

\$1,559,654,419



FannieMae®

**Guaranteed REMIC Pass-Through Certificates
Fannie Mae REMIC Trust 2012-51**

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
PA	1	\$150,000,000	PAC	3.50%	FIX	3136A53X2	October 2039
AP	1	141,972,000	PAC	3.50	FIX	3136A53Y0	October 2039
TP(2)	1	32,948,000	PAC	3.50	FIX	3136A53Z7	March 2041
VP(2)	1	9,440,000	PAC/AD	3.50	FIX	3136A54A1	May 2025
PV(2)	1	5,855,000	PAC/AD	3.50	FIX	3136A54B9	March 2031
ZP(2)	1	16,491,000	PAC	3.50	FIX/Z	3136A54C7	May 2042
PN(2)	1	58,614,000	SEG(TAC)/PAC/AD	3.50	FIX	3136A54D5	May 2042
HF(2)	1	42,716,916	SEG(TAC)/SUP/AD	(3)	FLT	3136A54E3	May 2042
HS(2)	1	30,512,084	SEG(TAC)/SUP/AD	(3)	INV	3136A54F0	May 2042
HD(2)	1	2,265,000	SEG(TAC)/SUP/AD	3.50	FIX	3136A54G8	May 2042
TZ(2)	1	2,043,143	SUP	3.50	FIX/Z	3136A54H6	May 2042
FA	1	25,000,000	PT	(3)	FLT	3136A54J2	May 2042
FB(2)	1	57,142,857	PT	(3)	FLT	3136A54K9	May 2042
SA	1	82,142,857(4)	NTL	(3)	INV/IO	3136A54L7	May 2042
A	2	76,783,000	SEQ	7.00	FIX	3136A54M5	October 2028
B	2	257,054,884	SEQ	7.00	FIX	3136A54N3	May 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.

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, AY, NB, NC, ND, MP, FE, ZX, JS, HK, HJ, UF, US, GA, GB, GC, GD, GE, FG, SG, EB, EC, ED, EG, EJ, EY and SD 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 Trust and its Assets

The trust will own Fannie Mae MBS.

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

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

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

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

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

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



Deutsche Bank Securities

<i>Class</i>	<i>Group</i>	<i>Original Class Balance</i>	<i>Principal Type(1)</i>	<i>Interest Rate</i>	<i>Interest Type(1)</i>	<i>CUSIP Number</i>	<i>Final Distribution Date</i>
NA(2) . . .	3	\$ 34,675,200	SEQ	2.00%	FIX	3136A54P8	May 2041
NF(2) . . .	3	14,860,800	SEQ	(3)	FLT	3136A54Q6	May 2041
NS(2) . . .	3	14,860,800(4)	NTL	(3)	INV/IO	3136A54R4	May 2041
NY	3	4,377,866	SEQ	3.50	FIX	3136A54S2	May 2042
FN	3	40,435,399	PT	(3)	FLT	3136A54T0	May 2042
SN	3	40,435,399(4)	NTL	(3)	INV/IO	3136A54U7	May 2042
EA(2) . . .	4	153,952,000	PAC	1.75	FIX	3136A54V5	January 2040
EF(2) . . .	4	76,976,000	PAC	(3)	FLT	3136A54W3	January 2040
ES(2) . . .	4	76,976,000(4)	NTL	(3)	INV/IO	3136A54X1	January 2040
GU(2) . . .	4	11,188,000	PAC	1.75	FIX	3136A54Y9	November 2040
GF(2) . . .	4	5,594,000	PAC	(3)	FLT	3136A54Z6	November 2040
GS(2) . . .	4	5,594,000(4)	NTL	(3)	INV/IO	3136A55A0	November 2040
VE(2) . . .	4	8,909,000	PAC/AD	3.50	FIX	3136A55B8	May 2025
EV(2) . . .	4	5,526,000	PAC/AD	3.50	FIX	3136A55C6	March 2031
ZE(2) . . .	4	15,563,000	PAC	3.50	FIX/Z	3136A55D4	May 2042
MH(2) . . .	4	19,621,000	SEG(TAC)/PAC/AD	3.50	FIX	3136A55E2	May 2042
FH(2) . . .	4	32,201,750	SEG(TAC)/SUP/AD	(3)	FLT	3136A55F9	May 2042
SH(2) . . .	4	23,001,250	SEG(TAC)/SUP/AD	(3)	INV	3136A55G7	May 2042
HE(2) . . .	4	1,707,000	SEG(TAC)/SUP/AD	3.50	FIX	3136A55H5	May 2042
ZT(2) . . .	4	5,761,000	SUP	3.50	FIX/Z	3136A55J1	May 2042
FC(2) . . .	4	60,000,000	PT	(3)	FLT	3136A55K8	May 2042
SC	4	60,000,000(4)	NTL	(3)	INV/IO	3136A55L6	May 2042
FD	5	83,979,858	PT	(3)	FLT	3136A55M4	May 2042
OK(2) . . .	5	52,487,412	PT	0.00	PO	3136A55N2	May 2042
KS(2) . . .	5	83,979,859(4)	NTL	(3)	INV/IO	3136A55P7	May 2042
R		0	NPR	0	NPR	3136A55Q5	May 2042
RL		0	NPR	0	NPR	3136A55R3	May 2042

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

(2) Exchangeable classes.

(3) Based on LIBOR.

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

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

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

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

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

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

Deutsche Bank Securities Inc.
Syndication Operations
60 Wall Street
New York, New York 10005
(telephone 212-469-5000).

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 Annual Report on Form 10-K (as amended on Form 10-K/A) for the calendar year ended December 31, 2011, including the Risk Factors set forth in that Annual Report.

SUMMARY

This summary contains only limited information about the certificates. Statistical information in this summary is provided as of April 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	Group 3 MBS
4	Group 4 MBS
5	Group 5 MBS

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

Characteristics of the MBS

	<u>Approximate Principal Balance</u>	<u>Pass- Through Rate</u>	<u>Range of Weighted Average Coupons or WACs (annual percentages)</u>	<u>Range of Weighted Average Remaining Terms to Maturity or WAMs (in months)</u>
Group 1 MBS	\$575,000,000	4.00%	4.25% to 6.50%	241 to 360
Group 2 MBS	\$333,837,884	7.00%	7.25% to 9.50%	241 to 360
Group 3 MBS	\$ 59,385,977	5.00%	5.25% to 7.50%	217 to 360
	\$ 34,963,288	5.00%	5.25% to 7.50%	241 to 360
Group 4 MBS	\$420,000,000	4.00%	4.25% to 6.50%	241 to 360
Group 5 MBS	\$136,467,270	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	\$575,000,000	360	347	7	4.440%
Group 2 MBS	\$333,837,884	360	296	58	7.666%
Group 3 MBS	\$ 59,385,977	360	343	7	5.370%
	\$ 34,963,288	360	341	11	5.380%
Group 4 MBS	\$420,000,000	360	357	2	4.430%
Group 5 MBS	\$136,467,270	360	355	1	4.440%

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

Settlement Date

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

Distribution Dates

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

Record Date

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

Book-Entry and Physical Certificates

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

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

Exchanging Certificates Through Combination and Recombination

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

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

Interest Rates

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

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

<u>Class</u>	<u>Initial Interest Rate</u>	<u>Maximum Interest Rate</u>	<u>Minimum Interest Rate</u>	<u>Formula for Calculation of Interest Rate(1)</u>
HF.....	1.34125%	6.000%	1.10%	LIBOR + 110 basis points
HS.....	6.52225%	6.860%	0.00%	6.86% – (1.4 × LIBOR)
FA.....	0.74125%	7.000%	0.50%	LIBOR + 50 basis points
FB.....	0.74125%	7.000%	0.50%	LIBOR + 50 basis points
SA.....	6.25875%	6.500%	0.00%	6.50% – LIBOR
NF.....	0.64550%	7.000%	0.40%	LIBOR + 40 basis points
NS.....	6.35450%	6.600%	0.00%	6.60% – LIBOR
FN.....	0.74550%	7.000%	0.50%	LIBOR + 50 basis points
SN.....	6.25450%	6.500%	0.00%	6.50% – LIBOR
EF.....	0.64125%	7.000%	0.40%	LIBOR + 40 basis points
ES.....	6.35875%	6.600%	0.00%	6.60% – LIBOR
GF.....	0.64125%	7.000%	0.40%	LIBOR + 40 basis points
GS.....	6.35875%	6.600%	0.00%	6.60% – LIBOR
FH.....	1.34125%	6.000%	1.10%	LIBOR + 110 basis points
SH.....	6.52225%	6.860%	0.00%	6.86% – (1.4 × LIBOR)
FC.....	0.74125%	7.000%	0.50%	LIBOR + 50 basis points

<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>
SC	6.25875%	6.500%	0.00%	6.50% – LIBOR
FD	0.82000%	6.500%	0.58%	LIBOR + 58 basis points
KS	5.68000%	5.920%	0.00%	5.92% – LIBOR
FE	0.74125%	7.000%	0.50%	LIBOR + 50 basis points
JS	5.65875%	5.900%	1.00%	5.90% – LIBOR
UF	1.34125%	6.000%	1.10%	LIBOR + 110 basis points
US	6.52225%	6.860%	0.00%	6.86% – (1.4 × LIBOR)
FG	0.64125%	7.000%	0.40%	LIBOR + 40 basis points
SG	6.35875%	6.600%	0.00%	6.60% – LIBOR
SD	9.08800%	9.472%	0.00%	9.472% – (1.6 × LIBOR)

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

Notional Classes

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

<u>Class</u>	
SA	100% of the <i>sum</i> of the FA and FB Classes
NS	100% of the NF Class
SN	100% of the FN Class
ES	100% of the EF Class
GS	100% of the GF Class
SC	100% of the FC Class
SG	100% of the <i>sum</i> of the EF and GF Classes
KS	159.9999996190% of the OK Class

Distributions of Principal

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

Weighted Average Lives (years)*

PSA Prepayment Assumption											
<u>Group 1 Classes</u>	<u>0%</u>	<u>100%</u>	<u>120%</u>	<u>148%</u>	<u>156%</u>	<u>195%</u>	<u>250%</u>	<u>450%</u>	<u>650%</u>	<u>900%</u>	<u>1200%</u>
PA and AP	14.6	5.2	5.2	5.2	5.2	5.2	5.2	3.4	2.5	2.0	1.6
TP	24.1	13.0	13.0	13.0	13.0	13.0	13.0	7.7	5.3	3.8	2.8
VP	7.0	7.0	7.0	7.0	7.0	7.0	7.0	6.3	5.0	3.8	2.9
PV	16.0	14.8	14.8	14.8	14.8	14.8	14.8	9.5	6.7	4.7	3.4
ZP	25.4	19.4	19.4	19.4	19.4	19.4	19.4	12.6	8.8	6.1	4.3
PN	26.2	13.6	8.5	3.7	3.0	3.0	3.0	1.7	1.3	1.0	0.8
HF and HS	28.8	22.1	20.3	17.2	16.0	8.8	2.4	1.0	0.7	0.5	0.4
HD	29.8	27.7	27.2	26.1	25.8	23.0	6.1	1.7	1.2	0.8	0.7
TZ	29.9	28.4	28.2	27.7	27.5	26.0	7.3	0.1	0.1	0.1	0.1
FA, FB and SA ...	19.6	10.4	9.5	8.4	8.2	7.1	5.9	3.7	2.6	2.0	1.5
PY	24.7	15.9	15.9	15.9	15.9	15.9	15.9	9.6	6.7	4.7	3.3
AY	25.4	18.9	18.9	18.9	18.9	18.9	18.9	11.7	8.0	5.5	3.8

PSA Prepayment Assumption							
<u>Group 2 Classes</u>	<u>0%</u>	<u>100%</u>	<u>300%</u>	<u>500%</u>	<u>750%</u>	<u>1000%</u>	<u>1300%</u>
A	10.2	1.7	0.6	0.4	0.2	0.2	0.1
B	24.6	12.0	5.7	3.4	2.1	1.4	0.9

Group 3 Classes	PSA Prepayment Assumption						
	0%	100%	200%	400%	700%	1000%	1400%
NA, NF, NS, NB, NC and ND	19.4	9.1	5.8	3.3	2.0	1.5	1.1
NY	29.5	25.6	20.6	12.3	6.9	4.6	2.9
FN and SN	20.2	10.5	7.0	4.0	2.4	1.7	1.2

Group 4 Classes	PSA Prepayment Assumption										
	0%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%
EA, EF, ES, EB, EC, ED, EG and EJ	15.3	5.9	5.3	5.3	5.3	5.3	5.3	3.6	2.8	2.2	1.9
GU, GF and GS	24.8	13.2	12.9	12.9	12.9	12.9	12.9	7.8	5.5	4.0	3.1
VE	7.0	7.0	7.0	7.0	7.0	7.0	7.0	6.1	4.9	3.8	3.0
EV	16.0	14.3	14.3	14.3	14.3	14.3	14.3	9.1	6.5	4.8	3.5
ZE	26.0	18.9	18.9	18.9	18.9	18.9	18.9	12.2	8.7	6.2	4.4
MH	21.7	13.7	10.8	2.9	2.9	2.9	2.9	2.0	1.6	1.3	1.0
FH and SH	28.3	20.9	18.8	15.1	13.5	7.1	2.6	1.4	1.0	0.8	0.7
HE	29.4	25.9	24.8	22.8	22.1	18.0	5.4	2.2	1.6	1.2	1.0
ZT	29.7	27.9	27.2	26.0	25.6	22.8	6.5	0.4	0.3	0.2	0.2
FC and SC	19.6	10.8	9.9	8.8	8.5	7.4	6.3	4.0	3.0	2.3	1.8
GA, GB, GC, GD, GE, FG and SG	15.9	6.4	5.9	5.9	5.9	5.9	5.9	3.9	3.0	2.4	1.9
EY	26.0	18.3	18.3	18.3	18.3	18.3	18.3	11.3	7.9	5.6	4.0

Group 5 Classes	PSA Prepayment Assumption						
	0%	100%	150%	300%	600%	900%	1200%
FD, OK, KS and SD	19.6	10.8	8.8	5.5	3.2	2.4	1.9

Group 1/Group 4 Classes**	PSA Prepayment Assumption										
	0%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%
MP	25.0	13.6	9.1	3.5	3.0	3.0	3.0	1.8	1.4	1.1	0.9
FE	19.6	10.6	9.7	8.6	8.4	7.3	6.1	3.8	2.8	2.1	1.7
ZX	29.8	28.0	27.5	26.6	26.2	23.9	6.7	0.3	0.2	0.2	0.1
JS, HK, UF and US	28.6	21.6	19.6	16.3	14.9	8.0	2.5	1.2	0.8	0.6	0.5
HJ	29.6	26.9	26.1	24.7	24.2	20.8	5.8	1.9	1.3	1.0	0.8

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

** These classes are RCR classes formed by combinations of REMIC classes in two different groups. For additional information, see Schedule 1 attached to this prospectus supplement.

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 April 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 five groups of Fannie Mae Guaranteed Mortgage Pass-Through Certificates (the “Group 1 MBS,” “Group 2 MBS,” “Group 3 MBS,” “Group 4 MBS” and “Group 5 MBS” and together, the “MBS”).

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

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

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

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

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

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

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

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

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

The MBS

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

In addition, the Mortgage Loans underlying approximately \$59,385,977 in principal amount of the Group 3 MBS (at the Issue Date) 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 dated February 1, 2012.

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

Distributions of Interest

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

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

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

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

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

Accrual Classes. The ZP, TZ, ZE, ZT and ZX 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 ZP Accrual Amount to VP and PV, in that order, until retired, and thereafter to ZP. } Accretion Directed Classes and Accrual Class

The TZ Accrual Amount to Aggregate Group II to its Targeted Balance, and thereafter to TZ. } Accretion Directed/TAC Group and Accrual Class

The Group 1 Cash Flow Distribution Amount as follows:

— 85.7142857391% as follows:

first, to Aggregate Group I to its Planned Balance; } PAC Group

second, to Aggregate Group II to its Targeted Balance; } TAC Group

third, to TZ until retired; } Support Class

fourth, to Aggregate Group II to zero; and } TAC Group

fifth, to Aggregate Group I to zero, and } PAC Group

— 14.2857142609% to FA and FB, pro rata, until retired. } Pass-Through Classes

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

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

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

“Aggregate Group I” consists of the PA, AP, TP, VP, PV and ZP Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group I as follows:

first, to PA and AP, pro rata, until retired; and

second, to TP, VP, PV and ZP, in that order, until retired.

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

“Aggregate Group II” consists of the PN, HF, HS and HD Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group II as follows:

first, to PN to its Planned Balance;

second, to HF and HS, pro rata, until retired;

third, to HD until retired; and

fourth, to PN until retired.

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

- *Group 2*

The Group 2 Principal Distribution Amount to A and B, 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 as follows:

— 57.1428574457% as follows:

first, to NA and NF, pro rata, until retired; and

second, to NY until retired, and

— 42.8571425543% to FN until retired.

} Sequential Pay Classes

} Pass-Through Class

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

- *Group 4*

The ZE Accrual Amount to VE and EV, in that order, until retired, and thereafter to ZE. } Accretion Directed Classes and Accrual Class

The ZT Accrual Amount to Aggregate Group IV to its Targeted Balance, and thereafter to ZT. } Accretion Directed/TAC Group and Accrual Class

The Group 4 Cash Flow Distribution Amount as follows:

— 85.7142857143% as follows:

first, to Aggregate Group III to its Planned Balance;

second, to Aggregate Group IV to its Targeted Balance;

third, to ZT until retired;

fourth, to Aggregate Group IV to zero; and

fifth, to Aggregate Group III to zero, and

— 14.2857142857% to FC until retired.

