

\$648,043,202



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2012-22**

The Certificates

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

Payments to Certificateholders

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

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

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

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
LA . . .	1	\$ 44,542,104	SEQ/AD	4.0%	FIX	3136A4AA7	April 2037
LZ(2) . .	1	5,986,395	SEQ	4.0	FIX/Z	3136A4AB5	March 2042
ND . . .	2	86,324,000	SEQ	2.0	FIX	3136A4AC3	December 2026
NI . . .	2	36,996,000(3)	NTL	3.5	FIX/IO	3136A4AD1	December 2026
NY . . .	2	2,434,435	SEQ	3.5	FIX	3136A4AE9	March 2027
UF . . .	3	10,462,067	SC/PT	(4)	FLT	3136A4AF6	February 2042
UT . . .	3	1,743,678	SC/PT	(4)	INV	3136A4AG4	February 2042
UX . . .	3	5,729,226	SC/PT	(4)	INV	3136A4AH2	February 2042
PA . . .	4	116,209,000	PAC	2.0	FIX	3136A4AJ8	November 2040
PI . . .	4	38,736,333(3)	NTL	4.5	FIX/IO	3136A4AK5	November 2040
PO(2) . .	4	13,057,000	PAC	0.0	PO	3136A4AL3	March 2042
PJ(2) . .	4	13,057,000(3)	NTL	(5)	T/IO	3136A4AM1	March 2042
PK(2) . .	4	13,057,000(3)	NTL	(5)	T/IO	3136A4AN9	March 2042
PQ . . .	4	9,196,000	PAC	3.5	FIX	3136A4AP4	March 2042
PU . . .	4	1,000,000	SUP	3.5	FIX	3136A4AQ2	March 2042
PF . . .	4	16,943,491	SUP	(4)	FLT	3136A4AR0	March 2042
PS . . .	4	12,102,493	SUP	(4)	INV	3136A4AS8	March 2042
IN . . .	4	37,446,219(3)	NTL	4.5	FIX/IO	3136A4AT6	March 2042

(Table continued on next page)

The Fannie Mae Guaranty

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

The Trust and its Assets

The trust will own

- Fannie Mae MBS, and
- underlying REMIC certificates backed by Fannie Mae MBS.

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

If you own certificates of certain classes, you can exchange them for certificates of the corresponding RCR classes to be delivered at the time of exchange. The PY, AZ and CY 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 February 29, 2012.

Carefully consider the risk factors on page S-9 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.

Citigroup

Class	Group	Original Class Balance	Principal Type(1)	Interest Rate	Interest Type(1)	CUSIP Number	Final Distribution Date
FM . . .	5	\$ 18,594,286	PT	(4)	FLT	3136A4AU3	March 2042
SM . . .	5	18,594,286(3)	NTL	(4)	INV/IO	3136A4AV1	March 2042
MA . . .	5	15,000,000	PAC	2.5%	FIX	3136A4AW9	March 2042
MD . . .	5	18,000,000	PAC	2.0	FIX	3136A4AX7	March 2042
MI . . .	5	9,333,333(3)	NTL	4.5	FIX/IO	3136A4AY5	March 2042
MQ . . .	5	2,395,000	PAC	3.5	FIX	3136A4AZ2	March 2042
EF . . .	5	6,469,583	SUP	(4)	FLT	3136A4BA6	March 2042
ES . . .	5	4,621,131	SUP	(4)	INV	3136A4BB4	March 2042
DA . . .	6	43,349,795	SEQ/AD	2.0	FIX	3136A4BC2	March 2038
DI . . .	6	21,674,898(3)	NTL	4.0	FIX/IO	3136A4BD0	March 2038
DZ(2) . .	6	4,550,531	SEQ	4.0	FIX/Z	3136A4BE8	March 2042
CA . . .	7	148,422,000	PAC	2.0	FIX	3136A4BF5	March 2041
CI . . .	7	55,658,250(3)	NTL	4.0	FIX/IO	3136A4BG3	March 2041
CO(2) . .	7	12,594,000	PAC	0.0	PO	3136A4BH1	March 2042
CJ(2) . .	7	12,594,000(3)	NTL	(5)	T/IO	3136A4BJ7	March 2042
CK(2) . .	7	12,594,000(3)	NTL	(5)	T/IO	3136A4BK4	March 2042
CQ . . .	7	11,292,000	PAC	3.5	FIX	3136A4BL2	March 2042
CF . . .	7	21,597,909	SUP	(4)	FLT	3136A4BM0	March 2042
CS . . .	7	15,427,078	SUP	(4)	INV	3136A4BN8	March 2042
IC . . .	7	26,166,623(3)	NTL	4.0	FIX/IO	3136A4BP3	March 2042
R . . .		0	NPR	0	NPR	3136A4BQ1	March 2042
RL . . .		0	NPR	0	NPR	3136A4BR9	March 2042

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

(2) Exchangeable classes.

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

(4) Based on LIBOR.

(5) These classes are toggle classes. See pages S-7 and S-8 for a description of their interest rates.

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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
 - February 1, 2012, for all MBS issued on or after February 1, 2012,
 - July 1, 2011, for all MBS issued on or after July 1, 2011 and prior to February 1, 2012,
 - 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 3 Class or the R or RL Class, the disclosure document relating to the underlying REMIC certificates (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 February 1, 2012.

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:

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

RECENT DEVELOPMENTS

Ratings Matters

Standard and Poor's Ratings Services

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

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

Moody's Investors Service

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

Fitch Ratings Limited

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

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

SUMMARY

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

Assets Underlying Each Group of Classes

<u>Group</u>	<u>Assets</u>
1	Group 1 MBS
2	Group 2 MBS
3	Class 2012-13-UA REMIC Certificate Class 2012-13-UB REMIC Certificate
4	Group 4 MBS
5	Group 5 MBS
6	Group 6 MBS
7	Group 7 MBS

Group 1, Group 2, Group 4, Group 5, Group 6 and Group 7

Characteristics of the Trust MBS

	<u>Approximate Principal Balance</u>	<u>Pass- Through Rate</u>	<u>Range of Weighted Average Coupons or WACs (annual percentages)</u>	<u>Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)</u>
Group 1 MBS	\$ 50,528,499	4.00%	4.25% to 6.50%	230 to 360
Group 2 MBS	\$ 88,758,435	3.50%	3.75% to 6.00%	121 to 180
Group 4 MBS	\$168,507,984	4.50%	4.75% to 7.00%	241 to 360
Group 5 MBS	\$ 65,080,000	4.50%	4.75% to 7.00%	241 to 360
Group 6 MBS	\$ 47,900,326	4.00%	4.25% to 6.50%	210 to 360
Group 7 MBS	\$209,332,987	4.00%	4.25% to 6.50%	241 to 360

Assumed Characteristics of the Underlying Mortgage Loans

	<u>Principal Balance</u>	<u>Original Term to Maturity (in months)</u>	<u>Remaining Term to Maturity (in months)</u>	<u>Loan Age (in months)</u>	<u>Interest Rate</u>
Group 1 MBS	\$ 50,528,499	360	337	6	4.500%
Group 2 MBS	\$ 88,758,435	180	177	3	3.959%
Group 4 MBS	\$168,507,984	360	348	10	4.913%
Group 5 MBS	\$ 65,080,000	360	350	7	5.106%
Group 6 MBS	\$ 47,900,326	360	337	10	4.597%
Group 7 MBS	\$209,332,987	360	343	13	4.532%

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

Group 3

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

Settlement Date

We expect to issue the certificates on February 29, 2012.

Distribution Dates

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

Record Date

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

Book-Entry and Physical Certificates

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

<u>Fed Book-Entry</u>	<u>Physical</u>
All classes 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, inverse floating rate and toggle classes will bear interest at the initial interest rates listed below. During each subsequent interest accrual period, the floating rate, inverse floating rate and toggle classes will bear interest based on the formulas indicated below, but always subject to the specified maximum and minimum interest rates:

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate(1)</u>
UF	1.26000%	6.00000%	1.00%	LIBOR + 100 basis points
UT	6.00000%	6.00000%	0.00%	30% - (6 × LIBOR)
UX	6.82956%	7.30435%	0.00%	7.30435% - (1.82608696 × LIBOR)
PJ	3.50000%	3.50000%	0.00%	(2)
PK	0.00000%	3.50000%	0.00%	(3)
PF	1.24750%	6.00000%	1.00%	LIBOR + 100 basis points
PS	6.65350%	7.00000%	0.00%	7% - (1.4 × LIBOR)
FM	0.74750%	7.00000%	0.50%	LIBOR + 50 basis points
SM	6.25250%	6.50000%	0.00%	6.5% - LIBOR
EF	1.24750%	6.00000%	1.00%	LIBOR + 100 basis points
ES	6.65350%	7.00000%	0.00%	7% - (1.4 × LIBOR)
CJ	3.50000%	3.50000%	0.00%	(4)
CK	0.00000%	3.50000%	0.00%	(5)
CF	1.24750%	6.00000%	1.00%	LIBOR + 100 basis points
CS	6.65350%	7.00000%	0.00%	7% - (1.4 × LIBOR)

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

(2) The applicable interest rate for the PJ Class during each interest accrual period will be determined as follows:

<u>If LIBOR is:</u>	<u>Applicable Rate or Formula</u>
Less than or equal to 8.00%	3.5%
Greater than 8.00% and less than 8.21875%	131.5% - (16 × LIBOR)
Equal to or greater than 8.21875%	0.0%

(3) The applicable interest rate for the PK Class during each interest accrual period will be determined as follows:

<u>If LIBOR is:</u>	<u>Applicable Rate or Formula</u>
Less than or equal to 8.00%	0.0%
Greater than 8.00% and less than 8.21875%	(16 × LIBOR) - 128%
Equal to or greater than 8.21875%	3.5%

(4) The applicable interest rate for the CJ Class during each interest accrual period will be determined as follows:

<u>If LIBOR is:</u>	<u>Applicable Rate or Formula</u>
Less than or equal to 8.00%	3.5%
Greater than 8.00% and less than 8.21875%	131.5% - (16 × LIBOR)
Equal to or greater than 8.21875%	0.0%

(5) The applicable interest rate for the CK Class during each interest accrual period will be determined as follows:

<u>If LIBOR is:</u>	<u>Applicable Rate or Formula</u>
Less than or equal to 8.00%	0.0%
Greater than 8.00% and less than 8.21875%	$(16 \times \text{LIBOR}) - 128\%$
Equal to or greater than 8.21875%	3.5%

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:

<u>Class</u>	
NI	42.8571428571% of the ND Class
PI	33.3333330465% of the PA Class
PJ	100% of the PO Class
PK	100% of the PO Class
IN	22.2222224200% of the Group 4 MBS
SM	100% of the FM Class
MI	22.222222200% of the MA Class
	<i>plus</i>
	33.3333333300% of the MD Class
DI	50.0000011534% of the DA Class
CI	37.50% of the CA Class
CJ	100% of the CO Class
CK	100% of the CO Class
IC	12.4999998209% of the Group 7 MBS

Distributions of Principal

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

Weighted Average Lives (years)*

Group 1 Classes		PSA Prepayment Assumption											
		0%	100%	353%	600%	800%							
LA		15.5	7.3	3.3	2.2	1.8							
LZ		27.7	21.2	11.3	7.1	5.3							
Group 2 Classes		PSA Prepayment Assumption											
		0%	100%	250%	438%	700%	1000%	1500%					
ND and NI		8.5	6.2	4.4	3.2	2.4	1.8	1.4					
NY		14.9	14.4	13.6	11.5	8.3	5.8	3.3					
Group 3 Classes		PSA Prepayment Assumption											
		0%	100%	250%	465%	700%	1000%	1500%					
UF, UT and UX		28.1	20.2	4.7	1.3	0.9	0.6	0.4					
Group 4 Classes		PSA Prepayment Assumption											
		0%	100%	120%	145%	200%	250%	500%	700%	1000%	1500%		
PA and PI		16.3	6.1	5.5	5.5	5.5	5.5	3.2	2.4	1.7	1.2		
PO, PJ, PK and PY		26.2	18.2	18.2	18.2	18.2	18.2	9.9	6.9	4.5	2.4		
PQ		27.2	15.0	11.4	3.0	3.0	3.0	1.4	1.0	0.7	0.5		
PU, PF and PS		28.8	22.3	20.5	17.6	8.4	2.4	0.8	0.6	0.4	0.3		
IN		19.9	10.4	9.5	8.5	6.9	5.8	3.2	2.3	1.6	1.1		
Group 5 Classes		PSA Prepayment Assumption											
		0%	100%	150%	170%	200%	250%	350%	500%	700%	1000%	1500%	
FM and SM		19.9	10.6	8.5	7.9	7.1	6.0	4.6	3.4	2.5	1.8	1.2	
MA, MD and MI		16.6	6.6	5.4	5.4	5.4	5.4	4.2	3.1	2.2	1.5		
MQ		26.2	14.7	9.0	4.0	4.0	4.0	5.0	2.0	1.5	1.1	0.8	
EF and ES		28.4	21.7	17.9	16.2	12.8	8.3	2.1	1.2	0.9	0.6	0.4	
Group 6 Classes		PSA Prepayment Assumption											
		0%	100%	170%	350%	600%	800%						
DA and DI		16.3	7.6	5.5	3.3	2.1	1.6						
DZ		28.1	22.0	18.6	11.9	7.3	5.4						
Group 7 Classes		PSA Prepayment Assumption											
		0%	100%	120%	145%	200%	250%	500%	700%	900%	1300%		
CA and CI		16.2	6.1	5.6	5.6	5.6	5.6	3.1	2.3	1.8	1.2		
CO, CJ, CK and CY		26.1	18.9	18.9	18.9	18.9	18.9	10.4	7.2	5.3	3.1		
CQ		27.0	14.6	11.1	2.8	2.8	2.8	1.2	0.9	0.7	0.5		
CF and CS		28.8	21.9	20.1	17.3	8.2	2.3	0.7	0.5	0.4	0.2		
IC		19.6	10.1	9.2	8.3	6.7	5.6	3.0	2.2	1.7	1.1		
Group 1/Group 6 Class**		PSA Prepayment Assumption											
		0%	100%	170%	350%	353%	600%	800%					
AZ		27.9	21.7	18.3	11.7	11.6	7.2	5.3					

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

** This class is an RCR class formed by a combination of REMIC classes in two different groups. For additional information, see Schedule 1 attached to this prospectus supplement.

