.67
August 2012	18,800,649.13	September 2016......	10,672,851.50	October 2020..........	5,316,883.27
September 2012	18,599,094.74	October 2016..........	10,539,559.36	November 2020......	5,229,456.20
October 2012..........	18,399,220.38	November 2016......	10,407,397.69	December 2020	5,142,787.23
November 2012......	18,201,012.57	December 2016	10,276,357.35	January 2021	5,056,870.15
December 2012	18,004,457.93	January 2017	10,146,429.28	February 2021	4,971,698.84
January 2013	17,809,543.20	February 2017	10,017,604.47	March 2021	4,887,267.20
February 2013	17,616,255.20	March 2017	9,889,874.01	April 2021	4,803,569.19
March 2013	17,424,580.89	April 2017	9,763,229.04	May 2021	4,720,598.81
April 2013	17,234,507.29	May 2017	9,637,660.77	June 2021	4,638,350.12
May 2013	17,046,021.56	June 2017	9,513,160.50	July 2021	4,556,817.21
June 2013	16,859,110.93	July 2017	9,389,719.58	August 2021	4,475,994.24
July 2013	16,673,762.76	August 2017	9,267,329.43	September 2021......	4,395,875.39
August 2013	16,489,964.50	September 2017......	9,145,981.54	October 2021..........	4,316,454.90
September 2013	16,307,703.67	October 2017..........	9,025,667.48	November 2021......	4,237,727.06
October 2013..........	16,126,967.94	November 2017......	8,906,378.86	December 2021	4,159,686.20
November 2013......	15,947,745.05	December 2017	8,788,107.38	January 2022	4,082,326.70
December 2013	15,770,022.82	January 2018	8,670,844.80	February 2022	4,005,642.96
January 2014	15,593,789.20	February 2018	8,554,582.94	March 2022	3,929,629.47
February 2014	15,419,032.21	March 2018	8,439,313.69	April 2022	3,854,280.72
March 2014	15,245,739.98	April 2018	8,325,029.00	May 2022	3,779,591.28
April 2014	15,073,900.72	May 2018	8,211,720.88	June 2022	3,705,555.72
May 2014	14,903,502.76	June 2018	8,099,381.42	July 2022	3,632,168.70
June 2014	14,734,534.48	July 2018	7,988,002.75	August 2022	3,559,424.89
July 2014	14,566,984.39	August 2018	7,877,577.09	September 2022......	3,487,319.01
August 2014	14,400,841.07	September 2018......	7,768,096.68	October 2022..........	3,415,845.84
September 2014	14,236,093.20	October 2018..........	7,659,553.88	November 2022......	3,345,000.17
October 2014..........	14,072,729.54	November 2018......	7,551,941.05	December 2022	3,274,776.85
November 2014......	13,910,738.94	December 2018	7,445,250.64	January 2023	3,205,170.78
December 2014	13,750,110.36	January 2019	7,339,475.18	February 2023	3,136,176.88
January 2015	13,590,832.82	February 2019	7,234,607.22	March 2023	3,067,790.12
February 2015	13,432,895.43	March 2019	7,130,639.38	April 2023	3,000,005.52
March 2015	13,276,287.40	April 2019	7,027,564.36	May 2023	2,932,818.11
April 2015	13,120,998.02	May 2019	6,925,374.90	June 2023	2,866,222.99
May 2015	12,967,016.66	June 2019	6,824,063.79	July 2023	2,800,215.29
June 2015	12,814,332.77	July 2019	6,723,623.89	August 2023	2,734,790.18
July 2015	12,662,935.90	August 2019	6,624,048.12	September 2023......	2,669,942.85
August 2015	12,512,815.67	September 2019......	6,525,329.45	October 2023..........	2,605,668.55
September 2015	12,363,961.77	October 2019..........	6,427,460.90	November 2023......	2,541,962.57
October 2015..........	12,216,364.01	November 2019......	6,330,435.55	December 2023	2,478,820.21
November 2015......	12,070,012.24	December 2019	6,234,246.54	January 2024	2,416,236.85
December 2015	11,924,896.42	January 2020	6,138,887.05	February 2024	2,354,207.86
January 2016	11,781,006.56	February 2020	6,044,350.34	March 2024	2,292,728.68

GA Class (Continued)