} PAC Group

} TAC Group

} Support Class

} TAC Group

} PAC Group

} Pass-Through Class

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

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

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

“Aggregate Group III” consists of the EA, EF, GU, GF, VE, EV and ZE Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group III as follows:

first, to EA and EF, pro rata, until retired;

second, to GU and GF, pro rata, until retired; and
third, to VE, EV and ZE, 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.

“Aggregate Group IV” consists of the MH, FH, SH and HE Classes. On each Distribution Date, we will apply payments of principal of Aggregate Group IV as follows:

first, to MH to its Planned Balance;
second, to FH and SH, pro rata, until retired;
third, to HE until retired; and
fourth, to MH until retired.

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

- *Group 5*

The Group 5 Principal Distribution Amount to FD and OK, pro rata, until retired. } Pass-Through Classes

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

Structuring Assumptions

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

- the Mortgage Loans underlying the MBS have the original terms to maturity, remaining terms to maturity, loan ages and interest rates specified under “Summary—Group 1, Group 2, Group 3, Group 4 and Group 5—Assumed Characteristics of the Underlying Mortgage Loans” in this prospectus supplement;
- the Mortgage Loans prepay at the constant percentages of PSA specified in the related tables;
- the settlement date for the Certificates is April 30, 2012; and
- each Distribution Date occurs on the 25th day of a month.

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

Principal Balance Schedules. The Principal Balance Schedules are set forth beginning on page B-1 of this prospectus supplement. The Principal Balance Schedules were prepared based on the Pricing Assumptions and the assumption that the related Mortgage Loans prepay at a *constant* rate within the applicable “Structuring Ranges” or at the “Structuring Speed” specified in the chart below. The “Effective Range” for any applicable Aggregate Group or Class is the range of prepayment rates (measured by *constant* PSA rates) that would reduce the 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 applicable Aggregate Group schedule). If such separate schedules had been provided for the individual Classes included in the

applicable 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 and Speed</u>	<u>Initial Effective Ranges</u>
Aggregate Group I Planned Balances	Between 100% and 250% PSA	Between 100% and 250% PSA
Aggregate Group II Targeted Balances	250% PSA	N/A
PN Class Planned Balances	Between 156% and 250% PSA	Between 156% and 253% PSA
Aggregate Group III Planned Balances	Between 120% and 250% PSA	Between 120% and 250% PSA
Aggregate Group IV Targeted Balances	250% PSA	N/A
MH Class Planned Balances	Between 148% and 250% PSA	Between 148% and 264% PSA

The Aggregate Groups listed above consist of the following Classes:

Aggregate Group I	PA, AP, TP, VP, PV and ZP
Aggregate Group II	PN, HF, HS and HD
Aggregate Group III.	EA, EF, GU, GF, VE, EV and ZE
Aggregate Group IV.	MH, FH, SH and HE

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

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

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

- We will distribute any excess of principal distributions over the amount necessary to reduce any Aggregate Group or Class to its scheduled balance in any month. As a result, the likelihood of reducing that 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 Inverse Floating Rate Classes. **The yields on the Inverse Floating Rate Classes will be sensitive in varying degrees to the rate of principal payments, including prepayments, of the related Mortgage Loans and to the level of the Index. The Mortgage Loans generally can be prepaid at any time without penalty. In addition, the rate of principal payments (including prepayments) of the Mortgage Loans is likely to vary, and may vary considerably, from pool to pool. As illustrated in the applicable tables below, it is possible that investors in the Inverse Floating Rate Classes (other than the HS, SH, JS and US Classes) would lose money on their initial investments under certain Index and prepayment scenarios.**

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

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

- the interest rate for the Inverse Floating Rate Classes for the initial Interest Accrual Periods 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 these Classes (expressed in each case as a percentage of original principal balance) are as follows:

<u>Class</u>	<u>Price*</u>
HS	96.56250000%
SA	26.25000000%
NS	20.00000000%
SN	22.00000000%
ES	20.50000000%
GS	36.15625000%
SH	96.37500000%
SC	22.50000000%
KS	25.50000000%
JS	97.05859375%
US	96.48046875%
SG	21.56250000%
SD	120.30078125%

* 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 HS 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>148%</u>	<u>156%</u>	<u>195%</u>	<u>250%</u>	<u>450%</u>	<u>650%</u>	<u>900%</u>	<u>1200%</u>
0.12000%	7.1%	7.1%	7.1%	7.1%	7.2%	7.4%	8.5%	10.6%	12.4%	14.4%	16.8%
0.24125%	6.9%	6.9%	6.9%	7.0%	7.0%	7.2%	8.3%	10.4%	12.2%	14.3%	16.7%
2.24125%	4.0%	4.0%	4.0%	4.1%	4.1%	4.3%	5.4%	7.7%	9.5%	11.7%	14.2%
4.24125%	1.1%	1.1%	1.1%	1.2%	1.2%	1.4%	2.6%	5.0%	6.9%	9.1%	11.8%
4.90000%	0.2%	0.2%	0.2%	0.2%	0.2%	0.5%	1.7%	4.1%	6.0%	8.3%	11.0%

**Sensitivity of the SA 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>148%</u>	<u>156%</u>	<u>195%</u>	<u>250%</u>	<u>450%</u>	<u>650%</u>	<u>900%</u>	<u>1200%</u>
0.12000%	20.2%	17.3%	16.2%	14.6%	14.1%	11.8%	8.6%	(3.6)%	(16.6)%	(34.0)%	(57.2)%
0.24125%	19.6%	16.8%	15.7%	14.0%	13.6%	11.3%	8.1%	(4.2)%	(17.2)%	(34.6)%	(57.9)%
2.24125%	11.0%	8.1%	7.0%	5.4%	4.9%	2.6%	(0.7)%	(13.1)%	(26.4)%	(44.4)%	(68.8)%
4.24125%	1.6%	(1.3)%	(2.4)%	(4.1)%	(4.5)%	(6.8)%	(10.1)%	(22.6)%	(36.1)%	(54.8)%	(80.8)%
6.50000%	*	*	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption						
	50%	100%	200%	400%	700%	1000%	1400%
0.1200%	29.1%	25.8%	18.7%	2.3%	(25.4)%	(53.5)%	(87.5)%
0.2455%	28.4%	25.1%	17.9%	1.5%	(26.4)%	(54.5)%	(88.5)%
2.2455%	17.0%	13.6%	5.9%	(12.2)%	(42.3)%	(71.5)%	*
4.2455%	5.1%	1.3%	(7.5)%	(28.6)%	(62.0)%	(92.5)%	*
6.6000%	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption						
	50%	100%	200%	400%	700%	1000%	1400%
0.1200%	25.7%	22.8%	16.9%	4.6%	(15.2)%	(37.2)%	(71.2)%
0.2455%	25.1%	22.2%	16.3%	4.0%	(15.9)%	(38.0)%	(72.0)%
2.2455%	14.8%	11.9%	6.0%	(6.4)%	(26.6)%	(49.4)%	(85.2)%
4.2455%	4.0%	1.1%	(4.9)%	(17.3)%	(37.8)%	(61.4)%	*
6.5000%	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption										
	50%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%
0.12000%	25.3%	20.0%	17.8%	17.8%	17.8%	17.8%	17.8%	6.5%	(7.2)%	(23.7)%	(41.4)%
0.24125%	24.6%	19.3%	17.0%	17.0%	17.0%	17.0%	17.0%	5.6%	(8.2)%	(24.8)%	(42.6)%
2.24125%	12.8%	6.5%	3.9%	3.9%	3.9%	3.9%	3.9%	(10.4)%	(26.2)%	(44.4)%	(63.0)%
4.24125%	(0.4)%	(8.4)%	(11.4)%	(11.4)%	(11.4)%	(11.4)%	(11.4)%	(30.0)%	(48.5)%	(68.7)%	(88.3)%
6.60000%	*	*	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption										
	50%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%
0.12000%	17.7%	16.1%	15.9%	15.9%	15.9%	15.9%	15.9%	9.1%	(0.5)%	(14.4)%	(32.4)%
0.24125%	17.3%	15.7%	15.5%	15.5%	15.5%	15.5%	15.5%	8.6%	(1.1)%	(15.2)%	(33.2)%
2.24125%	10.3%	7.9%	7.6%	7.6%	7.6%	7.6%	7.6%	(1.6)%	(13.2)%	(29.1)%	(48.7)%
4.24125%	1.9%	(2.0)%	(2.5)%	(2.5)%	(2.5)%	(2.5)%	(2.5)%	(15.0)%	(29.3)%	(47.9)%	(69.3)%
6.60000%	*	*	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption										
	50%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%
0.12000%	7.1%	7.1%	7.1%	7.2%	7.2%	7.5%	8.4%	9.6%	10.6%	11.6%	12.7%
0.24125%	6.9%	6.9%	7.0%	7.0%	7.1%	7.4%	8.2%	9.5%	10.4%	11.5%	12.6%
2.24125%	4.0%	4.0%	4.0%	4.1%	4.1%	4.4%	5.4%	6.6%	7.7%	8.7%	9.9%
4.24125%	1.1%	1.1%	1.2%	1.2%	1.3%	1.5%	2.5%	3.9%	4.9%	6.0%	7.2%
4.90000%	0.2%	0.2%	0.2%	0.3%	0.3%	0.6%	1.6%	3.0%	4.0%	5.2%	6.4%

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

LIBOR	PSA Prepayment Assumption										
	50%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%
0.12000%	25.2%	22.6%	21.6%	20.1%	19.7%	17.7%	14.8%	4.0%	(7.1)%	(21.6)%	(39.8)%
0.24125%	24.6%	22.0%	21.0%	19.5%	19.1%	17.1%	14.2%	3.4%	(7.8)%	(22.4)%	(40.6)%
2.24125%	14.5%	11.8%	10.8%	9.3%	8.8%	6.7%	3.7%	(7.7)%	(19.5)%	(35.2)%	(55.1)%
4.24125%	3.9%	1.1%	0.0%	(1.5)%	(2.0)%	(4.2)%	(7.3)%	(19.2)%	(31.8)%	(48.9)%	(71.4)%
6.50000%	*	*	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption						
	50%	100%	150%	300%	600%	900%	1200%
0.12%	18.8%	16.2%	13.6%	5.7%	(10.9)%	(28.4)%	(46.6)%
0.24%	18.2%	15.7%	13.1%	5.1%	(11.5)%	(29.1)%	(47.4)%
2.24%	9.2%	6.6%	3.8%	(4.5)%	(22.0)%	(41.0)%	(61.2)%
4.24%	(1.0)%	(3.7)%	(6.5)%	(15.1)%	(33.6)%	(54.3)%	(77.6)%
5.92%	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption										
	50%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%
0.12000%	6.1%	6.1%	6.1%	6.1%	6.2%	6.4%	7.2%	8.6%	9.7%	10.9%	12.2%
0.24125%	6.0%	6.0%	6.0%	6.0%	6.0%	6.3%	7.1%	8.5%	9.5%	10.8%	12.1%
2.24125%	3.9%	3.9%	3.9%	4.0%	4.0%	4.2%	5.0%	6.5%	7.6%	8.9%	10.3%
4.24125%	1.8%	1.8%	1.9%	1.9%	1.9%	2.1%	3.0%	4.5%	5.7%	7.0%	8.4%
4.90000%	1.2%	1.2%	1.2%	1.2%	1.2%	1.4%	2.4%	3.9%	5.1%	6.4%	7.8%

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

LIBOR	PSA Prepayment Assumption										
	50%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%
0.12000%	7.1%	7.1%	7.1%	7.2%	7.2%	7.5%	8.4%	10.1%	11.4%	12.9%	14.5%
0.24125%	6.9%	6.9%	7.0%	7.0%	7.0%	7.3%	8.3%	9.9%	11.2%	12.7%	14.3%
2.24125%	4.0%	4.0%	4.0%	4.1%	4.1%	4.4%	5.4%	7.2%	8.5%	10.0%	11.7%
4.24125%	1.1%	1.1%	1.1%	1.2%	1.2%	1.5%	2.6%	4.4%	5.8%	7.4%	9.2%
4.90000%	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	1.6%	3.5%	4.9%	6.5%	8.3%

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

LIBOR	PSA Prepayment Assumption										
	50%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%
0.12000%	24.2%	19.4%	17.5%	17.5%	17.5%	17.5%	17.5%	7.0%	(5.9)%	(22.0)%	(39.9)%
0.24125%	23.5%	18.7%	16.8%	16.8%	16.8%	16.8%	16.8%	6.2%	(6.8)%	(23.0)%	(41.0)%
2.24125%	12.4%	6.7%	4.6%	4.6%	4.6%	4.6%	4.6%	(8.6)%	(23.5)%	(41.4)%	(60.5)%
4.24125%	0.0%	(7.1)%	(9.4)%	(9.4)%	(9.4)%	(9.4)%	(9.4)%	(26.5)%	(44.1)%	(64.2)%	(84.6)%
6.60000%	*	*	*	*	*	*	*	*	*	*	*

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

LIBOR	PSA Prepayment Assumption						
	50%	100%	150%	300%	600%	900%	1200%
0.12%	6.8%	6.4%	6.0%	4.8%	2.6%	0.6%	(1.2)%
0.24%	6.7%	6.3%	5.9%	4.7%	2.4%	0.4%	(1.4)%
2.24%	3.9%	3.5%	3.1%	1.9%	(0.3)%	(2.3)%	(4.1)%
4.24%	1.1%	0.7%	0.4%	(0.8)%	(3.0)%	(5.0)%	(6.8)%
5.92%	(1.3)%	(1.6)%	(1.9)%	(3.1)%	(5.2)%	(7.2)%	(9.0)%

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

The information shown in the following yield table has been prepared on the basis of the Pricing Assumptions and the assumption that the aggregate purchase price of the Principal Only Class (expressed as a percentage of original principal balance) is as follows:

Class	Price
OK	79.5%

Sensitivity of the OK Class to Prepayments

	PSA Prepayment Assumption						
	50%	100%	150%	300%	600%	900%	1200%
Pre-Tax Yields to Maturity	1.8%	2.3%	2.8%	4.5%	7.6%	10.4%	12.8%

Weighted Average Lives of the Certificates

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

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

- the timing of changes in the rate of principal distributions, and
- the priority sequences of distributions of principal of the Group 1, Group 2, Group 3 and Group 4 Classes.

See “—Distributions of Principal” above.

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

Decrement Tables

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

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

<u>Mortgage Loans Backing Trust Assets Specified Below</u>	<u>Original and Remaining Terms to Maturity</u>	<u>Interest Rates</u>
Group 1 MBS	360 months	6.50%
Group 2 MBS	360 months	9.50%
Group 3 MBS	360 months	7.50%
Group 4 MBS	360 months	6.50%
Group 5 MBS	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

Date	PA and AP Classes										
	PSA Prepayment Assumption										
	0%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2013	98	93	93	93	93	93	93	93	93	93	89
April 2014	96	82	82	82	82	82	82	82	67	44	20
April 2015	94	70	70	70	70	70	70	57	31	8	0
April 2016	92	59	59	59	59	59	59	34	10	0	0
April 2017	89	48	48	48	48	48	48	18	0	0	0
April 2018	87	39	39	39	39	39	39	6	0	0	0
April 2019	84	30	30	30	30	30	30	0	0	0	0
April 2020	81	21	21	21	21	21	21	0	0	0	0
April 2021	78	14	14	14	14	14	14	0	0	0	0
April 2022	74	7	7	7	7	7	7	0	0	0	0
April 2023	71	2	2	2	2	2	2	0	0	0	0
April 2024	67	0	0	0	0	0	0	0	0	0	0
April 2025	63	0	0	0	0	0	0	0	0	0	0
April 2026	58	0	0	0	0	0	0	0	0	0	0
April 2027	54	0	0	0	0	0	0	0	0	0	0
April 2028	49	0	0	0	0	0	0	0	0	0	0
April 2029	43	0	0	0	0	0	0	0	0	0	0
April 2030	38	0	0	0	0	0	0	0	0	0	0
April 2031	32	0	0	0	0	0	0	0	0	0	0
April 2032	25	0	0	0	0	0	0	0	0	0	0
April 2033	18	0	0	0	0	0	0	0	0	0	0
April 2034	11	0	0	0	0	0	0	0	0	0	0
April 2035	3	0	0	0	0	0	0	0	0	0	0
April 2036	0	0	0	0	0	0	0	0	0	0	0
April 2037	0	0	0	0	0	0	0	0	0	0	0
April 2038	0	0	0	0	0	0	0	0	0	0	0
April 2039	0	0	0	0	0	0	0	0	0	0	0
April 2040	0	0	0	0	0	0	0	0	0	0	0
April 2041	0	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	14.6	5.2	5.2	5.2	5.2	5.2	5.2	3.4	2.5	2.0	1.6