ADDITIONAL RISK FACTORS

Payments on the Group 3 Classes also will be affected by the payment priority governing the underlying REMIC certificates. If you invest in a Group 3 Class, the rate at which you receive payments also will be affected by the applicable priority sequence governing principal payments on the underlying REMIC certificates.

In particular, as described in the Underlying REMIC Disclosure Document, the Group 3 Underlying REMIC Certificates are support classes. A support class is entitled to receive payments on a distribution date only if scheduled payments of principal have been made on certain other classes in the related underlying REMIC trust. Accordingly, a support class may receive no principal payments for an extended period or may receive principal payments that may vary widely from period to period.

You may obtain additional information about the Group 3 Underlying REMIC Certificates by reviewing their current class factors 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.

Slight changes in LIBOR may significantly affect the yields on the toggle classes in Group 4 and Group 7. The yields on the toggle classes may be extremely sensitive to certain changes in monthly LIBOR values. In particular, the toggle classes may experience dramatic declines in their yields as a result of certain changes in LIBOR, even if those changes are slight. For an illustration of this sensitivity, see the related yield tables in this prospectus supplement.

In addition, the initial interest rate for the PK Class and the CK Class is expected to be 0%, and this rate may continue in effect for an indefinite period of time. As a result, the PK and CK Classes may receive no distributions for extended periods or may never receive distributions.

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 February 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:

- six groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 2 MBS,” “Group 4 MBS,” “Group 5 MBS,” “Group 6 MBS” and “Group 7 MBS,” and together, the “Trust MBS”), and

- certain previously issued REMIC certificates (the “Group 3 Underlying REMIC Certificates”) issued from the related Fannie Mae REMIC trust (the “Underlying REMIC Trust”) as further described in Exhibit A.

The Group 3 Underlying REMIC Certificates evidence direct or indirect beneficial ownership interests in certain Fannie Mae Guaranteed Mortgage Pass-Through Certificates (together with the Trust MBS, the “MBS”).

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

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

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

<u>REMIC Designation</u>	<u>Assets</u>	<u>Regular Interests</u>	<u>Residual Interest</u>
Lower Tier REMIC	Trust MBS and Group 3 Underlying REMIC Certificates	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 3 Underlying REMIC Certificates, see the applicable discussions appearing under the heading “Fannie Mae Guaranty” in the REMIC Prospectus, the MBS Prospectus and the Underlying REMIC Disclosure Document. Our guaranties are not backed by the full faith and credit of the United States.

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

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

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

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

The Trust MBS

The Trust MBS provide that principal and interest on the related Mortgage Loans are passed through monthly. The Mortgage Loans underlying the Trust MBS are conventional, fixed-rate, fully-amortizing mortgage loans secured by first mortgages or deeds of trust on single-family residential properties. These Mortgage Loans have original maturities of up to 30 years in the case of the Group 1 MBS, Group 4 MBS, Group 5 MBS, Group 6 MBS and Group 7 MBS, and up to 15 years in the case of the Group 2 MBS.

In addition, the Mortgage Loans underlying the Group 1 MBS and Group 6 MBS have been refinanced under Fannie Mae Refi Plus and are designated as “high loan-to-value ratio” loans, with loan-to-value ratios ranging from greater than 105% up to 125% at the time of refinance. These loans are targeted at borrowers who have demonstrated an acceptable payment history on their mortgage loans but may have been unable to refinance due to a decline in home prices or the unavailability of mortgage insurance. Fannie Mae Refi Plus refinancing is available only if the new mortgage loan either reduces the monthly principal and interest payment for the borrower or provides a more stable loan product (such as movement from an adjustable-rate loan to a fixed rate loan). For more information on the Home Affordable Refinance Program, see “The Mortgage Loans—High Loan-to-Value Mortgage Loans” in the MBS Prospectus dated February 1, 2012 and on our Web site at www.fanniemae.com. See also “Risk Factors—*Mortgage loans with loan-to-value ratios greater than 80% may have different prepayment and default characteristics than conforming mortgage loans generally*” in the MBS Prospectus.

For additional information, see “Summary—Group 1, Group 2, Group 4, Group 5, Group 6 and Group 7—Characteristics of the Trust MBS” and “—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement and “The Mortgage Pools” and “Yield, Maturity, and Prepayment Considerations” in the MBS Prospectus.

The Group 3 Underlying REMIC Certificates

The Group 3 Underlying REMIC Certificates represent 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 3 Underlying REMIC Certificates will be passed through monthly, beginning in the month after we issue the Certificates. The general characteristics of the Group 3 Underlying REMIC Certificates are described in the Underlying REMIC Disclosure Document. See Exhibit A for certain additional information about the Group 3 Underlying REMIC Certificates. Exhibit A is provided in lieu of a Final Data Statement with respect to the Group 3 Underlying REMIC Certificates.

For further information about the Group 3 Underlying REMIC Certificates, telephone us at 1-800-237-8627. Additional information about the Group 3 Underlying REMIC Certificates is also available at <http://sls.fanniemae.com/slsSearch/Home.do>. There may have been material changes in facts and circumstances since the date we prepared the Underlying REMIC Disclosure Document. These may include changes in prepayment speeds, prevailing interest rates and other economic factors. As a result, the usefulness of the information set forth in that document may be limited.

Distributions of Interest

General. The Certificates will bear interest at the rates specified in this prospectus supplement. Interest to be paid on each Certificate (or added to principal, in the case of the Accrual Classes)

on a Distribution Date will consist of one month's interest on the outstanding balance of that Certificate immediately prior to that Distribution Date. For a description of the Accrual Classes, see “—*Accrual Classes*” below.

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

<u>Delay Classes</u>	<u>No-Delay Classes</u>
All interest-bearing Classes other than the FM and SM Classes	FM and SM Classes

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

The Dealer will treat the Principal Only Classes as delay Classes solely for the purpose of facilitating trading.

Accrual Classes. The LZ, DZ and AZ Classes are Accrual Classes. Interest will accrue on each Accrual Class at the applicable annual rate specified on the cover of this prospectus supplement or on Schedule 1. However, we will not pay any interest on the Accrual Classes. Instead, interest accrued on each Accrual Class will be added as principal to its principal balance on each Distribution Date. We will pay principal on the Accrual Classes as described under “—*Distributions of Principal*” below.

Distributions of Principal

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

- *Group 1*

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

The “Group 1 Principal Distribution Amount” is the *sum* of the principal then paid on the Group 1 MBS *plus* any interest then accrued and added to the principal balance of the LZ Class.

- *Group 2*

The Group 2 Principal Distribution Amount to ND and NY, in that order, until retired. } Sequential Pay Classes

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

- *Group 3*

The Group 3 Principal Distribution Amount to UF, UT and UX, pro rata, until retired. } Structured Collateral/Pass-Through Classes

The “Group 3 Principal Distribution Amount” is the principal then paid on the Group 3 Underlying REMIC Certificates.

- *Group 4*

The Group 4 Principal Distribution Amount in the following priority:

1. To Aggregate Group I to its Planned Balance. }
2. To PQ to its Planned Balance. } PAC Group and Class
3. To PF, PS and PU, pro rata, until retired. } Support Classes

4. To PQ until retired.

5. To Aggregate Group I to zero.

} PAC Class
and Group

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

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

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

• *Group 5*

The Group 5 Principal Distribution Amount as follows:

— 28.5714290104% to FM until retired, and

} Pass-Through
Class

— 71.4285709896% as follows:

first, to Aggregate Group II to its Planned Balance;

second, to MQ to its Planned Balance;

third, to EF and ES, pro rata, until retired;

fourth, to MQ until retired; and

fifth, to Aggregate Group II to zero.

} PAC Group
and Class

} Support
Classes

} PAC Class
and Group

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

“Aggregate Group II” consists of the MA and MD Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II to MA and MD, pro rata, until retired.

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

• *Group 6*

The Group 6 Principal Distribution Amount to DA and DZ, in that order, until retired.

} Sequential
Pay Classes

The “Group 6 Principal Distribution Amount” is the *sum* of the principal then paid on the Group 6 MBS *plus* any interest then accrued and added to the principal balance of the DZ Class.

• *Group 7*

The Group 7 Principal Distribution Amount in the following priority:

1. To Aggregate Group III to its Planned Balance.

2. To CQ to its Planned Balance.

3. To CF and CS, pro rata, until retired.

4. To CQ until retired.

5. To Aggregate Group III to zero.

} PAC Group
and Class

} Support
Classes

} PAC Class
and Group

The “Group 7 Principal Distribution Amount” is the principal then paid on the Group 7 MBS.

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

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

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 3 Underlying REMIC Certificates, the priority sequence governing principal payments on the Group 3 Underlying REMIC Certificates, and the following assumptions (such characteristics and assumptions, collectively, the “Pricing Assumptions”):

- the Mortgage Loans underlying the Trust MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—Group 1, Group 2, Group 4, Group 5, Group 6 and Group 7—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 February 29, 2012; and
- each Distribution Date occurs on the 25th day of a month.

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

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

<u>Groups and Classes</u>	<u>Structuring Ranges</u>	<u>Initial Effective Ranges</u>
Aggregate Group I Planned Balances	Between 120% and 250% PSA	Between 120% and 250% PSA
PQ Class Planned Balances	Between 145% and 250% PSA	Between 145% and 250% PSA
Aggregate Group II Planned Balances	Between 150% and 350% PSA	Between 150% and 350% PSA
MQ Class Planned Balances	Between 170% and 250% PSA	Between 170% and 250% PSA
Aggregate Group III Planned Balances	Between 120% and 250% PSA	Between 120% and 250% PSA
CQ Class Planned Balances	Between 145% and 250% PSA	Between 145% and 250% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	PA and PO
Aggregate Group II	MA and MD
Aggregate Group III	CA and CO

See “—Decrement Tables” below for the percentages of original principal balances of the individual Classes included in the Aggregate Groups that would be outstanding at various *constant* PSA rates,

including the upper and lower bands of the applicable Structuring Ranges, based on the Pricing Assumptions.

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

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

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

Yield Tables

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

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

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

We cannot assure you that

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

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

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

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

<u>Class</u>	<u>% PSA</u>
NI	297%
PI	333%
IN	305%
MI	417%
DI	217%
CI	315%
IC	247%

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

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

<u>Class</u>	<u>Price*</u>
NI	14.000%
PI	20.000%
IN	22.000%
MI	21.500%
DI	18.500%
CI	18.625%
IC	22.500%

* 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 NI Class to Prepayments

		PSA Prepayment Assumption					
		<u>50%</u>	<u>100%</u>	<u>250%</u>	<u>438%</u>	<u>700%</u>	<u>1500%</u>
Pre-Tax Yields to Maturity.		13.9%	11.2%	2.8%	(8.9)%	(26.5)%	(78.3)%

Sensitivity of the PI Class to Prepayments

	PSA Prepayment Assumption									
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>145%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>
Pre-Tax Yields to Maturity.	14.2%	7.9%	5.6%	5.6%	5.6%	5.6%	(14.7)%	(34.3)%	(64.2)%	*

Sensitivity of the IN Class to Prepayments

	PSA Prepayment Assumption									
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>145%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>
Pre-Tax Yields to Maturity.	15.5%	12.6%	11.4%	9.9%	6.5%	3.4%	(12.8)%	(26.9)%	(50.4)%	(99.8)%

Sensitivity of the MI Class to Prepayments

	PSA Prepayment Assumption										
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>170%</u>	<u>200%</u>	<u>250%</u>	<u>350%</u>	<u>500%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>
Pre-Tax Yields to Maturity.	13.0%	7.4%	2.6%	2.6%	2.6%	2.6%	2.6%	(4.6)%	(16.9)%	(37.6)%	(78.4)%

Sensitivity of the DI Class to Prepayments

		PSA Prepayment Assumption					
		<u>50%</u>	<u>100%</u>	<u>170%</u>	<u>350%</u>	<u>600%</u>	<u>800%</u>
Pre-Tax Yields to Maturity.		14.6%	10.6%	4.4%	(13.5)%	(40.6)%	(62.1)%

Sensitivity of the CI Class to Prepayments

	PSA Prepayment Assumption									
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>145%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1300%</u>
Pre-Tax Yields to Maturity.	12.8%	6.5%	4.3%	4.3%	4.3%	4.3%	(16.7)%	(37.4)%	(59.2)%	*

Sensitivity of the IC Class to Prepayments

	PSA Prepayment Assumption									
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>145%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1300%</u>
Pre-Tax Yields to Maturity.	12.3%	9.2%	8.0%	6.4%	3.0%	(0.2)%	(16.9)%	(31.6)%	(47.7)%	(86.6)%

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

<u>Class</u>	<u>Price*</u>
UT	99.0%
UX	98.5%
PJ	30.0%
PK	20.0%
PS	99.0%
SM	22.0%
ES	98.5%
CJ	30.0%
CK	20.0%
CS	99.0%

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

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

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

	PSA Prepayment Assumption						
<u>LIBOR</u>	<u>50%</u>	<u>100%</u>	<u>250%</u>	<u>465%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>
4.00% and below	6.1%	6.1%	6.3%	6.6%	6.8%	7.1%	7.5%
4.26%	4.5%	4.5%	4.7%	5.1%	5.4%	5.7%	6.2%
5.00%	0.0%	0.1%	0.2%	0.8%	1.2%	1.7%	2.4%