Distribution Date	Targeted Balance	Distribution Date	Targeted Balance	Distribution Date	Targeted Balance
April 2024	$ 2,231,794.77	July 2025	$ 1,380,243.64	October 2026	$ 636,250.68
May 2024	2,171,401.64	August 2025	1,327,446.03	November 2026	590,156.95
June 2024	2,111,544.82	September 2025	1,275,121.90	December 2026	544,480.97
July 2024	2,052,219.89	October 2025	1,223,267.33	January 2027	499,219.28
August 2024	1,993,422.45	November 2025	1,171,878.42	February 2027	454,368.41
September 2024	1,935,148.15	December 2025	1,120,951.31	March 2027	409,924.93
October 2024	1,877,392.66	January 2026	1,070,482.16	April 2027	365,885.46
November 2024	1,820,151.70	February 2026	1,020,467.18	May 2027	322,246.61
December 2024	1,763,421.02	March 2026	970,902.59	June 2027	279,005.04
January 2025	1,707,196.39	April 2026	921,784.64	July 2027	236,157.43
February 2025	1,651,473.62	May 2026	873,109.62	August 2027	193,700.50
March 2025	1,596,248.58	June 2026	824,873.86	September 2027	151,630.96
April 2025	1,541,517.13	July 2026	777,073.70	October 2027	109,945.59
May 2025	1,487,275.18	August 2026	729,705.50	November 2027	68,641.16
June 2025	1,433,518.69	September 2026	682,765.69	December 2027	27,714.50
				January 2028 and thereafter	0.00

GE Class Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$ 37,754,000.00	February 2016	$ 23,230,236.90	March 2020	$ 10,047,144.53
February 2012	37,591,927.19	March 2016	22,915,934.05	April 2020	9,843,830.81
March 2012	37,421,257.65	April 2016	22,603,491.16	May 2020	9,643,854.95
April 2012	37,242,059.83	May 2016	22,292,898.23	June 2020	9,447,165.89
May 2012	37,054,406.77	June 2016	21,984,145.29	July 2020	9,253,713.38
June 2012	36,858,376.04	July 2016	21,677,222.43	August 2020	9,063,447.86
July 2012	36,654,049.73	August 2016	21,372,119.81	September 2020......	8,876,320.53
August 2012	36,441,514.31	September 2016......	21,068,827.62	October 2020..........	8,692,283.28
September 2012	36,220,860.68	October 2016..........	20,767,336.10	November 2020......	8,511,288.72
October 2012..........	35,992,184.03	November 2016......	20,467,635.57	December 2020	8,333,290.17
November 2012......	35,755,583.79	December 2016	20,169,716.36	January 2021	8,158,241.62
December 2012	35,511,163.59	January 2017	19,873,568.87	February 2021	7,986,097.73
January 2013	35,259,031.17	February 2017	19,579,183.57	March 2021	7,816,813.84
February 2013	34,999,298.27	March 2017	19,286,550.94	April 2021	7,650,345.96
March 2013	34,732,080.62	April 2017	18,995,661.54	May 2021	7,486,650.72
April 2013	34,457,497.79	May 2017	18,706,505.97	June 2021	7,325,685.40
May 2013	34,175,673.13	June 2017	18,419,074.87	July 2021	7,167,407.92
June 2013	33,886,733.68	July 2017	18,133,358.94	August 2021	7,011,776.80
July 2013	33,590,810.07	August 2017	17,849,348.94	September 2021......	6,858,751.20
August 2013	33,288,036.43	September 2017......	17,567,035.65	October 2021..........	6,708,290.86
September 2013	32,978,550.28	October 2017..........	17,286,409.91	November 2021......	6,560,356.13
October 2013..........	32,662,492.42	November 2017......	17,007,462.62	December 2021	6,414,907.92
November 2013......	32,340,006.84	December 2017	16,730,184.72	January 2022	6,271,907.75
December 2013	32,011,240.61	January 2018	16,454,567.19	February 2022	6,131,317.68
January 2014	31,676,343.74	February 2018	16,180,601.06	March 2022	5,993,100.36
February 2014	31,335,469.10	March 2018	15,908,277.41	April 2022	5,857,218.98
March 2014	30,988,772.28	April 2018	15,637,587.37	May 2022	5,723,637.25
April 2014	30,636,411.49	May 2018	15,368,522.11	June 2022	5,592,319.47
May 2014	30,278,547.40	June 2018	15,101,072.85	July 2022	5,463,230.41
June 2014	29,922,777.31	July 2018	14,835,230.85	August 2022	5,336,335.41
July 2014	29,569,089.98	August 2018	14,570,987.44	September 2022......	5,211,600.31
August 2014	29,217,474.23	September 2018......	14,308,333.95	October 2022..........	5,088,991.43
September 2014	28,867,918.96	October 2018..........	14,047,261.79	November 2022......	4,968,475.63
October 2014..........	28,520,413.10	November 2018......	13,787,762.41	December 2022	4,850,020.24
November 2014......	28,174,945.65	December 2018	13,529,827.30	January 2023	4,733,593.07
December 2014	27,831,505.68	January 2019	13,273,448.00	February 2023	4,619,162.43
January 2015	27,490,082.29	February 2019	13,018,616.08	March 2023	4,506,697.09
February 2015	27,150,664.66	March 2019	12,766,905.74	April 2023	4,396,166.27
March 2015	26,813,242.01	April 2019	12,519,269.90	May 2023	4,287,539.68
April 2015	26,477,803.64	May 2019	12,275,646.75	June 2023	4,180,787.44
May 2015	26,144,338.87	June 2019	12,035,975.38	July 2023	4,075,880.15
June 2015	25,812,837.12	July 2019	11,800,195.78	August 2023	3,972,788.84
July 2015	25,483,287.81	August 2019	11,568,248.82	September 2023......	3,871,484.97
August 2015	25,155,680.48	September 2019......	11,340,076.20	October 2023..........	3,771,940.40
September 2015	24,830,004.66	October 2019..........	11,115,620.52	November 2023......	3,674,127.46
October 2015..........	24,506,249.99	November 2019......	10,894,825.20	December 2023	3,578,018.86
November 2015......	24,184,406.13	December 2019	10,677,634.47	January 2024	3,483,587.71
December 2015	23,864,462.80	January 2020	10,463,993.41	February 2024	3,390,807.55
January 2016	23,546,409.78	February 2020	10,253,847.87	March 2024	3,299,652.30