Date	TP Class										
	PSA Prepayment Assumption										
	0%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2013	100	100	100	100	100	100	100	100	100	100	100
April 2014	100	100	100	100	100	100	100	100	100	100	100
April 2015	100	100	100	100	100	100	100	100	100	100	5
April 2016	100	100	100	100	100	100	100	100	100	23	0
April 2017	100	100	100	100	100	100	100	100	72	0	0
April 2018	100	100	100	100	100	100	100	100	4	0	0
April 2019	100	100	100	100	100	100	100	84	0	0	0
April 2020	100	100	100	100	100	100	100	32	0	0	0
April 2021	100	100	100	100	100	100	100	0	0	0	0
April 2022	100	100	100	100	100	100	100	0	0	0	0
April 2023	100	100	100	100	100	100	100	0	0	0	0
April 2024	100	79	79	79	79	79	79	0	0	0	0
April 2025	100	46	46	46	46	46	46	0	0	0	0
April 2026	100	19	19	19	19	19	19	0	0	0	0
April 2027	100	0	0	0	0	0	0	0	0	0	0
April 2028	100	0	0	0	0	0	0	0	0	0	0
April 2029	100	0	0	0	0	0	0	0	0	0	0
April 2030	100	0	0	0	0	0	0	0	0	0	0
April 2031	100	0	0	0	0	0	0	0	0	0	0
April 2032	100	0	0	0	0	0	0	0	0	0	0
April 2033	100	0	0	0	0	0	0	0	0	0	0
April 2034	100	0	0	0	0	0	0	0	0	0	0
April 2035	100	0	0	0	0	0	0	0	0	0	0
April 2036	53	0	0	0	0	0	0	0	0	0	0
April 2037	0	0	0	0	0	0	0	0	0	0	0
April 2038	0	0	0	0	0	0	0	0	0	0	0
April 2039	0	0	0	0	0	0	0	0	0	0	0
April 2040	0	0	0	0	0	0	0	0	0	0	0
April 2041	0	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.1	13.0	13.0	13.0	13.0	13.0	13.0	7.7	5.3	3.8	2.8

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

Date	VP Class										
	PSA Prepayment Assumption										
	0%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2013	94	94	94	94	94	94	94	94	94	94	94
April 2014	87	87	87	87	87	87	87	87	87	87	87
April 2015	81	81	81	81	81	81	81	81	81	81	81
April 2016	74	74	74	74	74	74	74	74	74	74	0
April 2017	67	67	67	67	67	67	67	67	67	0	0
April 2018	59	59	59	59	59	59	59	59	59	0	0
April 2019	52	52	52	52	52	52	52	52	0	0	0
April 2020	44	44	44	44	44	44	44	44	0	0	0
April 2021	35	35	35	35	35	35	35	15	0	0	0
April 2022	27	27	27	27	27	27	27	0	0	0	0
April 2023	18	18	18	18	18	18	18	0	0	0	0
April 2024	9	9	9	9	9	9	9	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0
April 2035	0	0	0	0	0	0	0	0	0	0	0
April 2036	0	0	0	0	0	0	0	0	0	0	0
April 2037	0	0	0	0	0	0	0	0	0	0	0
April 2038	0	0	0	0	0	0	0	0	0	0	0
April 2039	0	0	0	0	0	0	0	0	0	0	0
April 2040	0	0	0	0	0	0	0	0	0	0	0
April 2041	0	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	7.0	7.0	7.0	7.0	7.0	7.0	7.0	6.3	5.0	3.8	2.9

Date	PV Class										
	PSA Prepayment Assumption										
	0%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2013	100	100	100	100	100	100	100	100	100	100	100
April 2014	100	100	100	100	100	100	100	100	100	100	100
April 2015	100	100	100	100	100	100	100	100	100	100	100
April 2016	100	100	100	100	100	100	100	100	100	100	0
April 2017	100	100	100	100	100	100	100	100	100	0	0
April 2018	100	100	100	100	100	100	100	100	100	0	0
April 2019	100	100	100	100	100	100	100	100	0	0	0
April 2020	100	100	100	100	100	100	100	100	0	0	0
April 2021	100	100	100	100	100	100	100	100	0	0	0
April 2022	100	100	100	100	100	100	100	0	0	0	0
April 2023	100	100	100	100	100	100	100	0	0	0	0
April 2024	100	100	100	100	100	100	100	0	0	0	0
April 2025	99	99	99	99	99	99	99	0	0	0	0
April 2026	83	83	83	83	83	83	83	0	0	0	0
April 2027	67	52	52	52	52	52	52	0	0	0	0
April 2028	50	0	0	0	0	0	0	0	0	0	0
April 2029	33	0	0	0	0	0	0	0	0	0	0
April 2030	15	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0
April 2035	0	0	0	0	0	0	0	0	0	0	0
April 2036	0	0	0	0	0	0	0	0	0	0	0
April 2037	0	0	0	0	0	0	0	0	0	0	0
April 2038	0	0	0	0	0	0	0	0	0	0	0
April 2039	0	0	0	0	0	0	0	0	0	0	0
April 2040	0	0	0	0	0	0	0	0	0	0	0
April 2041	0	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.0	14.8	14.8	14.8	14.8	14.8	14.8	9.5	6.7	4.7	3.4

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

Date	ZP Class										
	PSA Prepayment Assumption										
	0%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2013	104	104	104	104	104	104	104	104	104	104	104
April 2014	107	107	107	107	107	107	107	107	107	107	107
April 2015	111	111	111	111	111	111	111	111	111	111	111
April 2016	115	115	115	115	115	115	115	115	115	115	56
April 2017	119	119	119	119	119	119	119	119	119	107	15
April 2018	123	123	123	123	123	123	123	123	123	48	4
April 2019	128	128	128	128	128	128	128	128	119	22	1
April 2020	132	132	132	132	132	132	132	132	71	10	*
April 2021	137	137	137	137	137	137	137	137	42	4	*
April 2022	142	142	142	142	142	142	142	128	25	2	*
April 2023	147	147	147	147	147	147	147	90	15	1	*
April 2024	152	152	152	152	152	152	152	63	9	*	*
April 2025	158	158	158	158	158	158	158	44	5	*	*
April 2026	163	163	163	163	163	163	163	31	3	*	*
April 2027	169	169	169	169	169	169	169	22	2	*	*
April 2028	175	151	151	151	151	151	151	15	1	*	*
April 2029	181	121	121	121	121	121	121	10	1	*	*
April 2030	188	96	96	96	96	96	96	7	*	*	0
April 2031	193	76	76	76	76	76	76	5	*	*	0
April 2032	193	59	59	59	59	59	59	3	*	*	0
April 2033	193	45	45	45	45	45	45	2	*	*	0
April 2034	193	34	34	34	34	34	34	1	*	*	0
April 2035	193	26	26	26	26	26	26	1	*	*	0
April 2036	193	18	18	18	18	18	18	1	*	*	0
April 2037	140	13	13	13	13	13	13	*	*	*	0
April 2038	8	8	8	8	8	8	8	*	*	*	0
April 2039	5	5	5	5	5	5	5	*	*	0	0
April 2040	2	2	2	2	2	2	2	*	*	0	0
April 2041	0	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.4	19.4	19.4	19.4	19.4	19.4	19.4	12.6	8.8	6.1	4.3

Date	PN Class										
	PSA Prepayment Assumption										
	0%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2013	100	100	95	89	87	87	87	87	87	52	0
April 2014	100	100	88	71	66	66	66	32	0	0	0
April 2015	100	100	80	53	45	45	45	0	0	0	0
April 2016	99	99	73	38	28	28	28	0	0	0	0
April 2017	99	99	68	27	15	15	15	0	0	0	0
April 2018	99	99	64	18	6	6	6	0	0	0	0
April 2019	99	99	61	12	0	0	0	0	0	0	0
April 2020	99	99	59	8	0	0	0	0	0	0	0
April 2021	99	97	56	4	0	0	0	0	0	0	0
April 2022	99	92	50	0	0	0	0	0	0	0	0
April 2023	98	83	42	0	0	0	0	0	0	0	0
April 2024	98	73	32	0	0	0	0	0	0	0	0
April 2025	98	61	21	0	0	0	0	0	0	0	0
April 2026	98	48	9	0	0	0	0	0	0	0	0
April 2027	98	34	0	0	0	0	0	0	0	0	0
April 2028	97	20	0	0	0	0	0	0	0	0	0
April 2029	97	5	0	0	0	0	0	0	0	0	0
April 2030	97	0	0	0	0	0	0	0	0	0	0
April 2031	97	0	0	0	0	0	0	0	0	0	0
April 2032	96	0	0	0	0	0	0	0	0	0	0
April 2033	96	0	0	0	0	0	0	0	0	0	0
April 2034	96	0	0	0	0	0	0	0	0	0	0
April 2035	96	0	0	0	0	0	0	0	0	0	0
April 2036	95	0	0	0	0	0	0	0	0	0	0
April 2037	95	0	0	0	0	0	0	0	0	0	0
April 2038	84	0	0	0	0	0	0	0	0	0	0
April 2039	34	0	0	0	0	0	0	0	0	0	0
April 2040	0	0	0	0	0	0	0	0	0	0	0
April 2041	0	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.2	13.6	8.5	3.7	3.0	3.0	3.0	1.7	1.3	1.0	0.8

* 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.

HF and HS Classes											
Date	PSA Prepayment Assumption										
	0%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2013	100	100	100	100	100	93	83	50	14	0	0
April 2014	100	100	100	100	100	81	56	0	0	0	0
April 2015	100	100	100	100	100	71	32	0	0	0	0
April 2016	100	100	100	100	100	63	15	0	0	0	0
April 2017	100	100	100	100	100	58	4	0	0	0	0
April 2018	100	100	100	100	100	55	0	0	0	0	0
April 2019	100	100	100	100	100	99	52	0	0	0	0
April 2020	100	100	100	100	96	48	0	0	0	0	0
April 2021	100	100	100	100	93	46	0	0	0	0	0
April 2022	100	100	100	99	88	42	0	0	0	0	0
April 2023	100	100	100	93	82	39	0	0	0	0	0
April 2024	100	100	100	86	76	35	0	0	0	0	0
April 2025	100	100	100	79	69	31	0	0	0	0	0
April 2026	100	100	100	71	62	27	0	0	0	0	0
April 2027	100	100	97	64	55	23	0	0	0	0	0
April 2028	100	100	88	56	49	19	0	0	0	0	0
April 2029	100	100	78	49	42	15	0	0	0	0	0
April 2030	100	93	68	42	35	12	0	0	0	0	0
April 2031	100	81	59	35	29	9	0	0	0	0	0
April 2032	100	70	50	29	24	6	0	0	0	0	0
April 2033	100	59	41	23	18	3	0	0	0	0	0
April 2034	100	49	33	17	14	1	0	0	0	0	0
April 2035	100	39	26	12	9	0	0	0	0	0	0
April 2036	100	29	18	7	5	0	0	0	0	0	0
April 2037	100	20	12	3	1	0	0	0	0	0	0
April 2038	100	12	5	0	0	0	0	0	0	0	0
April 2039	100	4	0	0	0	0	0	0	0	0	0
April 2040	85	0	0	0	0	0	0	0	0	0	0
April 2041	39	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.8	22.1	20.3	17.2	16.0	8.8	2.4	1.0	0.7	0.5	0.4

HD Class											
Date	PSA Prepayment Assumption										
	0%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2013	100	100	100	100	100	100	100	100	100	0	0
April 2014	100	100	100	100	100	100	100	0	0	0	0
April 2015	100	100	100	100	100	100	100	0	0	0	0
April 2016	100	100	100	100	100	100	100	0	0	0	0
April 2017	100	100	100	100	100	100	100	0	0	0	0
April 2018	100	100	100	100	100	100	59	0	0	0	0
April 2019	100	100	100	100	100	100	0	0	0	0	0
April 2020	100	100	100	100	100	100	0	0	0	0	0
April 2021	100	100	100	100	100	100	0	0	0	0	0
April 2022	100	100	100	100	100	100	0	0	0	0	0
April 2023	100	100	100	100	100	100	0	0	0	0	0
April 2024	100	100	100	100	100	100	0	0	0	0	0
April 2025	100	100	100	100	100	100	0	0	0	0	0
April 2026	100	100	100	100	100	100	0	0	0	0	0
April 2027	100	100	100	100	100	100	0	0	0	0	0
April 2028	100	100	100	100	100	100	0	0	0	0	0
April 2029	100	100	100	100	100	100	0	0	0	0	0
April 2030	100	100	100	100	100	100	0	0	0	0	0
April 2031	100	100	100	100	100	100	0	0	0	0	0
April 2032	100	100	100	100	100	100	0	0	0	0	0
April 2033	100	100	100	100	100	100	0	0	0	0	0
April 2034	100	100	100	100	100	100	0	0	0	0	0
April 2035	100	100	100	100	100	47	0	0	0	0	0
April 2036	100	100	100	100	100	0	0	0	0	0	0
April 2037	100	100	100	100	100	0	0	0	0	0	0
April 2038	100	100	100	64	21	0	0	0	0	0	0
April 2039	100	100	78	0	0	0	0	0	0	0	0
April 2040	100	0	0	0	0	0	0	0	0	0	0
April 2041	100	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.8	27.7	27.2	26.1	25.8	23.0	6.1	1.7	1.2	0.8	0.7

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

Date	TZ Class										
	PSA Prepayment Assumption										
	0%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2013	104	104	104	104	104	104	104	0	0	0	0
April 2014	107	107	107	107	107	107	107	0	0	0	0
April 2015	111	111	111	111	111	111	111	0	0	0	0
April 2016	115	115	115	115	115	115	115	0	0	0	0
April 2017	119	119	119	119	119	119	119	0	0	0	0
April 2018	123	123	123	123	123	123	123	0	0	0	0
April 2019	128	128	128	128	128	128	128	92	0	0	0
April 2020	132	132	132	132	132	132	1	0	0	0	0
April 2021	137	137	137	137	137	137	0	0	0	0	0
April 2022	142	142	142	142	142	142	0	0	0	0	0
April 2023	147	147	147	147	147	147	0	0	0	0	0
April 2024	152	152	152	152	152	152	0	0	0	0	0
April 2025	158	158	158	158	158	158	0	0	0	0	0
April 2026	163	163	163	163	163	163	0	0	0	0	0
April 2027	169	169	169	169	169	169	0	0	0	0	0
April 2028	175	175	175	175	175	175	0	0	0	0	0
April 2029	181	181	181	181	181	181	0	0	0	0	0
April 2030	188	188	188	188	188	188	0	0	0	0	0
April 2031	194	194	194	194	194	194	0	0	0	0	0
April 2032	201	201	201	201	201	201	0	0	0	0	0
April 2033	208	208	208	208	208	208	0	0	0	0	0
April 2034	216	216	216	216	216	216	0	0	0	0	0
April 2035	223	223	223	223	223	223	0	0	0	0	0
April 2036	231	231	231	231	231	212	0	0	0	0	0
April 2037	240	240	240	240	240	156	0	0	0	0	0
April 2038	248	248	248	248	248	108	0	0	0	0	0
April 2039	257	257	257	198	167	65	0	0	0	0	0
April 2040	266	230	157	89	75	29	0	0	0	0	0
April 2041	276	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.9	28.4	28.2	27.7	27.5	26.0	7.3	0.1	0.1	0.1	0.1

Date	FA, FB and SA† Classes										
	PSA Prepayment Assumption										
	0%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2013	99	96	95	94	94	93	92	86	81	74	66
April 2014	98	89	88	86	85	82	78	65	53	39	25
April 2015	96	82	80	76	76	71	65	47	32	18	7
April 2016	95	76	72	68	67	62	54	33	19	8	2
April 2017	94	69	66	61	59	53	45	24	11	4	1
April 2018	92	64	59	54	53	46	38	17	7	2	*
April 2019	90	58	54	48	46	39	31	12	4	1	*
April 2020	89	53	49	43	41	34	26	9	2	*	*
April 2021	87	49	44	38	36	29	21	6	1	*	*
April 2022	85	44	39	33	32	25	17	4	1	*	*
April 2023	83	40	35	29	28	21	14	3	*	*	*
April 2024	80	36	31	26	24	18	12	2	*	*	*
April 2025	78	33	28	22	21	15	10	1	*	*	*
April 2026	75	29	25	19	18	13	8	1	*	*	*
April 2027	73	26	22	17	16	11	6	1	*	*	*
April 2028	70	23	19	15	13	9	5	*	*	*	0
April 2029	66	21	17	12	11	7	4	*	*	*	0
April 2030	63	18	15	11	10	6	3	*	*	*	0
April 2031	59	16	13	9	8	5	3	*	*	*	0
April 2032	56	14	11	8	7	4	2	*	*	*	0
April 2033	52	12	9	6	6	3	2	*	*	*	0
April 2034	47	10	7	5	5	3	1	*	*	*	0
April 2035	43	8	6	4	4	2	1	*	*	*	0
April 2036	38	6	5	3	3	1	1	*	*	0	0
April 2037	32	5	4	2	2	1	*	*	*	0	0
April 2038	27	4	3	2	1	1	*	*	*	0	0
April 2039	21	2	2	1	1	*	*	*	*	0	0
April 2040	14	1	1	*	*	*	*	*	*	0	0
April 2041	7	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.6	10.4	9.5	8.4	8.2	7.1	5.9	3.7	2.6	2.0	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	PY Class										
	PSA Prepayment Assumption										
	0%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2013	100	100	100	100	100	100	100	100	100	100	100
April 2014	100	100	100	100	100	100	100	100	100	100	100
April 2015	100	100	100	100	100	100	100	100	100	100	52
April 2016	100	100	100	100	100	100	100	100	100	61	14
April 2017	100	100	100	100	100	100	100	100	86	27	4
April 2018	100	100	100	100	100	100	100	100	51	12	1
April 2019	100	100	100	100	100	100	100	92	30	5	*
April 2020	100	100	100	100	100	100	100	65	18	2	*
April 2021	100	100	100	100	100	100	100	46	11	1	*
April 2022	100	100	100	100	100	100	100	33	6	*	*
April 2023	100	100	100	100	100	100	100	23	4	*	*
April 2024	100	89	89	89	89	89	89	16	2	*	*
April 2025	100	73	73	73	73	73	73	11	1	*	*
April 2026	100	59	59	59	59	59	59	8	1	*	*
April 2027	100	48	48	48	48	48	48	5	*	*	*
April 2028	100	38	38	38	38	38	38	4	*	*	*
April 2029	100	31	31	31	31	31	31	3	*	*	0
April 2030	100	24	24	24	24	24	24	2	*	*	0
April 2031	100	19	19	19	19	19	19	1	*	*	0
April 2032	100	15	15	15	15	15	15	1	*	*	0
April 2033	100	12	12	12	12	12	12	1	*	*	0
April 2034	100	9	9	9	9	9	9	*	*	*	0
April 2035	100	7	7	7	7	7	7	*	*	*	0
April 2036	76	5	5	5	5	5	5	*	*	*	0
April 2037	36	3	3	3	3	3	3	*	*	*	0
April 2038	2	2	2	2	2	2	2	*	*	*	0
April 2039	1	1	1	1	1	1	1	*	*	0	0
April 2040	*	*	*	*	*	*	*	*	*	0	0
April 2041	0	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.7	15.9	15.9	15.9	15.9	15.9	15.9	9.6	6.7	4.7	3.3