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

	PSA Prepayment Assumption						
<u>LIBOR</u>	<u>50%</u>	<u>100%</u>	<u>250%</u>	<u>465%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>
0.13%	7.3%	7.3%	7.5%	8.1%	8.5%	9.0%	9.7%
0.26%	7.0%	7.0%	7.2%	7.8%	8.3%	8.7%	9.5%
2.26%	3.3%	3.3%	3.5%	4.3%	4.8%	5.4%	6.3%
4.00% and above	0.1%	0.1%	0.3%	1.2%	1.8%	2.5%	3.6%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>									
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>145%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>
8.000000% and below . . .	10.2%	9.5%	9.5%	9.5%	9.5%	9.5%	2.7%	(5.6)%	(22.5)%	(66.4)%
8.109375%	1.7%	0.6%	0.6%	0.6%	0.6%	0.6%	(9.0)%	(19.5)%	(39.3)%	(87.3)%
8.218750% and above . . .	*	*	*	*	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>									
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>145%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>
8.000000% and below . . .	*	*	*	*	*	*	*	*	*	*
8.109375%	6.3%	5.4%	5.4%	5.4%	5.4%	5.4%	(2.6)%	(12.0)%	(30.2)%	(75.9)%
8.218750% and above . . .	17.3%	16.8%	16.8%	16.8%	16.8%	16.8%	11.9%	5.1%	(9.7)%	(50.4)%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>									
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>145%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>
0.1200%	7.0%	7.0%	7.0%	7.0%	7.0%	7.2%	7.7%	8.0%	8.5%	9.2%
0.2475%	6.8%	6.8%	6.8%	6.8%	6.9%	7.0%	7.5%	7.8%	8.3%	9.1%
2.2475%	3.9%	3.9%	3.9%	3.9%	4.0%	4.2%	4.9%	5.3%	5.9%	7.0%
4.2475%	1.1%	1.1%	1.1%	1.1%	1.2%	1.5%	2.3%	2.8%	3.6%	4.9%
5.0000%	0.0%	0.0%	0.1%	0.1%	0.1%	0.4%	1.3%	1.9%	2.7%	4.1%

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

	PSA Prepayment Assumption										
<u>LIBOR</u>	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>170%</u>	<u>200%</u>	<u>250%</u>	<u>350%</u>	<u>500%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>
0.1200%	25.8%	23.0%	20.1%	19.0%	17.2%	14.3%	8.3%	(1.0)%	(14.0)%	(35.1)%	(76.1)%
0.2475%	25.2%	22.3%	19.5%	18.3%	16.6%	13.6%	7.7%	(1.6)%	(14.7)%	(35.8)%	(76.9)%
2.2475%	14.9%	12.1%	9.2%	8.0%	6.2%	3.2%	(2.8)%	(12.3)%	(25.7)%	(47.7)%	(91.5)%
4.2475%	4.1%	1.2%	(1.7)%	(2.9)%	(4.6)%	(7.7)%	(13.8)%	(23.5)%	(37.2)%	(60.4)%	*
6.5000%	*	*	*	*	*	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>										
	<u>50%</u>	<u>100%</u>	<u>150%</u>	<u>170%</u>	<u>200%</u>	<u>250%</u>	<u>350%</u>	<u>500%</u>	<u>700%</u>	<u>1000%</u>	<u>1500%</u>
0.1200%	7.0%	7.0%	7.0%	7.0%	7.1%	7.1%	7.5%	7.9%	8.3%	8.8%	9.6%
0.2475%	6.8%	6.8%	6.9%	6.9%	6.9%	7.0%	7.3%	7.7%	8.1%	8.6%	9.5%
2.2475%	4.0%	4.0%	4.0%	4.0%	4.0%	4.1%	4.5%	5.0%	5.4%	6.0%	7.1%
4.2475%	1.1%	1.1%	1.1%	1.2%	1.2%	1.2%	1.8%	2.3%	2.8%	3.5%	4.6%
5.0000%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.7%	1.3%	1.8%	2.5%	3.7%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>									
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>145%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1300%</u>
8.000000% and below . . .	10.2%	9.8%	9.8%	9.8%	9.8%	9.8%	3.5%	(4.6)%	(15.3)%	(46.1)%
8.109375%	1.7%	1.0%	1.0%	1.0%	1.0%	1.0%	(8.1)%	(18.4)%	(31.1)%	(65.4)%
8.218750% and above . . .	*	*	*	*	*	*	*	*	*	*

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>									
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>145%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1300%</u>
8.000000% and below . . .	*	*	*	*	*	*	*	*	*	*
8.109375%	6.3%	5.7%	5.7%	5.7%	5.7%	5.7%	(1.8)%	(10.9)%	(22.5)%	(54.9)%
8.218750% and above . . .	17.3%	17.0%	17.0%	17.0%	17.0%	17.0%	12.5%	6.0%	(3.2)%	(31.3)%

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

<u>LIBOR</u>	<u>PSA Prepayment Assumption</u>									
	<u>50%</u>	<u>100%</u>	<u>120%</u>	<u>145%</u>	<u>200%</u>	<u>250%</u>	<u>500%</u>	<u>700%</u>	<u>900%</u>	<u>1300%</u>
0.1200%	7.0%	7.0%	7.0%	7.0%	7.0%	7.2%	7.8%	8.2%	8.6%	9.4%
0.2475%	6.8%	6.8%	6.8%	6.8%	6.9%	7.0%	7.6%	8.0%	8.4%	9.3%
2.2475%	3.9%	3.9%	3.9%	3.9%	4.0%	4.3%	5.0%	5.6%	6.1%	7.2%
4.2475%	1.1%	1.1%	1.1%	1.1%	1.2%	1.5%	2.5%	3.1%	3.8%	5.2%
5.0000%	0.0%	0.0%	0.1%	0.1%	0.1%	0.5%	1.5%	2.2%	2.9%	4.4%

***The Principal Only Classes.* The Principal Only Classes will not bear interest. As indicated in the tables below, a low rate of principal payments (including prepayments) on the related Mortgage Loans will have a negative effect on the yields to investors in the Principal Only Classes.**

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

<u>Class</u>	<u>Price</u>
PO	50.0%
CO	50.0%

Sensitivity of the PO Class to Prepayments

	PSA Prepayment Assumption									
	50%	100%	120%	145%	200%	250%	500%	700%	1000%	1500%
Pre-Tax Yields to Maturity . . .	3.5%	3.9%	3.9%	3.9%	3.9%	3.9%	7.3%	10.5%	16.3%	30.9%

Sensitivity of the CO Class to Prepayments

	PSA Prepayment Assumption									
	50%	100%	120%	145%	200%	250%	500%	700%	900%	1300%
Pre-Tax Yields to Maturity . . .	3.4%	3.7%	3.7%	3.7%	3.7%	3.7%	6.9%	10.1%	13.8%	24.2%

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 Group 1, Group 2, Group 4, Group 5, Group 6 and Group 7 Classes, and
- in the case of the Group 3 Classes, the priority sequence affecting principal payments on the Group 3 Underlying REMIC Certificates.

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

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

Decrement Tables

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

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

<u>Mortgage Loans Backing Trust Assets Specified Below</u>	<u>Original Terms to Maturity</u>	<u>Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	360 months	360 months	6.50%
Group 2 MBS	180 months	180 months	6.00%
Group 3 Underlying REMIC Certificates	360 months	359 months	7.00%
Group 4 MBS	360 months	360 months	7.00%
Group 5 MBS	360 months	360 months	7.00%
Group 6 MBS	360 months	360 months	6.50%
Group 7 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

<u>Date</u>	<u>LA Class</u>					<u>LZ Class</u>				
	<u>PSA Prepayment Assumption</u>					<u>PSA Prepayment Assumption</u>				
	<u>0%</u>	<u>100%</u>	<u>353%</u>	<u>600%</u>	<u>800%</u>	<u>0%</u>	<u>100%</u>	<u>353%</u>	<u>600%</u>	<u>800%</u>
Initial Percent	100	100	100	100	100	100	100	100	100	100
February 2013	98	95	88	81	75	104	104	104	104	104
February 2014	96	87	68	51	38	108	108	108	108	108
February 2015	94	78	48	26	12	113	113	113	113	113
February 2016	92	70	33	10	0	117	117	117	117	102
February 2017	90	62	21	0	0	122	122	122	119	52
February 2018	87	55	12	0	0	127	127	127	74	26
February 2019	85	48	4	0	0	132	132	132	46	13
February 2020	82	42	0	0	0	138	138	126	29	7
February 2021	79	36	0	0	0	143	143	97	18	3
February 2022	76	30	0	0	0	149	149	74	11	2
February 2023	73	24	0	0	0	155	155	56	7	1
February 2024	69	19	0	0	0	161	161	42	4	*
February 2025	66	14	0	0	0	168	168	32	3	*
February 2026	62	9	0	0	0	175	175	24	2	*
February 2027	58	5	0	0	0	182	182	18	1	*
February 2028	53	*	0	0	0	189	189	13	1	*
February 2029	49	0	0	0	0	197	169	10	*	*
February 2030	44	0	0	0	0	205	148	7	*	*
February 2031	39	0	0	0	0	214	128	5	*	*
February 2032	33	0	0	0	0	222	109	4	*	*
February 2033	27	0	0	0	0	231	92	3	*	*
February 2034	21	0	0	0	0	241	76	2	*	*
February 2035	15	0	0	0	0	251	61	1	*	*
February 2036	8	0	0	0	0	261	47	1	*	*
February 2037	*	0	0	0	0	271	34	*	*	*
February 2038	0	0	0	0	0	225	22	*	*	*
February 2039	0	0	0	0	0	174	11	*	*	*
February 2040	0	0	0	0	0	120	1	*	*	0
February 2041	0	0	0	0	0	62	0	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.5	7.3	3.3	2.2	1.8	27.7	21.2	11.3	7.1	5.3

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

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

Date	ND and NI† Classes							NY Class						
	PSA Prepayment Assumption							PSA Prepayment Assumption						
	0%	100%	250%	438%	700%	1000%	1500%	0%	100%	250%	438%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	96	93	90	87	82	76	66	100	100	100	100	100	100	100
February 2014	91	84	75	66	53	39	19	100	100	100	100	100	100	100
February 2015	86	74	60	45	28	13	0	100	100	100	100	100	100	78
February 2016	81	64	47	30	14	3	0	100	100	100	100	100	100	7
February 2017	75	55	36	19	6	0	0	100	100	100	100	100	78	1
February 2018	69	47	27	12	2	0	0	100	100	100	100	100	29	*
February 2019	63	40	20	7	0	0	0	100	100	100	100	87	10	*
February 2020	57	32	15	4	0	0	0	100	100	100	100	45	4	*
February 2021	50	26	10	1	0	0	0	100	100	100	100	22	1	*
February 2022	42	20	6	0	0	0	0	100	100	100	92	11	*	*
February 2023	34	14	3	0	0	0	0	100	100	100	54	5	*	0
February 2024	26	9	1	0	0	0	0	100	100	100	30	2	*	0
February 2025	17	5	0	0	0	0	0	100	100	79	14	1	*	0
February 2026	7	*	0	0	0	0	0	100	100	29	5	*	*	0
February 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	8.5	6.2	4.4	3.2	2.4	1.8	1.4	14.9	14.4	13.6	11.5	8.3	5.8	3.3

Date	UF, UT and UX Classes							PA and PI† Classes									
	PSA Prepayment Assumption							PSA Prepayment Assumption									
	0%	100%	250%	465%	700%	1000%	1500%	0%	100%	120%	145%	200%	250%	500%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	100	100	88	65	39	11	0	99	93	92	92	92	92	92	84	59	
February 2014	100	100	69	13	0	0	0	97	83	81	81	81	73	55	30	0	
February 2015	100	100	48	0	0	0	0	95	73	70	70	70	47	26	5	0	
February 2016	100	100	34	0	0	0	0	93	64	59	59	59	29	10	0	0	
February 2017	100	100	24	0	0	0	0	91	55	50	50	50	16	1	0	0	
February 2018	100	100	19	0	0	0	0	89	47	41	41	41	7	0	0	0	
February 2019	100	100	17	0	0	0	0	87	40	33	33	33	2	0	0	0	
February 2020	100	100	16	0	0	0	0	85	32	25	25	25	25	0	0	0	
February 2021	100	100	15	0	0	0	0	82	26	19	19	19	19	0	0	0	
February 2022	100	100	14	0	0	0	0	79	19	14	14	14	14	0	0	0	
February 2023	100	100	12	0	0	0	0	76	14	9	9	9	9	0	0	0	
February 2024	100	100	11	0	0	0	0	73	8	6	6	6	6	0	0	0	
February 2025	100	100	9	0	0	0	0	70	3	3	3	3	3	0	0	0	
February 2026	100	100	8	0	0	0	0	66	0	0	0	0	0	0	0	0	
February 2027	100	93	7	0	0	0	0	62	0	0	0	0	0	0	0	0	
February 2028	100	84	6	0	0	0	0	58	0	0	0	0	0	0	0	0	
February 2029	100	74	5	0	0	0	0	54	0	0	0	0	0	0	0	0	
February 2030	100	65	4	0	0	0	0	49	0	0	0	0	0	0	0	0	
February 2031	100	57	3	0	0	0	0	44	0	0	0	0	0	0	0	0	
February 2032	100	48	3	0	0	0	0	38	0	0	0	0	0	0	0	0	
February 2033	100	40	2	0	0	0	0	32	0	0	0	0	0	0	0	0	
February 2034	100	32	2	0	0	0	0	26	0	0	0	0	0	0	0	0	
February 2035	100	25	1	0	0	0	0	19	0	0	0	0	0	0	0	0	
February 2036	100	18	1	0	0	0	0	12	0	0	0	0	0	0	0	0	
February 2037	100	14	1	0	0	0	0	4	0	0	0	0	0	0	0	0	
February 2038	100	11	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
February 2039	81	7	*	0	0	0	0	0	0	0	0	0	0	0	0	0	
February 2040	51	4	*	0	0	0	0	0	0	0	0	0	0	0	0	0	
February 2041	19	1	*	0	0	0	0	0	0	0	0	0	0	0	0	0	
February 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	28.1	20.2	4.7	1.3	0.9	0.6	0.4	16.3	6.1	5.5	5.5	5.5	5.5	3.2	2.4	1.7	1.2