GE Class (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
April 2024	$ 3,210,096.27	December 2025	$ 1,718,477.12	August 2027	$ 686,852.97
May 2024	3,122,114.16	January 2026	1,657,204.91	September 2027	644,874.97
June 2024	3,035,681.04	February 2026	1,597,054.87	October 2027	603,704.54
July 2024	2,950,772.36	March 2026	1,538,008.86	November 2027	563,328.33
August 2024	2,867,363.93	April 2026	1,480,049.04	December 2027	523,733.22
September 2024	2,785,431.95	May 2026	1,423,157.82	January 2028	484,906.28
October 2024	2,704,952.93	June 2026	1,367,317.90	February 2028	446,834.79
November 2024	2,625,903.78	July 2026	1,312,512.23	March 2028	409,506.22
December 2024	2,548,261.72	August 2026	1,258,724.02	April 2028	372,908.23
January 2025	2,472,004.35	September 2026	1,205,936.73	May 2028	337,028.66
February 2025	2,397,109.56	October 2026	1,154,134.08	June 2028	301,855.55
March 2025	2,323,555.62	November 2026	1,103,300.04	July 2028	267,377.14
April 2025	2,251,321.09	December 2026	1,053,418.80	August 2028	233,581.81
May 2025	2,180,384.87	January 2027	1,004,474.83	September 2028	200,458.15
June 2025	2,110,726.18	February 2027	956,452.81	October 2028	167,994.93
July 2025	2,042,324.55	March 2027	909,337.65	November 2028	136,181.07
August 2025	1,975,159.81	April 2027	863,114.51	December 2028	105,005.67
September 2025	1,909,212.11	May 2027	817,768.76	January 2029	74,458.02
October 2025	1,844,461.89	June 2027	773,286.01	February 2029	44,527.54
November 2025	1,780,889.88	July 2027	729,652.07	March 2029	15,203.84
				April 2029 and thereafter	0.00