Date	AY Class											A Class						
	PSA Prepayment Assumption											PSA Prepayment Assumption						
	0%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%	0%	100%	300%	500%	750%	1000%	1300%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2013	100	100	100	100	100	100	100	100	100	100	100	97	68	17	0	0	0	0
April 2014	100	100	100	100	100	100	100	100	100	100	100	94	38	0	0	0	0	0
April 2015	100	100	100	100	100	100	100	100	100	100	100	91	10	0	0	0	0	0
April 2016	100	100	100	100	100	100	100	100	100	100	29	88	0	0	0	0	0	0
April 2017	100	100	100	100	100	100	100	100	100	56	8	84	0	0	0	0	0	0
April 2018	100	100	100	100	100	100	100	100	100	25	2	79	0	0	0	0	0	0
April 2019	100	100	100	100	100	100	100	100	62	11	1	75	0	0	0	0	0	0
April 2020	100	100	100	100	100	100	100	100	37	5	*	69	0	0	0	0	0	0
April 2021	100	100	100	100	100	100	100	94	22	2	*	64	0	0	0	0	0	0
April 2022	100	100	100	100	100	100	100	66	13	1	*	57	0	0	0	0	0	0
April 2023	100	100	100	100	100	100	100	47	8	*	*	51	0	0	0	0	0	0
April 2024	100	100	100	100	100	100	100	33	4	*	*	43	0	0	0	0	0	0
April 2025	100	100	100	100	100	100	100	23	3	*	*	35	0	0	0	0	0	0
April 2026	100	100	100	100	100	100	100	16	2	*	*	25	0	0	0	0	0	0
April 2027	100	97	97	97	97	97	97	11	1	*	*	15	0	0	0	0	0	0
April 2028	100	78	78	78	78	78	78	8	1	*	*	4	0	0	0	0	0	0
April 2029	100	63	63	63	63	63	63	5	*	*	*	0	0	0	0	0	0	0
April 2030	100	50	50	50	50	50	50	4	*	*	*	0	0	0	0	0	0	0
April 2031	100	39	39	39	39	39	39	2	*	*	*	0	0	0	0	0	0	0
April 2032	100	31	31	31	31	31	31	2	*	*	*	0	0	0	0	0	0	0
April 2033	100	24	24	24	24	24	24	1	*	*	*	0	0	0	0	0	0	0
April 2034	100	18	18	18	18	18	18	1	*	*	*	0	0	0	0	0	0	0
April 2035	100	13	13	13	13	13	13	*	*	*	*	0	0	0	0	0	0	0
April 2036	100	10	10	10	10	10	10	*	*	*	*	0	0	0	0	0	0	0
April 2037	73	7	7	7	7	7	7	*	*	*	*	0	0	0	0	0	0	0
April 2038	4	4	4	4	4	4	4	*	*	*	*	0	0	0	0	0	0	0
April 2039	2	2	2	2	2	2	2	*	*	*	*	0	0	0	0	0	0	0
April 2040	1	1	1	1	1	1	1	*	*	*	*	0	0	0	0	0	0	0
April 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.4	18.9	18.9	18.9	18.9	18.9	18.9	11.7	8.0	5.5	3.8	10.2	1.7	0.6	0.4	0.2	0.2	0.1

* 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.

Date	B Class							NA, NF, NS†, NB, NC and ND Classes								NY Class							
	PSA Prepayment Assumption							PSA Prepayment Assumption							PSA Prepayment Assumption								
	0%	100%	300%	500%	750%	1000%	1300%	0%	100%	200%	400%	700%	1000%	1400%	0%	100%	200%	400%	700%	1000%	1400%		
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
April 2013	100	100	100	90	70	51	28	99	95	92	85	76	66	52	100	100	100	100	100	100	100	100	
April 2014	100	100	85	62	38	20	6	98	88	80	64	43	26	6	100	100	100	100	100	100	100	100	
April 2015	100	100	68	42	21	8	1	97	81	68	46	21	5	0	100	100	100	100	100	100	100	27	
April 2016	100	95	55	29	11	3	*	95	74	57	32	8	0	0	100	100	100	100	100	100	60	4	
April 2017	100	87	44	20	6	1	*	94	67	48	21	1	0	0	100	100	100	100	100	100	24	1	
April 2018	100	80	35	14	3	*	*	93	61	40	14	0	0	0	100	100	100	100	62	9	*	*	
April 2019	100	74	28	9	2	*	*	91	55	33	8	0	0	0	100	100	100	100	35	4	*	*	
April 2020	100	67	23	6	1	*	*	89	50	27	4	0	0	0	100	100	100	100	20	1	*	*	
April 2021	100	61	18	4	*	*	*	88	45	22	*	0	0	0	100	100	100	100	11	1	*	*	
April 2022	100	56	14	3	*	*	*	86	40	18	0	0	0	0	100	100	100	76	6	*	*	*	
April 2023	100	50	11	2	*	*	*	84	36	14	0	0	0	0	100	100	100	56	4	*	*	*	
April 2024	100	45	9	1	*	*	*	81	32	10	0	0	0	0	100	100	100	41	2	*	*	*	
April 2025	100	40	7	1	*	*	0	79	28	7	0	0	0	0	100	100	100	30	1	*	*	0	
April 2026	100	36	5	1	*	*	0	76	24	5	0	0	0	0	100	100	100	22	1	*	*	0	
April 2027	100	32	4	*	*	*	0	73	21	3	0	0	0	0	100	100	100	16	*	*	*	0	
April 2028	100	28	3	*	*	*	0	70	17	1	0	0	0	0	100	100	100	11	*	*	*	0	
April 2029	98	24	2	*	*	*	0	67	14	0	0	0	0	0	100	100	89	8	*	*	*	0	
April 2030	94	20	2	*	*	*	0	63	12	0	0	0	0	0	100	100	74	6	*	*	*	0	
April 2031	89	17	1	*	*	*	0	59	9	0	0	0	0	0	100	100	60	4	*	*	*	0	
April 2032	84	13	1	*	*	0	0	55	7	0	0	0	0	0	100	100	49	3	*	*	*	0	
April 2033	79	10	1	*	*	0	0	51	4	0	0	0	0	0	100	100	39	2	*	*	*	0	
April 2034	73	7	*	*	*	0	0	46	2	0	0	0	0	0	100	100	30	1	*	*	*	0	
April 2035	67	4	*	*	*	0	0	41	*	0	0	0	0	0	100	100	23	1	*	*	0	0	
April 2036	60	2	*	*	*	0	0	35	0	0	0	0	0	0	100	80	17	1	*	*	0	0	
April 2037	52	0	0	0	0	0	0	29	0	0	0	0	0	0	100	60	12	*	*	*	0	0	
April 2038	43	0	0	0	0	0	0	23	0	0	0	0	0	0	100	41	8	*	*	*	0	0	
April 2039	34	0	0	0	0	0	0	16	0	0	0	0	0	0	100	24	4	*	*	*	0	0	
April 2040	24	0	0	0	0	0	0	8	0	0	0	0	0	0	100	8	1	*	*	*	0	0	
April 2041	12	0	0	0	0	0	0	0	0	0	0	0	0	0	99	0	0	0	0	0	0	0	
April 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	24.6	12.0	5.7	3.4	2.1	1.4	0.9	19.4	9.1	5.8	3.3	2.0	1.5	1.1	29.5	25.6	20.6	12.3	6.9	4.6	2.9		

Date	FN and SN† Classes							EA, EF, ES†, EB, EC, ED, EG and EJ Classes											
	PSA Prepayment Assumption							PSA Prepayment Assumption											
	0%	100%	200%	400%	700%	1000%	1400%	0%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
April 2013	99	96	93	87	78	69	56	98	95	94	94	94	94	94	94	94	94	94	
April 2014	98	89	81	67	48	32	14	96	86	84	84	84	84	84	84	78	60	39	
April 2015	97	82	70	50	27	12	2	94	75	72	72	72	72	72	61	39	16	0	
April 2016	96	76	61	37	16	5	*	92	65	60	60	60	60	60	38	15	0	0	
April 2017	95	70	52	28	9	2	*	90	55	50	50	50	50	50	21	1	0	0	
April 2018	93	64	45	21	5	1	*	88	46	40	40	40	40	40	10	0	0	0	
April 2019	92	59	39	15	3	*	*	85	38	31	31	31	31	31	1	0	0	0	
April 2020	90	54	33	11	2	*	*	82	30	23	23	23	23	23	0	0	0	0	
April 2021	89	49	28	8	1	*	*	79	22	15	15	15	15	15	0	0	0	0	
April 2022	87	45	24	6	1	*	*	76	15	9	9	9	9	9	0	0	0	0	
April 2023	85	41	21	5	*	*	0	73	9	4	4	4	4	4	0	0	0	0	
April 2024	83	37	18	3	*	*	0	69	3	0	0	0	0	0	0	0	0	0	
April 2025	80	34	15	2	*	*	0	66	0	0	0	0	0	0	0	0	0	0	
April 2026	78	30	13	2	*	*	0	62	0	0	0	0	0	0	0	0	0	0	
April 2027	75	27	11	1	*	*	0	57	0	0	0	0	0	0	0	0	0	0	
April 2028	73	24	9	1	*	*	0	53	0	0	0	0	0	0	0	0	0	0	
April 2029	70	21	7	1	*	*	0	48	0	0	0	0	0	0	0	0	0	0	
April 2030	66	19	6	*	*	*	0	42	0	0	0	0	0	0	0	0	0	0	
April 2031	63	16	5	*	*	*	0	37	0	0	0	0	0	0	0	0	0	0	
April 2032	59	14	4	*	*	*	0	31	0	0	0	0	0	0	0	0	0	0	
April 2033	55	12	3	*	*	0	0	25	0	0	0	0	0	0	0	0	0	0	
April 2034	50	10	2	*	*	0	0	18	0	0	0	0	0	0	0	0	0	0	
April 2035	46	8	2	*	*	0	0	10	0	0	0	0	0	0	0	0	0	0	
April 2036	40	6	1	*	*	0	0	3	0	0	0	0	0	0	0	0	0	0	
April 2037	35	5	1	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2038	29	3	1	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2039	22	2	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2040	16	1	*	*	*	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2041	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)**	20.2	10.5	7.0	4.0	2.4	1.7	1.2	15.3	5.9	5.3	5.3	5.3	5.3	5.3	3.6	2.8	2.2	1.9	

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

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

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

GU, GF and GS† Classes											
Date	PSA Prepayment Assumption										
	0%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2013	100	100	100	100	100	100	100	100	100	100	100
April 2014	100	100	100	100	100	100	100	100	100	100	100
April 2015	100	100	100	100	100	100	100	100	100	100	56
April 2016	100	100	100	100	100	100	100	100	100	49	0
April 2017	100	100	100	100	100	100	100	100	100	0	0
April 2018	100	100	100	100	100	100	100	100	0	0	0
April 2019	100	100	100	100	100	100	100	100	0	0	0
April 2020	100	100	100	100	100	100	100	29	0	0	0
April 2021	100	100	100	100	100	100	100	0	0	0	0
April 2022	100	100	100	100	100	100	100	0	0	0	0
April 2023	100	100	100	100	100	100	100	0	0	0	0
April 2024	100	100	92	92	92	92	92	0	0	0	0
April 2025	100	64	42	42	42	42	42	0	0	0	0
April 2026	100	1	1	1	1	1	1	0	0	0	0
April 2027	100	0	0	0	0	0	0	0	0	0	0
April 2028	100	0	0	0	0	0	0	0	0	0	0
April 2029	100	0	0	0	0	0	0	0	0	0	0
April 2030	100	0	0	0	0	0	0	0	0	0	0
April 2031	100	0	0	0	0	0	0	0	0	0	0
April 2032	100	0	0	0	0	0	0	0	0	0	0
April 2033	100	0	0	0	0	0	0	0	0	0	0
April 2034	100	0	0	0	0	0	0	0	0	0	0
April 2035	100	0	0	0	0	0	0	0	0	0	0
April 2036	100	0	0	0	0	0	0	0	0	0	0
April 2037	24	0	0	0	0	0	0	0	0	0	0
April 2038	0	0	0	0	0	0	0	0	0	0	0
April 2039	0	0	0	0	0	0	0	0	0	0	0
April 2040	0	0	0	0	0	0	0	0	0	0	0
April 2041	0	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	24.8	13.2	12.9	12.9	12.9	12.9	12.9	7.8	5.5	4.0	3.1

VE Class											
Date	PSA Prepayment Assumption										
	0%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2013	94	94	94	94	94	94	94	94	94	94	94
April 2014	87	87	87	87	87	87	87	87	87	87	87
April 2015	81	81	81	81	81	81	81	81	81	81	81
April 2016	74	74	74	74	74	74	74	74	74	74	0
April 2017	67	67	67	67	67	67	67	67	67	0	0
April 2018	59	59	59	59	59	59	59	59	49	0	0
April 2019	52	52	52	52	52	52	52	52	0	0	0
April 2020	44	44	44	44	44	44	44	44	0	0	0
April 2021	35	35	35	35	35	35	35	0	0	0	0
April 2022	27	27	27	27	27	27	27	0	0	0	0
April 2023	18	18	18	18	18	18	18	0	0	0	0
April 2024	9	9	9	9	9	9	9	0	0	0	0
April 2025	0	0	0	0	0	0	0	0	0	0	0
April 2026	0	0	0	0	0	0	0	0	0	0	0
April 2027	0	0	0	0	0	0	0	0	0	0	0
April 2028	0	0	0	0	0	0	0	0	0	0	0
April 2029	0	0	0	0	0	0	0	0	0	0	0
April 2030	0	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0
April 2035	0	0	0	0	0	0	0	0	0	0	0
April 2036	0	0	0	0	0	0	0	0	0	0	0
April 2037	0	0	0	0	0	0	0	0	0	0	0
April 2038	0	0	0	0	0	0	0	0	0	0	0
April 2039	0	0	0	0	0	0	0	0	0	0	0
April 2040	0	0	0	0	0	0	0	0	0	0	0
April 2041	0	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	7.0	7.0	7.0	7.0	7.0	7.0	7.0	6.1	4.9	3.8	3.0

** 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	EV Class										
	PSA Prepayment Assumption										
	0%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2013	100	100	100	100	100	100	100	100	100	100	100
April 2014	100	100	100	100	100	100	100	100	100	100	100
April 2015	100	100	100	100	100	100	100	100	100	100	100
April 2016	100	100	100	100	100	100	100	100	100	100	0
April 2017	100	100	100	100	100	100	100	100	100	0	0
April 2018	100	100	100	100	100	100	100	100	100	0	0
April 2019	100	100	100	100	100	100	100	100	0	0	0
April 2020	100	100	100	100	100	100	100	100	0	0	0
April 2021	100	100	100	100	100	100	100	61	0	0	0
April 2022	100	100	100	100	100	100	100	0	0	0	0
April 2023	100	100	100	100	100	100	100	0	0	0	0
April 2024	100	100	100	100	100	100	100	0	0	0	0
April 2025	99	99	99	99	99	99	99	0	0	0	0
April 2026	83	83	83	83	83	83	83	0	0	0	0
April 2027	67	0	0	0	0	0	0	0	0	0	0
April 2028	50	0	0	0	0	0	0	0	0	0	0
April 2029	33	0	0	0	0	0	0	0	0	0	0
April 2030	15	0	0	0	0	0	0	0	0	0	0
April 2031	0	0	0	0	0	0	0	0	0	0	0
April 2032	0	0	0	0	0	0	0	0	0	0	0
April 2033	0	0	0	0	0	0	0	0	0	0	0
April 2034	0	0	0	0	0	0	0	0	0	0	0
April 2035	0	0	0	0	0	0	0	0	0	0	0
April 2036	0	0	0	0	0	0	0	0	0	0	0
April 2037	0	0	0	0	0	0	0	0	0	0	0
April 2038	0	0	0	0	0	0	0	0	0	0	0
April 2039	0	0	0	0	0	0	0	0	0	0	0
April 2040	0	0	0	0	0	0	0	0	0	0	0
April 2041	0	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	16.0	14.3	14.3	14.3	14.3	14.3	14.3	9.1	6.5	4.8	3.5