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

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

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

Date	PO, PJ†, PK† and PY Classes										PQ Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	120%	145%	200%	250%	500%	700%	1000%	1500%	0%	100%	120%	145%	200%	250%	500%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	100	100	100	100	100	100	100	100	100	100	100	100	100	85	85	85	85	79	0	0
February 2014	100	100	100	100	100	100	100	100	100	100	100	100	100	63	63	63	0	0	0	0
February 2015	100	100	100	100	100	100	100	100	100	100	100	100	100	43	43	43	0	0	0	0
February 2016	100	100	100	100	100	100	100	100	100	57	1	100	100	28	28	28	0	0	0	0
February 2017	100	100	100	100	100	100	100	100	100	22	*	100	100	16	16	16	0	0	0	0
February 2018	100	100	100	100	100	100	100	61	9	*	100	100	100	8	8	8	0	0	0	0
February 2019	100	100	100	100	100	100	100	35	3	*	100	100	100	2	2	2	0	0	0	0
February 2020	100	100	100	100	100	100	78	20	1	*	100	100	100	0	0	0	0	0	0	0
February 2021	100	100	100	100	100	100	53	11	1	*	100	100	93	0	0	0	0	0	0	0
February 2022	100	100	100	100	100	100	36	6	*	0	100	100	80	0	0	0	0	0	0	0
February 2023	100	100	100	100	100	100	24	3	*	0	100	100	62	0	0	0	0	0	0	0
February 2024	100	100	100	100	100	100	16	2	*	0	100	100	41	0	0	0	0	0	0	0
February 2025	100	100	100	100	100	100	11	1	*	0	100	100	17	0	0	0	0	0	0	0
February 2026	100	100	100	100	100	100	7	1	*	0	100	79	0	0	0	0	0	0	0	0
February 2027	100	81	81	81	81	81	5	*	*	0	100	49	0	0	0	0	0	0	0	0
February 2028	100	65	65	65	65	65	3	*	*	0	100	18	0	0	0	0	0	0	0	0
February 2029	100	52	52	52	52	52	2	*	*	0	100	0	0	0	0	0	0	0	0	0
February 2030	100	42	42	42	42	42	1	*	*	0	100	0	0	0	0	0	0	0	0	0
February 2031	100	33	33	33	33	33	1	*	*	0	100	0	0	0	0	0	0	0	0	0
February 2032	100	26	26	26	26	26	1	*	*	0	100	0	0	0	0	0	0	0	0	0
February 2033	100	20	20	20	20	20	*	*	*	0	100	0	0	0	0	0	0	0	0	0
February 2034	100	15	15	15	15	15	*	*	*	0	100	0	0	0	0	0	0	0	0	0
February 2035	100	11	11	11	11	11	*	*	0	0	100	0	0	0	0	0	0	0	0	0
February 2036	100	8	8	8	8	8	*	*	0	0	100	0	0	0	0	0	0	0	0	0
February 2037	100	6	6	6	6	6	*	*	0	0	100	0	0	0	0	0	0	0	0	0
February 2038	58	4	4	4	4	4	*	*	0	0	100	0	0	0	0	0	0	0	0	0
February 2039	2	2	2	2	2	2	*	*	0	0	65	0	0	0	0	0	0	0	0	0
February 2040	1	1	1	1	1	1	*	*	0	0	0	0	0	0	0	0	0	0	0	0
February 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.2	18.2	18.2	18.2	18.2	18.2	9.9	6.9	4.5	2.4	27.2	15.0	11.4	3.0	3.0	3.0	1.4	1.0	0.7	0.5

Date	PU, PF and PS Classes										IN† Class									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	120%	145%	200%	250%	500%	700%	1000%	1500%	0%	100%	120%	145%	200%	250%	500%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	100	100	100	100	100	90	81	35	0	0	99	95	95	94	92	90	82	76	66	49
February 2014	100	100	100	100	100	75	54	0	0	0	98	88	87	85	80	76	58	45	29	7
February 2015	100	100	100	100	63	32	0	0	0	0	97	82	79	76	69	64	40	26	11	1
February 2016	100	100	100	100	55	17	0	0	0	0	95	75	72	68	60	53	28	15	4	*
February 2017	100	100	100	100	49	7	0	0	0	0	94	69	65	61	52	44	19	8	2	*
February 2018	100	100	100	100	45	2	0	0	0	0	93	64	59	54	44	37	13	5	1	*
February 2019	100	100	100	100	43	*	0	0	0	0	91	58	54	48	38	31	9	3	*	*
February 2020	100	100	100	99	42	*	0	0	0	0	89	53	49	43	33	25	6	2	*	*
February 2021	100	100	100	97	40	*	0	0	0	0	88	49	44	38	28	21	4	1	*	0
February 2022	100	100	100	93	37	*	0	0	0	0	86	44	39	34	24	17	3	*	*	0
February 2023	100	100	100	88	35	*	0	0	0	0	84	40	35	30	20	14	2	*	*	0
February 2024	100	100	100	82	32	*	0	0	0	0	82	37	32	26	17	12	1	*	*	0
February 2025	100	100	100	76	29	*	0	0	0	0	79	33	28	23	15	9	1	*	*	0
February 2026	100	100	97	70	26	*	0	0	0	0	77	30	25	20	12	8	1	*	*	0
February 2027	100	100	90	63	23	*	0	0	0	0	74	27	22	18	10	6	*	*	*	0
February 2028	100	100	81	57	20	*	0	0	0	0	71	24	20	15	9	5	*	*	*	0
February 2029	100	96	73	51	17	*	0	0	0	0	68	21	17	13	7	4	*	*	*	0
February 2030	100	87	65	45	15	*	0	0	0	0	65	19	15	11	6	3	*	*	*	0
February 2031	100	77	58	39	13	*	0	0	0	0	61	16	13	10	5	3	*	*	*	0
February 2032	100	68	50	34	11	*	0	0	0	0	57	14	11	8	4	2	*	*	0	0
February 2033	100	59	43	29	9	*	0	0	0	0	53	12	9	7	3	2	*	*	0	0
February 2034	100	50	37	24	7	*	0	0	0	0	49	10	8	5	2	1	*	*	0	0
February 2035	100	42	30	19	6	*	0	0	0	0	44	8	6	4	2	1	*	*	0	0
February 2036	100	34	24	15	4	*	0	0	0	0	39	7	5	3	1	1	*	*	0	0
February 2037	100	26	19	12	3	*	0	0	0	0	34	5	4	3	1	*	*	*	0	0
February 2038	100	19	13	8	2	*	0	0	0	0	28	4	3	2	1	*	*	*	0	0
February 2039	100	12	9	5	1	*	0	0	0	0	22	2	2	1	*	*	*	*	0	0
February 2040	83	6	4	2	1	*	0	0	0	0	15	1	1	1	*	*	*	*	0	0
February 2041	43	0	0	0	0	0	0	0	0	0	8	0	0	0	0	0	0	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.8	22.3	20.5	17.6	8.4	2.4	0.8	0.6	0.4	0.3	19.9	10.4	9.5	8.5	6.9	5.8	3.2	2.3	1.6	1.1

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

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

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

FM and SM† Classes											
PSA Prepayment Assumption											
Date	0%	100%	150%	170%	200%	250%	350%	500%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
February 2013	99	96	94	94	93	92	89	85	80	72	58
February 2014	98	89	86	84	82	79	72	62	50	34	12
February 2015	97	83	77	74	71	66	56	43	29	13	1
February 2016	95	76	69	66	61	55	43	29	16	5	*
February 2017	94	70	61	58	53	46	34	20	9	2	*
February 2018	93	65	54	51	46	38	26	14	5	1	*
February 2019	91	59	48	45	39	32	20	9	3	*	*
February 2020	89	54	43	39	34	26	15	6	2	*	*
February 2021	88	50	38	34	29	22	12	4	1	*	*
February 2022	86	45	34	30	25	18	9	3	1	*	0
February 2023	84	41	30	26	21	15	7	2	*	*	0
February 2024	82	37	26	22	18	12	5	1	*	*	0
February 2025	79	34	23	19	15	10	4	1	*	*	0
February 2026	77	31	20	17	13	8	3	1	*	*	0
February 2027	74	27	17	14	11	7	2	*	*	*	0
February 2028	71	25	15	12	9	5	2	*	*	*	0
February 2029	68	22	13	10	7	4	1	*	*	*	0
February 2030	65	19	11	9	6	3	1	*	*	*	0
February 2031	61	17	9	7	5	3	1	*	*	*	0
February 2032	57	15	8	6	4	2	1	*	*	*	0
February 2033	53	13	6	5	3	2	*	*	*	0	0
February 2034	49	11	5	4	3	1	*	*	*	0	0
February 2035	44	9	4	3	2	1	*	*	*	0	0
February 2036	39	7	3	2	2	1	*	*	*	0	0
February 2037	34	6	3	2	1	*	*	*	*	0	0
February 2038	28	4	2	1	1	*	*	*	*	0	0
February 2039	22	3	1	1	*	*	*	*	*	0	0
February 2040	15	1	1	*	*	*	*	*	*	0	0
February 2041	8	*	*	*	*	*	*	*	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.9	10.6	8.5	7.9	7.1	6.0	4.6	3.4	2.5	1.8	1.2

MA, MD and MI† Classes											
PSA Prepayment Assumption											
Date	0%	100%	150%	170%	200%	250%	350%	500%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
February 2013	99	94	92	92	92	92	92	92	92	92	81
February 2014	97	85	80	80	80	80	80	80	71	48	17
February 2015	95	76	67	67	67	67	67	60	40	19	2
February 2016	94	66	56	56	56	56	56	42	23	7	*
February 2017	92	58	45	45	45	45	45	28	13	3	*
February 2018	90	50	36	36	36	36	36	20	7	1	*
February 2019	88	43	28	28	28	28	28	13	4	*	*
February 2020	85	36	21	21	21	21	21	9	2	*	*
February 2021	83	29	16	16	16	16	16	6	1	*	*
February 2022	80	23	12	12	12	12	12	4	1	*	0
February 2023	77	17	9	9	9	9	9	3	*	*	0
February 2024	74	12	7	7	7	7	7	2	*	*	0
February 2025	71	7	5	5	5	5	5	1	*	*	0
February 2026	67	4	4	4	4	4	4	1	*	*	0
February 2027	63	3	3	3	3	3	3	1	*	*	0
February 2028	59	2	2	2	2	2	2	*	*	*	0
February 2029	55	1	1	1	1	1	1	*	*	*	0
February 2030	50	1	1	1	1	1	1	*	*	*	0
February 2031	45	*	*	*	*	*	*	*	*	*	0
February 2032	40	*	*	*	*	*	*	*	*	*	0
February 2033	34	0	0	0	0	0	0	*	*	0	0
February 2034	28	0	0	0	0	0	0	*	*	0	0
February 2035	21	0	0	0	0	0	0	*	*	0	0
February 2036	14	0	0	0	0	0	0	*	*	0	0
February 2037	6	0	0	0	0	0	0	*	*	0	0
February 2038	0	0	0	0	0	0	0	*	*	0	0
February 2039	0	0	0	0	0	0	0	*	*	0	0
February 2040	0	0	0	0	0	0	0	*	*	0	0
February 2041	0	0	0	0	0	0	0	*	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.6	6.6	5.4	5.4	5.4	5.4	5.4	4.2	3.1	2.2	1.5

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

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

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

Date	MQ Class										
	PSA Prepayment Assumption										
	0%	100%	150%	170%	200%	250%	350%	500%	700%	1000%	1500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
February 2013	100	100	100	90	90	90	90	90	90	90	0
February 2014	100	100	100	72	72	72	72	72	0	0	0
February 2015	100	100	100	56	56	56	56	0	0	0	0
February 2016	100	100	100	44	44	44	44	0	0	0	0
February 2017	100	100	100	35	35	35	28	0	0	0	0
February 2018	100	100	100	29	29	29	10	0	0	0	0
February 2019	100	100	97	22	22	22	9	0	0	0	0
February 2020	100	100	80	6	6	6	9	0	0	0	0
February 2021	100	100	54	0	0	0	9	0	0	0	0
February 2022	100	100	21	0	0	0	9	0	0	0	0
February 2023	100	100	0	0	0	0	9	0	0	0	0
February 2024	100	100	0	0	0	0	9	0	0	0	0
February 2025	100	100	0	0	0	0	9	0	0	0	0
February 2026	100	80	0	0	0	0	9	0	0	0	0
February 2027	100	34	0	0	0	0	9	0	0	0	0
February 2028	100	0	0	0	0	0	9	0	0	0	0
February 2029	100	0	0	0	0	0	9	0	0	0	0
February 2030	100	0	0	0	0	0	9	0	0	0	0
February 2031	100	0	0	0	0	0	9	0	0	0	0
February 2032	100	0	0	0	0	0	9	0	0	0	0
February 2033	100	0	0	0	0	0	7	0	0	0	0
February 2034	100	0	0	0	0	0	5	0	0	0	0
February 2035	100	0	0	0	0	0	4	0	0	0	0
February 2036	100	0	0	0	0	0	2	0	0	0	0
February 2037	100	0	0	0	0	0	2	0	0	0	0
February 2038	76	0	0	0	0	0	1	0	0	0	0
February 2039	0	0	0	0	0	0	1	0	0	0	0
February 2040	0	0	0	0	0	0	*	0	0	0	0
February 2041	0	0	0	0	0	0	*	0	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.2	14.7	9.0	4.0	4.0	4.0	5.0	2.0	1.5	1.1	0.8