GW Class Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$ 6,993,000.00	February 2016	$ 1,868,463.79	March 2020	$ 304,264.99
February 2012	6,972,867.29	March 2016	1,784,068.58	April 2020	304,070.98
March 2012	6,946,169.78	April 2016	1,702,291.13	May 2020	303,876.41
April 2012	6,912,963.56	May 2016	1,623,094.66	June 2020	303,681.27
May 2012	6,873,314.43	June 2016	1,546,442.82	July 2020	303,485.57
June 2012	6,827,297.76	July 2016	1,472,299.70	August 2020	303,289.29
July 2012	6,774,998.41	August 2016	1,400,629.75	September 2020	303,092.44
August 2012	6,716,510.65	September 2016	1,331,397.86	October 2020	302,895.01
September 2012	6,651,937.97	October 2016	1,264,569.30	November 2020	302,697.01
October 2012	6,581,392.99	November 2016	1,200,109.74	December 2020	302,498.44
November 2012	6,504,997.24	December 2016	1,137,985.27	January 2021	302,299.28
December 2012	6,422,881.01	January 2017	1,078,162.34	February 2021	302,099.54
January 2013	6,335,183.10	February 2017	1,020,607.77	March 2021	301,899.22
February 2013	6,242,050.68	March 2017	965,288.80	April 2021	301,698.32
March 2013	6,143,638.94	April 2017	912,173.03	May 2021	301,496.82
April 2013	6,040,110.94	May 2017	861,228.41	June 2021	301,294.75
May 2013	5,931,637.30	June 2017	812,423.30	July 2021	301,092.08
June 2013	5,818,395.88	July 2017	765,726.39	August 2021	300,888.82
July 2013	5,700,571.56	August 2017	721,106.73	September 2021	300,684.97
August 2013	5,578,355.84	September 2017	678,533.76	October 2021	300,480.52
September 2013	5,451,946.58	October 2017	637,977.25	November 2021	300,275.48
October 2013	5,321,547.64	November 2017	599,407.32	December 2021	300,069.84
November 2013	5,187,368.53	December 2017	562,794.42	January 2022	299,863.60
December 2013	5,049,624.00	January 2018	528,109.39	February 2022	299,656.76
January 2014	4,908,533.77	February 2018	495,323.36	March 2022	299,449.31
February 2014	4,764,322.05	March 2018	464,407.83	April 2022	299,241.26
March 2014	4,617,217.20	April 2018	435,334.60	May 2022	299,032.60
April 2014	4,467,451.31	May 2018	408,812.23	June 2022	298,823.34
May 2014	4,315,259.81	June 2018	385,503.06	July 2022	298,613.46
June 2014	4,166,610.02	July 2018	365,341.43	August 2022	298,402.97
July 2014	4,021,454.79	August 2018	348,262.67	September 2022	298,191.87
August 2014	3,879,747.51	September 2018	334,203.22	October 2022	297,980.15
September 2014	3,741,442.05	October 2018	323,100.53	November 2022	297,767.82
October 2014	3,606,492.83	November 2018	314,893.06	December 2022	297,554.86
November 2014	3,474,854.76	December 2018	309,520.25	January 2023	297,341.29
December 2014	3,346,483.26	January 2019	306,922.55	February 2023	297,127.09
January 2015	3,221,334.25	February 2019	306,736.30	March 2023	296,912.27
February 2015	3,099,364.15	March 2019	306,549.50	April 2023	296,696.82
March 2015	2,980,529.86	April 2019	306,362.16	May 2023	296,480.74
April 2015	2,864,788.75	May 2019	306,174.27	June 2023	296,264.03
May 2015	2,752,098.71	June 2019	305,985.83	July 2023	296,046.69
June 2015	2,642,418.04	July 2019	305,796.85	August 2023	295,828.71
July 2015	2,535,705.59	August 2019	305,607.31	September 2023	295,610.10
August 2015	2,431,920.59	September 2019	305,417.22	October 2023	295,390.85
September 2015	2,331,022.80	October 2019	305,226.58	November 2023	295,170.97
October 2015	2,232,972.38	November 2019	305,035.38	December 2023	294,950.44
November 2015	2,137,729.97	December 2019	304,843.62	January 2024	294,729.27
December 2015	2,045,256.65	January 2020	304,651.30	February 2024	294,507.45
January 2016	1,955,513.94	February 2020	304,458.43	March 2024	294,284.99