Date	ZE Class										
	PSA Prepayment Assumption										
	0%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2013	104	104	104	104	104	104	104	104	104	104	104
April 2014	107	107	107	107	107	107	107	107	107	107	107
April 2015	111	111	111	111	111	111	111	111	111	111	111
April 2016	115	115	115	115	115	115	115	115	115	115	70
April 2017	119	119	119	119	119	119	119	119	119	111	19
April 2018	123	123	123	123	123	123	123	123	123	50	5
April 2019	128	128	128	128	128	128	128	128	111	22	1
April 2020	132	132	132	132	132	132	132	132	66	10	*
April 2021	137	137	137	137	137	137	137	137	39	4	*
April 2022	142	142	142	142	142	142	142	112	23	2	*
April 2023	147	147	147	147	147	147	147	79	14	1	*
April 2024	152	152	152	152	152	152	152	56	8	*	*
April 2025	158	158	158	158	158	158	158	39	5	*	*
April 2026	163	163	163	163	163	163	163	27	3	*	*
April 2027	169	158	158	158	158	158	158	19	2	*	*
April 2028	175	128	128	128	128	128	128	13	1	*	*
April 2029	181	103	103	103	103	103	103	9	1	*	*
April 2030	188	82	82	82	82	82	82	6	*	*	0
April 2031	193	65	65	65	65	65	65	4	*	*	0
April 2032	193	51	51	51	51	51	51	3	*	*	0
April 2033	193	40	40	40	40	40	40	2	*	*	0
April 2034	193	31	31	31	31	31	31	1	*	*	0
April 2035	193	23	23	23	23	23	23	1	*	*	0
April 2036	193	17	17	17	17	17	17	1	*	*	0
April 2037	193	12	12	12	12	12	12	*	*	*	0
April 2038	88	8	8	8	8	8	8	*	*	*	0
April 2039	5	5	5	5	5	5	5	*	*	0	0
April 2040	3	3	3	3	3	3	3	*	*	0	0
April 2041	1	1	1	1	1	1	1	*	*	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.0	18.9	18.9	18.9	18.9	18.9	18.9	12.2	8.7	6.2	4.4

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

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

Date	MH Class										
	PSA Prepayment Assumption										
	0%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2013	99	99	99	90	90	90	90	90	90	90	80
April 2014	98	98	98	70	70	70	70	70	0	0	0
April 2015	97	97	97	45	45	45	45	0	0	0	0
April 2016	96	96	96	25	25	25	25	0	0	0	0
April 2017	94	94	94	9	9	9	9	0	0	0	0
April 2018	93	93	93	0	0	0	0	0	0	0	0
April 2019	92	92	92	0	0	0	0	0	0	0	0
April 2020	91	91	91	0	0	0	0	0	0	0	0
April 2021	89	89	86	0	0	0	0	0	0	0	0
April 2022	88	88	75	0	0	0	0	0	0	0	0
April 2023	86	86	57	0	0	0	0	0	0	0	0
April 2024	85	85	36	0	0	0	0	0	0	0	0
April 2025	83	83	12	0	0	0	0	0	0	0	0
April 2026	81	73	0	0	0	0	0	0	0	0	0
April 2027	80	42	0	0	0	0	0	0	0	0	0
April 2028	78	11	0	0	0	0	0	0	0	0	0
April 2029	76	0	0	0	0	0	0	0	0	0	0
April 2030	74	0	0	0	0	0	0	0	0	0	0
April 2031	72	0	0	0	0	0	0	0	0	0	0
April 2032	70	0	0	0	0	0	0	0	0	0	0
April 2033	68	0	0	0	0	0	0	0	0	0	0
April 2034	66	0	0	0	0	0	0	0	0	0	0
April 2035	64	0	0	0	0	0	0	0	0	0	0
April 2036	61	0	0	0	0	0	0	0	0	0	0
April 2037	59	0	0	0	0	0	0	0	0	0	0
April 2038	57	0	0	0	0	0	0	0	0	0	0
April 2039	9	0	0	0	0	0	0	0	0	0	0
April 2040	0	0	0	0	0	0	0	0	0	0	0
April 2041	0	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	21.7	13.7	10.8	2.9	2.9	2.9	2.9	2.0	1.6	1.3	1.0

Date	FH and SH Classes										
	PSA Prepayment Assumption										
	0%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2013	100	100	100	100	99	95	89	78	55	27	0
April 2014	100	100	100	100	97	83	64	8	0	0	0
April 2015	100	100	100	100	95	70	36	0	0	0	0
April 2016	100	100	100	100	93	60	16	0	0	0	0
April 2017	100	100	100	100	92	52	2	0	0	0	0
April 2018	100	100	100	99	89	46	0	0	0	0	0
April 2019	100	100	100	95	85	40	0	0	0	0	0
April 2020	100	100	100	93	83	37	0	0	0	0	0
April 2021	100	100	100	91	80	34	0	0	0	0	0
April 2022	100	100	100	86	76	31	0	0	0	0	0
April 2023	100	100	100	81	71	27	0	0	0	0	0
April 2024	100	100	100	74	64	23	0	0	0	0	0
April 2025	100	100	100	67	58	19	0	0	0	0	0
April 2026	100	100	95	59	51	15	0	0	0	0	0
April 2027	100	100	86	52	43	10	0	0	0	0	0
April 2028	100	100	76	44	36	6	0	0	0	0	0
April 2029	100	92	66	36	29	2	0	0	0	0	0
April 2030	100	81	56	29	23	0	0	0	0	0	0
April 2031	100	69	47	22	16	0	0	0	0	0	0
April 2032	100	58	37	15	10	0	0	0	0	0	0
April 2033	100	47	28	9	4	0	0	0	0	0	0
April 2034	100	37	20	3	0	0	0	0	0	0	0
April 2035	100	26	12	0	0	0	0	0	0	0	0
April 2036	100	16	4	0	0	0	0	0	0	0	0
April 2037	100	7	0	0	0	0	0	0	0	0	0
April 2038	100	0	0	0	0	0	0	0	0	0	0
April 2039	100	0	0	0	0	0	0	0	0	0	0
April 2040	61	0	0	0	0	0	0	0	0	0	0
April 2041	16	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.3	20.9	18.8	15.1	13.5	7.1	2.6	1.4	1.0	0.8	0.7

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

Date	HE Class										
	PSA Prepayment Assumption										
	0%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2013	100	100	100	100	100	100	100	100	100	100	0
April 2014	100	100	100	100	100	100	100	100	0	0	0
April 2015	100	100	100	100	100	100	100	0	0	0	0
April 2016	100	100	100	100	100	100	100	0	0	0	0
April 2017	100	100	100	100	100	100	100	0	0	0	0
April 2018	100	100	100	100	100	100	0	0	0	0	0
April 2019	100	100	100	100	100	100	0	0	0	0	0
April 2020	100	100	100	100	100	100	0	0	0	0	0
April 2021	100	100	100	100	100	100	0	0	0	0	0
April 2022	100	100	100	100	100	100	0	0	0	0	0
April 2023	100	100	100	100	100	100	0	0	0	0	0
April 2024	100	100	100	100	100	100	0	0	0	0	0
April 2025	100	100	100	100	100	100	0	0	0	0	0
April 2026	100	100	100	100	100	100	0	0	0	0	0
April 2027	100	100	100	100	100	100	0	0	0	0	0
April 2028	100	100	100	100	100	100	0	0	0	0	0
April 2029	100	100	100	100	100	100	0	0	0	0	0
April 2030	100	100	100	100	100	42	0	0	0	0	0
April 2031	100	100	100	100	100	0	0	0	0	0	0
April 2032	100	100	100	100	100	0	0	0	0	0	0
April 2033	100	100	100	100	100	0	0	0	0	0	0
April 2034	100	100	100	100	62	0	0	0	0	0	0
April 2035	100	100	100	3	0	0	0	0	0	0	0
April 2036	100	100	100	0	0	0	0	0	0	0	0
April 2037	100	100	0	0	0	0	0	0	0	0	0
April 2038	100	27	0	0	0	0	0	0	0	0	0
April 2039	100	0	0	0	0	0	0	0	0	0	0
April 2040	100	0	0	0	0	0	0	0	0	0	0
April 2041	100	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.4	25.9	24.8	22.8	22.1	18.0	5.4	2.2	1.6	1.2	1.0

Date	ZT Class										
	PSA Prepayment Assumption										
	0%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2013	104	104	104	104	104	104	104	0	0	0	0
April 2014	107	107	107	107	107	107	107	0	0	0	0
April 2015	111	111	111	111	111	111	111	0	0	0	0
April 2016	115	115	115	115	115	115	115	0	0	0	0
April 2017	119	119	119	119	119	119	119	0	0	0	0
April 2018	123	123	123	123	123	123	85	0	0	0	0
April 2019	128	128	128	128	128	128	22	0	0	0	0
April 2020	132	132	132	132	132	132	*	0	0	0	0
April 2021	137	137	137	137	137	137	0	0	0	0	0
April 2022	142	142	142	142	142	142	0	0	0	0	0
April 2023	147	147	147	147	147	147	0	0	0	0	0
April 2024	152	152	152	152	152	152	0	0	0	0	0
April 2025	158	158	158	158	158	158	0	0	0	0	0
April 2026	163	163	163	163	163	163	0	0	0	0	0
April 2027	169	169	169	169	169	169	0	0	0	0	0
April 2028	175	175	175	175	175	175	0	0	0	0	0
April 2029	181	181	181	181	181	181	0	0	0	0	0
April 2030	188	188	188	188	188	188	0	0	0	0	0
April 2031	194	194	194	194	194	172	0	0	0	0	0
April 2032	201	201	201	201	201	146	0	0	0	0	0
April 2033	208	208	208	208	208	122	0	0	0	0	0
April 2034	216	216	216	216	216	101	0	0	0	0	0
April 2035	223	223	223	223	193	81	0	0	0	0	0
April 2036	231	231	231	181	155	64	0	0	0	0	0
April 2037	240	240	237	142	121	49	0	0	0	0	0
April 2038	248	248	180	106	90	36	0	0	0	0	0
April 2039	257	182	126	73	62	24	0	0	0	0	0
April 2040	266	112	77	44	37	14	0	0	0	0	0
April 2041	276	46	32	18	15	6	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.7	27.9	27.2	26.0	25.6	22.8	6.5	0.4	0.3	0.2	0.2

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

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

Date	FC and SC† Classes										
	PSA Prepayment Assumption										
	0%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2013	99	97	96	96	96	95	94	91	87	83	78
April 2014	98	91	90	88	88	86	83	73	63	51	38
April 2015	96	84	82	79	78	75	69	52	38	24	11
April 2016	95	77	75	71	70	65	58	37	23	11	3
April 2017	94	71	68	63	62	56	48	27	14	5	1
April 2018	92	65	61	56	55	48	40	19	8	2	*
April 2019	90	60	56	50	48	41	33	14	5	1	*
April 2020	89	55	50	44	43	36	27	10	3	*	*
April 2021	87	50	45	39	38	31	23	7	2	*	*
April 2022	85	46	41	35	33	26	19	5	1	*	*
April 2023	83	42	37	31	29	22	15	3	1	*	*
April 2024	80	38	33	27	25	19	13	2	*	*	*
April 2025	78	34	29	24	22	16	10	2	*	*	*
April 2026	75	31	26	21	19	14	8	1	*	*	*
April 2027	73	28	23	18	17	12	7	1	*	*	*
April 2028	70	25	20	16	14	10	6	1	*	*	0
April 2029	66	22	18	13	12	8	4	*	*	*	0
April 2030	63	19	16	11	10	7	4	*	*	*	0
April 2031	59	17	14	10	9	6	3	*	*	*	0
April 2032	56	15	12	8	7	5	2	*	*	*	0
April 2033	52	13	10	7	6	4	2	*	*	*	0
April 2034	47	11	8	6	5	3	1	*	*	*	0
April 2035	43	9	7	5	4	2	1	*	*	*	0
April 2036	38	7	6	4	3	2	1	*	*	0	0
April 2037	32	6	4	3	2	1	1	*	*	0	0
April 2038	27	4	3	2	2	1	*	*	*	0	0
April 2039	21	3	2	1	1	1	*	*	*	0	0
April 2040	14	2	1	1	1	*	*	*	*	0	0
April 2041	7	1	1	*	*	*	*	*	*	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.6	10.8	9.9	8.8	8.5	7.4	6.3	4.0	3.0	2.3	1.8

Date	GA, GB, GC, GD, GE, FG and SG† Classes										
	PSA Prepayment Assumption										
	0%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2013	98	95	95	95	95	95	95	95	95	95	95
April 2014	97	87	85	85	85	85	85	85	79	62	44
April 2015	95	77	74	74	74	74	74	64	43	22	4
April 2016	93	67	63	63	63	63	63	42	21	3	0
April 2017	91	58	53	53	53	53	53	27	8	0	0
April 2018	88	50	44	44	44	44	44	16	0	0	0
April 2019	86	42	36	36	36	36	36	8	0	0	0
April 2020	84	35	28	28	28	28	28	2	0	0	0
April 2021	81	28	21	21	21	21	21	0	0	0	0
April 2022	78	21	15	15	15	15	15	0	0	0	0
April 2023	75	15	10	10	10	10	10	0	0	0	0
April 2024	71	10	6	6	6	6	6	0	0	0	0
April 2025	68	4	3	3	3	3	3	0	0	0	0
April 2026	64	*	*	*	*	*	*	0	0	0	0
April 2027	60	0	0	0	0	0	0	0	0	0	0
April 2028	56	0	0	0	0	0	0	0	0	0	0
April 2029	51	0	0	0	0	0	0	0	0	0	0
April 2030	46	0	0	0	0	0	0	0	0	0	0
April 2031	41	0	0	0	0	0	0	0	0	0	0
April 2032	36	0	0	0	0	0	0	0	0	0	0
April 2033	30	0	0	0	0	0	0	0	0	0	0
April 2034	23	0	0	0	0	0	0	0	0	0	0
April 2035	17	0	0	0	0	0	0	0	0	0	0
April 2036	9	0	0	0	0	0	0	0	0	0	0
April 2037	2	0	0	0	0	0	0	0	0	0	0
April 2038	0	0	0	0	0	0	0	0	0	0	0
April 2039	0	0	0	0	0	0	0	0	0	0	0
April 2040	0	0	0	0	0	0	0	0	0	0	0
April 2041	0	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	15.9	6.4	5.9	5.9	5.9	5.9	5.9	3.9	3.0	2.4	1.9

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

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

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

Date	EY Class											FD, OK, KS† and SD Classes						
	PSA Prepayment Assumption											PSA Prepayment Assumption						
	0%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%	0%	100%	150%	300%	600%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2013	100	100	100	100	100	100	100	100	100	100	100	99	97	96	94	89	85	80
April 2014	100	100	100	100	100	100	100	100	100	100	100	98	91	89	81	67	54	41
April 2015	100	100	100	100	100	100	100	100	100	100	100	96	84	80	66	43	25	12
April 2016	100	100	100	100	100	100	100	100	100	100	100	95	78	71	53	27	11	3
April 2017	100	100	100	100	100	100	100	100	100	57	10	94	72	63	42	17	5	1
April 2018	100	100	100	100	100	100	100	100	97	26	3	92	66	56	34	11	2	*
April 2019	100	100	100	100	100	100	100	100	58	12	1	90	60	50	27	7	1	*
April 2020	100	100	100	100	100	100	100	100	34	5	*	89	55	44	22	4	*	*
April 2021	100	100	100	100	100	100	100	82	20	2	*	87	50	39	17	3	*	*
April 2022	100	100	100	100	100	100	100	58	12	1	*	85	46	34	14	2	*	*
April 2023	100	100	100	100	100	100	100	41	7	*	*	83	42	30	11	1	*	*
April 2024	100	100	100	100	100	100	100	29	4	*	*	80	38	27	9	1	*	*
April 2025	100	100	100	100	100	100	100	20	2	*	*	78	34	23	7	*	*	*
April 2026	100	100	100	100	100	100	100	14	1	*	*	75	31	20	5	*	*	*
April 2027	100	82	82	82	82	82	82	10	1	*	*	73	28	18	4	*	*	*
April 2028	100	66	66	66	66	66	66	7	*	*	*	70	25	15	3	*	*	0
April 2029	100	53	53	53	53	53	53	5	*	*	*	66	22	13	3	*	*	0
April 2030	100	43	43	43	43	43	43	3	*	*	0	63	19	11	2	*	*	0
April 2031	100	34	34	34	34	34	34	2	*	*	0	59	17	10	1	*	*	0
April 2032	100	27	27	27	27	27	27	2	*	*	0	56	15	8	1	*	*	0
April 2033	100	21	21	21	21	21	21	1	*	*	0	52	13	7	1	*	*	0
April 2034	100	16	16	16	16	16	16	1	*	*	0	47	11	5	1	*	*	0
April 2035	100	12	12	12	12	12	12	*	*	*	0	43	9	4	*	*	*	0
April 2036	100	9	9	9	9	9	9	*	*	*	0	38	7	3	*	*	0	0
April 2037	100	6	6	6	6	6	6	*	*	*	0	32	6	3	*	*	0	0
April 2038	46	4	4	4	4	4	4	*	*	*	0	27	4	2	*	*	0	0
April 2039	3	3	3	3	3	3	3	*	*	0	0	21	3	1	*	*	0	0
April 2040	2	2	2	2	2	2	2	*	*	0	0	14	2	1	*	*	0	0
April 2041	1	1	1	1	1	1	1	*	*	0	0	7	1	*	*	*	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	26.0	18.3	18.3	18.3	18.3	18.3	18.3	11.3	7.9	5.6	4.0	19.6	10.8	8.8	5.5	3.2	2.4	1.9