Date	EF and ES Classes											DA and DI† Classes					
	PSA Prepayment Assumption											PSA Prepayment Assumption					
	0%	100%	150%	170%	200%	250%	350%	500%	700%	1000%	1500%	0%	100%	170%	350%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	100	100	100	100	97	91	80	63	40	6	0	98	94	92	85	76	69
February 2014	100	100	100	100	91	77	48	8	0	0	0	97	86	80	65	46	32
February 2015	100	100	100	100	86	64	22	0	0	0	0	95	78	68	47	24	10
February 2016	100	100	100	100	82	55	7	0	0	0	0	93	70	58	33	10	0
February 2017	100	100	100	100	80	50	0	0	0	0	0	91	63	49	22	1	0
February 2018	100	100	100	100	79	47	0	0	0	0	0	88	56	41	14	0	0
February 2019	100	100	100	100	78	46	0	0	0	0	0	86	50	33	7	0	0
February 2020	100	100	100	99	77	46	0	0	0	0	0	84	43	27	1	0	0
February 2021	100	100	100	95	73	43	0	0	0	0	0	81	38	21	0	0	0
February 2022	100	100	100	88	67	39	0	0	0	0	0	78	32	15	0	0	0
February 2023	100	100	97	81	61	34	0	0	0	0	0	75	27	11	0	0	0
February 2024	100	100	89	74	54	30	0	0	0	0	0	72	22	6	0	0	0
February 2025	100	100	81	66	48	26	0	0	0	0	0	68	18	2	0	0	0
February 2026	100	100	73	59	43	23	0	0	0	0	0	65	13	0	0	0	0
February 2027	100	100	65	52	37	20	0	0	0	0	0	61	9	0	0	0	0
February 2028	100	98	57	46	32	17	0	0	0	0	0	57	5	0	0	0	0
February 2029	100	88	50	40	28	14	0	0	0	0	0	53	1	0	0	0	0
February 2030	100	79	44	35	24	12	0	0	0	0	0	48	0	0	0	0	0
February 2031	100	70	38	30	20	10	0	0	0	0	0	43	0	0	0	0	0
February 2032	100	61	33	25	17	9	0	0	0	0	0	38	0	0	0	0	0
February 2033	100	53	27	21	14	7	0	0	0	0	0	33	0	0	0	0	0
February 2034	100	44	22	17	11	5	0	0	0	0	0	27	0	0	0	0	0
February 2035	100	37	18	13	8	4	0	0	0	0	0	21	0	0	0	0	0
February 2036	100	30	14	10	6	3	0	0	0	0	0	14	0	0	0	0	0
February 2037	100	23	10	8	5	2	0	0	0	0	0	7	0	0	0	0	0
February 2038	100	17	7	5	3	1	0	0	0	0	0	0	0	0	0	0	0
February 2039	90	11	5	3	2	1	0	0	0	0	0	0	0	0	0	0	0
February 2040	62	6	2	2	1	*	0	0	0	0	0	0	0	0	0	0	0
February 2041	32	1	*	*	*	*	0	0	0	0	0	0	0	0	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.4	21.7	17.9	16.2	12.8	8.3	2.1	1.2	0.9	0.6	0.4	16.3	7.6	5.5	3.3	2.1	1.6

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

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

Date	DZ Class						AZ Class						
	PSA Prepayment Assumption						PSA Prepayment Assumption						
	0%	100%	170%	350%	600%	800%	0%	100%	170%	350%	353%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	104	104	104	104	104	104	104	104	104	104	104	104	104
February 2014	108	108	108	108	108	108	108	108	108	108	108	108	108
February 2015	113	113	113	113	113	113	113	113	113	113	113	113	113
February 2016	117	117	117	117	117	107	117	117	117	117	117	117	104
February 2017	122	122	122	122	122	54	122	122	122	122	122	120	53
February 2018	127	127	127	127	83	28	127	127	127	127	127	78	27
February 2019	132	132	132	132	52	14	132	132	132	132	132	49	14
February 2020	138	138	138	138	32	7	138	138	138	132	131	30	7
February 2021	143	143	143	116	20	4	143	143	143	106	104	19	3
February 2022	149	149	149	89	12	2	149	149	149	81	79	12	2
February 2023	155	155	155	67	8	1	155	155	155	62	60	7	1
February 2024	161	161	161	51	5	*	161	161	161	47	46	4	*
February 2025	168	168	168	39	3	*	168	168	161	35	34	3	*
February 2026	175	175	163	29	2	*	175	175	146	27	26	2	*
February 2027	182	182	138	22	1	*	182	182	124	20	19	1	*
February 2028	189	189	117	16	1	*	189	189	105	15	14	1	*
February 2029	197	197	99	12	*	*	197	181	88	11	11	*	*
February 2030	205	183	82	9	*	*	205	163	74	8	8	*	*
February 2031	214	158	68	6	*	*	214	141	61	6	6	*	*
February 2032	222	135	56	5	*	*	222	120	50	4	4	*	*
February 2033	231	114	45	3	*	*	231	101	40	3	3	*	*
February 2034	241	94	35	2	*	*	241	84	32	2	2	*	*
February 2035	251	75	27	2	*	*	251	67	24	1	1	*	*
February 2036	261	58	20	1	*	*	261	52	18	1	1	*	*
February 2037	271	42	14	1	*	*	271	38	12	1	1	*	*
February 2038	281	27	9	*	*	*	249	24	8	*	*	*	*
February 2039	217	14	4	*	*	*	193	12	4	*	*	*	*
February 2040	149	1	*	*	*	0	133	1	*	*	*	*	0
February 2041	77	0	0	0	0	0	68	0	0	0	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.1	22.0	18.6	11.9	7.3	5.4	27.9	21.7	18.3	11.7	11.6	7.2	5.3

Date	CA and CI† Classes										CO, CJ†, CK† and CY Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	120%	145%	200%	250%	500%	700%	900%	1300%	0%	100%	120%	145%	200%	250%	500%	700%	900%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	98	92	91	91	91	91	91	91	81	59	100	100	100	100	100	100	100	100	100	100
February 2014	97	82	80	80	80	80	69	50	33	7	100	100	100	100	100	100	100	100	100	100
February 2015	95	72	69	69	69	69	45	25	10	0	100	100	100	100	100	100	100	100	100	40
February 2016	93	63	59	59	59	59	28	10	0	0	100	100	100	100	100	100	100	100	100	9
February 2017	91	55	49	49	49	49	16	2	0	0	100	100	100	100	100	100	100	100	45	2
February 2018	89	47	41	41	41	41	9	0	0	0	100	100	100	100	100	100	100	71	20	*
February 2019	86	39	33	33	33	33	3	0	0	0	100	100	100	100	100	100	100	40	9	*
February 2020	84	32	26	26	26	26	0	0	0	0	100	100	100	100	100	100	93	23	4	*
February 2021	81	26	20	20	20	20	0	0	0	0	100	100	100	100	100	100	63	13	2	*
February 2022	79	20	15	15	15	15	0	0	0	0	100	100	100	100	100	100	43	7	1	*
February 2023	76	14	11	11	11	11	0	0	0	0	100	100	100	100	100	100	29	4	*	*
February 2024	72	9	7	7	7	7	0	0	0	0	100	100	100	100	100	100	19	2	*	*
February 2025	69	4	4	4	4	4	0	0	0	0	100	100	100	100	100	100	13	1	*	*
February 2026	65	2	2	2	2	2	0	0	0	0	100	100	100	100	100	100	9	1	*	*
February 2027	61	0	0	0	0	0	0	0	0	0	100	98	98	98	98	98	6	*	*	0
February 2028	57	0	0	0	0	0	0	0	0	0	100	79	79	79	79	79	4	*	*	0
February 2029	53	0	0	0	0	0	0	0	0	0	100	63	63	63	63	63	3	*	*	0
February 2030	48	0	0	0	0	0	0	0	0	0	100	50	50	50	50	50	2	*	*	0
February 2031	43	0	0	0	0	0	0	0	0	0	100	39	39	39	39	39	1	*	*	0
February 2032	37	0	0	0	0	0	0	0	0	0	100	30	30	30	30	30	1	*	*	0
February 2033	32	0	0	0	0	0	0	0	0	0	100	23	23	23	23	23	*	*	*	0
February 2034	26	0	0	0	0	0	0	0	0	0	100	18	18	18	18	18	*	*	*	0
February 2035	19	0	0	0	0	0	0	0	0	0	100	13	13	13	13	13	*	*	*	0
February 2036	12	0	0	0	0	0	0	0	0	0	100	9	9	9	9	9	*	*	*	0
February 2037	5	0	0	0	0	0	0	0	0	0	100	6	6	6	6	6	*	*	*	0
February 2038	0	0	0	0	0	0	0	0	0	0	59	4	4	4	4	4	*	*	0	0
February 2039	0	0	0	0	0	0	0	0	0	0	2	2	2	2	2	2	*	*	0	0
February 2040	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	*	*	0	0
February 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.2	6.1	5.6	5.6	5.6	5.6	3.1	2.3	1.8	1.2	26.1	18.9	18.9	18.9	18.9	18.9	10.4	7.2	5.3	3.1

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

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

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

Date	CQ Class										CF and CS Classes									
	PSA Prepayment Assumption										PSA Prepayment Assumption									
	0%	100%	120%	145%	200%	250%	500%	700%	900%	1300%	0%	100%	120%	145%	200%	250%	500%	700%	900%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2013	100	100	100	82	82	82	82	13	0	0	100	100	100	100	88	77	23	0	0	0
February 2014	100	100	100	59	59	59	0	0	0	0	100	100	100	100	73	49	0	0	0	0
February 2015	100	100	100	40	40	40	0	0	0	0	100	100	100	100	62	29	0	0	0	0
February 2016	100	100	100	25	25	25	0	0	0	0	100	100	100	100	53	15	0	0	0	0
February 2017	100	100	100	14	14	14	0	0	0	0	100	100	100	100	48	6	0	0	0	0
February 2018	100	100	100	6	6	6	0	0	0	0	100	100	100	100	44	1	0	0	0	0
February 2019	100	100	100	1	1	1	0	0	0	0	100	100	100	100	43	*	0	0	0	0
February 2020	100	100	99	0	0	0	0	0	0	0	100	100	100	99	41	*	0	0	0	0
February 2021	100	100	90	0	0	0	0	0	0	0	100	100	100	96	39	*	0	0	0	0
February 2022	100	100	75	0	0	0	0	0	0	0	100	100	100	92	37	*	0	0	0	0
February 2023	100	100	56	0	0	0	0	0	0	0	100	100	100	86	34	*	0	0	0	0
February 2024	100	100	34	0	0	0	0	0	0	0	100	100	100	81	31	*	0	0	0	0
February 2025	100	98	9	0	0	0	0	0	0	0	100	100	100	74	28	*	0	0	0	0
February 2026	100	68	0	0	0	0	0	0	0	0	100	100	95	68	25	*	0	0	0	0
February 2027	100	38	0	0	0	0	0	0	0	0	100	100	87	61	22	*	0	0	0	0
February 2028	100	6	0	0	0	0	0	0	0	0	100	100	79	55	19	*	0	0	0	0
February 2029	100	0	0	0	0	0	0	0	0	0	100	92	70	49	17	*	0	0	0	0
February 2030	100	0	0	0	0	0	0	0	0	0	100	83	63	43	14	*	0	0	0	0
February 2031	100	0	0	0	0	0	0	0	0	0	100	73	55	37	12	*	0	0	0	0
February 2032	100	0	0	0	0	0	0	0	0	0	100	64	48	32	10	*	0	0	0	0
February 2033	100	0	0	0	0	0	0	0	0	0	100	55	41	27	8	*	0	0	0	0
February 2034	100	0	0	0	0	0	0	0	0	0	100	47	34	22	7	*	0	0	0	0
February 2035	100	0	0	0	0	0	0	0	0	0	100	39	28	18	5	*	0	0	0	0
February 2036	100	0	0	0	0	0	0	0	0	0	100	31	22	14	4	*	0	0	0	0
February 2037	100	0	0	0	0	0	0	0	0	0	100	23	16	10	3	*	0	0	0	0
February 2038	100	0	0	0	0	0	0	0	0	0	100	16	11	7	2	*	0	0	0	0
February 2039	52	0	0	0	0	0	0	0	0	0	100	10	7	4	1	*	0	0	0	0
February 2040	0	0	0	0	0	0	0	0	0	0	80	3	2	1	*	*	0	0	0	0
February 2041	0	0	0	0	0	0	0	0	0	0	41	0	0	0	0	0	0	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	27.0	14.6	11.1	2.8	2.8	2.8	1.2	0.9	0.7	0.5	28.8	21.9	20.1	17.3	8.2	2.3	0.7	0.5	0.4	0.2

Date	IC [†] Class									
	PSA Prepayment Assumption									
	0%	100%	120%	145%	200%	250%	500%	700%	900%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100	100
February 2013	99	94	94	93	91	89	79	71	63	48
February 2014	98	87	85	83	79	74	55	41	30	11
February 2015	96	80	78	75	68	62	38	24	13	2
February 2016	95	74	71	67	58	52	26	13	6	1
February 2017	94	68	64	59	50	43	18	8	3	*
February 2018	92	62	58	53	43	35	12	4	1	*
February 2019	90	57	52	47	37	29	8	2	1	*
February 2020	89	52	47	42	32	24	6	1	*	*
February 2021	87	48	43	37	27	20	4	1	*	*
February 2022	85	43	38	33	23	16	3	*	*	*
February 2023	83	39	34	29	19	13	2	*	*	*
February 2024	80	35	31	25	16	11	1	*	*	*
February 2025	78	32	27	22	14	9	1	*	*	0
February 2026	75	29	24	19	12	7	1	*	*	0
February 2027	73	26	21	17	10	6	*	*	*	0
February 2028	70	23	19	14	8	5	*	*	*	0
February 2029	66	20	16	12	7	4	*	*	*	0
February 2030	63	18	14	11	6	3	*	*	*	0
February 2031	59	15	12	9	4	2	*	*	*	0
February 2032	56	13	10	7	4	2	*	*	*	0
February 2033	52	11	9	6	3	1	*	*	*	0
February 2034	47	9	7	5	2	1	*	*	*	0
February 2035	43	8	6	4	2	1	*	*	0	0
February 2036	38	6	4	3	1	1	*	*	0	0
February 2037	32	4	3	2	1	*	*	*	0	0
February 2038	27	3	2	1	1	*	*	*	0	0
February 2039	21	2	1	1	*	*	*	*	0	0
February 2040	14	1	*	*	*	*	*	*	0	0
February 2041	7	0	0	0	0	0	0	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.6	10.1	9.2	8.3	6.7	5.6	3.0	2.2	1.7	1.1

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

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

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

Characteristics of the Residual Classes

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

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

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

U.S. Treasury Circular 230 Notice

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

REMIC Elections and Special Tax Attributes

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

Notwithstanding the foregoing, the Mortgage Loans underlying the Group 1 MBS and Group 6 MBS have loan-to-value ratios at origination ranging from greater than 105% up to 125%. See “Description of the Certificates—The Trust MBS” in this prospectus supplement. A portion of the Group 1 Classes and Group 6 Classes may not be treated as “real estate assets” within the meaning of

section 856(c)(5)(B) of the Code. See “Material Federal Income Tax Consequences—Special Tax Attributes” in the MBS Prospectus dated February 1, 2012. Accordingly, special tax considerations may apply to a real estate investment trust that holds a REMIC Certificate of a Group 1 or Group 6 Class and we may be obligated to provide additional information, pursuant to Regulations under section 6049 of the Code, on such Classes. See “Material Federal Income Tax Consequences—REMIC Election and Special Tax Attributes” in the REMIC Prospectus.