GW Class (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
April 2024	$ 294,061.87	September 2026	$ 287,300.66	February 2029	$ 279,943.59
May 2024	293,838.11	October 2026	287,057.18	March 2029	279,678.65
June 2024	293,613.69	November 2026	286,812.99	April 2029	279,412.94
July 2024	293,388.62	December 2026	286,568.08	May 2029	279,146.45
August 2024	293,162.89	January 2027	286,322.46	June 2029	278,879.18
September 2024	292,936.51	February 2027	286,076.12	July 2029	278,611.13
October 2024	292,709.46	March 2027	285,829.07	August 2029	278,342.30
November 2024	292,481.75	April 2027	285,581.29	September 2029	278,072.69
December 2024	292,253.38	May 2027	285,332.79	October 2029	277,802.29
January 2025	292,024.34	June 2027	285,083.57	November 2029	277,531.11
February 2025	291,794.64	July 2027	284,833.62	December 2029	277,259.13
March 2025	291,564.26	August 2027	284,582.94	January 2030	276,986.36
April 2025	291,333.21	September 2027	284,331.53	February 2030	269,814.50
May 2025	291,101.49	October 2027	284,079.38	March 2030	247,969.26
June 2025	290,869.09	November 2027	283,826.51	April 2030	226,592.81
July 2025	290,636.02	December 2027	283,572.89	May 2030	205,676.86
August 2025	290,402.26	January 2028	283,318.53	June 2030	185,213.29
September 2025	290,167.82	February 2028	283,063.43	July 2030	165,194.10
October 2025	289,932.70	March 2028	282,807.59	August 2030	145,611.41
November 2025	289,696.89	April 2028	282,551.00	September 2030	126,457.46
December 2025	289,460.40	May 2028	282,293.67	October 2030	107,724.65
January 2026	289,223.22	June 2028	282,035.58	November 2030	89,405.47
February 2026	288,985.34	July 2028	281,776.74	December 2030	71,492.54
March 2026	288,746.77	August 2028	281,517.14	January 2031	53,978.59
April 2026	288,507.50	September 2028	281,256.79	February 2031	36,856.49
May 2026	288,267.54	October 2028	280,995.68	March 2031	20,119.20
June 2026	288,026.88	November 2028	280,733.80	April 2031	3,759.82
July 2026	287,785.51	December 2028	280,471.17	May 2031 and thereafter	0.00
August 2026	287,543.44	January 2029	280,207.76		

PC Class Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$179,362,000.00	December 2015	$124,903,851.14	November 2019	$ 60,448,376.02
February 2012	178,296,284.68	January 2016	123,642,535.63	December 2019	58,955,461.77
March 2012	177,226,742.32	February 2016	122,376,688.91	January 2020	57,457,182.21
April 2012	176,153,359.17	March 2016	121,106,294.66	February 2020	55,953,518.00
May 2012	175,076,121.39	April 2016	119,831,336.50	March 2020	54,444,449.76
June 2012	173,995,015.10	May 2016	118,551,798.00	April 2020	52,929,958.01
July 2012	172,910,026.39	June 2016	117,267,662.67	May 2020	51,410,023.22
August 2012	171,821,141.28	July 2016	115,978,913.95	June 2020	49,884,625.78
September 2012	170,728,345.73	August 2016	114,685,535.23	July 2020	48,353,746.01
October 2012	169,631,625.69	September 2016	113,387,509.84	August 2020	46,817,364.16
November 2012	168,530,967.01	October 2016	112,084,821.04	September 2020	45,275,460.42
December 2012	167,426,355.52	November 2016	110,777,452.04	October 2020	43,728,014.89
January 2013	166,317,777.00	December 2016	109,465,386.00	November 2020	42,175,007.61
February 2013	165,205,217.16	January 2017	108,148,605.98	December 2020	40,616,418.54
March 2013	164,088,661.66	February 2017	106,827,095.03	January 2021	39,052,227.57
April 2013	162,968,096.14	March 2017	105,500,836.10	February 2021	37,482,414.52
May 2013	161,843,506.14	April 2017	104,169,812.09	March 2021	35,906,959.14
June 2013	160,714,877.19	May 2017	102,834,005.84	April 2021	34,325,841.11
July 2013	159,582,194.74	June 2017	101,493,400.14	May 2021	32,751,719.82
August 2013	158,445,444.20	July 2017	100,147,977.69	June 2021	31,208,591.93
September 2013	157,304,610.93	August 2017	98,797,721.15	July 2021	29,695,861.51
October 2013	156,159,680.23	September 2017	97,442,613.11	August 2021	28,212,943.90
November 2013	155,010,637.34	October 2017	96,082,636.10	September 2021	26,759,265.53
December 2013	153,857,467.47	November 2017	94,717,772.59	October 2021	25,334,263.63
January 2014	152,700,155.76	December 2017	93,348,004.97	November 2021	23,937,386.13
February 2014	151,538,687.29	January 2018	91,973,315.59	December 2021	22,568,091.38
March 2014	150,373,047.10	February 2018	90,593,686.72	January 2022	21,225,847.99
April 2014	149,203,220.18	March 2018	89,209,100.56	February 2022	19,910,134.65
May 2014	148,029,191.44	April 2018	87,819,539.27	March 2022	18,620,439.91
June 2014	146,850,945.76	May 2018	86,424,984.93	April 2022	17,356,262.02
July 2014	145,668,467.97	June 2018	85,025,419.55	May 2022	16,117,108.72
August 2014	144,481,742.81	July 2018	83,620,825.08	June 2022	14,902,497.12
September 2014	143,290,755.01	August 2018	82,211,183.42	July 2022	13,711,953.45
October 2014	142,095,489.21	September 2018	80,796,476.39	August 2022	12,545,012.94
November 2014	140,895,930.02	October 2018	79,376,685.74	September 2022	11,401,219.63
December 2014	139,692,061.96	November 2018	77,951,793.15	October 2022	10,280,126.22
January 2015	138,483,869.54	December 2018	76,521,780.27	November 2022	9,181,293.91
February 2015	137,271,337.18	January 2019	75,086,628.63	December 2022	8,104,292.20
March 2015	136,054,449.25	February 2019	73,646,319.74	January 2023	7,048,698.79
April 2015	134,833,190.08	March 2019	72,200,835.02	February 2023	6,014,099.40
May 2015	133,607,543.91	April 2019	70,750,155.83	March 2023	5,000,087.60
June 2015	132,377,494.97	May 2019	69,294,263.45	April 2023	4,006,264.71
July 2015	131,143,027.40	June 2019	67,833,139.11	May 2023	3,032,239.61
August 2015	129,904,125.27	July 2019	66,366,763.96	June 2023	2,077,628.63
September 2015	128,660,772.64	August 2019	64,895,119.10	July 2023	1,142,055.38
October 2015	127,412,953.47	September 2019	63,418,185.53	August 2023	225,150.64
November 2015	126,160,651.69	October 2019	61,935,944.21	September 2023 and thereafter	0.00