Date	MP Class										
	PSA Prepayment Assumption										
	0%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2013	100	100	96	89	88	88	88	88	88	61	20
April 2014	99	99	90	71	67	67	67	42	0	0	0
April 2015	99	99	84	51	45	45	45	0	0	0	0
April 2016	99	99	79	35	27	27	27	0	0	0	0
April 2017	98	98	75	22	14	14	14	0	0	0	0
April 2018	98	98	71	14	4	4	4	0	0	0	0
April 2019	97	97	69	9	0	0	0	0	0	0	0
April 2020	97	97	67	6	0	0	0	0	0	0	0
April 2021	96	95	63	3	0	0	0	0	0	0	0
April 2022	96	91	56	0	0	0	0	0	0	0	0
April 2023	95	84	46	0	0	0	0	0	0	0	0
April 2024	95	76	33	0	0	0	0	0	0	0	0
April 2025	94	66	19	0	0	0	0	0	0	0	0
April 2026	94	54	7	0	0	0	0	0	0	0	0
April 2027	93	36	0	0	0	0	0	0	0	0	0
April 2028	93	17	0	0	0	0	0	0	0	0	0
April 2029	92	4	0	0	0	0	0	0	0	0	0
April 2030	91	0	0	0	0	0	0	0	0	0	0
April 2031	91	0	0	0	0	0	0	0	0	0	0
April 2032	90	0	0	0	0	0	0	0	0	0	0
April 2033	89	0	0	0	0	0	0	0	0	0	0
April 2034	88	0	0	0	0	0	0	0	0	0	0
April 2035	88	0	0	0	0	0	0	0	0	0	0
April 2036	87	0	0	0	0	0	0	0	0	0	0
April 2037	86	0	0	0	0	0	0	0	0	0	0
April 2038	77	0	0	0	0	0	0	0	0	0	0
April 2039	28	0	0	0	0	0	0	0	0	0	0
April 2040	0	0	0	0	0	0	0	0	0	0	0
April 2041	0	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	25.0	13.6	9.1	3.5	3.0	3.0	3.0	1.8	1.4	1.1	0.9

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

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

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

Date	FE Class										
	PSA Prepayment Assumption										
	0%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2013	99	96	96	95	95	94	93	89	84	79	72
April 2014	98	90	89	87	87	84	81	69	58	45	32
April 2015	96	83	81	78	77	73	67	50	35	21	9
April 2016	95	77	74	70	68	63	56	35	21	9	2
April 2017	94	70	67	62	61	55	47	25	12	4	1
April 2018	92	65	60	55	54	47	39	18	7	2	*
April 2019	90	59	55	49	47	40	32	13	4	1	*
April 2020	89	54	49	43	42	35	27	9	3	*	*
April 2021	87	49	45	38	37	30	22	6	2	*	*
April 2022	85	45	40	34	32	26	18	5	1	*	*
April 2023	83	41	36	30	28	22	15	3	1	*	*
April 2024	80	37	32	26	25	19	12	2	*	*	*
April 2025	78	33	29	23	22	16	10	2	*	*	*
April 2026	75	30	25	20	19	13	8	1	*	*	*
April 2027	73	27	23	17	16	11	7	1	*	*	*
April 2028	70	24	20	15	14	9	5	1	*	*	0
April 2029	66	21	17	13	12	8	4	*	*	*	0
April 2030	63	19	15	11	10	6	3	*	*	*	0
April 2031	59	16	13	9	9	5	3	*	*	*	0
April 2032	56	14	11	8	7	4	2	*	*	*	0
April 2033	52	12	9	7	6	3	2	*	*	*	0
April 2034	47	10	8	5	5	3	1	*	*	*	0
April 2035	43	9	6	4	4	2	1	*	*	*	0
April 2036	38	7	5	3	3	2	1	*	*	0	0
April 2037	32	5	4	3	2	1	*	*	*	0	0
April 2038	27	4	3	2	2	1	*	*	*	0	0
April 2039	21	3	2	1	1	1	*	*	*	0	0
April 2040	14	1	1	1	1	*	*	*	*	0	0
April 2041	7	*	*	*	*	*	*	*	*	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	19.6	10.6	9.7	8.6	8.4	7.3	6.1	3.8	2.8	2.1	1.7

Date	ZX Class										
	PSA Prepayment Assumption										
	0%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2013	104	104	104	104	104	104	104	0	0	0	0
April 2014	107	107	107	107	107	107	107	0	0	0	0
April 2015	111	111	111	111	111	111	111	0	0	0	0
April 2016	115	115	115	115	115	115	115	0	0	0	0
April 2017	119	119	119	119	119	119	119	0	0	0	0
April 2018	123	123	123	123	123	123	95	0	0	0	0
April 2019	128	128	128	128	128	128	41	0	0	0	0
April 2020	132	132	132	132	132	132	1	0	0	0	0
April 2021	137	137	137	137	137	137	0	0	0	0	0
April 2022	142	142	142	142	142	142	0	0	0	0	0
April 2023	147	147	147	147	147	147	0	0	0	0	0
April 2024	152	152	152	152	152	152	0	0	0	0	0
April 2025	158	158	158	158	158	158	0	0	0	0	0
April 2026	163	163	163	163	163	163	0	0	0	0	0
April 2027	169	169	169	169	169	169	0	0	0	0	0
April 2028	175	175	175	175	175	175	0	0	0	0	0
April 2029	181	181	181	181	181	181	0	0	0	0	0
April 2030	188	188	188	188	188	188	0	0	0	0	0
April 2031	194	194	194	194	194	178	0	0	0	0	0
April 2032	201	201	201	201	201	160	0	0	0	0	0
April 2033	208	208	208	208	208	145	0	0	0	0	0
April 2034	216	216	216	216	216	131	0	0	0	0	0
April 2035	223	223	223	223	201	119	0	0	0	0	0
April 2036	231	231	231	194	175	103	0	0	0	0	0
April 2037	240	240	238	167	152	77	0	0	0	0	0
April 2038	248	248	198	143	131	55	0	0	0	0	0
April 2039	257	202	161	106	90	35	0	0	0	0	0
April 2040	266	143	98	56	47	18	0	0	0	0	0
April 2041	276	34	23	13	11	4	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.8	28.0	27.5	26.6	26.2	23.9	6.7	0.3	0.2	0.2	0.1

* 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.

JS, HK, UF and US Classes											
Date	PSA Prepayment Assumption										
	0%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2013	100	100	100	100	100	94	86	62	32	12	0
April 2014	100	100	100	100	99	82	59	4	0	0	0
April 2015	100	100	100	100	98	70	34	0	0	0	0
April 2016	100	100	100	100	97	62	15	0	0	0	0
April 2017	100	100	100	100	96	56	4	0	0	0	0
April 2018	100	100	100	99	95	51	0	0	0	0	0
April 2019	100	100	100	98	93	47	0	0	0	0	0
April 2020	100	100	100	97	90	43	0	0	0	0	0
April 2021	100	100	100	96	87	41	0	0	0	0	0
April 2022	100	100	100	93	83	38	0	0	0	0	0
April 2023	100	100	100	88	77	34	0	0	0	0	0
April 2024	100	100	100	81	71	30	0	0	0	0	0
April 2025	100	100	100	74	64	26	0	0	0	0	0
April 2026	100	100	98	66	57	21	0	0	0	0	0
April 2027	100	100	92	59	50	17	0	0	0	0	0
April 2028	100	100	83	51	43	13	0	0	0	0	0
April 2029	100	97	73	43	36	10	0	0	0	0	0
April 2030	100	88	63	36	30	7	0	0	0	0	0
April 2031	100	76	54	29	24	5	0	0	0	0	0
April 2032	100	65	45	23	18	3	0	0	0	0	0
April 2033	100	54	36	17	12	2	0	0	0	0	0
April 2034	100	44	28	11	8	*	0	0	0	0	0
April 2035	100	34	20	7	5	0	0	0	0	0	0
April 2036	100	24	12	4	3	0	0	0	0	0	0
April 2037	100	15	7	2	1	0	0	0	0	0	0
April 2038	100	7	3	0	0	0	0	0	0	0	0
April 2039	100	2	0	0	0	0	0	0	0	0	0
April 2040	74	0	0	0	0	0	0	0	0	0	0
April 2041	29	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	28.6	21.6	19.6	16.3	14.9	8.0	2.5	1.2	0.8	0.6	0.5

HJ Class											
Date	PSA Prepayment Assumption										
	0%	100%	120%	148%	156%	195%	250%	450%	650%	900%	1200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100
April 2013	100	100	100	100	100	100	100	100	100	43	0
April 2014	100	100	100	100	100	100	100	43	0	0	0
April 2015	100	100	100	100	100	100	100	0	0	0	0
April 2016	100	100	100	100	100	100	100	0	0	0	0
April 2017	100	100	100	100	100	100	100	0	0	0	0
April 2018	100	100	100	100	100	100	33	0	0	0	0
April 2019	100	100	100	100	100	100	0	0	0	0	0
April 2020	100	100	100	100	100	100	0	0	0	0	0
April 2021	100	100	100	100	100	100	0	0	0	0	0
April 2022	100	100	100	100	100	100	0	0	0	0	0
April 2023	100	100	100	100	100	100	0	0	0	0	0
April 2024	100	100	100	100	100	100	0	0	0	0	0
April 2025	100	100	100	100	100	100	0	0	0	0	0
April 2026	100	100	100	100	100	100	0	0	0	0	0
April 2027	100	100	100	100	100	100	0	0	0	0	0
April 2028	100	100	100	100	100	100	0	0	0	0	0
April 2029	100	100	100	100	100	100	0	0	0	0	0
April 2030	100	100	100	100	100	75	0	0	0	0	0
April 2031	100	100	100	100	100	57	0	0	0	0	0
April 2032	100	100	100	100	100	57	0	0	0	0	0
April 2033	100	100	100	100	100	57	0	0	0	0	0
April 2034	100	100	100	100	84	57	0	0	0	0	0
April 2035	100	100	100	58	57	27	0	0	0	0	0
April 2036	100	100	100	57	57	0	0	0	0	0	0
April 2037	100	100	57	57	57	0	0	0	0	0	0
April 2038	100	69	57	37	12	0	0	0	0	0	0
April 2039	100	57	45	0	0	0	0	0	0	0	0
April 2040	100	0	0	0	0	0	0	0	0	0	0
April 2041	100	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)**	29.6	26.9	26.1	24.7	24.2	20.8	5.8	1.9	1.3	1.0	0.8

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

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

Characteristics of the Residual Classes

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

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

CERTAIN ADDITIONAL FEDERAL INCOME TAX CONSEQUENCES

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

U.S. Treasury Circular 230 Notice

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

REMIC Elections and Special Tax Attributes

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

Notwithstanding the foregoing, the Mortgage Loans underlying approximately \$59,385,977 in principal amount of the Group 3 MBS (at the Issue Date) have loan-to-value ratios at origination ranging from greater than 105% up to 125%. See “Description of the Certificates—The MBS” in this prospectus supplement. A portion of the Group 3 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 3 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 Notional Classes, the Principal Only Class, the Accrual Classes and the GU Class will be issued with original issue discount (“OID”), and certain other Classes of REMIC Certificates may be issued with OID. If a Class is issued with OID, a beneficial owner of a Certificate of that Class generally must recognize some taxable income in advance of the receipt of the cash attributable to that income. See “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Treatment of Original Issue Discount*” in the REMIC Prospectus. In addition, the B Class will be treated as having been issued at a premium, and certain other Classes of REMIC Certificates may be treated as having been issued at a premium. See “Material Federal Income Tax Consequences—Taxation of Beneficial Owners of Regular Certificates—*Regular Certificates Purchased at a Premium*” in the REMIC Prospectus.

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

<u>Group</u>	<u>Prepayment Assumption</u>
1	195% PSA
2	300% PSA
3	200% PSA
4	195% PSA
5	150% 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 Deutsche Bank Securities Inc. (the “Dealer”) in exchange for the MBS. The Dealer proposes to offer the Certificates directly to the public from time to time in negotiated transactions at varying prices to be determined at the time of sale. The Dealer may effect these transactions to or through other dealers.

LEGAL MATTERS

Sidley Austin LLP will provide legal representation for Fannie Mae. SNR Denton US LLP will provide legal representation for the Dealer.

Schedule 1

Available Recombinations(1)

REMIC Certificates		RCR Certificates						
<u>Classes</u>	<u>Original Balances</u>	<u>RCR Classes</u>	<u>Original Balances</u>	<u>Principal Type(2)</u>	<u>Interest Rate</u>	<u>Interest Type(2)</u>	<u>CUSIP Number</u>	<u>Final Distribution Date</u>
Recombination 1								
VP	\$ 9,440,000	AY(3)	\$ 31,786,000	PAC	3.50%	FIX	3136A55T9	May 2042
PV	5,855,000							
ZP	16,491,000							
Recombination 2								
NA	34,675,200	NC	38,528,000	SEQ	2.50	FIX	3136A55V4	May 2041
NF	3,852,800							
NS	3,852,800(4)							
Recombination 3								
NA	34,675,200	NB	36,500,211	SEQ	2.25	FIX	3136A55U6	May 2041
NF	1,825,011							
NS	1,825,011(4)							
Recombination 4								
NA	34,675,200	ND	43,344,000	SEQ	3.00	FIX	3136A55W2	May 2041
NF	8,668,800							
NS	8,668,800(4)							
Recombination 5								
FB	57,142,857	FE(5)	117,142,857	PT	(6)	FLT	3136A55Y8	May 2042
FC	60,000,000							
Recombination 6								
ZT	5,761,000	ZX(5)	7,804,143	SUP	3.50	FIX/Z	3136A55Z5	May 2042
TZ	2,043,143							
Recombination 7								
PN	58,614,000	MP(5)	78,235,000	SEG(TAC)/PAC/AD	3.50	FIX	3136A55X0	May 2042
MH	19,621,000							
Recombination 8								
HF	42,716,916	HK(5)	128,432,000	SEG(TAC)/SUP/AD	3.50	FIX	3136A56B7	May 2042
HS	30,512,084							
FH	32,201,750							
SH	23,001,250							

REMIC Certificates		RCR Certificates						
<u>Classes</u>	<u>Original Balances</u>	<u>RCR Classes</u>	<u>Original Balances</u>	<u>Principal Type(2)</u>	<u>Interest Rate</u>	<u>Interest Type(2)</u>	<u>CUSIP Number</u>	<u>Final Distribution Date</u>
Recombination 9								
HD	\$ 2,265,000	HJ(5)	\$ 3,972,000	SEG(TAC)/SUP/AD	3.50%	FIX	3136A56C5	May 2042
HE	1,707,000							
Recombination 10								
HF	6,102,417	JS(5)	64,216,001	SEG(TAC)/SUP/AD	(6)	INV	3136A56A9	May 2042
HS	30,512,084							
FH	4,600,250							
SH	23,001,250							
Recombination 11								
HF	42,716,916	UF(5)	74,918,666	SEG(TAC)/SUP/AD	(6)	FLT	3136A56D3	May 2042
FH	32,201,750							
Recombination 12								
HS	30,512,084	US(5)	53,513,334	SEG(TAC)/SUP/AD	(6)	INV	3136A56E1	May 2042
SH	23,001,250							
Recombination 13								
EA	153,952,000	GA	173,397,000	PAC	2.00	FIX	3136A56F8	November 2040
EF	7,697,600							
ES	7,697,600(4)							
GU	11,188,000							
GF	559,400							
GS	559,400(4)							
Recombination 14								
EA	153,952,000	GB	182,523,158	PAC	2.25	FIX	3136A56G6	November 2040
EF	16,205,474							
ES	16,205,474(4)							
GU	11,188,000							
GF	1,177,684							
GS	1,177,684(4)							

REMIC Certificates		RCR Certificates						
<u>Classes</u>	<u>Original Balances</u>	<u>RCR Classes</u>	<u>Original Balances</u>	<u>Principal Type(2)</u>	<u>Interest Rate</u>	<u>Interest Type(2)</u>	<u>CUSIP Number</u>	<u>Final Distribution Date</u>
Recombination 15								
EA	\$153,952,000	GC	\$192,663,334	PAC	2.50%	FIX	3136A56H4	November 2040
EF	25,658,667							
ES	25,658,667(4)							
GU	11,188,000							
GF	1,864,667							
GS	1,864,667(4)							
Recombination 16								
EA	153,952,000	GD	216,746,250	PAC	3.00	FIX	3136A56J0	November 2040
EF	48,110,000							
ES	48,110,000(4)							
GU	11,188,000							
GF	3,496,250							
GS	3,496,250(4)							
Recombination 17								
EA	153,952,000	GE	247,710,000	PAC	3.50	FIX	3136A56K7	November 2040
EF	76,976,000							
ES	76,976,000(4)							
GU	11,188,000							
GF	5,594,000							
GS	5,594,000(4)							
Recombination 18								
EF	76,976,000	FG	82,570,000	PAC	(6)	FLT	3136A56L5	November 2040
GF	5,594,000							
Recombination 19								
ES	76,976,000(4)	SG	82,570,000(4)	NTL	(6)	INV/IO	3136A56M3	November 2040
GS	5,594,000(4)							
Recombination 20								
EA	153,952,000	EB	161,649,600	PAC	2.00	FIX	3136A56N1	January 2040
EF	7,697,600							
ES	7,697,600(4)							

REMIC Certificates		RCR Certificates						
<u>Classes</u>	<u>Original Balances</u>	<u>RCR Classes</u>	<u>Original Balances</u>	<u>Principal Type(2)</u>	<u>Interest Rate</u>	<u>Interest Type(2)</u>	<u>CUSIP Number</u>	<u>Final Distribution Date</u>
Recombination 21								
EA	\$153,952,000	EC	\$170,157,474	PAC	2.25%	FIX	3136A56P6	January 2040
EF	16,205,474							
ES	16,205,474(4)							
Recombination 22								
EA	153,952,000	ED	179,610,667	PAC	2.50	FIX	3136A56Q4	January 2040
EF	25,658,667							
ES	25,658,667(4)							
Recombination 23								
EA	153,952,000	EG	202,062,000	PAC	3.00	FIX	3136A56R2	January 2040
EF	48,110,000							
ES	48,110,000(4)							
Recombination 24								
EA	153,952,000	EJ	230,928,000	PAC	3.50	FIX	3136A56S0	January 2040
EF	76,976,000							
ES	76,976,000(4)							
Recombination 25								
VE	8,909,000	EY(7)	29,998,000	PAC	3.50	FIX	3136A56T8	May 2042
EV	5,526,000							
ZE	15,563,000							
Recombination 26								
TP	32,948,000	PY(8)	64,734,000	PAC	3.50	FIX	3136A55S1	May 2042
VP	9,440,000							
PV	5,855,000							
ZP	16,491,000							

REMIC Certificates		RCR Certificates						
<u>Classes</u>	<u>Original Balances</u>	<u>RCR Classes</u>	<u>Original Balances</u>	<u>Principal Type(2)</u>	<u>Interest Rate</u>	<u>Interest Type(2)</u>	<u>CUSIP Number</u>	<u>Final Distribution Date</u>
Recombination 27								
OK	\$ 52,487,412	SD	\$ 52,487,412	PT	(6)	INV	3136A56U5	May 2042
KS	83,979,859(4)							

- (1) REMIC Certificates and RCR Certificates in any Recombination may be exchanged only in the proportions of *original* principal or notional principal balances for the related Classes shown in this Schedule 1 (disregarding any retired Classes). For example, if a particular Recombination includes two REMIC Classes and one RCR Class whose *original* principal balances shown in the schedule reflect a 1:1:2 relationship, the same 1:1:2 relationship among the *original* principal balances of those REMIC and RCR Classes must be maintained in any exchange. This is true even if, as a result of the applicable payment priority sequence, the relationship between their *current* principal balances has changed over time. Moreover, if as a result of a proposed exchange, a Certificateholder would hold a REMIC Certificate or RCR Certificate of a Class in an amount less than the applicable minimum denomination for that Class, the Certificateholder will be unable to effect the proposed exchange. See “Description of the Certificates—General—*Authorized Denominations*” in this prospectus supplement.
- (2) See “Description of the Certificates—The Certificates—*Class Definitions and Abbreviations*” in the REMIC Prospectus.
- (3) Principal payments on the REMIC Certificates in Recombination 1 from the ZP Accrual Amount will be paid as interest on the related RCR Certificates, and thus will not reduce the principal balances of those RCR Certificates.
- (4) Notional balances. These Classes are Interest Only Classes. See page S-7 for a description of how their notional balances are calculated.
- (5) These Classes are RCR Classes formed by combinations of two or more REMIC Classes in Group 1 and Group 4.
- (6) For a description of these interest rates, see “Summary—Interest Rates” in this prospectus supplement.
- (7) Principal payments on the REMIC Certificates in Recombination 25 from the ZE Accrual Amount will be paid as interest on the related RCR Certificates, and thus will not reduce the principal balances of those RCR Certificates.
- (8) Principal payments on the REMIC Certificates in Recombination 26 from the ZP Accrual Amount will be paid as interest on the related RCR Certificates, and thus will not reduce the principal balances of those RCR Certificates.