Taxation of Beneficial Owners of Regular Certificates

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

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

<u>Group</u>	<u>Prepayment Assumption</u>
1	353% PSA
2	438% PSA
3	465% PSA
4	200% PSA
5	200% PSA
6	170% PSA
7	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 Citigroup Global Markets Inc. (the “Dealer”) in exchange for the Trust MBS and the Group 3 Underlying REMIC Certificates. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

LEGAL MATTERS

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

Group 3 Underlying REMIC Certificates

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	February 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)
2012-13	UA	January 2012	3136A3VH1	3.5%	FIX	March 2041	SUP	\$18,548,346	0.99965447	\$14,543,319.00	4.946%	351	6
2012-13	UB	January 2012	3136A3VJ7	3.5	FIX	February 2042	SUP	7,391,652	1.00000000	3,391,652.00	4.946	351	6

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

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

Available Recombinations(1)

REMIC Certificates		RCR Certificates						
Classes	Original Balances	RCR Classes	Original Balances	Principal Type(2)	Interest Rate	Interest Type(2)	CUSIP Number	Final Distribution Date
Recombination 1								
LZ	\$ 5,986,395	AZ(3)	\$10,536,926	SEQ	4.0%	FIX/Z	3136A4BT5	March 2042
DZ	4,550,531							
Recombination 2								
PO	13,057,000	PY	13,057,000	PAC	3.5	FIX	3136A4BS7	March 2042
PJ	13,057,000(4)							
PK	13,057,000(4)							
Recombination 3								
CO	12,594,000	CY	12,594,000	PAC	3.5	FIX	3136A4BU2	March 2042
CJ	12,594,000(4)							
CK	12,594,000(4)							

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

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

(3) The AZ Class is an RCR Class formed by a combination of the LZ Class in Group 1 and the DZ Class in Group 6.

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

Principal Balance Schedules

Aggregate Group I Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$129,266,000.00	June 2016	\$ 78,112,795.49	October 2020	\$ 37,482,537.65
March 2012	128,671,832.19	July 2016	77,181,243.16	November 2020	36,889,776.98
April 2012	128,044,170.54	August 2016	76,255,907.86	December 2020	36,305,823.50
May 2012	127,383,314.06	September 2016 . . .	75,336,750.08	January 2021	35,730,550.89
June 2012	126,689,582.39	October 2016	74,423,730.53	February 2021	35,163,834.60
July 2012	125,963,315.57	November 2016	73,516,810.19	March 2021	34,605,551.83
August 2012	125,204,873.77	December 2016	72,615,950.28	April 2021	34,055,581.51
September 2012 . . .	124,414,637.00	January 2017	71,721,112.25	May 2021	33,513,804.27
October 2012	123,593,004.82	February 2017	70,832,257.80	June 2021	32,980,102.42
November 2012	122,740,396.00	March 2017	69,949,348.87	July 2021	32,454,359.91
December 2012	121,857,248.19	April 2017	69,072,347.64	August 2021	31,936,462.33
January 2013	120,944,017.56	May 2017	68,201,216.52	September 2021 . . .	31,426,296.88
February 2013	120,001,178.38	June 2017	67,335,918.16	October 2021	30,923,752.35
March 2013	119,029,222.67	July 2017	66,476,415.45	November 2021	30,428,719.08
April 2013	118,028,659.72	August 2017	65,622,671.50	December 2021	29,941,088.96
May 2013	117,000,015.70	September 2017 . . .	64,774,649.65	January 2022	29,460,755.40
June 2013	115,943,833.17	October 2017	63,932,313.49	February 2022	28,987,613.31
July 2013	114,860,670.61	November 2017	63,095,626.81	March 2022	28,521,559.07
August 2013	113,751,101.94	December 2017	62,264,553.65	April 2022	28,062,490.54
September 2013 . . .	112,615,716.00	January 2018	61,439,058.26	May 2022	27,610,307.00
October 2013	111,455,116.02	February 2018	60,619,105.13	June 2022	27,164,909.16
November 2013	110,302,186.71	March 2018	59,804,658.95	July 2022	26,726,199.11
December 2013	109,156,879.46	April 2018	58,995,684.65	August 2022	26,294,080.34
January 2014	108,019,145.96	May 2018	58,192,147.37	September 2022 . . .	25,868,457.69
February 2014	106,888,938.20	June 2018	57,394,012.47	October 2022	25,449,237.35
March 2014	105,766,208.47	July 2018	56,601,245.53	November 2022	25,036,326.82
April 2014	104,650,909.37	August 2018	55,813,812.34	December 2022	24,629,634.91
May 2014	103,542,993.78	September 2018 . . .	55,031,678.91	January 2023	24,229,071.71
June 2014	102,442,414.88	October 2018	54,254,811.46	February 2023	23,834,548.59
July 2014	101,349,126.15	November 2018	53,483,176.43	March 2023	23,445,978.16
August 2014	100,263,081.35	December 2018	52,716,740.45	April 2023	23,063,274.27
September 2014 . . .	99,184,234.54	January 2019	51,955,470.38	May 2023	22,686,351.99
October 2014	98,112,540.06	February 2019	51,199,333.27	June 2023	22,315,127.58
November 2014	97,047,952.53	March 2019	50,448,296.40	July 2023	21,949,518.48
December 2014	95,990,426.87	April 2019	49,702,327.23	August 2023	21,589,443.31
January 2015	94,939,918.27	May 2019	48,961,393.43	September 2023 . . .	21,234,821.82
February 2015	93,896,382.21	June 2019	48,225,462.89	October 2023	20,885,574.92
March 2015	92,859,774.43	July 2019	47,494,503.68	November 2023	20,541,624.61
April 2015	91,830,050.97	August 2019	46,768,484.08	December 2023	20,202,894.02
May 2015	90,807,168.12	September 2019 . . .	46,047,372.56	January 2024	19,869,307.35
June 2015	89,791,082.47	October 2019	45,331,137.80	February 2024	19,540,789.87
July 2015	88,781,750.86	November 2019	44,622,157.64	March 2024	19,217,267.91
August 2015	87,779,130.41	December 2019	43,923,648.20	April 2024	18,898,668.86
September 2015 . . .	86,783,178.51	January 2020	43,235,459.84	May 2024	18,584,921.11
October 2015	85,793,852.81	February 2020	42,557,445.02	June 2024	18,275,954.08
November 2015	84,811,111.23	March 2020	41,889,458.26	July 2024	17,971,698.19
December 2015	83,834,911.95	April 2020	41,231,356.13	August 2024	17,672,084.85
January 2016	82,865,213.41	May 2020	40,582,997.19	September 2024 . . .	17,377,046.42
February 2016	81,901,974.32	June 2020	39,944,242.00	October 2024	17,086,516.24
March 2016	80,945,153.64	July 2020	39,314,953.07	November 2024	16,800,428.59
April 2016	79,994,710.58	August 2020	38,694,994.83	December 2024	16,518,718.68
May 2016	79,050,604.62	September 2020 . . .	38,084,233.62	January 2025	16,241,322.63

Aggregate Group I (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
February 2025.	\$ 15,968,177.48	September 2029 . . .	\$ 5,977,511.18	April 2034	\$ 1,884,441.42
March 2025	15,699,221.16	October 2029.	5,864,908.26	May 2034	1,839,951.55
April 2025	15,434,392.48	November 2029	5,754,123.02	June 2034.	1,796,240.24
May 2025	15,173,631.11	December 2029	5,645,128.15	July 2034	1,753,295.31
June 2025.	14,916,877.59	January 2030	5,537,896.75	August 2034	1,711,104.78
July 2025	14,664,073.30	February 2030.	5,432,402.30	September 2034 . . .	1,669,656.84
August 2025	14,415,160.46	March 2030	5,328,618.66	October 2034.	1,628,939.85
September 2025 . . .	14,170,082.09	April 2030	5,226,520.07	November 2034 . . .	1,588,942.35
October 2025.	13,928,782.04	May 2030	5,126,081.14	December 2034 . . .	1,549,653.04
November 2025	13,691,204.95	June 2030.	5,027,276.85	January 2035	1,511,060.80
December 2025	13,457,296.25	July 2030	4,930,082.55	February 2035.	1,473,154.66
January 2026	13,227,002.14	August 2030	4,834,473.93	March 2035	1,435,923.82
February 2026.	13,000,269.60	September 2030 . . .	4,740,427.05	April 2035	1,399,357.63
March 2026	12,777,046.35	October 2030.	4,647,918.30	May 2035	1,363,445.62
April 2026	12,557,280.86	November 2030	4,556,924.42	June 2035.	1,328,177.46
May 2026	12,340,922.33	December 2030	4,467,422.49	July 2035	1,293,542.97
June 2026.	12,127,920.69	January 2031	4,379,389.91	August 2035	1,259,532.13
July 2026	11,918,226.59	February 2031.	4,292,804.42	September 2035 . . .	1,226,135.07
August 2026	11,711,791.36	March 2031	4,207,644.08	October 2035.	1,193,342.06
September 2026 . . .	11,508,567.05	April 2031	4,123,887.27	November 2035 . . .	1,161,143.51
October 2026.	11,308,506.38	May 2031	4,041,512.68	December 2035 . . .	1,129,529.99
November 2026	11,111,562.74	June 2031.	3,960,499.32	January 2036	1,098,492.20
December 2026	10,917,690.19	July 2031	3,880,826.48	February 2036.	1,068,020.97
January 2027	10,726,843.46	August 2031	3,802,473.78	March 2036	1,038,107.28
February 2027.	10,538,977.90	September 2031 . . .	3,725,421.12	April 2036	1,008,742.24
March 2027	10,354,049.52	October 2031.	3,649,648.69	May 2036	979,917.10
April 2027	10,172,014.95	November 2031	3,575,136.98	June 2036.	951,623.23
May 2027	9,992,831.44	December 2031	3,501,866.76	July 2036	923,852.13
June 2027.	9,816,456.84	January 2032	3,429,819.08	August 2036	896,595.43
July 2027	9,642,849.62	February 2032.	3,358,975.26	September 2036 . . .	869,844.88
August 2027	9,471,968.84	March 2032	3,289,316.89	October 2036.	843,592.37
September 2027 . . .	9,303,774.14	April 2032	3,220,825.85	November 2036 . . .	817,829.89
October 2027.	9,138,225.74	May 2032	3,153,484.26	December 2036 . . .	792,549.56
November 2027	8,975,284.44	June 2032.	3,087,274.51	January 2037	767,743.62
December 2027	8,814,911.58	July 2032	3,022,179.25	February 2037.	743,404.43
January 2028	8,657,069.06	August 2032	2,958,181.38	March 2037	719,524.45
February 2028.	8,501,719.34	September 2032 . . .	2,895,264.05	April 2037	696,096.26
March 2028	8,348,825.41	October 2032.	2,833,410.66	May 2037	673,112.56
April 2028	8,198,350.79	November 2032	2,772,604.85	June 2037.	650,566.16
May 2028	8,050,259.52	December 2032	2,712,830.50	July 2037	628,449.96
June 2028.	7,904,516.15	January 2033	2,654,071.72	August 2037	606,756.98
July 2028	7,761,085.76	February 2033.	2,596,312.86	September 2037 . . .	585,480.35
August 2028	7,619,933.91	March 2033	2,539,538.50	October 2037.	564,613.29
September 2028 . . .	7,481,026.67	April 2033	2,483,733.44	November 2037 . . .	544,149.13
October 2028.	7,344,330.58	May 2033	2,428,882.71	December 2037 . . .	524,081.30
November 2028	7,209,812.68	June 2033.	2,374,971.55	January 2038	504,403.34
December 2028	7,077,440.47	July 2033	2,321,985.43	February 2038.	485,108.86
January 2029	6,947,181.93	August 2033	2,269,910.02	March 2038	466,191.59
February 2029.	6,819,005.48	September 2033 . . .	2,218,731.20	April 2038	447,645.35
March 2029	6,692,880.02	October 2033.	2,168,435.07	May 2038	429,464.06
April 2029	6,568,774.87	November 2033	2,119,007.93	June 2038.	411,641.71
May 2029	6,446,659.82	December 2033	2,070,436.28	July 2038	394,172.40
June 2029.	6,326,505.07	January 2034	2,022,706.81	August 2038	377,050.32
July 2029	6,208,281.27	February 2034.	1,975,806.42	September 2038 . . .	360,269.73
August 2029	6,091,959.48	March 2034	1,929,722.20	October 2038.	343,825.00