Aggregate Group I Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance	$226,206,000.00	February 2016	$130,521,005.29	March 2020	$ 50,734,173.47
February 2012	225,986,463.51	March 2016	128,262,530.62	April 2020	49,925,375.45
March 2012	225,868,306.97	April 2016	126,029,511.92	May 2020	49,156,530.79
April 2012	225,601,269.48	May 2016	123,821,822.20	June 2020	48,427,162.96
May 2012	225,185,972.67	June 2016	121,639,335.39	July 2020	47,736,802.50
June 2012	224,623,167.49	July 2016	119,481,926.40	August 2020	47,084,986.89
July 2012	223,948,986.52	August 2016	117,349,470.99	September 2020	46,471,260.50
August 2012	223,168,425.74	September 2016	115,241,845.88	October 2020	45,895,174.44
September 2012	222,282,210.94	October 2016	113,158,928.69	November 2020	45,356,286.52
October 2012	221,291,135.72	November 2016	111,100,597.95	December 2020	44,854,161.14
November 2012	220,196,060.98	December 2016	109,066,733.04	January 2021	44,388,369.18
December 2012	218,997,914.30	January 2017	107,057,214.31	February 2021	43,958,487.95
January 2013	217,697,689.29	February 2017	105,071,922.93	March 2021	43,564,101.04
February 2013	216,296,444.89	March 2017	103,110,741.01	April 2021	43,204,798.30
March 2013	214,795,304.58	April 2017	101,173,551.49	May 2021	42,867,495.94
April 2013	213,195,455.45	May 2017	99,260,238.22	June 2021	42,527,778.87
May 2013	211,498,147.38	June 2017	97,370,685.89	July 2021	42,185,830.52
June 2013	209,704,691.92	July 2017	95,504,780.08	August 2021	41,841,828.86
July 2013	207,816,461.34	August 2017	93,662,407.20	September 2021	41,495,946.52
August 2013	205,834,887.41	September 2017	91,843,454.54	October 2021	41,148,350.98
September 2013	203,761,460.28	October 2017	90,047,810.23	November 2021	40,799,204.62
October 2013	201,597,727.19	November 2017	88,275,363.22	December 2021	40,448,664.90
November 2013	199,345,291.18	December 2017	86,526,003.34	January 2022	40,096,884.45
December 2013	197,005,809.67	January 2018	84,799,621.23	February 2022	39,744,011.18
January 2014	194,580,993.10	February 2018	83,096,108.36	March 2022	39,390,188.40
February 2014	192,072,603.42	March 2018	81,415,357.04	April 2022	39,035,554.95
March 2014	189,482,452.51	April 2018	79,757,260.39	May 2022	38,680,245.30
April 2014	186,812,400.64	May 2018	78,122,788.42	June 2022	38,324,389.62
May 2014	184,064,354.84	June 2018	76,522,328.90	July 2022	37,968,113.94
June 2014	181,240,267.15	July 2018	74,955,635.08	August 2022	37,611,540.23
July 2014	178,444,526.63	August 2018	73,422,462.65	September 2022	37,254,786.48
August 2014	175,676,985.49	September 2018	71,922,569.68	October 2022	36,897,966.83
September 2014	172,937,496.96	October 2018	70,455,716.67	November 2022	36,541,191.61
October 2014	170,225,915.34	November 2018	69,021,666.45	December 2022	36,184,567.54
November 2014	167,542,095.95	December 2018	67,620,184.18	January 2023	35,828,197.70
December 2014	164,885,895.18	January 2019	66,251,037.40	February 2023	35,472,181.68
January 2015	162,257,170.39	February 2019	64,913,995.89	March 2023	35,116,615.69
February 2015	159,655,780.00	March 2019	63,608,831.74	April 2023	34,761,592.58
March 2015	157,081,583.42	April 2019	62,335,319.33	May 2023	34,407,201.99
April 2015	154,534,441.09	May 2019	61,093,235.26	June 2023	34,053,530.36
May 2015	152,014,214.45	June 2019	59,882,358.35	July 2023	33,700,661.09
June 2015	149,520,765.91	July 2019	58,702,469.67	August 2023	33,348,674.58
July 2015	147,053,958.90	August 2019	57,556,009.91	September 2023	32,324,200.48
August 2015	144,613,657.83	September 2019	56,453,581.87	October 2023	31,093,561.57
September 2015	142,199,728.06	October 2019	55,394,648.89	November 2023	29,881,631.79
October 2015	139,812,035.97	November 2019	54,378,682.23	December 2023	28,688,138.35
November 2015	137,450,448.88	December 2019	53,405,160.89	January 2024	27,512,812.36
December 2015	135,114,835.08	January 2020	52,473,571.58	February 2024	26,355,388.73
January 2016	132,805,063.82	February 2020	51,583,408.54	March 2024	25,215,606.17