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	\$356,706,000.00	August 2016	\$225,755,601.25	December 2020	\$111,297,408.34
May 2012	355,344,801.20	September 2016 . . .	223,219,028.25	January 2021	109,520,700.94
June 2012	353,900,025.09	October 2016	220,696,488.18	February 2021	107,770,633.69
July 2012	352,372,899.31	November 2016	218,187,907.42	March 2021	106,046,821.37
August 2012	350,764,028.35	December 2016	215,693,212.73	April 2021	104,348,884.22
September 2012 . . .	349,074,059.23	January 2017	213,212,331.26	May 2021	102,676,447.82
October 2012	347,303,681.07	February 2017	210,745,190.52	June 2021	101,029,143.07
November 2012	345,453,624.67	March 2017	208,291,718.43	July 2021	99,406,606.07
December 2012	343,524,662.02	April 2017	205,851,843.24	August 2021	97,808,478.10
January 2013	341,517,605.81	May 2017	203,425,493.59	September 2021 . . .	96,234,405.47
February 2013	339,433,308.86	June 2017	201,012,598.50	October 2021	94,684,039.55
March 2013	337,272,663.56	July 2017	198,613,087.33	November 2021	93,157,036.60
April 2013	335,036,601.23	August 2017	196,226,889.84	December 2021	91,653,057.76
May 2013	332,726,091.49	September 2017 . . .	193,853,936.13	January 2022	90,171,768.98
June 2013	330,342,141.56	October 2017	191,494,156.66	February 2022	88,712,840.95
July 2013	327,885,795.54	November 2017	189,147,482.26	March 2022	87,275,948.99
August 2013	325,358,133.67	December 2017	186,813,844.12	April 2022	85,860,773.05
September 2013 . . .	322,760,271.54	January 2018	184,493,173.77	May 2022	84,466,997.62
October 2013	320,093,359.27	February 2018	182,185,403.11	June 2022	83,094,311.64
November 2013	317,358,580.68	March 2018	179,890,464.39	July 2022	81,742,408.48
December 2013	314,557,152.38	April 2018	177,608,290.20	August 2022	80,410,985.86
January 2014	311,690,322.94	May 2018	175,338,813.48	September 2022 . . .	79,099,745.78
February 2014	308,759,371.87	June 2018	173,081,967.54	October 2022	77,808,394.47
March 2014	305,765,608.75	July 2018	170,837,686.01	November 2022	76,536,642.34
April 2014	302,788,274.18	August 2018	168,605,902.87	December 2022	75,284,203.90
May 2014	299,827,282.17	September 2018 . . .	166,386,552.44	January 2023	74,050,797.72
June 2014	296,882,547.16	October 2018	164,179,569.39	February 2023	72,836,146.37
July 2014	293,953,984.04	November 2018	161,984,888.72	March 2023	71,639,976.35
August 2014	291,041,508.13	December 2018	159,802,445.76	April 2023	70,462,018.07
September 2014 . . .	288,145,035.20	January 2019	157,632,176.18	May 2023	69,302,005.74
October 2014	285,264,481.45	February 2019	155,474,016.00	June 2023	68,159,677.38
November 2014	282,399,763.51	March 2019	153,327,901.54	July 2023	67,034,774.73
December 2014	279,550,798.44	April 2019	151,193,769.48	August 2023	65,927,043.17
January 2015	276,717,503.74	May 2019	149,071,556.80	September 2023 . . .	64,836,231.76
February 2015	273,899,797.32	June 2019	146,961,200.82	October 2023	63,762,093.08
March 2015	271,097,597.53	July 2019	144,862,639.19	November 2023	62,704,383.27
April 2015	268,310,823.13	August 2019	142,775,809.87	December 2023	61,662,861.91
May 2015	265,539,393.31	September 2019 . . .	140,700,651.15	January 2024	60,637,292.04
June 2015	262,783,227.67	October 2019	138,637,101.64	February 2024	59,627,440.03
July 2015	260,042,246.22	November 2019	136,585,100.26	March 2024	58,633,075.63
August 2015	257,316,369.41	December 2019	134,544,586.25	April 2024	57,653,971.84
September 2015 . . .	254,605,518.07	January 2020	132,515,499.16	May 2024	56,689,904.90
October 2015	251,909,613.45	February 2020	130,497,778.87	June 2024	55,740,654.24
November 2015	249,228,577.22	March 2020	128,491,365.56	July 2024	54,806,002.46
December 2015	246,562,331.44	April 2020	126,496,199.70	August 2024	53,885,735.23
January 2016	243,910,798.58	May 2020	124,512,222.10	September 2024 . . .	52,979,641.29
February 2016	241,273,901.51	June 2020	122,539,373.87	October 2024	52,087,512.40
March 2016	238,651,563.49	July 2020	120,594,421.21	November 2024	51,209,143.30
April 2016	236,043,708.20	August 2020	118,678,538.75	December 2024	50,344,331.65
May 2016	233,450,259.68	September 2020 . . .	116,791,306.94	January 2025	49,492,878.00
June 2016	230,871,142.38	October 2020	114,932,312.16	February 2025	48,654,585.76
July 2016	228,306,281.17	November 2020	113,101,146.64	March 2025	47,829,261.14

Aggregate Group I (Continued)

<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>	<u>Distribution Date</u>	<u>Planned Balance</u>
April 2025	\$ 47,016,713.13	November 2029	\$ 17,416,369.94	June 2034	\$ 5,414,740.99
May 2025	46,216,753.45	December 2029	17,084,650.45	July 2034	5,285,221.38
June 2025	45,429,196.50	January 2030	16,758,348.26	August 2034	5,157,999.62
July 2025	44,653,859.36	February 2030	16,437,381.15	September 2034 . . .	5,033,039.36
August 2025	43,890,561.71	March 2030	16,121,668.07	October 2034	4,910,304.80
September 2025 . . .	43,139,125.82	April 2030	15,811,129.18	November 2034	4,789,760.65
October 2025	42,399,376.51	May 2030	15,505,685.77	December 2034	4,671,372.16
November 2025	41,671,141.08	June 2030	15,205,260.32	January 2035	4,555,105.09
December 2025	40,954,249.35	July 2030	14,909,776.40	February 2035	4,440,925.73
January 2026	40,248,533.55	August 2030	14,619,158.71	March 2035	4,328,800.85
February 2026	39,553,828.32	September 2030 . . .	14,333,333.07	April 2035	4,218,697.75
March 2026	38,869,970.68	October 2030	14,052,226.35	May 2035	4,110,584.18
April 2026	38,196,799.97	November 2030	13,775,766.51	June 2035	4,004,428.41
May 2026	37,534,157.86	December 2030	13,503,882.55	July 2035	3,900,199.15
June 2026	36,881,888.27	January 2031	13,236,504.54	August 2035	3,797,865.62
July 2026	36,239,837.38	February 2031	12,973,563.52	September 2035 . . .	3,697,397.46
August 2026	35,607,853.57	March 2031	12,714,991.59	October 2035	3,598,764.81
September 2026 . . .	34,985,787.40	April 2031	12,460,721.80	November 2035	3,501,938.21
October 2026	34,373,491.58	May 2031	12,210,688.22	December 2035	3,406,888.68
November 2026	33,770,820.92	June 2031	11,964,825.87	January 2036	3,313,587.66
December 2026	33,177,632.34	July 2031	11,723,070.71	February 2036	3,222,007.03
January 2027	32,593,784.82	August 2031	11,485,359.66	March 2036	3,132,119.08
February 2027	32,019,139.35	September 2031 . . .	11,251,630.54	April 2036	3,043,896.53
March 2027	31,453,558.93	October 2031	11,021,822.12	May 2036	2,957,312.49
April 2027	30,896,908.53	November 2031	10,795,874.03	June 2036	2,872,340.51
May 2027	30,349,055.08	December 2031	10,573,726.81	July 2036	2,788,954.51
June 2027	29,809,867.40	January 2032	10,355,321.87	August 2036	2,707,128.82
July 2027	29,279,216.22	February 2032	10,140,601.47	September 2036 . . .	2,626,838.14
August 2027	28,756,974.13	March 2032	9,929,508.74	October 2036	2,548,057.58
September 2027 . . .	28,243,015.55	April 2032	9,721,987.63	November 2036	2,470,762.59
October 2027	27,737,216.73	May 2032	9,517,982.92	December 2036	2,394,929.04
November 2027	27,239,455.68	June 2032	9,317,440.20	January 2037	2,320,533.11
December 2027	26,749,612.18	July 2032	9,120,305.87	February 2037	2,247,551.39
January 2028	26,267,567.76	August 2032	8,926,527.10	March 2037	2,175,960.79
February 2028	25,793,205.64	September 2032 . . .	8,736,051.87	April 2037	2,105,738.59
March 2028	25,326,410.75	October 2032	8,548,828.91	May 2037	2,036,862.41
April 2028	24,867,069.65	November 2032	8,364,807.70	June 2037	1,969,310.21
May 2028	24,415,070.58	December 2032	8,183,938.47	July 2037	1,903,060.27
June 2028	23,970,303.37	January 2033	8,006,172.20	August 2037	1,838,091.24
July 2028	23,532,659.44	February 2033	7,831,460.58	September 2037 . . .	1,774,382.05
August 2028	23,102,031.80	March 2033	7,659,756.01	October 2037	1,711,911.97
September 2028 . . .	22,678,315.00	April 2033	7,491,011.60	November 2037	1,650,660.60
October 2028	22,261,405.11	May 2033	7,325,181.17	December 2037	1,590,607.83
November 2028	21,851,199.72	June 2033	7,162,219.20	January 2038	1,531,733.86
December 2028	21,447,597.90	July 2033	7,002,080.84	February 2038	1,474,019.20
January 2029	21,050,500.17	August 2033	6,844,721.94	March 2038	1,417,444.66
February 2029	20,659,808.50	September 2033 . . .	6,690,098.97	April 2038	1,361,991.33
March 2029	20,275,426.30	October 2033	6,538,169.06	May 2038	1,307,640.60
April 2029	19,897,258.34	November 2033	6,388,889.97	June 2038	1,254,374.14
May 2029	19,525,210.82	December 2033	6,242,220.09	July 2038	1,202,173.91
June 2029	19,159,191.27	January 2034	6,098,118.44	August 2038	1,151,022.13
July 2029	18,799,108.57	February 2034	5,956,544.63	September 2038 . . .	1,100,901.31
August 2029	18,444,872.94	March 2034	5,817,458.88	October 2038	1,051,794.21
September 2029 . . .	18,096,395.88	April 2034	5,680,822.00	November 2038	1,003,683.88
October 2029	17,753,590.19	May 2034	5,546,595.38	December 2038	956,553.61

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>
January 2039	\$ 910,386.96	November 2039	\$ 498,277.26	September 2040	\$ 166,207.31
February 2039	865,167.72	December 2039	461,694.71	October 2040	136,894.61
March 2039	820,879.96	January 2040	425,897.14	November 2040	108,241.63
April 2039	777,507.98	February 2040	390,871.12	December 2040	80,236.89
May 2039	735,036.32	March 2040	356,603.43	January 2041	52,869.09
June 2039	693,449.77	April 2040	323,081.05	February 2041	26,127.11
July 2039	652,733.34	May 2040	290,291.17	March 2041	0.01
August 2039	612,872.29	June 2040	258,221.17	April 2041 and thereafter	0.00
September 2039	573,852.08	July 2040	226,858.65		
October 2039	535,658.44	August 2040	196,191.37		

Aggregate Group II Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$134,108,000.00	August 2014	\$ 70,730,626.72	December 2016	\$ 18,944,782.52
May 2012	133,091,056.11	September 2014	68,133,312.42	January 2017	17,781,439.30
June 2012	131,953,159.37	October 2014	65,599,667.70	February 2017	16,657,658.69
July 2012	130,695,298.69	November 2014	63,128,648.21	March 2017	15,572,752.32
August 2012	129,319,349.95	December 2014	60,719,224.91	April 2017	14,526,042.14
September 2012	127,827,407.40	January 2015	58,370,383.83	May 2017	13,516,860.20
October 2012	126,221,780.43	February 2015	56,081,125.89	June 2017	12,544,548.52
November 2012	124,504,989.92	March 2015	53,850,466.62	July 2017	11,608,459.03
December 2012	122,679,764.00	April 2015	51,677,436.05	August 2017	10,707,953.30
January 2013	120,749,033.27	May 2015	49,561,078.45	September 2017	9,842,402.50
February 2013	118,715,925.56	June 2015	47,500,452.11	October 2017	9,011,187.25
March 2013	116,583,760.19	July 2015	45,494,629.23	November 2017	8,213,697.45
April 2013	114,356,041.65	August 2015	43,542,695.59	December 2017	7,449,332.18
May 2013	112,036,452.92	September 2015	41,643,750.51	January 2018	6,717,499.54
June 2013	109,628,848.27	October 2015	39,796,906.55	February 2018	6,017,616.57
July 2013	107,137,245.57	November 2015	38,001,289.34	March 2018	5,349,109.06
August 2013	104,565,818.30	December 2015	36,256,037.44	April 2018	4,711,411.50
September 2013	101,918,886.99	January 2016	34,560,302.14	May 2018	4,103,966.89
October 2013	99,200,910.44	February 2016	32,913,247.24	June 2018	3,526,226.64
November 2013	96,416,476.40	March 2016	31,314,048.94	July 2018	2,977,650.45
December 2013	93,570,292.14	April 2016	29,761,895.60	August 2018	2,457,706.24
January 2014	90,667,174.39	May 2016	28,255,987.64	September 2018	1,965,869.94
February 2014	87,712,039.35	June 2016	26,795,537.31	October 2018	1,501,625.46
March 2014	84,709,892.10	July 2016	25,379,768.51	November 2018	1,064,464.51
April 2014	81,778,014.09	August 2016	24,007,916.71	December 2018	653,886.56
May 2014	78,915,264.49	September 2016	22,679,228.72	January 2019	269,398.68
June 2014	76,120,519.19	October 2016	21,392,962.51	February 2019 and thereafter	0.00
July 2014	73,392,670.44	November 2016	20,148,387.14		

PN 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	\$58,614,000.00	December 2012	\$54,335,184.67	August 2013	\$47,483,695.27
May 2012	58,233,190.39	January 2013	53,610,114.27	September 2013	46,471,686.35
June 2012	57,807,462.71	February 2013	52,845,461.77	October 2013	45,429,156.37
July 2012	57,336,986.56	March 2013	52,042,187.95	November 2013	44,357,438.82
August 2012	56,822,326.06	April 2013	51,201,305.75	December 2013	43,257,905.70
September 2012	56,264,104.70	May 2013	50,323,878.83	January 2014	42,131,965.34
October 2012	55,663,004.58	June 2013	49,411,020.10	February 2014	40,981,060.43
November 2012	55,019,765.64	July 2013	48,463,890.08	March 2014	39,806,665.72