Aggregate Group I (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
November 2038	\$ 327,710.57	September 2039 . . .	\$ 183,569.81	July 2040	\$ 66,940.06
December 2038	311,920.98	October 2039	170,745.42	August 2040	56,618.19
January 2039	296,450.83	November 2039	158,190.93	September 2040 . . .	46,523.77
February 2039	281,294.82	December 2039	145,901.79	October 2040	36,652.90
March 2039	266,447.73	January 2040	133,873.52	November 2040	27,001.75
April 2039	251,904.41	February 2040	122,101.72	December 2040	17,566.55
May 2039	237,659.80	March 2040	110,582.04	January 2041	8,343.58
June 2039	223,708.91	April 2040	99,310.21	February 2041 and thereafter	0.00
July 2039	210,046.83	May 2040	88,282.02		
August 2039	196,668.72	June 2040	77,493.33		

PQ Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$9,196,000.00	October 2014	\$4,545,028.22	June 2017	\$1,208,404.58
March 2012	9,116,747.24	November 2014	4,402,384.61	July 2017	1,140,106.36
April 2012	9,030,715.99	December 2014	4,262,515.57	August 2017	1,073,698.70
May 2012	8,938,011.52	January 2015	4,125,389.08	September 2017	1,009,158.23
June 2012	8,838,748.42	February 2015	3,990,973.43	October 2017	946,461.80
July 2012	8,733,050.42	March 2015	3,859,237.23	November 2017	885,586.50
August 2012	8,621,050.24	April 2015	3,730,149.38	December 2017	826,509.63
September 2012	8,502,889.44	May 2015	3,603,679.09	January 2018	769,208.74
October 2012	8,378,718.17	June 2015	3,479,795.85	February 2018	713,661.57
November 2012	8,248,695.04	July 2015	3,358,469.47	March 2018	659,846.13
December 2012	8,112,986.82	August 2015	3,239,670.04	April 2018	607,740.61
January 2013	7,971,768.23	September 2015	3,123,367.94	May 2018	557,323.43
February 2013	7,825,221.73	October 2015	3,009,533.84	June 2018	508,573.23
March 2013	7,673,537.18	November 2015	2,898,138.70	July 2018	461,468.86
April 2013	7,516,911.61	December 2015	2,789,153.75	August 2018	415,989.38
May 2013	7,355,548.90	January 2016	2,682,550.51	September 2018	372,114.06
June 2013	7,189,659.50	February 2016	2,578,300.77	October 2018	329,822.39
July 2013	7,019,460.09	March 2016	2,476,376.60	November 2018	289,094.04
August 2013	6,845,173.25	April 2016	2,376,750.35	December 2018	249,908.92
September 2013	6,667,027.13	May 2016	2,279,394.63	January 2019	212,247.11
October 2013	6,485,255.10	June 2016	2,184,282.32	February 2019	176,088.91
November 2013	6,306,703.24	July 2016	2,091,386.57	March 2019	141,414.80
December 2013	6,131,335.25	August 2016	2,000,680.79	April 2019	108,205.48
January 2014	5,959,115.18	September 2016	1,912,138.64	May 2019	76,441.84
February 2014	5,790,007.44	October 2016	1,825,734.06	June 2019	48,718.59
March 2014	5,623,976.77	November 2016	1,741,441.23	July 2019	27,275.41
April 2014	5,460,988.24	December 2016	1,659,234.58	August 2019	11,983.45
May 2014	5,301,007.27	January 2017	1,579,088.81	September 2019	2,715.91
June 2014	5,143,999.60	February 2017	1,500,978.85	October 2019 and thereafter	0.00
July 2014	4,989,931.30	March 2017	1,424,879.90		
August 2014	4,838,768.77	April 2017	1,350,767.38		
September 2014	4,690,478.73	May 2017	1,278,616.97		

Aggregate Group II Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$33,000,000.00	June 2012	\$32,323,428.29	October 2012	\$31,465,028.83
March 2012	32,848,267.93	July 2012	32,125,592.21	November 2012	31,222,931.50
April 2012	32,684,868.13	August 2012	31,916,496.13	December 2012	30,970,121.70
May 2012	32,509,889.08	September 2012	31,696,264.11	January 2013	30,706,757.24

Aggregate Group II (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
February 2013	\$30,433,004.01	September 2017	\$13,070,119.24	April 2022	\$ 3,821,172.13
March 2013	30,149,035.80	October 2017	12,814,019.15	May 2022	3,732,203.62
April 2013	29,855,034.14	November 2017	12,560,097.80	June 2022	3,645,123.55
May 2013	29,551,188.08	December 2017	12,308,337.51	July 2022	3,559,892.77
June 2013	29,237,694.03	January 2018	12,058,720.73	August 2022	3,476,472.94
July 2013	28,914,755.52	February 2018	11,811,230.06	September 2022	3,394,826.48
August 2013	28,582,582.99	March 2018	11,565,848.24	October 2022	3,314,916.61
September 2013	28,241,393.56	April 2018	11,322,558.14	November 2022	3,236,707.27
October 2013	27,891,410.81	May 2018	11,081,342.77	December 2022	3,160,163.15
November 2013	27,532,864.52	June 2018	10,842,185.27	January 2023	3,085,249.66
December 2013	27,165,990.42	July 2018	10,606,000.19	February 2023	3,011,932.92
January 2014	26,791,029.92	August 2018	10,374,729.83	March 2023	2,940,179.74
February 2014	26,419,209.35	September 2018	10,148,273.69	April 2023	2,869,957.60
March 2014	26,050,503.39	October 2018	9,926,533.31	May 2023	2,801,234.65
April 2014	25,684,886.92	November 2018	9,709,412.21	June 2023	2,733,979.70
May 2014	25,322,335.02	December 2018	9,496,815.85	July 2023	2,668,162.18
June 2014	24,962,822.98	January 2019	9,288,651.62	August 2023	2,603,752.16
July 2014	24,606,326.27	February 2019	9,084,828.77	September 2023	2,540,720.32
August 2014	24,252,820.56	March 2019	8,885,258.39	October 2023	2,479,037.94
September 2014	23,902,281.71	April 2019	8,689,853.37	November 2023	2,418,676.88
October 2014	23,554,685.78	May 2019	8,498,528.35	December 2023	2,359,609.58
November 2014	23,210,009.01	June 2019	8,311,199.70	January 2024	2,301,809.05
December 2014	22,868,227.83	July 2019	8,127,785.49	February 2024	2,245,248.85
January 2015	22,529,318.87	August 2019	7,948,205.44	March 2024	2,189,903.07
February 2015	22,193,258.93	September 2019	7,772,380.90	April 2024	2,135,746.35
March 2015	21,860,025.00	October 2019	7,600,234.81	May 2024	2,082,753.85
April 2015	21,529,594.26	November 2019	7,431,691.67	June 2024	2,030,901.22
May 2015	21,201,944.05	December 2019	7,266,677.51	July 2024	1,980,164.62
June 2015	20,877,051.92	January 2020	7,105,119.86	August 2024	1,930,520.71
July 2015	20,554,895.57	February 2020	6,946,947.71	September 2024	1,881,946.61
August 2015	20,235,452.89	March 2020	6,792,091.49	October 2024	1,834,419.92
September 2015	19,918,701.95	April 2020	6,640,483.05	November 2024	1,787,918.71
October 2015	19,604,620.99	May 2020	6,492,055.62	December 2024	1,742,421.48
November 2015	19,293,188.42	June 2020	6,346,743.78	January 2025	1,697,907.18
December 2015	18,984,382.82	July 2020	6,204,483.43	February 2025	1,654,355.20
January 2016	18,678,182.95	August 2020	6,065,211.77	March 2025	1,611,745.34
February 2016	18,374,567.73	September 2020	5,928,867.29	April 2025	1,570,057.83
March 2016	18,073,516.25	October 2020	5,795,389.72	May 2025	1,529,273.29
April 2016	17,775,007.76	November 2020	5,664,720.01	June 2025	1,489,372.76
May 2016	17,479,021.68	December 2020	5,536,800.31	July 2025	1,450,337.65
June 2016	17,185,537.60	January 2021	5,411,573.94	August 2025	1,412,149.77
July 2016	16,894,535.27	February 2021	5,288,985.38	September 2025	1,374,791.29
August 2016	16,605,994.59	March 2021	5,168,980.24	October 2025	1,338,244.76
September 2016	16,319,895.63	April 2021	5,051,505.22	November 2025	1,302,493.08
October 2016	16,036,218.62	May 2021	4,936,508.12	December 2025	1,267,519.50
November 2016	15,754,943.93	June 2021	4,823,937.79	January 2026	1,233,307.63
December 2016	15,476,052.11	July 2021	4,713,744.13	February 2026	1,199,841.41
January 2017	15,199,523.85	August 2021	4,605,878.05	March 2026	1,167,105.10
February 2017	14,925,340.00	September 2021	4,500,291.46	April 2026	1,135,083.31
March 2017	14,653,481.55	October 2021	4,396,937.25	May 2026	1,103,760.94
April 2017	14,383,929.66	November 2021	4,295,769.26	June 2026	1,073,123.22
May 2017	14,116,665.63	December 2021	4,196,742.29	July 2026	1,043,155.69
June 2017	13,851,670.90	January 2022	4,099,812.04	August 2026	1,013,844.17
July 2017	13,588,927.07	February 2022	4,004,935.12	September 2026	985,174.78
August 2017	13,328,415.89	March 2022	3,912,069.03	October 2026	957,133.94

Aggregate Group II (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
November 2026	\$ 929,708.33	October 2028	\$ 441,886.31	September 2030	\$ 152,067.25
December 2026	902,884.92	November 2028	425,872.77	October 2030	142,618.15
January 2027	876,650.95	December 2028	410,218.21	November 2030	133,386.18
February 2027	850,993.92	January 2029	394,914.93	December 2030	124,366.61
March 2027	825,901.59	February 2029	379,955.38	January 2031	115,554.80
April 2027	801,361.97	March 2029	365,332.16	February 2031	106,946.22
May 2027	777,363.32	April 2029	351,038.05	March 2031	98,536.43
June 2027	753,894.14	May 2029	337,065.96	April 2031	90,321.08
July 2027	730,943.18	June 2029	323,408.95	May 2031	82,295.92
August 2027	708,499.42	July 2029	310,060.23	June 2031	74,456.79
September 2027	686,552.06	August 2029	297,013.16	July 2031	66,799.61
October 2027	665,090.53	September 2029	284,261.22	August 2031	59,320.39
November 2027	644,104.49	October 2029	271,798.04	September 2031	52,015.23
December 2027	623,583.79	November 2029	259,617.39	October 2031	44,880.30
January 2028	603,518.51	December 2029	247,713.15	November 2031	37,911.87
February 2028	583,898.94	January 2030	236,079.35	December 2031	31,106.27
March 2028	564,715.55	February 2030	224,710.13	January 2032	24,459.91
April 2028	545,959.03	March 2030	213,599.76	February 2032	17,969.29
May 2028	527,620.26	April 2030	202,742.62	March 2032	11,630.98
June 2028	509,690.30	May 2030	192,133.23	April 2032	5,441.61
July 2028	492,160.40	June 2030	181,766.21	May 2032 and thereafter	0.00
August 2028	475,022.00	July 2030	171,636.29		
September 2028	458,266.71	August 2030	161,738.32		

MQ Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$2,395,000.00	May 2014	\$1,624,075.25	August 2016	\$ 929,335.57
March 2012	2,382,321.38	June 2014	1,589,552.74	September 2016	911,922.44
April 2012	2,368,110.26	July 2014	1,555,788.59	October 2016	895,022.39
May 2012	2,352,385.39	August 2014	1,522,772.25	November 2016	878,627.78
June 2012	2,335,168.05	September 2014	1,490,493.27	December 2016	862,731.05
July 2012	2,316,482.03	October 2014	1,458,941.34	January 2017	847,324.75
August 2012	2,296,353.64	November 2014	1,428,106.27	February 2017	832,401.50
September 2012	2,274,811.59	December 2014	1,397,977.99	March 2017	817,954.03
October 2012	2,251,887.02	January 2015	1,368,546.54	April 2017	803,975.14
November 2012	2,227,613.43	February 2015	1,339,802.09	May 2017	790,457.73
December 2012	2,202,026.61	March 2015	1,311,734.92	June 2017	777,394.78
January 2013	2,175,164.61	April 2015	1,284,335.41	July 2017	764,779.37
February 2013	2,147,067.66	May 2015	1,257,594.09	August 2017	752,604.63
March 2013	2,117,778.12	June 2015	1,231,501.56	September 2017	740,863.82
April 2013	2,087,340.37	July 2015	1,206,048.57	October 2017	729,550.25
May 2013	2,055,800.79	August 2015	1,181,225.96	November 2017	718,657.32
June 2013	2,023,207.63	September 2015	1,157,024.67	December 2017	708,178.51
July 2013	1,989,610.95	October 2015	1,133,435.77	January 2018	698,107.38
August 2013	1,955,062.53	November 2015	1,110,450.42	February 2018	688,437.58
September 2013	1,919,615.78	December 2015	1,088,059.89	March 2018	679,162.82
October 2013	1,883,325.61	January 2016	1,066,255.55	April 2018	670,276.89
November 2013	1,846,248.36	February 2016	1,045,028.89	May 2018	661,773.68
December 2013	1,808,441.70	March 2016	1,024,371.48	June 2018	653,647.13
January 2014	1,769,964.53	April 2016	1,004,275.01	July 2018	644,960.00
February 2014	1,732,300.44	May 2016	984,731.26	August 2018	633,747.49
March 2014	1,695,438.22	June 2016	965,732.10	September 2018	620,087.82
April 2014	1,659,366.80	July 2016	947,269.51	October 2018	604,057.37

MQ Class (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
November 2018	\$ 585,730.74	June 2019	\$ 403,986.79	January 2020	\$ 177,223.68
December 2018	565,180.79	July 2019	373,510.40	February 2020	142,566.43
January 2019	542,478.65	August 2019	342,339.51	March 2020	107,433.06
February 2019	517,693.78	September 2019	310,508.10	April 2020	71,851.24
March 2019	490,894.00	October 2019	278,049.20	May 2020	35,847.84
April 2019	462,715.11	November 2019	244,994.88	June 2020 and thereafter	0.00
May 2019	433,733.69	December 2019	211,376.29		