Aggregate Group I (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
April 2024	$ 24,093,207.07	February 2025	$ 13,771,191.11	November 2025	$ 5,753,386.53
May 2024	22,987,937.51	March 2025	12,824,021.09	December 2025	4,929,847.61
June 2024	21,899,547.17	April 2025	11,891,415.04	January 2026	4,119,055.07
July 2024	20,827,789.30	May 2025	10,973,159.19	February 2026	3,320,821.11
August 2024	19,772,420.65	June 2025	10,069,042.83	March 2026	2,534,960.62
September 2024	18,733,201.44	July 2025	9,178,858.25	April 2026	1,761,291.14
October 2024	17,709,895.31	August 2025	8,302,400.71	May 2026	999,632.80
November 2024	16,702,269.25	September 2025	7,439,468.39	June 2026	249,808.32
December 2024	15,710,093.60	October 2025	6,589,862.36	July 2026 and thereafter	0.00
January 2025	14,733,141.95				

Aggregate Group II Planned Balances

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
Initial Balance through June 2026	$ 42,804,000.00	July 2030	$ 17,720,853.19	August 2034	$ 6,377,660.99
July 2026	42,315,642.97	August 2030	17,384,298.08	September 2034	6,231,251.67
August 2026	41,588,964.51	September 2030	17,053,231.65	October 2034	6,087,405.38
September 2026	40,873,603.17	October 2030	16,727,570.66	November 2034	5,946,081.82
October 2026	40,169,391.61	November 2030	16,407,233.07	December 2034	5,807,241.32
November 2026	39,476,164.88	December 2030	16,092,138.03	January 2035	5,670,844.76
December 2026	38,793,760.42	January 2031	15,782,205.88	February 2035	5,536,853.63
January 2027	38,122,017.99	February 2031	15,477,358.12	March 2035	5,405,229.98
February 2027	37,460,779.64	March 2031	15,177,517.40	April 2035	5,275,936.42
March 2027	36,809,889.69	April 2031	14,882,607.48	May 2035	5,148,936.15
April 2027	36,169,194.71	May 2031	14,592,553.24	June 2035	5,024,192.87
May 2027	35,538,543.46	June 2031	14,307,280.66	July 2035	4,901,670.86
June 2027	34,917,786.88	July 2031	14,026,716.82	August 2035	4,781,334.92
July 2027	34,306,778.04	August 2031	13,750,789.82	September 2035	4,663,150.37
August 2027	33,705,372.12	September 2031	13,479,428.85	October 2035	4,547,083.06
September 2027	33,113,426.41	October 2031	13,212,564.12	November 2035	4,433,099.33
October 2027	32,530,800.22	November 2031	12,950,126.85	December 2035	4,321,166.05
November 2027	31,957,354.91	December 2031	12,692,049.30	January 2036	4,211,250.57
December 2027	31,392,953.80	January 2032	12,438,264.69	February 2036	4,103,320.73
January 2028	30,837,462.23	February 2032	12,188,707.23	March 2036	3,997,344.85
February 2028	30,290,747.43	March 2032	11,943,312.09	April 2036	3,893,291.74
March 2028	29,752,678.56	April 2032	11,702,015.39	May 2036	3,791,130.65
April 2028	29,223,126.67	May 2032	11,464,754.19	June 2036	3,690,831.32
May 2028	28,701,964.67	June 2032	11,231,466.47	July 2036	3,592,363.92
June 2028	28,189,067.30	July 2032	11,002,091.13	August 2036	3,495,699.09
July 2028	27,684,311.09	August 2032	10,776,567.96	September 2036	3,400,807.89
August 2028	27,187,574.38	September 2032	10,554,837.62	October 2036	3,307,661.84
September 2028	26,698,737.23	October 2032	10,336,841.66	November 2036	3,216,232.87