PN 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>
April 2014	\$38,652,799.79	January 2016	\$18,776,517.84	October 2017	\$ 5,968,834.95
May 2014	37,519,233.41	February 2016	18,019,995.28	November 2017	5,507,347.25
June 2014	36,405,739.53	March 2016	17,279,249.43	December 2017	5,058,134.55
July 2014	35,312,093.26	April 2016	16,554,096.69	January 2018	4,621,047.47
August 2014	34,238,071.88	May 2016	15,844,355.29	February 2018	4,195,938.12
September 2014	33,183,454.79	June 2016	15,149,845.22	March 2018	3,782,660.03
October 2014	32,148,023.49	July 2016	14,470,388.15	April 2018	3,381,068.23
November 2014	31,131,561.58	August 2016	13,805,807.57	May 2018	2,991,019.15
December 2014	30,133,854.74	September 2016	13,155,928.65	June 2018	2,612,370.63
January 2015	29,154,690.69	October 2016	12,520,578.24	July 2018	2,244,981.93
February 2015	28,193,859.19	November 2016	11,899,584.90	August 2018	1,888,713.72
March 2015	27,251,152.03	December 2016	11,292,778.87	September 2018	1,543,428.02
April 2015	26,326,362.99	January 2017	10,699,992.03	October 2018	1,208,988.23
May 2015	25,419,287.82	February 2017	10,121,057.90	November 2018	885,259.12
June 2015	24,529,724.26	March 2017	9,555,811.61	December 2018	572,106.79
July 2015	23,657,471.99	April 2017	9,004,089.95	January 2019	269,398.69
August 2015	22,802,332.59	May 2017	8,465,731.26	February 2019	0.01
September 2015	21,964,109.58	June 2017	7,940,575.49	March 2019 and thereafter	0.00
October 2015	21,142,608.40	July 2017	7,428,464.15		
November 2015	20,337,636.30	August 2017	6,929,240.29		
December 2015	19,549,002.45	September 2017	6,442,748.51		

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	\$277,708,000.00	September 2014	\$229,670,327.42	February 2017	\$165,625,685.00
May 2012	277,004,997.15	October 2014	227,246,541.15	March 2017	163,634,091.48
June 2012	276,227,756.78	November 2014	224,839,037.88	April 2017	161,656,010.16
July 2012	275,377,409.42	December 2014	222,447,713.37	May 2017	159,691,354.22
August 2012	274,454,292.29	January 2015	220,072,464.08	June 2017	157,740,037.43
September 2012	273,458,787.96	February 2015	217,713,187.08	July 2017	155,801,974.08
October 2012	272,391,324.05	March 2015	215,369,780.11	August 2017	153,877,079.00
November 2012	271,252,373.08	April 2015	213,042,141.54	September 2017	151,965,267.55
December 2012	270,042,452.08	May 2015	210,730,170.39	October 2017	150,066,455.65
January 2013	268,762,122.31	June 2015	208,433,766.31	November 2017	148,180,559.71
February 2013	267,411,988.86	July 2015	206,152,829.58	December 2017	146,307,496.70
March 2013	265,992,700.22	August 2015	203,887,261.10	January 2018	144,447,184.09
April 2013	264,504,947.77	September 2015	201,636,962.41	February 2018	142,599,539.89
May 2013	262,949,465.29	October 2015	199,401,835.66	March 2018	140,764,482.60
June 2013	261,327,028.39	November 2015	197,181,783.60	April 2018	138,941,931.27
July 2013	259,638,453.85	December 2015	194,976,709.63	May 2018	137,131,805.42
August 2013	257,884,599.02	January 2016	192,786,517.70	June 2018	135,334,025.09
September 2013	256,066,361.09	February 2016	190,611,112.43	July 2018	133,548,510.85
October 2013	254,184,676.35	March 2016	188,450,398.99	August 2018	131,775,183.74
November 2013	252,240,519.38	April 2016	186,304,283.16	September 2018	130,013,965.29
December 2013	250,234,902.28	May 2016	184,172,671.33	October 2018	128,264,777.56
January 2014	248,168,873.76	June 2016	182,055,470.45	November 2018	126,527,543.07
February 2014	246,043,518.24	July 2016	179,952,588.07	December 2018	124,802,184.85
March 2014	243,859,954.92	August 2016	177,863,932.34	January 2019	123,088,626.39
April 2014	241,619,336.80	September 2016	175,789,411.95	February 2019	121,386,791.68
May 2014	239,322,849.68	October 2016	173,728,936.18	March 2019	119,696,605.19
June 2014	236,971,711.06	November 2016	171,682,414.91	April 2019	118,017,991.86
July 2014	234,567,169.11	December 2016	169,649,758.53	May 2019	116,350,877.10
August 2014	232,110,501.56	January 2017	167,630,878.05	June 2019	114,695,186.79

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>
July 2019	\$113,050,847.28	February 2024	\$ 46,920,492.78	September 2028	\$ 18,135,488.13
August 2019	111,417,785.40	March 2024	46,147,901.22	October 2028	17,809,300.47
September 2019	109,795,928.40	April 2024	45,387,089.83	November 2028	17,488,307.34
October 2019	108,185,204.04	May 2024	44,637,886.55	December 2028	17,172,430.95
November 2019	106,585,540.50	June 2024	43,900,121.74	January 2029	16,861,594.64
December 2019	104,996,866.42	July 2024	43,173,628.19	February 2029	16,555,722.84
January 2020	103,419,110.89	August 2024	42,458,241.07	March 2029	16,254,741.10
February 2020	101,852,203.45	September 2024	41,753,797.89	April 2029	15,958,576.02
March 2020	100,296,074.09	October 2024	41,060,138.48	May 2029	15,667,155.28
April 2020	98,750,653.23	November 2024	40,377,104.95	June 2029	15,380,407.59
May 2020	97,215,871.73	December 2024	39,704,541.66	July 2029	15,098,262.72
June 2020	95,691,660.89	January 2025	39,042,295.18	August 2029	14,820,651.43
July 2020	94,186,202.61	February 2025	38,390,214.29	September 2029	14,547,505.49
August 2020	92,703,136.39	March 2025	37,748,149.90	October 2029	14,278,757.67
September 2020	91,242,140.01	April 2025	37,115,955.05	November 2029	14,014,341.69
October 2020	89,802,895.81	May 2025	36,493,484.90	December 2029	13,754,192.27
November 2020	88,385,090.57	June 2025	35,880,596.66	January 2030	13,498,245.05
December 2020	86,988,415.52	July 2025	35,277,149.57	February 2030	13,246,436.59
January 2021	85,612,566.22	August 2025	34,683,004.89	March 2030	12,998,704.41
February 2021	84,257,242.53	September 2025	34,098,025.87	April 2030	12,754,986.91
March 2021	82,922,148.56	October 2025	33,522,077.70	May 2030	12,515,223.40
April 2021	81,606,992.58	November 2025	32,955,027.50	June 2030	12,279,354.05
May 2021	80,311,486.96	December 2025	32,396,744.29	July 2030	12,047,319.93
June 2021	79,035,348.17	January 2026	31,847,098.97	August 2030	11,819,062.94
July 2021	77,778,296.64	February 2026	31,305,964.26	September 2030	11,594,525.84
August 2021	76,540,056.78	March 2026	30,773,214.74	October 2030	11,373,652.22
September 2021	75,320,356.87	April 2026	30,248,726.76	November 2030	11,156,386.49
October 2021	74,118,929.05	May 2026	29,732,378.44	December 2030	10,942,673.87
November 2021	72,935,509.21	June 2026	29,224,049.64	January 2031	10,732,460.39
December 2021	71,769,837.02	July 2026	28,723,621.97	February 2031	10,525,692.84
January 2022	70,621,655.79	August 2026	28,230,978.70	March 2031	10,322,318.81
February 2022	69,490,712.47	September 2026	27,746,004.79	April 2031	10,122,286.64
March 2022	68,376,757.60	October 2026	27,268,586.86	May 2031	9,925,545.44
April 2022	67,279,545.23	November 2026	26,798,613.12	June 2031	9,732,045.04
May 2022	66,198,832.90	December 2026	26,335,973.43	July 2031	9,541,736.02
June 2022	65,134,381.58	January 2027	25,880,559.18	August 2031	9,354,569.69
July 2022	64,085,955.63	February 2027	25,432,263.36	September 2031	9,170,498.04
August 2022	63,053,322.73	March 2027	24,990,980.48	October 2031	8,989,473.79
September 2022	62,036,253.86	April 2027	24,556,606.55	November 2031	8,811,450.34
October 2022	61,034,523.23	May 2027	24,129,039.11	December 2031	8,636,381.78
November 2022	60,047,908.28	June 2027	23,708,177.13	January 2032	8,464,222.85
December 2022	59,076,189.56	July 2027	23,293,921.06	February 2032	8,294,928.99
January 2023	58,119,150.76	August 2027	22,886,172.77	March 2032	8,128,456.26
February 2023	57,176,578.64	September 2027	22,484,835.55	April 2032	7,964,761.38
March 2023	56,248,262.95	October 2027	22,089,814.06	May 2032	7,803,801.70
April 2023	55,333,996.46	November 2027	21,701,014.35	June 2032	7,645,535.19
May 2023	54,433,574.85	December 2027	21,318,343.83	July 2032	7,489,920.45
June 2023	53,546,796.72	January 2028	20,941,711.22	August 2032	7,336,916.67
July 2023	52,673,463.52	February 2028	20,571,026.57	September 2032	7,186,483.66
August 2023	51,813,379.51	March 2028	20,206,201.21	October 2032	7,038,581.80
September 2023	50,966,351.74	April 2028	19,847,147.77	November 2032	6,893,172.08
October 2023	50,132,190.00	May 2028	19,493,780.13	December 2032	6,750,216.02
November 2023	49,310,706.77	June 2028	19,146,013.39	January 2033	6,609,675.75
December 2023	48,501,717.20	July 2028	18,803,763.92	February 2033	6,471,513.94
January 2024	47,705,039.09	August 2028	18,466,949.25	March 2033	6,335,693.80

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>
April 2033	\$ 6,202,179.09	April 2036	\$ 2,665,202.65	April 2039	\$ 834,749.09
May 2033	6,070,934.11	May 2036	2,595,821.56	May 2039	800,008.19
June 2033	5,941,923.68	June 2036	2,527,702.70	June 2039	765,965.26
July 2033	5,815,113.14	July 2036	2,460,825.86	July 2039	732,608.67
August 2033	5,690,468.34	August 2036	2,395,171.14	August 2039	699,926.93
September 2033 . . .	5,567,955.63	September 2036 . . .	2,330,718.93	September 2039 . . .	667,908.76
October 2033	5,447,541.87	October 2036	2,267,449.93	October 2039	636,543.02
November 2033	5,329,194.40	November 2036	2,205,345.12	November 2039	605,818.78
December 2033	5,212,881.04	December 2036	2,144,385.76	December 2039	575,725.23
January 2034	5,098,570.10	January 2037	2,084,553.41	January 2040	546,251.78
February 2034	4,986,230.33	February 2037	2,025,829.90	February 2040	517,387.95
March 2034	4,875,830.98	March 2037	1,968,197.32	March 2040	489,123.47
April 2034	4,767,341.73	April 2037	1,911,638.05	April 2040	461,448.20
May 2034	4,660,732.72	May 2037	1,856,134.72	May 2040	434,352.16
June 2034	4,555,974.52	June 2037	1,801,670.24	June 2040	407,825.54
July 2034	4,453,038.15	July 2037	1,748,227.77	July 2040	381,858.65
August 2034	4,351,895.06	August 2037	1,695,790.72	August 2040	356,441.99
September 2034 . . .	4,252,517.11	September 2037 . . .	1,644,342.75	September 2040 . . .	331,566.17
October 2034	4,154,876.59	October 2037	1,593,867.78	October 2040	307,221.97
November 2034	4,058,946.20	November 2037	1,544,349.96	November 2040	283,400.32
December 2034	3,964,699.04	December 2037	1,495,773.68	December 2040	260,092.25
January 2035	3,872,108.62	January 2038	1,448,123.59	January 2041	237,288.98
February 2035	3,781,148.83	February 2038	1,401,384.53	February 2041	214,981.83
March 2035	3,691,793.97	March 2038	1,355,541.62	March 2041	193,162.28
April 2035	3,604,018.70	April 2038	1,310,580.17	April 2041	171,821.92
May 2035	3,517,798.06	May 2038	1,266,485.73	May 2041	150,952.49
June 2035	3,433,107.49	June 2038	1,223,244.06	June 2041	130,545.84
July 2035	3,349,922.76	July 2038	1,180,841.15	July 2041	110,593.98
August 2035	3,268,220.02	August 2038	1,139,263.18	August 2041	91,089.00
September 2035 . . .	3,187,975.78	September 2038 . . .	1,098,496.57	September 2041 . . .	72,023.15
October 2035	3,109,166.88	October 2038	1,058,527.92	October 2041	53,388.79
November 2035	3,031,770.53	November 2038	1,019,344.06	November 2041	35,178.39
December 2035	2,955,764.28	December 2038	980,932.01	December 2041	17,384.56
January 2036	2,881,125.99	January 2039	943,278.98	January 2042 and thereafter	0.00
February 2036	2,807,833.88	February 2039	906,372.38		
March 2036	2,735,866.48	March 2039	870,199.82		

Aggregate Group IV Targeted Balances

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
Initial Balance	\$76,531,000.00	June 2013	\$66,110,870.59	August 2014	\$43,737,204.39
May 2012	76,277,270.82	July 2013	64,841,548.28	September 2014	41,929,273.66
June 2012	75,945,888.43	August 2013	63,511,380.30	October 2014	40,166,070.28
July 2012	75,536,333.65	September 2013	62,122,639.79	November 2014	38,446,834.26
August 2012	75,049,074.44	October 2013	60,677,716.70	December 2014	36,770,817.02
September 2012	74,484,727.19	November 2013	59,179,112.99	January 2015	35,137,281.16
October 2012	73,844,056.53	December 2013	57,629,437.43	February 2015	33,545,500.37
November 2012	73,127,974.61	January 2014	56,031,400.19	March 2015	31,994,759.24
December 2012	72,337,540.21	February 2014	54,387,807.13	April 2015	30,484,353.11
January 2013	71,473,957.30	March 2014	52,701,553.81	May 2015	29,013,587.91
February 2013	70,538,573.34	April 2014	50,975,619.28	June 2015	27,581,780.02
March 2013	69,532,877.17	May 2014	49,213,059.59	July 2015	26,188,256.10
April 2013	68,458,496.57	June 2014	47,417,001.19	August 2015	24,832,352.99
May 2013	67,317,195.44	July 2014	45,590,634.00	September 2015	23,513,417.50

Aggregate Group IV (Continued)

<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>	<u>Distribution Date</u>	<u>Targeted Balance</u>
October 2015	\$22,230,806.32	August 2016	\$11,267,778.31	June 2017	\$ 3,297,583.98
November 2015	20,983,885.88	September 2016	10,344,959.36	July 2017	2,645,227.05
December 2015	19,772,032.13	October 2016	9,451,464.86	August 2017	2,017,271.33
January 2016	18,594,630.56	November 2016	8,586,767.54	September 2017	1,413,265.15
February 2016	17,451,075.87	December 2016	7,750,348.27	October 2017	832,763.83
March 2016	16,340,772.00	January 2017	6,941,695.79	November 2017	275,329.55
April 2016	15,263,131.93	February 2017	6,160,306.70	December 2017 and thereafter	0.00
May 2016	14,217,577.53	March 2017	5,405,685.32		
June 2016	13,203,539.48	April 2017	4,677,343.55		
July 2016	12,220,457.12	May 2017	3,974,800.85		

MH 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	\$19,621,000.00	April 2014	\$13,724,500.75	April 2016	\$ 4,822,588.22
May 2012	19,552,768.54	May 2014	13,316,151.79	May 2016	4,529,501.82
June 2012	19,468,393.48	June 2014	12,898,503.01	June 2016	4,242,299.12
July 2012	19,367,221.15	July 2014	12,472,091.19	July 2016	3,960,908.06
August 2012	19,249,344.05	August 2014	12,037,464.98	August 2016	3,685,257.31
September 2012	19,114,877.76	September 2014	11,610,412.91	September 2016	3,415,276.25
October 2012	18,963,960.98	October 2014	11,190,846.30	October 2016	3,150,894.99
November 2012	18,796,755.29	November 2014	10,778,677.32	November 2016	2,892,044.26
December 2012	18,613,445.11	December 2014	10,373,819.04	December 2016	2,638,655.58
January 2013	18,414,237.45	January 2015	9,976,185.30	January 2017	2,390,661.08
February 2013	18,199,361.65	February 2015	9,585,690.87	February 2017	2,147,993.59
March 2013	17,969,069.13	March 2015	9,202,251.30	March 2017	1,910,586.63
April 2013	17,723,633.09	April 2015	8,825,783.00	April 2017	1,678,374.35
May 2013	17,463,348.14	May 2015	8,456,203.18	May 2017	1,451,291.59
June 2013	17,188,529.86	June 2015	8,093,429.86	June 2017	1,229,273.83
July 2013	16,899,514.48	July 2015	7,737,381.89	July 2017	1,012,257.20
August 2013	16,596,658.29	August 2015	7,387,978.90	August 2017	800,178.45
September 2013	16,280,337.21	September 2015	7,045,141.32	September 2017	592,975.03
October 2013	15,950,946.20	October 2015	6,708,790.34	October 2017	390,584.92
November 2013	15,608,898.76	November 2015	6,378,847.98	November 2017	192,946.83
December 2013	15,254,626.22	December 2015	6,055,236.96	December 2017	0.01
January 2014	14,888,577.16	January 2016	5,737,880.83	January 2018 and thereafter	0.00
February 2014	14,511,216.71	February 2016	5,426,703.85		
March 2014	14,123,025.87	March 2016	5,121,631.06		

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

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\$1,559,654,419



**Guaranteed REMIC
Pass-Through Certificates
Fannie Mae REMIC Trust 2012-51**

PROSPECTUS SUPPLEMENT



April 24, 2012