Aggregate Group III Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$161,016,000.00	September 2015	\$105,564,877.18	April 2019	\$ 59,543,602.09
March 2012	160,122,432.04	October 2015	104,334,394.85	May 2019	58,626,402.71
April 2012	159,188,128.73	November 2015	103,112,226.43	June 2019	57,715,504.76
May 2012	158,213,555.91	December 2015	101,898,318.66	July 2019	56,810,867.64
June 2012	157,199,204.22	January 2016	100,692,618.60	August 2019	55,914,770.41
July 2012	156,145,588.68	February 2016	99,495,073.66	September 2019	55,032,010.06
August 2012	155,053,248.31	March 2016	98,305,631.56	October 2019	54,162,394.71
September 2012	153,922,745.66	April 2016	97,124,240.36	November 2019	53,305,735.18
October 2012	152,754,666.34	May 2016	95,950,848.45	December 2019	52,461,844.95
November 2012	151,549,618.52	June 2016	94,785,404.54	January 2020	51,630,540.14
December 2012	150,308,232.42	July 2016	93,627,857.66	February 2020	50,811,639.45
January 2013	149,031,159.76	August 2016	92,478,157.16	March 2020	50,004,964.14
February 2013	147,719,073.20	September 2016	91,336,252.71	April 2020	49,210,338.00
March 2013	146,372,665.74	October 2016	90,202,094.31	May 2020	48,427,587.29
April 2013	144,992,650.12	November 2016	89,075,632.25	June 2020	47,656,540.72
May 2013	143,579,758.19	December 2016	87,956,817.14	July 2020	46,897,029.43
June 2013	142,134,740.27	January 2017	86,845,599.92	August 2020	46,148,886.93
July 2013	140,658,364.44	February 2017	85,741,931.81	September 2020	45,411,949.08
August 2013	139,191,875.28	March 2017	84,645,764.35	October 2020	44,686,054.07
September 2013	137,735,209.65	April 2017	83,557,049.39	November 2020	43,971,042.36
October 2013	136,288,304.80	May 2017	82,475,739.08	December 2020	43,266,756.67
November 2013	134,851,098.37	June 2017	81,401,785.87	January 2021	42,573,041.95
December 2013	133,423,528.40	July 2017	80,335,142.50	February 2021	41,889,745.32
January 2014	132,005,533.32	August 2017	79,275,762.02	March 2021	41,216,716.07
February 2014	130,597,051.94	September 2017	78,223,597.76	April 2021	40,553,805.63
March 2014	129,198,023.45	October 2017	77,178,603.36	May 2021	39,900,867.51
April 2014	127,808,387.44	November 2017	76,140,732.75	June 2021	39,257,757.31
May 2014	126,428,083.86	December 2017	75,109,940.14	July 2021	38,624,332.67
June 2014	125,057,053.05	January 2018	74,086,180.04	August 2021	38,000,453.23
July 2014	123,695,235.71	February 2018	73,069,407.23	September 2021	37,385,980.63
August 2014	122,342,572.93	March 2018	72,059,576.79	October 2021	36,780,778.46
September 2014	120,999,006.16	April 2018	71,056,644.07	November 2021	36,184,712.25
October 2014	119,664,477.22	May 2018	70,060,564.72	December 2021	35,597,649.42
November 2014	118,338,928.29	June 2018	69,071,294.65	January 2022	35,019,459.28
December 2014	117,022,301.93	July 2018	68,088,790.05	February 2022	34,450,012.99
January 2015	115,714,541.04	August 2018	67,113,007.39	March 2022	33,889,183.53
February 2015	114,415,588.88	September 2018	66,143,903.42	April 2022	33,336,845.68
March 2015	113,125,389.09	October 2018	65,181,435.15	May 2022	32,792,875.99
April 2015	111,843,885.64	November 2018	64,225,559.87	June 2022	32,257,152.78
May 2015	110,571,022.85	December 2018	63,276,235.14	July 2022	31,729,556.08
June 2015	109,306,745.41	January 2019	62,333,418.78	August 2022	31,209,967.62
July 2015	108,050,998.35	February 2019	61,397,068.87	September 2022	30,698,270.82
August 2015	106,803,727.03	March 2019	60,467,143.77	October 2022	30,194,350.74

Aggregate Group III (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
November 2022	\$ 29,698,094.08	June 2027	\$ 11,481,403.08	January 2032	\$ 3,921,225.08
December 2022	29,209,389.15	July 2027	11,274,840.58	February 2032	3,838,030.23
January 2023	28,728,125.84	August 2027	11,071,563.58	March 2032	3,756,250.59
February 2023	28,254,195.61	September 2027 . . .	10,871,522.94	April 2032	3,675,864.24
March 2023	27,787,491.46	October 2027	10,674,670.25	May 2032	3,596,849.58
April 2023	27,327,907.91	November 2027	10,480,957.79	June 2032	3,519,185.35
May 2023	26,875,340.98	December 2027	10,290,338.54	July 2032	3,442,850.57
June 2023	26,429,688.17	January 2028	10,102,766.14	August 2032	3,367,824.60
July 2023	25,990,848.43	February 2028	9,918,194.91	September 2032 . . .	3,294,087.09
August 2023	25,558,722.16	March 2028	9,736,579.83	October 2032	3,221,617.99
September 2023 . . .	25,133,211.16	April 2028	9,557,876.54	November 2032	3,150,397.54
October 2023	24,714,218.65	May 2028	9,382,041.30	December 2032	3,080,406.29
November 2023	24,301,649.21	June 2028	9,209,031.02	January 2033	3,011,625.07
December 2023	23,895,408.78	July 2028	9,038,803.23	February 2033	2,944,034.98
January 2024	23,495,404.65	August 2028	8,871,316.07	March 2033	2,877,617.42
February 2024	23,101,545.43	September 2028 . . .	8,706,528.29	April 2033	2,812,354.05
March 2024	22,713,741.02	October 2028	8,544,399.24	May 2033	2,748,226.81
April 2024	22,331,902.62	November 2028	8,384,888.85	June 2033	2,685,217.91
May 2024	21,955,942.68	December 2028	8,227,957.64	July 2033	2,623,309.82
June 2024	21,585,774.91	January 2029	8,073,566.70	August 2033	2,562,485.26
July 2024	21,221,314.25	February 2029	7,921,677.68	September 2033 . . .	2,502,727.22
August 2024	20,862,476.84	March 2029	7,772,252.79	October 2033	2,444,018.94
September 2024 . . .	20,509,180.04	April 2029	7,625,254.79	November 2033	2,386,343.91
October 2024	20,161,342.37	May 2029	7,480,646.99	December 2033	2,329,685.86
November 2024	19,818,883.53	June 2029	7,338,393.21	January 2034	2,274,028.76
December 2024	19,481,724.35	July 2029	7,198,457.81	February 2034	2,219,356.82
January 2025	19,149,786.81	August 2029	7,060,805.67	March 2034	2,165,654.50
February 2025	18,822,993.99	September 2029 . . .	6,925,402.17	April 2034	2,112,906.47
March 2025	18,501,270.07	October 2029	6,792,213.21	May 2034	2,061,097.64
April 2025	18,184,540.32	November 2029	6,661,205.17	June 2034	2,010,213.14
May 2025	17,872,731.08	December 2029	6,532,344.93	July 2034	1,960,238.33
June 2025	17,565,769.74	January 2030	6,405,599.84	August 2034	1,911,158.78
July 2025	17,263,584.74	February 2030	6,280,937.74	September 2034 . . .	1,862,960.28
August 2025	16,966,105.52	March 2030	6,158,326.94	October 2034	1,815,628.82
September 2025 . . .	16,673,262.56	April 2030	6,037,736.20	November 2034	1,769,150.62
October 2025	16,384,987.31	May 2030	5,919,134.74	December 2034	1,723,512.09
November 2025	16,101,212.22	June 2030	5,802,492.23	January 2035	1,678,699.86
December 2025	15,821,870.70	July 2030	5,687,778.78	February 2035	1,634,700.74
January 2026	15,546,897.11	August 2030	5,574,964.94	March 2035	1,591,501.75
February 2026	15,276,226.77	September 2030 . . .	5,464,021.69	April 2035	1,549,090.10
March 2026	15,009,795.90	October 2030	5,354,920.44	May 2035	1,507,453.19
April 2026	14,747,541.66	November 2030	5,247,633.00	June 2035	1,466,578.61
May 2026	14,489,402.10	December 2030	5,142,131.61	July 2035	1,426,454.14
June 2026	14,235,316.17	January 2031	5,038,388.91	August 2035	1,387,067.75
July 2026	13,985,223.68	February 2031	4,936,377.94	September 2035 . . .	1,348,407.58
August 2026	13,739,065.31	March 2031	4,836,072.13	October 2035	1,310,461.94
September 2026 . . .	13,496,782.60	April 2031	4,737,445.31	November 2035	1,273,219.34
October 2026	13,258,317.93	May 2031	4,640,471.69	December 2035	1,236,668.44
November 2026	13,023,614.50	June 2031	4,545,125.85	January 2036	1,200,798.08
December 2026	12,792,616.33	July 2031	4,451,382.75	February 2036	1,165,597.28
January 2027	12,565,268.25	August 2031	4,359,217.72	March 2036	1,131,055.20
February 2027	12,341,515.88	September 2031 . . .	4,268,606.45	April 2036	1,097,161.19
March 2027	12,121,305.62	October 2031	4,179,524.98	May 2036	1,063,904.74
April 2027	11,904,584.65	November 2031	4,091,949.71	June 2036	1,031,275.51
May 2027	11,691,300.91	December 2031	4,005,857.38	July 2036	999,263.31

Aggregate Group III (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
August 2036	\$ 967,858.11	January 2038	\$ 517,821.76	June 2039	\$ 198,747.02
September 2036 . . .	937,050.03	February 2038	495,789.84	July 2039	183,312.83
October 2036	906,829.34	March 2038	474,200.78	August 2039	168,210.32
November 2036	877,186.46	April 2038	453,047.19	September 2039 . . .	153,433.82
December 2036	848,111.94	May 2038	432,321.80	October 2039	138,977.75
January 2037	819,596.49	June 2038	412,017.46	November 2039	124,836.62
February 2037	791,630.96	July 2038	392,127.12	December 2039	111,005.02
March 2037	764,206.33	August 2038	372,643.84	January 2040	97,477.62
April 2037	737,313.73	September 2038 . . .	353,560.79	February 2040	84,249.18
May 2037	710,944.41	October 2038	334,871.24	March 2040	71,314.55
June 2037	685,089.76	November 2038	316,568.56	April 2040	58,668.64
July 2037	659,741.30	December 2038	298,646.24	May 2040	46,306.45
August 2037	634,890.68	January 2039	281,097.85	June 2040	34,223.07
September 2037 . . .	610,529.68	February 2039	263,917.07	July 2040	22,413.64
October 2037	586,650.20	March 2039	247,097.68	August 2040	10,873.40
November 2037	563,244.27	April 2039	230,633.55	September 2040 and thereafter	0.00
December 2037	540,304.03	May 2039	214,518.64		

CQ Class Planned Balances

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
Initial Balance	\$11,292,000.00	October 2014	\$ 5,194,782.51	June 2017	\$ 1,267,543.34
March 2012	11,165,763.24	November 2014	5,024,941.87	July 2017	1,188,874.36
April 2012	11,031,394.81	December 2014	4,858,514.59	August 2017	1,112,514.04
May 2012	10,889,065.05	January 2015	4,695,460.61	September 2017	1,038,433.22
June 2012	10,738,955.38	February 2015	4,535,740.27	October 2017	966,603.04
July 2012	10,581,258.05	March 2015	4,379,314.25	November 2017	896,994.91
August 2012	10,416,175.86	April 2015	4,226,143.65	December 2017	829,580.55
September 2012	10,243,921.87	May 2015	4,076,189.96	January 2018	764,331.95
October 2012	10,064,719.10	June 2015	3,929,415.01	February 2018	701,221.40
November 2012	9,878,800.20	July 2015	3,785,781.03	March 2018	640,221.45
December 2012	9,686,407.13	August 2015	3,645,250.62	April 2018	581,304.94
January 2013	9,487,790.76	September 2015	3,507,786.73	May 2018	524,444.97
February 2013	9,283,210.52	October 2015	3,373,352.68	June 2018	469,614.93
March 2013	9,072,934.03	November 2015	3,241,912.17	July 2018	416,788.48
April 2013	8,857,236.65	December 2015	3,113,429.23	August 2018	365,939.54
May 2013	8,636,401.09	January 2016	2,987,868.26	September 2018	317,042.28
June 2013	8,410,716.95	February 2016	2,865,194.00	October 2018	270,071.16
July 2013	8,180,480.32	March 2016	2,745,371.55	November 2018	225,000.88
August 2013	7,954,354.24	April 2016	2,628,366.35	December 2018	181,806.40
September 2013	7,732,291.90	May 2016	2,514,144.17	January 2019	140,462.94
October 2013	7,514,246.93	June 2016	2,402,671.13	February 2019	100,945.98
November 2013	7,300,173.41	July 2016	2,293,913.69	March 2019	65,113.94
December 2013	7,090,025.86	August 2016	2,187,838.63	April 2019	37,236.65
January 2014	6,883,759.24	September 2016	2,084,413.07	May 2019	17,149.27
February 2014	6,681,328.95	October 2016	1,983,604.44	June 2019	4,689.58
March 2014	6,482,690.82	November 2016	1,885,380.51	July 2019 and thereafter	0.00
April 2014	6,287,801.10	December 2016	1,789,709.37		
May 2014	6,096,616.47	January 2017	1,696,559.40		
June 2014	5,909,094.02	February 2017	1,605,899.34		
July 2014	5,725,191.28	March 2017	1,517,698.22		
August 2014	5,544,866.16	April 2017	1,431,925.37		
September 2014	5,368,076.99	May 2017	1,348,550.43		

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

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

\$648,043,202



Guaranteed REMIC
Pass-Through Certificates

Fannie Mae REMIC Trust 2012-22

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Prospectus Supplement

Citigroup

February 23, 2012