October 2028	26,217,681.48	November 2032	10,122,522.49	December 2036	3,126,493.33
November 2028	25,744,290.63	December 2032	9,911,823.35	January 2037	3,038,415.99
December 2028	25,278,449.88	January 2033	9,704,688.33	February 2037	2,951,974.05
January 2029	24,820,046.10	February 2033	9,501,062.34	March 2037	2,867,141.08
February 2029	24,368,967.77	March 2033	9,300,891.11	April 2037	2,783,891.08
March 2029	23,925,105.02	April 2033	9,104,121.14	May 2037	2,702,198.43
April 2029	23,488,349.52	May 2033	8,910,699.74	June 2037	2,622,037.89
May 2029	23,058,594.56	June 2033	8,720,575.00	July 2037	2,543,384.60
June 2029	22,635,734.93	July 2033	8,533,695.77	August 2037	2,466,214.10
July 2029	22,219,666.96	August 2033	8,350,011.65	September 2037	2,390,502.28
August 2029	21,810,288.50	September 2033	8,169,472.99	October 2037	2,316,225.39
September 2029	21,407,498.85	October 2033	7,992,030.87	November 2037	2,243,360.05
October 2029	21,011,198.78	November 2033	7,817,637.10	December 2037	2,171,883.24
November 2029	20,621,290.52	December 2033	7,646,244.19	January 2038	2,101,772.29
December 2029	20,237,677.67	January 2034	7,477,805.35	February 2038	2,033,004.84
January 2030	19,860,265.28	February 2034	7,312,274.51	March 2038	1,965,558.92
February 2030	19,488,959.75	March 2034	7,149,606.25	April 2038	1,899,412.87
March 2030	19,123,668.84	April 2034	6,989,755.84	May 2038	1,834,545.34
April 2030	18,764,301.65	May 2034	6,832,679.21	June 2038	1,770,935.34
May 2030	18,410,768.62	June 2034	6,678,332.93	July 2038	1,708,562.18
June 2030	18,062,981.46	July 2034	6,526,674.24	August 2038	1,647,405.49

Aggregate Group II (Continued)

Distribution Date	Planned Balance	Distribution Date	Planned Balance	Distribution Date	Planned Balance
September 2038	$ 1,587,445.21	November 2039......	$ 863,092.01	December 2040	$ 355,246.30
October 2038..........	1,528,661.59	December 2039	818,868.49	January 2041	321,769.61
November 2038......	1,471,035.16	January 2040	775,559.15	February 2041	289,024.17
December 2038	1,414,546.79	February 2040	733,148.56	March 2041	256,997.41
January 2039	1,359,177.60	March 2040	691,621.52	April 2041	225,676.94
February 2039	1,304,909.01	April 2040	650,963.10	May 2041	195,050.54
March 2039	1,251,722.75	May 2040	611,158.58	June 2041	165,106.23
April 2039	1,199,600.80	June 2040	572,193.45	July 2041	135,832.17
May 2039	1,148,525.43	July 2040................	534,053.45	August 2041	107,216.73
June 2039	1,098,479.17	August 2040	496,724.53	September 2041......	79,248.46
July 2039................	1,049,444.84	September 2040......	460,192.86	October 2041..........	51,916.08
August 2039	1,001,405.49	October 2040..........	424,444.84	November 2041	25,208.50
September 2039	954,344.48	November 2040......	389,467.05	December 2041 and thereafter	0.00
October 2039..........	908,245.37				

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

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$691,510,205

FannieMae

Guaranteed REMIC Pass-Through Certificates

Fannie Mae REMIC Trust 2012-11

Prospectus Supplement

BofA Merrill Lynch

January 24, 2012